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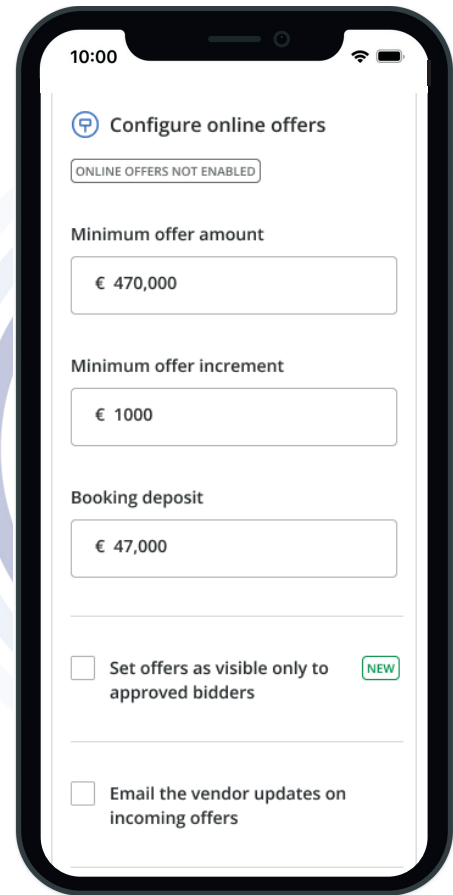
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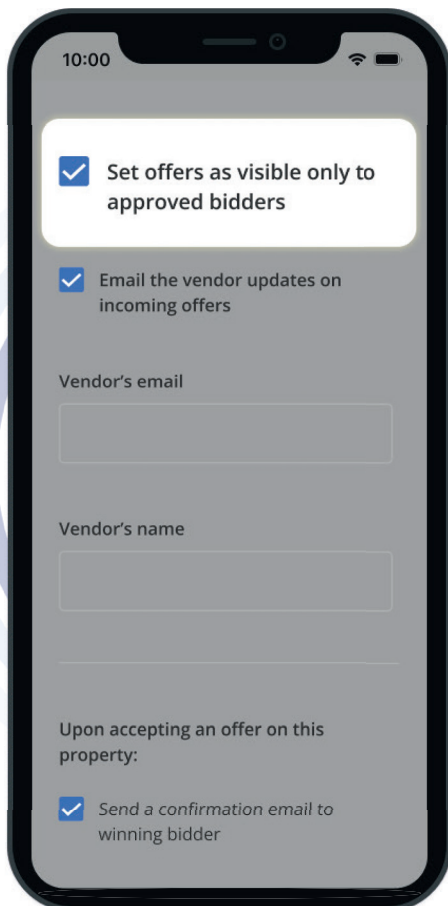
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# Message from the CEO



Dear Member,

We enter spring with much volatility in the air. We've had our challenges on housing output for some considerable time at this stage, but the long feared issue of trade tariffs is currently playing out.

The concern is, how will this wider, likely darker economic climate impact housing policy at a time when it's still facing massive challenges and badly needs whole of Government attention?

Emerging data from a range of sources points to the magnitude of the challenge remaining on housing. New dwelling completions for 2024 came in at 30,330, a decrease of 6.7% on 2023. And as CBRE in its recent Ireland Real Estate Market Outlook 2025 report pointed out: "The rent regulations currently in place in the Irish market have contributed to a significant slowdown in residential investment over the last two years."

Elsewhere in this edition you will see IPAV's take on the new Government's programme on housing and a move by our new Taoiseach Micheál Martin to bring the focus of his office to the issue. While we don't yet know the detail, this looks like a positive move to bring the attention and power of the highest office to the coordination and implementation of housing policy. You will be aware that this is an issue IPAV has championed for some time.

And of course in the Government's programme there is a commitment to achieving an 8-week conveyancing target for the legal profession; to significantly reduce process times by the Probate Office and to implement an e-conveyancing system by 2027. This is all very hopeful and indicates the impact IPAV has had on trying to influence positive change on these issues. However, they are targets and as our international partners can attest, to really be effective they need to be underpinned with the power of legislation. Hence we will continue to work to see our Seller's Legal Pack for Property Buyers' Bill implemented. It's the only real guarantor of success that will deliver better outcomes for buyers and vendors and rid the system of wasteful and costly delays.

I do hope you find the content of this latest edition stimulating, and I look forward to catching up on issues over the next few months.

Pat Davitt,  
FIPAV REV



Editor: Nicola Brady  
Creative Director: Jane Matthews

Chief Executive Officer:  
Patrick Davitt FIPAV REV MMCEPI

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129 Lower Baggot Street, Dublin 2, D02 HC84

For information & Sales  
Tel: 00 353 (0)1 678 5685 E-mail: info@ipav.ie  
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## In This Issue

1  
**Message from the CEO**

2  
**Hot Topic**  
Pat Davitt  
on housing policy

5  
**Industry Update**  
Catch up on all the news

6  
**EDI Masterclass**  
How to prevent burnout

8  
**Seeking Radical Change**  
Pat Davitt on the new Government

10  
**Talking Heads**  
IPAV members on gender equality

12  
**Make Agriculture Great Again**  
Mike Brady shares his ideas

13  
**A Day in the Life**  
How Andrew Rhatigan spends his day

14  
**Why AI isn't the way forward**  
Tommy Barker on the mistakes being made

16  
**CPD**  
And why you need it, Frank Quinn explains

17  
**Get Ahead of the Game**  
How to keep up with industry changes

18  
**The Bank of Mum and Dad**  
Donal Buckley gives his thoughts

20  
**Market Commentary**  
Niall Deegan shares his tips

22  
**Knowledge Bank**  
Kira M Byrne on duty of care

24  
**Cyber Threats**  
Is your business ready?

26  
**Events Pages**  
Catch up on our latest events

28  
**The Big Debate**  
Virtual versus in-person – which is best?





## HOT TOPIC: Ray of Hope on Housing Policy?

### Pat Davitt on how the Government workings impact housing policy

Given the recent flow of disappointing data on housing supply, Taoiseach Micheál Martin's speech on the announcement of the new Government on 23rd January did offer a ray of hope. Addressing housing, he said: "I will shortly announce details of a new coordination and implementation group which will operate from my department."

This nugget seemed to escape much public attention. As IPAV has consistently maintained in various forums and in the media, housing policy needs a whole of Government focus; keeping it largely confined within the control of a single Government department means it can never get the forensic attention that befits an issue which previous Taoiseach, Leo Varadkar, conceded in 2018 was a "national emergency".

Quite apart from being within the control of a single department there are further challenges. The nature of the Irish civil service is largely 'generalist' whereby officials do not require qualifications specific to their briefs but can and frequently do move across various departments, and agencies. This system is beloved by them for the flexibility and promotional opportunities it offers. But to work it needs to be supported in some other way with expert input. Ministerial advisers are in theory supposed to advise on policy, and in particular progressing the relevant programme for government.

The practice, with few exceptions, is that Ministers primarily tend to engage communications/media personnel in such roles, a major mistake in my view that points to

the priority Ministers and Government place on media over serious policy considerations.

Other mechanisms engaged by the public sector for gaining 'broad', 'outside' or 'expert' input sees government departments set up committees, often cross departmental; forums of various hues and 'stakeholder engagement' consultations.

Inter-departmental committees are non-dynamic and tend to operate with each department watching for any threats to its own interest area. IPAV has much experience of process orientated stakeholder engagement that ticks a box for officials rather than delivering meaningful engagement.

It's a sad and frustrating reality that, generally speaking, the people whom we elect to lead and decide on policy become prisoners of this system, over relying on

such officials in the decision-making process. They don't have to, they have the power bestowed upon them by the electorate, indeed the responsibility, to innovate on policy. They need to use it and not become captured by this archaic system or by those who shout loudest on the opposition benches.

Housing policy has been haunted by this stultifying system, delivering copious measures with unintended consequences. It needs to pivot to delivering for the public good. The Housing Commission identified as core issues, "ineffective decision making and reactive policy making where risk aversion dominates."

Lucinda Creighton, a former Minister of State, writing in the Business Post on 26th January said that one of the biggest obstacles to progress in Ireland is the Department of Public Expenditure and Reform (DPER), now with a much enhanced brief under the new Government to include infrastructure and digitalisation.

"Frustrated politicians and advisors claim that success in that department is measured by the length of time by which a particular project or initiative can be delayed," she said. "To date, DPER has been defined by small thinking and pen-pushing. It is easy to criticize the civil servants, but in fact, the book stops unequivocally with the political leadership within the government."

With the current global economic challenges we may be in the last chance saloon. It's up to our new Government to do things more effectively and deliver comprehensive rather than piecemeal change.

We desperately need to see the Taoiseach succeed with his new initiative on coordination and implementation.





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## Diary Dates & Registration

*Below dates and venues subject to change.*

**27th March**

### Choose Your Brew with Ireland

Online Event with Austin Board of  
REALTORS® Global Business Alliance  
& IPAV



**Registration Open**

**11th April**

### IPAV PSRA Live Webinar

(5 PSRA CPD Hours)



**Registration Open**

**29th May**

### IPAV AGM

*Details will be emailed to IPAV Members*

**13th June**

### IPAV Annual Business Conference

(3 TEGOVA CPD Hours)

### IPAV Black Tie Gala Dinner



**Book your tickets**

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### IPAV TEGOVA Online Modules

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above events.*



# Industry Update

## IPAV Q1 Reports



### IPAV's Residential Property Price Barometer: House Prices Continuing Upward Trajectory

Prices for homes  
continued on an  
upward trajectory

throughout 2024, bringing prices actually achieved by agents to 9.58% for the full year, 5.03% for the first six months and an additional 4.55% for the latter according to our latest Residential Property Price Barometer. Pat Davitt, CEO, IPAV said current indications from members this year suggest property prices are still moving higher and he warned: "If more stock does not come to market soon there is a real possibility that 2025 could repeat 2024's experience."



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ipav\\_barometer\\_report\\_web\\_1.pdf](https://www.ipav.ie/sites/default/files/ipav_barometer_report_web_1.pdf)



### IPAV's Farming Report 2024: Land Price Rises Set to Continue Amid Increasing Competition

Overall increases in  
land sale and rental  
prices continue,

according to our annual farm survey, with some regions expecting growth of 5% to 10% in 2025. The average price for an acre of agricultural grazing land reached €13,949/ac in 2024, up 8% from €12,840/ac the previous year. The average price for forestry land rose 7.8% to €6,407 per acre from €5,940 while the average price for letting land by con-acre stood at €268. Long-term grazing leases averaged €299/ac and tillage came in at €304 per annum per acre.



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farming\\_report\\_2025\\_web\\_04.03.25.pdf](https://www.ipav.ie/sites/default/files/farming_report_2025_web_04.03.25.pdf)

## IPAV Annual Business Conference:

### Markets, Manufacturing & Real Estate: The Road Ahead

Join IPAV's annual business conference and gala dinner at Farnham Estate Spa & Golf Resort, Co Cavan on Friday 13th June. This year, we look at developments shaping the property sector, manufacturing industry, and the broader economy that brings both challenges and opportunities to our members. This in-person annual event provides a great opportunity to network with colleagues for both the business of the day and the enjoyment of the evening. We encourage all members, whether you are new to the Institute or with us many years, to join us at Farnham Estate. Conference and Gala Dinner tickets are available to book separately. Thank you to our conference sponsor MyHome.ie.

### Business Conference

**When:** 2pm – 5pm, €45

3 TEGOVA CPD Hours

**Speakers:** Fintan McGill, Incoming IPAV President, Invited, Minister James Browne, Joanne Geary, MD, MyHome.ie, Cllr. Seamus Butler, MD, Butler Manufacturing Services, Ciaran Mullooly MEP, Kevin Sears, NAR President, Pat Glennon, MD, Glennon Brothers and Catherina McKiernan, Olympian and Motivational speaker.

*More speakers to be announced*

### Black-Tie Gala Dinner

**When:** 7pm until late, €110pp

**Special Guest Speaker:** Dermot Bannon

**What:** Drinks reception, 3 course gala dinner & entertainment

**Accommodation Booking Deadline:** 1st May

*Accommodation must be booked directly with Farnham Estate on 049 4377700, quoting Block 2 IPAV Rooms. Exclusive rates available to IPAV members for Friday 13th June.*





# EDI Masterclass

## Wellbeing in the Workplace:

### Finding the Right Balance



**Lisa Kearney shares her tips for success...**

In the fast-paced world of property, where schedules are unpredictable and client demands can be relentless, maintaining a healthy work-life balance is essential. Long hours, evening viewings, and weekend appointments can take their toll, but with a few mindful adjustments, you can safeguard your wellbeing while excelling in your career.

#### Set Clear Boundaries

It's easy for work to spill into personal time, especially when clients expect quick responses. Setting boundaries – such as designated office hours or taking regular screen breaks – helps prevent burnout and ensures you have time to recharge.

#### Stay Active on the Move

Those who work in property are constantly on the go, but incorporating fitness into your daily routine is key. A brisk walk between appointments, choosing stairs over lifts, or even a lunchtime gym session can boost energy and focus.

#### Prioritise Mental Wellbeing

Managing high-pressure negotiations and client expectations can be stressful. Practicing mindfulness, deep breathing, or simply taking time to unwind with family and friends can make all the difference.

#### Embrace Time Management

Effective scheduling and delegating tasks where possible can free up valuable personal time. Using digital tools to streamline processes can also reduce stress and improve efficiency.

A thriving career in property doesn't have to come at the expense of personal wellbeing. By making small, mindful changes, you can find the balance needed to stay motivated, healthy, and happy – both in and out of the office.

#### Work-Life Balance Quiz for IPAV members

**Are you maintaining a healthy balance between work and personal life? Take this quick quiz to find out!**

##### 1. How often do you switch off from work emails and calls outside of office hours?

- a) Always – I set clear boundaries ..... ☐
- b) Sometimes – but I often check in ..... ☐
- c) Rarely – I feel like I'm always "on." ..... ☐

##### 2. How do you incorporate physical activity into your daily routine?

- a) I make time for regular exercise ..... ☐
- b) I try to stay active but it's inconsistent ..... ☐
- c) I struggle to fit in any exercise ..... ☐

##### 3. When was the last time you took a proper break or holiday without checking work?

- a) Recently – I value time off ..... ☐
- b) It's been a while – I find it hard to disconnect ..... ☐
- c) I can't remember – I'm always working! ..... ☐

##### 4. How do you handle stress from work?

- a) I have healthy coping strategies like exercise or mindfulness ..... ☐
- b) I try, but stress still gets to me ..... ☐
- c) I just power through without much time for self-care ..... ☐

##### 5. Do you feel like you have enough quality time for yourself, family, and friends?

- a) Yes, I make it a priority ..... ☐
- b) Sometimes, but work often takes over ..... ☐
- c) No, work dominates my time ..... ☐

#### Results:

**Mostly A's** – Great job! You have a strong work-life balance and prioritize your well-being. Keep it up!

**Mostly B's** – You're on the right track but could benefit from setting firmer boundaries and making more time for yourself.

**Mostly C's** – It might be time to reassess your routine and focus more on self-care. Small changes can make a big difference!

**How did you do?** If you scored mostly B's or C's, consider making a few adjustments—your wellbeing is just as important as your success!



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# SEEKING **RADICAL** CHANGE IN HOUSING POLICY



**Pat Davitt** analyses the Government's Housing Programme and what it means for IPAV members.

**I**ronically, on January 23rd, the day our new Taoiseach, Micheál Martin, announced the make-up of Government, the Central Statistics Office published data on new dwelling completions for 2024. At 30,330 it marked a decrease of 6.7% on 2023 and almost 10,000 fewer than the 40,000 repeatedly cited by Government parties during the general election campaign.

IPAV, recognising the post-Covid hangover boosted 2023 figures, predicted in the Irish Independent in early 2024, that the outcome for last year could be as low as 27,000, much closer to the mark as it transpired.

A week after the CSO publication construction consultants Mitchell McDermott launched a study warning housing delivery could stagnate. "Unless drastic measures are introduced immediately there is little chance of the Government reaching its target of 300,000 homes by 2030", they said.

So what does the Government programme, Securing Ireland's Future, and its housing section, Accelerating Housing Supply, promise so as to achieve the 300,000 target? And does this figure include vacant, derelict and 'over the shop' homes?

It commits to a new "fully funded, radical and realistic housing plan." Let's look at some of the main points.

## **Planning & Infrastructure**

On the critical issue of 'planning and active land management', implementation of the new Planning and Development Act 2024 features prominently. There's a commitment to increase zoned and, critically, serviced land; a new compulsory purchase order bill and a continuation of

the Land Value Sharing, Residential Zoned Land Tax and vacancy taxes, with protections for active farmers.

It doesn't mention protection for developers with vacant sites arising solely from the prolonged and continuing planning crisis. If this prevails, the State will continue to penalise the very people we most need to achieve government ambition.

On infrastructure there's "support" to Uisce Éireann (Irish Water) in the delivery of key strategic projects; statutory timelines for pre-connections, water/waste water and energy connection agreements and additional capital, prioritising such infrastructure. And a new towns and cities infrastructure investment fund. This section includes a promise to "integrate the existing Housing Delivery Groups into a new Strategic Housing & Infrastructure Delivery Office under the Minister for Housing."

This latter initiative looks somewhat akin to the Housing Commission's Housing Delivery Oversight Executive. But there's a key difference. The Commission envisaged this executive being underpinned in legislation as a time limited decision-making body responsible for coordinating housing delivery. A worry here is that a delivery office under the housing ministry is likely to be a far less effective structure. Such concerns are articulated elsewhere in this edition.

## **Towns & Cities and Other Things**

There's a commitment to create a new "strategic fund to invest in infrastructure, to acquire land, assemble sites, de-risk sites in existing towns and cities."

Reducing delays and red tape gets a section all to itself. Here there's a





**Kieran O'Donnell,**  
TD, Fine Gael

**John Cummins,**  
TD, Fine Gael

**James Browne,**  
TD, Fianna Fáil

commitment to "establish a Central Housing Construction Supply Unit" in the Department of Housing to coordinate, monitor and track all major public sector construction projects to ensure accelerated delivery; to establish Land Activation Units in each Local Authority area and create a Land Price Register.

There are commitments to support modern methods of construction and to strengthen the powers of the Land Development Agency, including in the area of compulsory purchase.

There is a non-specific commitment to "achieve stable and predictable policy to attract and retain private investment" along with a promise of new financing sources "for brownfield sites and small builders" with support from Home Building Finance Ireland, the Housing Finance Agency, domestic banks as well as state equity investment.

Much is made of a new "comprehensive starter home programme across the public, private and Approved Housing Body sector."

Interestingly a commitment to "retain" and "extend" the Help-to-Buy scheme to 2030 does not rule out it being extended to second-hand homes, an issue IPAV has sought on the basis that it would enable many locked out first-time buyers secure

homes in their desired locations where supply is often extremely limited.

#### **Renters and Landlords**

Among the commitments here is to "protect renters and landlords from abusive practices." But it's difficult to see any real measure to support landlords in what has become a one-sided affair as the Residential Tenancies Board name suggests. Apart from a vague commitment to "continue to review the effectiveness of the Rent Pressure Zones", there's nothing of consequence here for landlords.

#### **Conveyancing**

Here, the government blueprint does commit to achieving an 8-week conveyancing target for the legal profession; to significantly reduce process times by the Probate Office and to implement an e-conveyancing system by 2027. These are all issues IPAV has been campaigning strongly for. Our proposals are imminently achievable, consumer focused and informed by the vast day-to-day experience of the auctioneering profession.

But as our international partners in England, Scotland, Wales and Northern Ireland attest, the power of legislation, such as that which we have proposed in the

Sellers's Legal Pack for Property Buyers' Bill, is the only real guarantor of success.

#### **The Big Question – Implementation**

Targets and stated ambitions are one thing, implementation is another entirely. The latter will ultimately seal the fate of our new Government, and us citizens. Clouds are already on the horizon. Time is of the essence. The new regime must live up to the promise of radical change and IPAV is happy to help in every way we can.

#### **The Radicals**

The Minister charged with the proclaimed radical agenda is Wexford Fianna Fáil TD, James Browne, who has said: "There is no greater challenge in this country than housing and the need to increase supply for all our people. I will work night and day to do just that."

It's to be expected he'll work hand in glove with the Taoiseach's new coordination and implementation group as described earlier in this edition.

Two Ministers of State have been appointed, the much experienced Limerick city Fine Gael TD Kieran O'Donnell with responsibility for housing and Waterford Fine Gael TD John Cummins with responsibility for local government and planning. We wish them well.



## Talking Heads

# Gender Equality

'At the current rate of progress, it will take until 2158, which is roughly five generations from now, to reach full gender parity, according to data from the World Economic Forum.' In honour of International Women's Day, we asked the speakers at our March 6th online event what the above statement means to them.



### Clare Connolly

**Business Owner, Clare Connolly Estate Agency**

In so many of women's careers including estate agency, leadership characteristics have been shaped by traits associated with men like assertiveness, competitiveness, and in some cases aggression when in fact traits such as empathy, collaboration, courtesy which a lot of women bring to the table are undervalued but which are absolutely essential when working with potential clients around any property service. From my own perspective, I was extremely fortunate to have had inspiring male mentors spanning two careers, but from listening to my female friends and colleagues working in the corporate world, I am very much aware the struggles they have had to overcome to make their voice heard. One particular friend of mine worked as a global Head of Leadership at one of Ireland's largest multinationals, until in December 2019 she collapsed from physical and mental exhaustion and ended up in hospital. She was diagnosed as having

burnout which she likened to 'getting thrown off a luxury high speed train and landing in the wilderness.' It took her 18 months to recover but thankfully she has now a successful company in Leadership Development company working with leaders and teams to prevent burnout. Although we have made huge strides in gender equality, its quite shocking to think that we are potentially 134 years away from reaching gender parity! We can talk about it until we are blue in the face but if we want to intentionally accelerate women's representation at the top, the time to act is now with a clear, empowered, strategic plan.

Thank you to all our speakers, members and colleagues who joined IPAV's International Women's Day event; Inspiring Property Career Journeys from Women in Leadership.



### Carol Tallon

**CEO Property District**

Acceleration without direction is chaos. Before we speed up progress toward gender parity, we must first ask: What kind of world are we accelerating towards? The future we envision for women—one of equal opportunity, dignity, and ability to choose—must guide every action we take at a corporate, governmental, and societal level. If we rush forward without alignment, we risk reinforcing broken systems rather than transforming them. Progress is not just about moving faster; it's about moving strategically, kindly and wisely. Are we building workplaces that truly support the choices of women, or just adding policies that tick boxes? Are we creating leadership pathways that empower, or ones that demand women fit outdated moulds ('having it all' vs. 'doing it all')? To accelerate action effectively, we must be sure we're heading in the right direction. The goal is for a just and inclusive future for all, but let us first get clarity on what that looks like, and then move forward with purpose.



## Lisa Kearney

**IPAV President**

Why Should We Wait Until 2158? As a woman, it's frustrating to hear that true gender equality won't be reached until 2158—five generations from now. That means that all of us women will still be fighting the same battles for equal pay, leadership roles, and basic opportunities. We've made progress, but not nearly fast enough. The barriers—whether in boardrooms, politics, or everyday workplaces—are still very real. Women still face disparities in pay, leadership opportunities and access to education and healthcare. Waiting over a century for change isn't an option. Equality isn't just about statistics; it's about real lives, real struggles, and real opportunities being lost every single day. Equality cannot be left to time alone; it requires urgent, collective action. We need to demand better policies, challenge outdated norms, and push for real change now. Because the women of today—and tomorrow—deserve more than just patience. We deserve action!



## Joanne Geary

**Managing Director MyHome.ie and IRFU Union Committee Member**

I understand President Kearney's and others' frustrations. It's disheartening to think gender equality might take five generations to achieve. Progress has been made, but it's far from enough. Women face significant barriers in work, politics, sports, and access to services. Pay disparities, leadership gaps, and unequal access to education and healthcare need urgent attention. Lisa is right: equality isn't just about statistics; it's about real lives. Waiting over a century for change is unacceptable. We need immediate, collective action now. Individuals and groups must support gender equality in workplaces, communities, and homes. We must demand better policies, challenge outdated norms, and push for real change. Women today—and future generations—deserve action and tangible progress. We need to accelerate this change.



# MAGA

## MAKE AGRICULTURE GREAT AGAIN

Michael Brady shares his ideas for how the new Government can help the agriculture industry.



The new Government is up and running with a new team in the Department of Agriculture, Fisheries, Food & Marine (DAFM). Here are seven areas where the new minister can make a difference...

**1 IMPLEMENT THE FOOD VISION 2030 PLAN** Food Vision 2030 outlines a strategy for the future of Ireland's Agrifood industry. The vision is that: 'Ireland will become a world leader in Sustainable Food Systems (SFS) over the next decade.' The new minister needs to bring this vision to grassroots level by identifying long-term and short-term actions required and who will carry them out to ensure the plan is implemented.

**2 FARM PROFITABILITY: MAKE IT A PRIORITY** "It's the economy, stupid" was a phrase coined by James Carville in 1992, when he was advising Bill Clinton in his successful run for the White House. Farmers need to make a profit to survive and prosper. More efficient distribution of EU and national funds and innovative tax breaks should be the aim for the new minister to boost the money in farmers' pockets.

**3 ENVIRONMENT: GET ENVIRONMENTALISTS AND AGRICULTURALISTS WORKING TOGETHER** Just because the Greens are not a part of the new government does not mean the climate regulation has eased. We have a climate crisis and a water quality issue, and our industry is in a great position

to resolve both issues. The new minister must stop the divisions in the industry and get forward thinking agriculturalists and environmentalists working together.

**4 FEWER AND BETTER SCHEMES** Cease meaningless schemes that have created a bureaucratic monster for farmers, advisors and DAFM. Create one good Agri-Environmental Scheme that is attractive for farmers, advisors, DAFM and the EU.

**5 CAPITAL TAXATION** The capital tax system for genuine farming families is not broken in this country – there is no need to fix it. Take note from the farmers demonstrating in the UK after the first Labour Party budget, which introduced stringent capital tax changes – this will happen here too.

**6 HOUSING** There is a housing problem in the country. Farmers have derelict houses, old farm buildings, land and experience of completing building projects. Incentivise them to develop badly needed residential accommodation. The children of the farmer should be allowed to build houses on the farm. This can be done in synchrony with good planning and development practice.

**7 LABOUR** It is particularly difficult to employ farm labour. We need a cheaper, faster work permit system for farm workers from places outside the EU like

Brazil, Philippines and Africa. This could be linked with the on-farm housing idea.

The centrist politics since the formation of the State provides great continuity to develop all industries in our country. We can be confident that the new Government is not going to spend the next five years unwinding the work of previous governments like in the UK or the USA, as clearly this is a waste of time and public money. Our AgriFood industry in Ireland has a very solid base to work on. It's now time to make the AgriFood industry attractive again, because if truth be told it has lost its shine of late. Let's hope the new minister and his team deliver and make agriculture great again!



**Mike Brady**

Mike Brady is an Agricultural Consultant and Managing Director at Brady Group

Brady Group: Agricultural Consultants & Land Agents.  
The Lodge, Lee Road, Cork.  
Tel: 021- 45 45 120  
email: [mike@bradygroup.ie](mailto:mike@bradygroup.ie)

## INTERVIEW

# A day in the life

How do IPAV members spend an average day? We spoke to **Andrew Rhatigan**, Property Purchase Expert at Rhatigan Real Estate, to find out...



## 7am: Family Duties

My wife recently had an operation on her leg, so she is currently in Long John Silver mode (crutches but no parrot). My day began with a quick dog walk before getting the kids dressed and plying my other half with caffeine. A great equaliser is where work and "real life" intertwine, so whilst I am mentally setting myself up for the day, school drop offs still gotta be done. I am grateful to be able to do this and it's another bonus of having my own business. My daughter still puts the hand out to be held and I know the day will soon come where she won't, so I cherish it while it lasts.

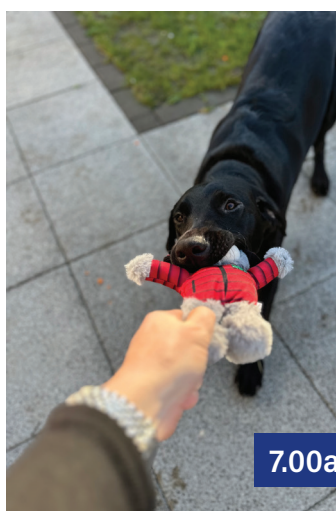
## 9am: First Meeting

*"How am I supposed to buy a house?"*

The first of the day is a tough conversation with someone who has tried and failed to find a home. They are angry and frustrated and it's my job to understand why. The first 30 minutes are spent on everything but property as the air has got to be cleared so they understand what's going wrong for them. Oh, and coffee, definitely coffee.

## 10am: Client Check In

We do a weekly review of what has come to the market in our client's chosen criteria and we talk through it. This client is based in Dublin so it's another coffee down the hatch.



7.00am



5.00pm



11.00pm

## 11am: Networking Coffee

I make sure to reach out to and connect with as many interesting people as I can. Today my coffee was with a dynamic entrepreneur who has plans... big plans. I love these chats but they also fill the tank and enable me to help where I can through my own connections or network. Being a business owner also means I actively have to seek positive people to be around because that keeps me striving to improve, grow and learn.

## 1pm: Former Client Lunch

A big part of why I love what I do is the people I meet. Today is Andrii, a client I helped a couple of years ago when he was completely lost in his search. Busy, dynamic job but it impacted his property search. There were family challenges, but we got there and he lights up talking about where he lives. What a feeling to have been a part of that.


## 2pm: Property Viewings

After lunch I had some property overviews to complete. This is where we view property clients are interested in. It's a great opportunity to connect with colleagues in the industry and get a sense of what they are seeing on the ground. We got three viewings for two clients as well as an off market for someone dabbling in selling to a client of mine quietly.

## 5pm: Back to HQ (home)

My black labrador Hank is brought out to run like a lunatic with a neighbouring dog named Mack (or Mack Attack as my kids say) before I run back and get ready for a black tie dinner in town. A feature in my life is putting myself in rooms where I can network at scale, meet and be around interesting people. Into the Stephen's Green Club, meet, greet, chat, eat, chat and then back home by 11pm (My days of 2am returns are in the rear view mirror!) Another day done, grateful for it all!





“Exuding refined elegance, this exquisite three-bedroom semi-detached sanctuary dazzles with opulent interiors, timeless charm, and an aura of effortless luxury...”

# WHY AI ISN'T THE WAY FORWARD



**Tommy Barker**, Property Editor at the Irish Examiner, talks about the failings of AI in property listings.

**O**ur homes tell stories, that much we know. Intuitive estate agents get a feel for a home, and its occupants, within seconds of visiting for a valuation or a sale listing, or a bank or insurance instruction. If a gaff has even a few years' occupancy under its belt, tune in, and it talks, or even sings.

Or, in some cases, they can weep.

Homes of any vintage and life experience have developed auras, if not souls, that all the staging in the world can't obliterate. Well, not unless it was a soulless rental forever and a day and even that's a story, but more of a story to be told in numbers, rather than in words.

Thoughts about domestic residences' back stories came to mind just this week when an

estate agent pitching for newspaper editorial (aka 'free ads'; journos prefer to call it 'finding a narrative'), sent the details and request via a Myhome link for a property listing of a century-old house, overlooking a harbour with centuries of shipping tradition.

Yes, it was full of character, owned by an occasional artist, with views to entrance, and in reasonable nick: the pictures told a lot, beckoned with temptation, but the price aim was high... €100k over the last even vaguely comparable sale of late.

Every bit of help was needed to get home hunters over the price threshold, to beguile them with the views and the potential. Stranger things have happened?

I could barely swallow the online listing's descriptive words, of which there were many, and honeyed.

I knew the agent well and the beguiling words on the screen didn't ring true to his personality, the way he talks, nor even the way he thinks.

And, hey, it seemed he knew an awful lot all of a sudden about a listing and location 50 miles or more away from his normal county town beat, and could sell it in and almost convincingly erudite prose.

Now, this man's normal trading business was inland: this place was high up above Cork harbour, doused in maritime lore, and the sales pitch was as effusive about sailors and the sea as a salty shanty.

## BIT OF A COD?

Something here smelled to high heaven, and it wasn't a fish supper.

Sure enough, the reams of purplish patois had been generated by Chat GPT, and had been generated and curated by his vendor on his behalf, with his room measurements





and number of electric socket details clumsily tacked on after 'her' free-flowing and flowering, effusive essay.

At first glance, it had a hit appeal, but then the penny dropped that the description while appropriately pitched to the property and the location had a generic sort of over-eager ring to it.

It covered bases, but lacked soul. It lacked personality, it lacked curiosity, and lacked reality. Well, that's how it struck this journalist anyway... especially as there wasn't a typo or a misprint in the whole reams of multi-paragraphed and sentenced well-paragraphed, but safe and sanitised spiel.

That this polished patter was never written by a human was the glaring reality: nowadays, a typo in print is a sign work has been created and curated by a fallible human paw (and let through by a careless sub-editor?)

Human-generated type and tales in newsprint, and even transferred in to the online ether, is the equivalent of hand-tied sausages. They can even carry a premium price – well, hopefully once you know that the hands doing the tying were clean?

### SAUSAGE FINGERS

Well, after three decades and more writing about property, and people, at the intersection where houses become homes, hands up: my hands aren't entirely clean, ink stains or no.

Just as an estate agent will eventually handle thousands of sales over a long career, I know a (tiny?! ) percentage of my yarns were putting in the words to fill a space; they did a job that sold papers and kept advertisers and vendors happy.

Hopefully too, home-hunters in some way connected to an oft-emotional transactional process in which they can often be, well, the stuffing in the sausage.

But, their turn to tell their story come after they've put in the time in a house, doesn't it?

In the great cycle of life, chain of tied bangers, we are all at various times buyers and sellers, literally and metaphorically.

I remember being discommoded one time at a funeral removal while sympathising with the just-widowed elderly neighbour who said, grasping my consoling hand tight: "I love reading what

you write every week." (Insert brief if, at the particular time, inappropriate moment of pride here.)

Then, she released my hand and as she prepared to shake the next offered one in the long line of sympathiser added as a parting line "because you say the same thing every week, only in a different way."

That landed: wow!

She was a woman known for her sharp tongue, and as no fool. Her insight was possibly ambiguous?

In self-serving hindsight, I opted to see as typical of her lifelong and legendary clarity: I decided to let it sum up much of 'the day job', seemingly doing the same job day in, day out, only in a marginally different way or with a different, 'hand-tied' twist.

The joy of the job comes in telling the stories that resonate, and yes, death is often the final chapter.

### ALL CHAT?

One of the more memorable recalls is of having the privilege to meet the family selling a maiden aunt's home after she died aged 103.

For her 100th birthday, her nephews and nieces did 'Aunty Sheila's 100th birthday' book,' a 50 page account of memories, images, recollections, recipes, vivid recalls and tributes to the hospitable home she'd been born into in 1921, based on interviews they had done with her.

It was a precious publication, and her family wanted her cherished home's buyer to have one of their copies of the family lore when they took on Sheila's house, to make it their own. The subsequent newsprint editorial detailing the love the house had been suffused with could have gone on nearly as long as the precious book's word count.

It made a charming, heart-warming read, piecing together people and property over a century.

No half-competent journalist or writer could have gone wrong with an as-affirming narrative like that, a story that practically wrote itself.

But, Chat GPT?

Nope, I'd really like to think not.

Not yet, anyway...

# Why marginal gains are key to Continuous Professional Development



It's never too late to stop learning, says **Frank Quinn**, lecturer at Blackrock Further Education Institute



**N**ovak Djokovic, the record grand slam winning tennis player, has just won an incredible match against the up-and-coming star Carlos Alcaraz at the Australian Open. Despite being 37 years of age, Djokovic used his skill and vast experience to recover from a losing position and finally see off his younger opponent.

One of the most interesting things about Djokovic's recent preparations was his appointment of new coach Andy Murray, the recently retired British player who was a contemporary of Djokovic. What struck me about the appointment by Djokovic was its humbleness in nature. Here was a player who has won more than anybody in history still looking for that marginal gain, and to get better at an age where most players would have retired.

In education, lifelong learning was never a popular concept in the past. We went to school and got into college, where we learned the theory of our future career. Then we got a job and through day-to-day training and experience we became knowledgeable in our field. After a number of years, we considered ourselves experts and rarely felt the need to update our skills or sign up for further courses.

The modern view of learning is that the skills we need are constantly changing, and therefore further study is always required. Whether this comes through Continuous Professional Development

(CPD) or taking further relevant courses, further learning is seen as a necessary part of a successful career.

Take just one area that has changed our lives so much, that of Information Technology. The modern office requires knowledge of Word, Spreadsheets, Databases as well as email and internet. Artificial Intelligence is now the new direction, but without proper training its many uses may never be utilised.

I remember the first time some property listings on the internet were made and met with the observation that it would never be widely used. A relative of mine got a call from an irate potential buyer who explained that property for sale belonged in the newspapers and not "this internet thing that will never catch on." These days the online property ad is identified as the key first step of the marketing campaign.

And it is these new ways that, when learned properly, can offer us the significant improvements in efficiencies and lower costs. These are the marginal gains that we all should be looking for. For all professions, the thirst for knowledge should be seen as an ingredient for success. Therefore, education in the form of Continuous Professional Development is a necessity to update our skills and maintain high standards in an industry. Remember, if Djokovic can still look for marginal gains, then we all can.

# *Be Ahead of the Game*

## Keeping Up with Industry Changes

In today's property market, staying informed is key to maintaining a competitive edge. Whether it's through industry reports, professional publications, or attending events, investing time in continuous learning and staying up to date ensures IPAV Members can provide the best service to clients while enhancing their professional profile.

Here is our advice as to how you can stay in the know...

### Make the Most of Reports for Informed Decision-Making

Access to accurate, up-to-date market data is essential for property professionals. IPAV's Bi-annual Residential Property Price Barometer Report and Annual Farming Report provide key insights into the residential and agricultural sectors. These reports not only provide valuable tools for valuations and sales strategies but can also help IPAV members build their credibility by sharing insights with local media.

### Keep up to date with Industry News & Insights

IPAV's Monthly Newsletter, emailed on the first Friday of every month, delivers key IPAV news, updates, and upcoming events straight to members. Additionally, The Property Professional, published quarterly, offers expert analysis, member interviews, and a broad range of industry perspectives to keep members well-informed.

### Build In-Person Connections

Attending IPAV events is not just about learning – it's about expanding your network and engaging with industry professionals.

- IPAV's Annual Business Conference provides members with an opportunity to exchange ideas and experiences and hear from leading experts.
- IPAV's European Valuation Conference offers Blue Book Valuers the chance to learn directly from valuation experts across Europe, ensuring they stay at the forefront of best practices in the field.

### Gain Valuable Knowledge Through Online Learning

IPAV's Letting and Residential Online Conference, PSRA CPD and TEGOVA Modules are available to IPAV members throughout the year, providing members with flexible options to earn required CPD hours while deepening their expertise across a range of key topics.

### Invest in Your Professional Growth

The property industry is constantly evolving, and those who take the time to stay informed, develop their skills, and engage with industry events will always be a step ahead. By reading industry reports, staying connected through newsletters and publications, and attending key conferences, you not only enhance your expertise but also position yourself as a trusted and knowledgeable professional in your field.

**Stay ahead of the game – invest in your professional development today.**



2025  
CPD & Events

#### TEGOVA – Mandatory 20 Hours

- **IPAV TEGOVA Webinar** – January – 1 Hour
- **IPAV Farming Report & Agri Webinar** – March – 2 Hours
- **IPAV Annual Business Conference** – June – 3 Hours
- **IPAV European Valuation Conference** – November – 5 Hours
- **IPAV Online Lettings & Residential Conference** – November – 4 Hours
- **IPAV Monthly Newsletter & Quarterly Magazine** – 5 Hours (T&C's apply)
- **Online TEGOVA Modules** – 5 Hours

#### PSRA – Mandatory 5 CPD Hours

Available through IPAV PSRA Live Webinars and Online Modules

#### Networking, Learning & Social Events

- **IPAV International Women's Day** – March
- **IPAV Buyer's Agent Course** – March
- **IPAV TEGOVA Residential Valuer Course** – March & April
- **'Choose Your Brew with Ireland'** Online Event with ABoR & IPAV – March
- **IPAV AGM** – May
- **IPAV YPN AGM & BBQ** – August
- **IPAV YPN Golf Classic** – September
- **IPAV Members Lunches** – December



# *The* BANK*of* MUM & DAD

**Donal Buckley shares his thoughts on the increasing number of parents helping with their children's housing costs, and what this may look like in the future.**

**T**he Bank of Mum and Dad (BMD) is under increasing pressure. While last autumn's budget increased the amounts that mums and dads can give their offspring to €400,000 per child tax free in large gifts, the concern is that inflation and other factors will eat into the amounts available for donating to offspring.

Furthermore, while rising house prices have increased the values of personal wealth of home owners, the costs borne by offspring are also increasing.

Some parents have to help offspring with monthly rental payments. With low returns on savings, other mums and dads have to fork out to help their offspring to top up their savings in order to make down payments for a home of their own.

Others are bringing forward their legacies so that those offspring buying a second-hand home can upgrade their energy efficiency and reduce their carbon consumption. Still others are availing of the €3,000 annual small gift tax exemption in order to help pay mortgages.

But this is all happening at a time when life expectancy is increasing, so consequently mums and dads are living longer, and will therefore have to rely on their pensions for longer periods of time. But over that time, the value of those pensions is being eroded by inflation.

Needless to say, those mums and dads relying on state contributory or non-contributory pensions are in no position to help their offspring. But even those who are on undefined benefit pension schemes are also being squeezed, because the longer they live and the more inflation increases, the less may be available in their pension pots to devote to the BMDs.

Not surprisingly, some mums and dads are working past their pension age of 66 to help their offspring. I know a few dads who have continued to operate their own business in order to assist an adult child with its management. Another continues to run their own business in order to provide at least some income generating employment for an adult child who otherwise would not be able to run the business themselves or might not otherwise be capable of generating a regular income.

Of course there are also those, usually dads, who just don't want to retire and cannot be persuaded to have confidence in their adult child/ employee to run the business.

But it's not just as black and white as that. A Harvard Medical School study showed three key reasons for older people to work for longer. Firstly, people are living longer and healthier lives. Secondly, people who are more educated are more likely to work

at any age. Thirdly, as people live longer, they might have to extend their working lives so they can support themselves.

There's increasing evidence that the payoff of working past age 65 may go beyond income. Some studies have linked working past retirement with better health and longevity. One study showed that working even one more year beyond retirement age was associated with a 9% to 11% lower risk of dying during the 18-year study period, regardless of health.

Another suggested that, compared with people who retired, people who worked past age 65 were about three times more likely to report being in good health and about half as likely to have serious health problems, such as cancer or heart disease.

Other studies have linked working past retirement age with a reduced risk of dementia and heart attack.

But of course it's not always good for health. For example, stressful jobs can contribute to coronary disease and stroke. Physically demanding jobs bring increased risk of injury. Boring work or burn out that may add to stress or affect your mood.

The Irish Census 2022 found that more than two thirds (68.7%) of people aged 55-64 were in the labour force, and additionally one in nine people aged 65 or older (11.2%) was in the labour force. Age



**Some studies have linked working past retirement with better health and longevity.**

Action Ireland said that this means 87,000 people aged 65+ were still at work, more than two thirds of whom were men.

Life expectancy in Ireland has increased dramatically from an average age of 65 in 1950 to 83 this year and is expected to reach 91 by the year 2100. A healthy housing market could play a key part in elderly people looking to sustain a healthy lifestyle over such a long life span. But cashing in on rising property values can be an expensive option, as equity release and lifetime mortgages can charge above market interest rates.

One measure that the Government should take to assist elderly workers looking to continue to work is to allow them to avail of the same tax relief that is available for all employed pension contributions. At present, when they reach age 75 they can no longer avail of such pension tax relief. After all, more of them will need bigger pensions, not only because they will live longer but also to assist their adult children to pay for their accommodation.



**Donal Buckley**  
Property Columnist,  
Irish Independent

# THE VALUER'S GUIDE TO MARKET COMMENTARY



**Niall Deegan**, lecturer at TU Dublin, gives his advice on writing a market commentary.

**S**ection 9 of the Blue Book Valuation Report Template sets out the market commentary and comparables. It can often be overlooked by valuers or not given the attention it deserves. Like many people working in property there is a focus on fees and turnover and valuers are no different. Valuers can start a report with the best of intentions, however other work can take priority and valuers can rush through the latter parts of the report, which arguably are the most important parts and support the valuers figure.

Valuers should always start with the end of the report, i.e. sections 9 and 10. Once a rough outline of these sections is drafted, they can then go to the start of the report, i.e. location, description. By starting at the end of the report they begin to consider the market and potential buyers for the property. By sourcing the comparables available they will know the demand for similar properties and will give the valuer confidence when valuing the subject property.

The market commentary section doesn't have to be lengthy with loads of detail. Obviously, the more information you have the better informed your client will be, but if you're valuing a property in south Tipperary for example, and your market commentary relates to properties in Dublin, then your market commentary is of limited use.

## DO'S & DON'TS



### Do

- 1** Think about who would buy/rent the property, local/Irish/overseas
- 2** Think about how long it would take to sell/rent the property
- 3** Think are there any adjoining potential buyers/tenants
- 4** Think about any 'value add' opportunities
- 5** Think if the potential buyer is a cash buyer/investor/needs finance

### Don't

- 1** Forget about any potential rights a tenant may have
- 2** Forget to consider any repairs or costings
- 3** Forget any issues regarding access, rights of way, easements, wayleaves
- 4** Forget to have regard to any potential tax liabilities, stamp duty
- 5** Forget to ask if your value is the highest and best use



At a minimum all you need is a couple of paragraphs outlining (based on your experience) what the demand is for the subject property, who the likely buyer is, how long will it take to sell, etc. The market commentary section can let the reader know how value can be added to the

property through securing planning permission or extending an existing lease. The valuer can also refer to the number of similar properties for sale/sale agreed/sold on various property websites. Valuers should not use other property company's research, as it's their intellectual property.

If a client is disappointed with your valuation, then the market commentary (if comprehensive and considered) will help justify your figure. In addition, the valuer can use the SWOT analysis to repeat, in bullet point form, some of the attributes (good or bad) associated with the asset. Some suggested comments for a SWOT analysis are set out below.



Valuers must remember that all parts of the valuation report persuade and convince the reader that their value is appropriate. Every section of the report is telling the reader a story and by the time the reader reaches the market value they should be aligned with the valuers thinking.



## Knowledge bank

# Circuit Court awards damages for rent arrears against property manager



**Kira M Byrne**, Barrister at Law, writes about a recent legal case, and the implications it raises regarding duty of care.

*Irish Independent* Legal Affairs Editor, Shane Phelan, reported on the 13th April 2024 on a decision of the Circuit Court where a property owner was awarded 66% of damages in rent arrears against a property manager who had vouched for a tenant in rent default.

According to the report, the property manager had vouched for the tenant when the property owner raised concerns about taking him on as a tenant after seeing newspaper articles on Google about court cases he had been involved in. According to Judge Callan, it is reported, the property manager ought to have advised the property owner "to disengage or at the very least pause" plans to sign the lease. The tenant was taken on and soon defaulted, ceasing altogether, due to a collapse in income due to the Covid-19 pandemic.

The property owner was awarded rent arrears after taking a case to the RTB with the property manager's assistance. The property owner subsequently sued the property manager for negligence for relying on their assurances when taking the tenant on.

According to the report, the Judge said the property owner "must take some responsibility" as a successful businessperson and "must have had serious reservations" about the tenant. It is also reported that the Judge credited the property manager for assisting the property owner in seeking to recover rent arrears.

In the report, it was noted that there was evidence that the property manager offered

to ensure the tenant account would be managed properly.

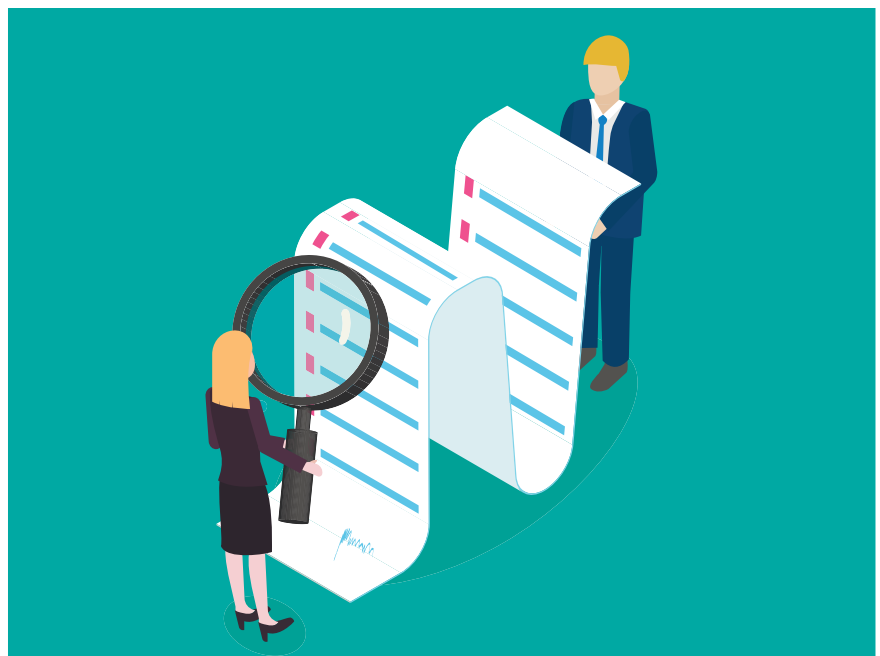
According to the report, the Judge identified concerns. Firstly, a "warning sign" of a delay in the receipt of the tenant's security deposit, which concerned the property manager, but had not been relayed to the property owner. Secondly, a bank statement provided by the tenant had warranted further investigation as, on the face of the statement, there were insufficient funds to pay the security deposit and a month's rent. Adverse media publications were "a red flag".

According to the report, Judge Callan said the property manager vouched for the

tenant "so as to assure" the property owner. The above concerns should have led to the property manager advising the property owner not to go ahead with the tenancy, or to pause it. Without such advice, the property owner was not fully informed.

"To simply state that the proposed tenancy is not without risk and 'the decision is yours' is not sufficient in all the circumstances of this particular case."

This decision is of interest to property services providers, particularly, the duty of care owed to their principal. Vouching for a tenant can create a liability against property services providers in favour of their principal if the tenant defaults.



3 TEGOVA  
CPD Hours

# BOOKINGS NOW OPEN



## 2025 ANNUAL BUSINESS CONFERENCE & GALA DINNER

### Date

Friday 13th June 2025

### Venue

Farnham Estate Spa & Golf Resort, Co Cavan

### Business Conference: €45.00

2pm - 5pm: 3 TEGOVA CPD Hours

### Black Tie Gala Dinner: €110.00

7pm: Drinks Reception, Gala Dinner and  
Entertainment





## Cyber Threats Are Rising

# Is Your Business Ready?

Cybercrime experts **Campion Insurances Limited** talk to us about the risks your business could be facing.

Cybercrime is one of the fastest-growing risks for businesses in Ireland, with attacks becoming more frequent, sophisticated, and financially devastating. Whether you operate a small business or a large corporation, no organisation is immune. As businesses continue to digitise operations and store valuable customer data, cybercriminals are exploiting vulnerabilities to steal sensitive information, disrupt operations, and demand ransom payments.

### The Growing Cyber Threat in Ireland

Cybercrime is escalating rapidly in Ireland, with businesses facing an increasing number of attacks that can cause severe financial and reputational damage. Damian Smith, Head of Commercial Lines, Campion Insurance, says: "With the average Irish business experiencing a cyber-attack every 6 days, there are two key questions any business needs to constantly ask itself. One, do I know my cyber vulnerabilities and two, how am I protected if the attack impacts my ability to trade."

According to the Hiscox Cyber Readiness Report 2024

- 74% of organisations reported an increase in cyber-attacks over the past year
- 76% consider cyber resilience crucial to their overall business strategy
- 65% believe reputational damage from a cyber-attack would significantly harm their business
- More than 1 in 10 reported a financial cost of attacks of between €1m and €10m

According to Cisco, phishing is the most common form of cybercrime, with an estimated 3.4 billion spam emails sent every day. With attacks becoming more frequent, costly, and sophisticated, Irish businesses must take proactive steps to assess their vulnerabilities, strengthen their cybersecurity measures, and secure financial protection through cyber insurance.

### Why Small to Medium Businesses Are Prime Targets for Cybercriminals

Many Irish SMEs believe they are too small to be targeted by cybercriminals, but this misconception leaves them vulnerable. Hackers see SMEs as "low-hanging fruit" due to weaker security measures and lower cybersecurity awareness.

### Top Reasons Hackers Target Businesses:

- 1 Weaker Cybersecurity Defences**  
Many SMEs lack dedicated cybersecurity teams or advanced security tools.
- 2 Valuable Data** Customer and financial data can be sold on the dark web or used for fraud.
- 3 Access to Larger Organisations**  
SMEs working with larger firms can be exploited as entry points for bigger cyberattacks.
- 4 High Ransom Payment Likelihood**  
Many businesses opt to pay ransom demands to avoid operational downtime.



**Damian Smith**  
Head of Commercial Lines  
Campion Insurance

## The Financial & Reputational Impact of Cyber Attacks

Cyber incidents can be financially crippling and cause lasting reputational damage. The costs associated with an attack may include:

- 1 Operational Downtime** Many businesses cannot function while systems are locked or data is compromised.
- 2 Regulatory Fines** The Data Protection Commission (DPC) has increased enforcement of GDPR violations, imposing heavy penalties for breaches.
- 3 Legal & Compliance Costs** Businesses may face lawsuits from customers or partners affected by data breaches.
- 4 Ransom Payments** Paying cybercriminals to restore access can be costly and does not guarantee recovery.
- 5 Reputational Damage** A cyber incident can lead to a loss of customer trust, which is difficult to rebuild.

## Cyber Prepare by Champion Insurance: Assess & Strengthen Your Cyber Resilience

The first step in protecting your business is understanding your cybersecurity vulnerabilities. Cyber Prepare is an assessment tool designed to help Irish businesses evaluate their cyber risk exposure and implement stronger security measures.

### How Cyber Prepare Works:

- 1 Interactive Cyber Risk Assessment** A structured questionnaire helps businesses identify weaknesses in their cybersecurity practices.
- 2 Attackers' Eye View Scan** A non-invasive scan analyses a business's online presence to detect vulnerabilities from a hacker's perspective.
- 3 Comprehensive Dashboard & Reporting** Businesses receive a detailed cyber risk report with recommendations for improving security.

With Cyber Prepare, businesses can gain a clear understanding of their risk profile and take proactive steps to mitigate threats before an attack occurs.

### Cyber Insurance: Financial Protection for Irish Businesses

Even with strong cybersecurity measures in place, no organisation is completely immune to cyber threats. Cyber Insurance provides financial, legal, and reputational protection, ensuring that businesses can recover quickly in the event of an attack. In the event your business falls victim to Cyber criminals a Cyber insurance policy can provide more than just insurance:

- 24/7 access to IT forensics, Data breach/Legal experts and Public Relations advisers (to provide support in the event of an actual or suspected Cyber Incident - rapid

response to an incident is essential to mitigate losses and potential litigation from third parties)

- Support in complying with Data Protection Legislation and Notification obligations following a data breach
- Access to specialist ransom and extortion advisors
- Access to cyber risk management tools

In addition, cover under a Cyber policy can include (but is not limited to):

- Loss of profits because of a cyber incident
- Legal liability because of a Breach of Personal Data / Confidential information
- Financial loss following a Social Engineering attack such as phishing scams
- Inadvertent breach of intellectual property rights via Cybermedia

With cyber threats evolving rapidly, cyber insurance is no longer optional – it is a necessity. The best defence against cyber threats is a combination of risk assessment and financial protection. By using Cyber Prepare's assessment tools and obtaining Cyber Insurance from Champion Insurance, businesses can:

- Identify cybersecurity vulnerabilities before they become major threats.
- Implement stronger security measures to reduce risk exposure.
- Ensure financial protection in case of an attack.

## Take action today.

Don't wait until your business becomes a victim. Ring John Mernagh on 090 6665139 or email [jmernagh@champion.com](mailto:jmernagh@champion.com) to book a Cyber Prepare Assessment to evaluate your business cyber risk exposure. Champion Insurance Limited trading as Champion Insurance, PIB Global and Bestquote.ie is regulated by the Central Bank of Ireland.

# EVENTS

## CONNECT

Highlights of the IPAV calendar

RIGHT: Genevieve McGuirk attending a meeting in Dublin, hosted by Regina Doherty MEP, Vice Chair of the Special committee on the Housing Crisis in the European Union.

BELOW: Niamh Giffney attending a meeting in Navan, hosted by Ciaran Mullooly MEP, Vice Chair of the Special Committee on the Housing Crisis in the European Union.



### IPAV Meet with MEP's on Housing Challenges

Meath & Dublin  
14th February 2025

Participating in discussions about the challenges facing the housing sector were Niamh Giffney, IPAV Council Member and Genevieve McGuirk, IPAV Head of Operations. How practical solutions like the IPAV Seller's Legal Pack will reform the property sales process and help to reduce conveyancing times by up to 50% was also discussed.



RIGHT: Roseanne De Vere Hunt and Liz O'Kane



ABOVE: Roseanne De Vere Hunt, Maeve Hogan, Johanna Murphy, Frank McManus & Breffnie O'Kelly.  
BELOW: Buyer's Agent Class.



### IPAV Buyer's Agent Course

129 Lower Baggot Street, Dublin 2  
10th March 2025

We were delighted to host our first-ever Buyer's Agent Course, at IPAV's head office. It was a full class with 28 members in attendance, and excellent course content delivered through presentations, discussions and Q&A with expert speakers, Pat Davitt, Maeve Hogan, Frank McManus, Breffnie O'Kelly, Roseanne De Vere Hunt and Liz O'Kane. Members were presented with a Certificate of Completion, and we sincerely thank everyone for their involvement.



### Business Post National Property Awards

InterContinental Hotel, Dublin 4  
27th February 2025

Congratulations to all individuals and organisations across the property sector who were short-listed at the recent Business Post National Property Awards, and to the winners, who were recognised for their impact on the Property Industry, including IPAV members Liz O'Kane, Hooke & MacDonald and Liberty Blue. We congratulate everyone involved in a great night of recognition and celebration.

LEFT: Liberty Blue, Social Media Campaign of the Year Award.



ABOVE: Liz O'Kane, Buyer's Agent of the Year Award.  
BELOW: Genevieve McGuirk, presenting the Social Housing Development of the Year Award.



ABOVE: Pat Davitt presenting to Michael O'Flynn the Lifetime Achievement Award.  
RIGHT: Niamh Giffney, Lisa Kearney, Pat Davitt & Genevieve McGuirk.



LEFT: Hooke & MacDonald, Irish Agency of the Year Award.





LEFT: 2025 Rostrum Runner up Hugh Fitzgerald. BELOW: Rostrum Contestants with Niamh Giffney.



ABOVE: Lisa Kearney, Fergal Troy and Maeve Hogan. BELOW: Niamh Giffney, Fergal Troy, Sean McRedmond, Eoin Murray, Kevin Hassett and Darren Hession.



ABOVE: Stephen Barry, Sean McRedmond and Niamh Giffney.

## IPAV Novice Rostrum Auctioneer Competition

Tattersalls Ireland, Co Meath

7th March 2025

Congratulations to all contestants who took part in this year's competition, and to the finalists Siobhain Kenneally, Hugh FitzGerald and the overall winner Sean McRedmond. Competition was as strong as ever, and the rostrum skills shown on the day were fantastic. Sincere thanks to IPAV's Young Professionals Network for all their work in organising the event, the team at IPAV, all IPAV members, guests and sponsors who supported the contestants and the overall event.



BELOW: Brian McCarthy.



ABOVE: 2025 Rostrum Runner up Siobhain Kenneally. LEFT: 2025 Rostrum Winner Sean McRedmond. BELOW: The Rostrum Judges.



Lisa Kearney, Sean McRedmond, Antoinette Duff and Niamh Giffney.



Mike Jones, Colm Farrell, Craig Lovett, Kevin Hassett, Michael Farrelly and Pat Davitt.

## 2024 Rostrum Winners Experience Texas

Texas, USA, February 2025

Reaping the rewards of 2024's Rostrum Auctioneer Competition, it was great to see Kevin Hassett, winner of the Novice category complete his week's training with Mike Jones at America's Auction Academy, and Craig Lovett, winner of the Professional category brilliantly compete in the Lone Star Auctioneering Competition, in Dallas, Texas.



Kevin Hassett and Mike Jones.

## Informal cross-party Oireachtas Committee on Property Market Reform

AV Room, Leinster House  
5th March 2025

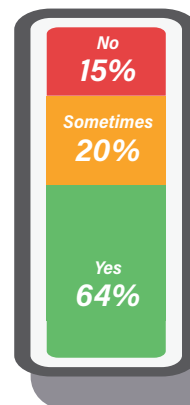
The Informal Cross-Party Oireachtas Committee on Property Market Reform met to discuss improving transparency, streamlining sales, and adopting digital advancements for the benefit of consumers and the industry. Discussion also focused on the importance of the enactment of the Seller's Legal Pack Bill to streamline the house purchasing process. IPAV sincerely thanks Senator Robbie Gallagher, Committee Chair, guest speakers Professor Stewart Brymer of Brymer Legal and Nigel Walley, CEO of property logbook company Chimni, all TD's, Senators, IPAV Members and colleagues who attended the meeting.

Senator Robbie Gallagher, Pat Davitt, Prof. Stewart Brymer & Nigel Walley.



# THE BIG DEBATE: Which is best, in-person or virtual?

Each quarter, we ask our members a question and get the inside scoop on your thoughts and opinions on a hot topic. For this issue, we focused on whether or not you prefer conducting business in person or virtually, and it's a hot topic, because we had the biggest response to date. Here are the results...



In the property industry, do you think having a shop front is important in 2025?

How much of your work do you do in-person and virtually?

Mostly in person: 91%

Most virtually: 9%

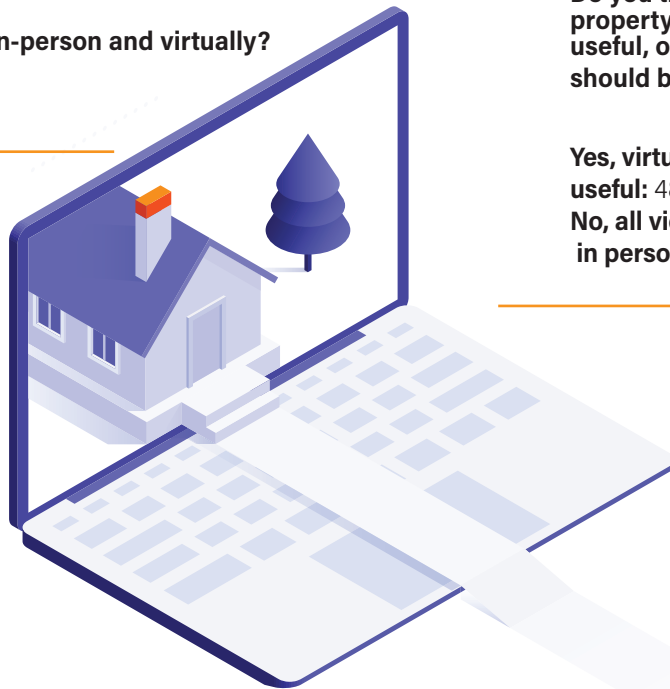
Do you have demand from buyers to conduct virtual viewings?

36% YES  
64% NO

Why would you choose to host a virtual viewing?

I find it more cost effective: 23%

I find it more time efficient: 87%



Do you think virtual property viewings are useful, or that all viewings should be in-person?

Yes, virtual viewings are useful: 48%

No, all viewings should be in person: 52%

Have you gone through the process of selling a property entirely through online/virtual means?

Yes: 42%

No: 58%

## What you said...

"Whilst I agree that virtual property viewings are useful, I think it is important that a prospective purchaser visits the property in-person before the closing of a sale to alleviate any complications further down the line."

*Aoife Lenihan, Cronin Wall Properties*

"Have sold a few properties where the buyer chose not to view in person. One buyer was in Germany, the other in the US. The American buyer didn't care as he demolished the house after purchasing and the German was buying for investment so wasn't too worried and relied on our videos, photos etc."

*Brian McMahon, Brian McMahon & Daughters*

"Perhaps [the buyer] could benefit, if a person was living abroad or unable to attend for some reason or another, but a person has to walk through a house to get a feel for it and see what is not visible in person."

*Celine Geraghty,  
Sherry FitzGerald Geraghty*

"[In person viewings] are essential for prospective purchasers to stand in the property to get a proper feel for the place. Virtual doesn't provide that. I believe that virtual sales undermine the integrity and the value of the profession. It does not align with our endeavours to demonstrate professionalism."

*Diarmaid Keon,  
DKP Auctioneers*

"[Virtual viewings] are very useful at inquiry stage, we send a VT back to all inquiries by email."

*Eamon J Ryan  
Sherry Fitzgerald Gleeson*

"I feel viewings for the most part should be in person as it gives people the ability to assess the property in full. This avoids any surprises which could arise following the purchase of the property."

*Kevin Hassett,  
Hooke & MacDonald*

"It is almost standard and expected now to have a virtual tour of all properties marketed in order to facilitate virtual viewings."

*Anonymous*

"I use a virtual tour link with each listing. It reduces travel time for buyers, and cuts down viewings where the property is unsuitable."

*Anonymous*

"[We once sold] to a couple from France – they purchased the property completely by Zoom etc, even down to where the keys were left out for them to collect when they came off the ferry... and yes the house was what they expected."

*Fintan F McGill, DNG McGill*



Thanks so much to all our members who took part and submitted their thoughts - we wish we could have included them all. If you want to take part in The Big Debate in the future, keep an eye out for our email.





**If you are buying a security service your provider must be licensed by the PSA even if their primary business is not security.**

Electricians, Property & Facilities Management Companies, and others providing security services must be licensed.

Using unlicensed providers puts your business at risk as you could:

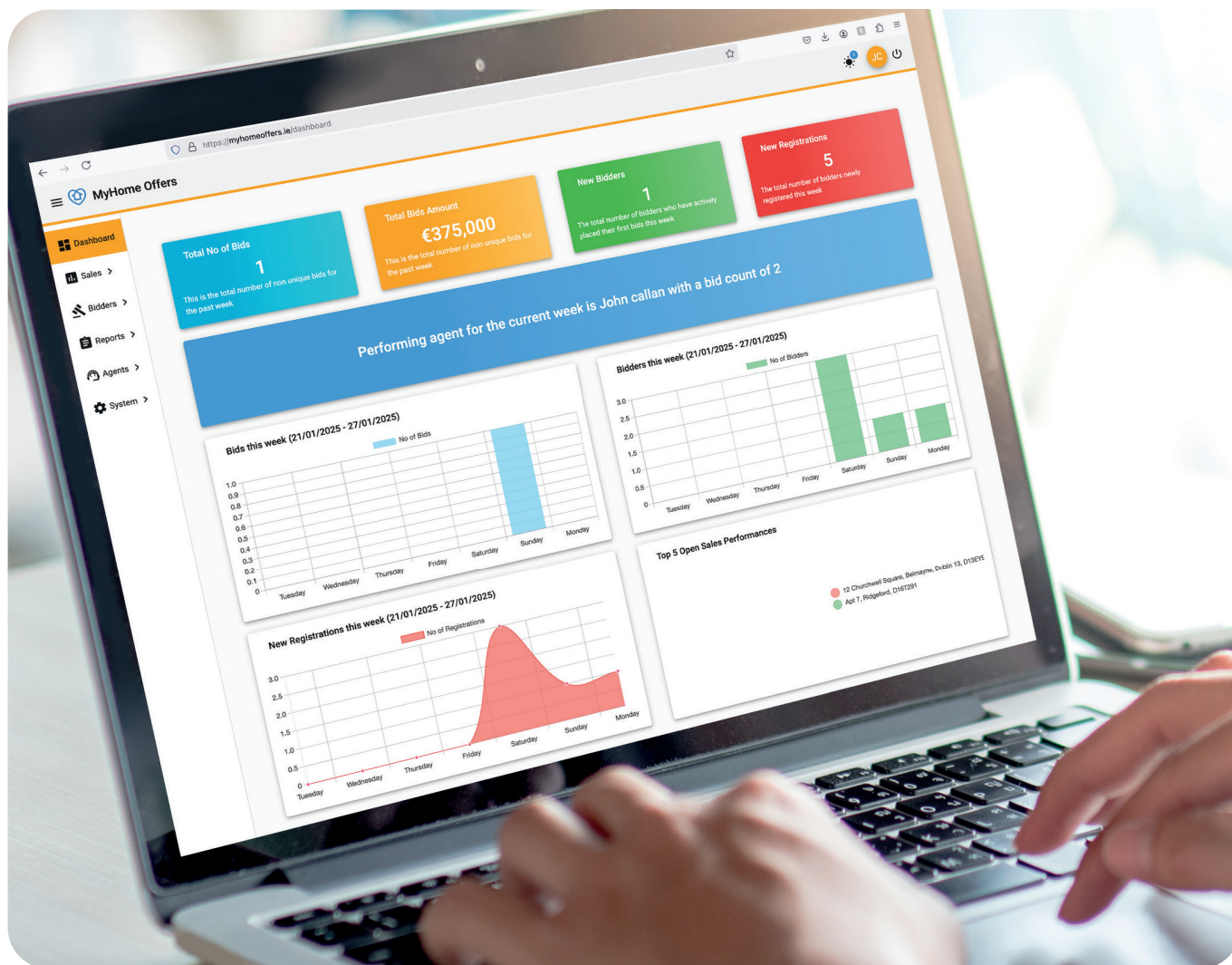
- Face Prosecution
- Invalidate your insurance cover
- Compromise the safety of your staff and customers

**To ensure that your security provider is licensed with the PSA visit [www.psa.gov.ie](http://www.psa.gov.ie)**



**An tÚdarás Slándála Príobháidí**  
**The Private Security Authority**





# Introducing MyHome Offers

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# offers