

Donegal Creameries

GARDEN CENTRE

Potatoes
Per 10 kg Bag
€4.99

Buy For Less
At the Creameries

Buy 3 Bales
Briquettes
€10.00

16 L Back Sprayer
Was €39.00

Now only
€29.00
With
Voucher

Mosgo
Moss killer
For Path & Roofs
€22.95

GALLUP 360
Systemic
Weedkiller
€49.95

Mosgo
Algae killer
For Walls & Stone
€22.95

25 Litre
PATH CLEANER
Hydrochloride
€19.95

Magic Concrete Cleaner

Offer Only while
stocks last

€10.00 OFF
Goldcrop Sprayer
With This Voucher



Dear Reader

Welcome to the 6th edition of Donegal Estates Newsletter.

Did you know these newsletters are read by approximately 3000 people??

If you are considering renting, selling or if you are looking for new accomodation we would be delighted to assist you.

We would also like to offer you the opportunity to advertise your property on our next Newsletter for FREE. Contact Donegal Estates now to discuss.

In this edition we will discuss the current property market and display a number of properties For Sale and To Let.

Donegal Estates have recently registered as BER Assessors and we will briefly discuss Building Energy Ratings and the recent HES (Home Energy Saving) Scheme.

Call Donegal Estates today to find out why we are recognised as 'the Estate Agency with a Difference'

Dermot Farrell

Inside this issue

- BER Building Energy Ratings
- HES Home Energy Saving Scheme
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BER Donegal Estates – BER Assessors registered with Sustainable Energy Ireland.

BER – Building Energy Rating
What is a Building Energy Rating?
A Building Energy Rating or BER is similar to the energy label on your a seller must provide a BER to prospective buyers or tenants when a home is constructed, sold or rented under the following circumstances:
• New homes where planning permission was applied for on or after 1st January 2007;
• All homes for sale or rent on or after 1st January 2009.
There are exemptions for certain categories of buildings, e.g. protected structures and certain temporary building (Ref. S.I. No. 666 of 2006).
There are fines of up to 5,000 for non-compliance with the regulations.

How is a BER calculated?
A BER is based on the characteristics of major components of the dwelling (wall, roof and floor dimensions, window and door sizes and orientations) as well as the construction type and levels of insulation, ventilation and air tightness features, the systems for heat supply (including renewable energy), distribution and control, and the type of lighting. It covers annual energy use for space heating, water heating, ventilation, lighting and associated pumps and fans, calculated on the basis of a notional standard family with a standard pattern of occupancy.
The energy performance is expressed as:
(a) primary energy use per unit floor area per year (kWh/m2/yr) represented on an A to G scale (see BER certificate); and
(b) associated Carbon Dioxide (CO2) emissions in kgCO2/m2/yr (see BER Certificate)
A BER is only an indication of the energy performance of a house. Actual energy usage will depend on how the occupants operate the house. In that way it is similar to the concept of a fuel economy (miles per gallon or litres per 100 km) rating for a car. A BER does not cover electricity used for purposes other than heating, lighting, pumps and fans, i.e. does not include for cooking, refrigeration, laundry etc.

What are the benefits of a BER?
A BER makes the energy performance of a home visible to prospective buyers and tenants and enables them to take energy performance into consideration in their next house purchase or rental decision.

Who carries out a BER assessment?
BER assessments are carried out by registered BER assessors who have been trained under the National Framework of Qualifications and have registered with Sustainable Energy Ireland (SEI). All registered assessors must adhere to the BER Assessors Code of Conduct.

How much does a BER cost?
A person offering a home for sale or rent, or their agent, is required to employ a registered BER assessor to carry out an assessment. There is no set fee and the advice is to shop around for the best price. Make sure to confirm all fees prior to commissioning a BER assessment. Assessors are charged a fee of 25 to submit a BER assessment to SEI for publication on the National BER Register.

How long is a BER valid for?
A BER is valid for up to 10 years provided that there is no material change to the dwelling that could affect its energy performance. The maximum term of validity of a Provisional BER is 2 years.

What is a Provisional BER?
New homes offered for sale off plans also require a BER. In these cases, a Provisional BER will be issued based upon the design drawings and building specifications. When the home is completed, a BER based on an assessment of the final drawings and building specifications, which represent the house as constructed, is required. This BER must be supplied by the builder/developer on completion of any such homes sold off plans.

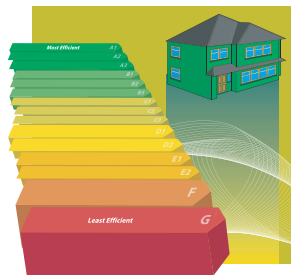
Who is responsible for the BER Scheme?
The BER Scheme was established under the European Communities (Energy Performance of Buildings) Regulations 2006 (S.I. No. 666 of 2006). Sustainable Energy Ireland (SEI) has been designated as the Issuing Authority with responsibility for the registration of BER assessors, logging of BER assessments and ongoing management of the BER Scheme. SEI has put in place a comprehensive quality assurance system to audit BER assessors and BER assessments and to protect the integrity of the BER Scheme.

Are there grants available to improve BER?

HES Home Energy Saving Scheme

The Home Energy Saving (HES) scheme provides assistance to homeowners who are interested in improving the energy efficiency of their home in order to reduce energy use and costs and greenhouse gas emissions. It is a national scheme and thus open to all owners of existing houses. The scheme is administered by Sustainable Energy Ireland and its agents.

Contact Donegal Estates today for further information on Building Energy Ratings and The Home Energy Saving Scheme



For further information log on to www.donegalestates.ie
Alternatively you can call our office if you would like to speak with us directly. Donegal Estates, Ballyraine, Letterkenny, Co. Donegal, Ireland

Contact:
Dermot Farrell - Sales Negotiator
Donach Gartlan - Sales Negotiator
Office hours:
Mon - Friday 9.00am - 5.30pm
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Properties for Sale



Sold
55 The Maples, Letterkenny



Sale Agreed
0.8 acre site Ballylevin Manorcunningham Castlecooley, Burt.



Cullion Rd., Letterkenny
Price seriously reduced. Excellent opportunity to acquire this fabulous property, owner willing to consider all offers.

To Let



Thornberry, Letterkenny
Similar properties required.



Rann Mor Letterkenny
Similar properties required.



5 Hill View Letterkenny
Similar properties required.

The following properties are for sale and open to offers:



Amalfi Court Letterkenny
Exclusive development of two bedroom apartments and three bedroom semi detached properties.



The Maples, Letterkenny
Four bedroom detached residence centrally located close to many amenities in the renowned Maples development



Ras Na Mhuillan, Carrigans
New three bedroom semi detached properties being offered for sale with turn key pack, legal fees paid and mortgage packs available

The following properties are available to let.



Cill Greine, Letterkenny
Fantastic two bedroom apartment, centrally located, close to many amenities



Elm Wood Downs Letterkenny
Well presented three bedroom semi-detached property in good location



The Close, Letterkenny
Elegant detached properties, well located, close to town

What Banks are offering First Time Buyers:

AIB and BOI offering 92% mortgages and also offering excellent rates

Bank of Ireland is offering a one year fixed rate of 2.45%. This works out at an interest payment of 5.27 for every 1000 borrowed in the first year of a 20-year mortgage. It rises to 3.6% in subsequent years.

AIB are offering a one-year fixed rate of 2.49% leading to a standard variable rate mortgage of 3.25% which works out at an interest payment of 5.29 for every 1000 borrowed in the first year of a 20 year mortgage. It rises to 5.65 per 1000 borrowed at 3.25% in subsequent years.

Both banks are currently offering the above rates to First Time Buyers, this represents very attractive interest rates for first time buyers wishing to get on the property ladder.

Recent property reports have stated that the combination of current mortgage rates and falling house prices coupled with the improved income tax relief and the removal of stamp duty make for the best time for a first time buyer to purchase a property in 12 years. It is now more attractive for a first time buyer to purchase rather than rent. (Information gathered from Sunday Newspapers – Property Supplements, Daft.ie)

Tips on Selling:

Ensure your property is valued correctly. Our team of qualified and experienced agents will give you a free, accurate and up-to-date valuation of your property. First Impressions count and we will advise you how best to present your home in order to appeal to the widest possible audience.

Ensure your agent is proactive with the sale of your property.

Property brochure: Is your property brochure up to date, and describes your property in its best light.

For Sale Boards: Simple and very effective marketing tool that works 24 hours a day.

Website: Your property will be placed on www.donegalstates.ie within hours of it going on the market.

Advertising: We will agree an advertising campaign to suit your property.

Price: Donegal Estates promises to attain the best possible price for your property.

Tenants: The pendulum has swung in your favour!

In early to mid 2000 property prices rocketed as did rental values; many investors bought to let properties with the belief these properties would provide them with a good return on their investment in the both the short medium and long term. How the pendulum has swung!!!

Tenants now have high expectations, properties must be well presented and the landlord may need to accept offers. Dermot Farrell from Donegal Estates states "we have a lot of property owners seeking to engage us to lease their properties, before I view it on behalf of Donegal Estates I try to gather as much information as possible ie location, property type, property age, furniture & appliances, most of the time when I view a property it is priced correctly, sometimes though landlords are asking either too much rent in the current market or the property requires work/renovation prior to being presented for rent"

Good quality properties in good locations will rent but a landlord must be prepared to haggle a little. "A good tenant is an asset to any property and in the current climate landlords must be aware of this," said Dermot Farrell. The rental market will continue to grow until house sales start to increase. The expected rate cut next month will help house sales provided it is passed on by banks but what will help house sales even more is an end to bad news about banking which is in the news for the past six weeks.

Tips on Renting.

Donegal Estates have clients who require good quality three and four bedroom properties in Letterkenny.

Ensure your property is well presented
Landlords must register with PRTB
Get your property Energy Rated
Contact Donegal Estates today for further information on the above.

What our customers are saying?

Many thanks to Dermot and the staff of Donegal Estates. We have recently purchased our first property and were surprised how quickly everything went through. Honest, professional, reliable, efficient, friendly – it was an excellent service all round.

Please view all details of above properties and other properties on www.donegalstates.ie



Contact Donegal Estates today to organise a free consultation on selling/renting/buying your property...

...An Estate Agency with a Difference