



# Dublin Affordable Housing Game Report: Session 2

Christine Gaglione

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The Urban Land Institute is a global, member-driven organisation comprising more than 40,000 real estate and urban development professionals dedicated to advancing the Institute's mission of providing leadership in the responsible use of land and creating and sustaining thriving communities worldwide.

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The extraordinary impact that ULI makes on land use decision making is based on its members sharing expertise on a variety of factors affecting the built environment, including urbanisation, demographic and population changes, new economic drivers, technology advancements, and environmental concerns.

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Front cover image: Play the City.

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## About Play the City

Play the City uses serious gaming to engage multiple stakeholders in resolving complex urban challenges. The organisation uses these games as a problem-solving method which is open to both top-down decision makers and bottom-up stakeholders. In the accessible environment of games, free from professional jargon and complex planning processes, players are motivated to engage with a problem and with each other, facilitating collaborative outcomes. Play the City has experience creating games on a wide variety of topics, focusing on issues such as urban transformation, social change, circularity, collaborative design, and smart citizens. Play the City believes that gaming offers a real alternative to standard formats of civic engagement in the 21st century: game sessions provide insights and opportunities revealed by players, which can be translated into innovative strategies and action plans for real-life interventions.



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## Acknowledgements

The authors would like to thank the Housing Agency and ULI Europe for their diligent work on this project. Thank you to Daragh McCarthy for sourcing neighbourhood information, providing current policy information and contributing to the mapping of Dublin and its available building sites; to Andrew Kinsella for also contributing to the contextual information, and for organizing many aspects of the game; and to Elizabeth Rapoport for coordinating between all parties involved and between city game sessions.

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## Foreword

Ireland is one of many countries where an increasing number of households with an intermediate level of income are being squeezed by the high cost of accommodation. The issue particularly affects households living in Dublin, the counties adjacent to the capital, and those living in parts of Cork and Galway. Responding to the affordability challenge facing households is a core objective of housing policy in Ireland. The issue is also central to the Housing Agency's vision to enable everyone to live in good quality, affordable homes in sustainable communities. However, delivering housing that is affordable to people with low-to-moderate levels of income has proved challenging, and it is widely acknowledged that new types of support are required.

Who qualifies for help? What form should the new housing supports take? How can public land be best utilised to improve access to good quality accommodation? Developing affordable housing policy requires these questions, among others, be comprehensively addressed. By gathering stakeholders familiar with the Irish housing sector and taking a fresh look at the type of schemes used in other jurisdictions, the event on 18 October contributed to ongoing efforts to further enhance the policy response to the housing affordability challenge.

This event followed on from a similar meeting on affordable housing held earlier this year. Looking at the reports on each event, it's clear that there is a large degree of overlap in the policy solutions that emerged from the two sessions. Participants in both sessions came up with proposals that sought to address the high cost of land, that acknowledged the need to respond to the changing nature of housing demand, and that recognised the importance of fostering sustainable communities. It is notable how participants on 18 October reached consensus on the idea that affordable housing should be linked to household income, whereas in the earlier event each policy proposal was based on varying definitions of affordability. Reaching a common understand on fundamental aspects of the challenge at hand helps the development of coherent policy.

Play the City and the Urban Land Institute were instrumental in making this event happen. In particular, the city-gaming method developed by Play the City was conducive to an open, engaging discussion on the topic that encourage people to work collaboratively to develop policy proposals. I would like to acknowledge Donald MacDonald and Gavin Hanlon for their contribution to the event; the feedback they provided enhanced the debate and pushed participants to address potential weaknesses in their proposals. Finally, I would like to thank everyone that attended and contributed on the day. I trust you'll find this report serves as a useful reminder of the proposals developed, with the key findings highlighting some of the issues affordable housing policy needs to address.



A handwritten signature in black ink, appearing to read "D Silke", enclosed in a thin black rectangular border.

David Silke  
Director of Research and Corporate Affairs  
Irish Housing Agency

## Summary of key findings

### 1. Defining affordability in an Irish context is essential

During the first affordable housing game session played in June 2017, a challenge for players was the lack of a commonly agreed definition of affordability. The second game helped players reach a common understanding that affordable housing should be linked to income, and rental prices should be adjustable when tenants' incomes change. Players said that they believed affordable rent and purchase should be monitored to ensure that this housing remains affordable and is only used by those who need it. These understandings could now be translated into a comprehensive affordable housing policy and incorporated into the Government of Ireland's Rebuilding Ireland Action Plan for Housing and Homelessness.

### 2. The diversity and density of housing stock can be increased

Many teams expressed a desire to densify existing areas and build smaller housing units. This was a response to the two following factors; Firstly, many teams spoke about targeting downsizers or empty nesters who now occupy larger homes. By diversifying the current housing stock, existing larger homes may be freed up for more appropriate occupants such as families. Secondly, players wanted to combat the growing urban sprawl in Dublin by encouraging people to live more centrally or near transit.

### 3. Changing needs are driving housing demand

Players highlighted the importance of understanding evolving housing trends in Dublin and throughout Ireland. Across Ireland there has been a shift towards rental housing, which is impacting demand in the housing sector.

As needs change, so too are the mechanisms for delivering affordable housing. Approved Housing Bodies will become a major provider of affordable housing in Ireland. In the game, proposals included partnerships between small- and large-scale AHBs and developers.

### 4. There is a pressing need to tackle high land costs, land speculation, and slow development

During the game, players developed a greater understanding of roadblocks to housing production. As in the first game, players cited appreciating land values as a major barrier to affordable housing. They also identified many other factors that delay the creation of housing once land was obtained. These issues could be addressed to improve affordability and new housing delivery in Dublin.



## Setting the scene

A lack of decent, affordable housing is a serious problem in many cities across Europe. The shortage is caused by a number of factors, including insufficient delivery of affordable housing, issues with the management of existing housing stock, and the availability of investment and land. Shortages of affordable housing have many negative impacts on cities, ranging from a lower quality of life and increased inequality to a threat to national and international competitiveness.

The private sector has the potential to play an important role in tackling this crisis, but in many cities and countries the potential for public/private collaboration on the issue has not been realised. In addition, the variety and complexity of legal and regulatory frameworks governing the development and management of affordable housing across Europe can make it challenging to share good practice.

The provision of high-quality, accessible, and affordable housing is a concern that has multiple historical and political roots shaping its spatial manifestations, making cross-context policy transfers a complex task. For individuals, correlation has been found between an effective affordable housing programme and improved resident health and education, attributable to less disruption associated with residential mobility. For communities, construction of housing creates jobs, boosts the local economy by leaving residents with more disposable income, and makes workers more productive because living situations are stable and commuting distances are shorter.



## The Affordable Housing Game

Efforts to address affordable housing challenges are often very contentious. City gaming offers a method to work through these challenges that eases tensions and encourages creation of new ideas.

The Affordable Housing Game is a policy-making game designed to help housing professionals in European cities develop their affordable housing agendas, work through entrenched problems, and test future policy scenarios. Commissioned by the Urban Land Institute, the Affordable Housing Game was developed by Play the City. It provides a platform for exchanging ideas and knowledge across sectors and disciplines, with the aim of developing new, innovative, collaborative solutions to complex and entrenched challenges.

Working with a game-development partner (usually a public authority), games are developed to tackle a specific problem defined by the partner. The games, which last a half day, involve players who are professionals involved in working on that problem in real life. These players include representatives of public institutions, private parties such as banks and pension fund investors, and not-for-profit organisations involved in providing housing.

The game takes housing professionals out of their normal environment and frees them to think through ideas and scenarios that might help them overcome the barriers to providing good, affordable housing in their city. Game materials introduce ideas and innovations from around the world, encouraging players to think outside the box.

While playing the game, players are encouraged to think about and work collaboratively on long-term investment strategies for affordable housing. The game is fast paced and competitive, challenging players to think on their feet to develop responses to the problems that are the focus of the game. By having participants form teams with people they might not work with on a daily basis, game play encourages swift and productive conversations across disciplines.

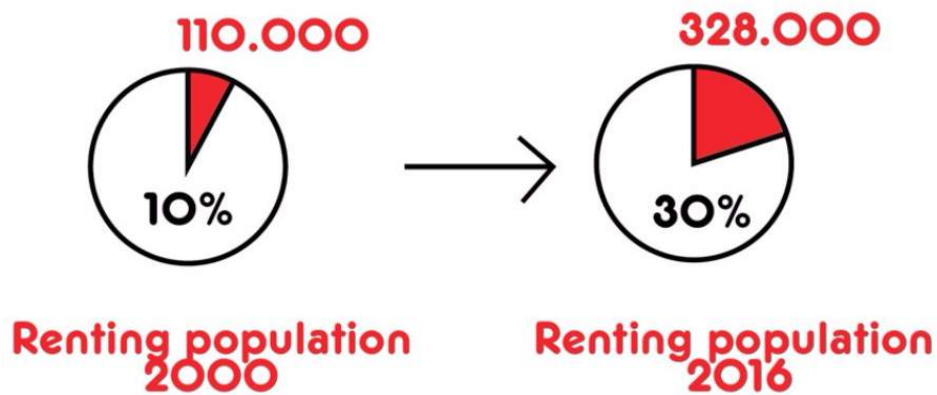
The game is being run in three European cities in 2017 – Dublin, Amsterdam, and one more city to be confirmed. Running the game in multiple European contexts facilitates the game's maturation as a tool for opening up lines of communication between European member states on issues of quality, accessibility, and affordability when it comes to housing their populace. The game is a nuanced and well-informed decision-making platform for those in a position to influence housing policies.

## Dublin context

The housing sector in Ireland collapsed in 2008 – a decline evidenced in the steep decline in investment in residential projects, the dramatic reduction in employment in the construction industry, and an anaemic level of housing completions in the subsequent four years. However, the economy has rebounded strongly since 2012. Widespread employment growth in recent years and the housing demands created by a growing population have given rise to a mismatch between the demand for new dwellings and the supply of new residential properties.

Dealing with issues of housing affordability and access to housing, two core objectives of housing policy in Ireland, requires a step change in the number of new homes delivered to the market each year. In this context, it is becoming clear that Ireland may need to build a different, more affordable housing product than it has offered up until now.

Boosting supply is essential, but resolving the challenges in the Irish housing market requires going beyond exclusively seeking to build more homes. There is a need to ensure that new homes are delivered where demand arises – primarily in the Dublin area, Cork, and Galway. There is also a need to manage the existing stock of dwellings more effectively and to reduce the number of unoccupied properties around the country. In addition, the rental sector needs to increase the range of accommodation options for tenants and people seeking housing in areas of high demand. The response to these challenges will play a large part in determining the continued attractiveness of Ireland as a place to live and work.

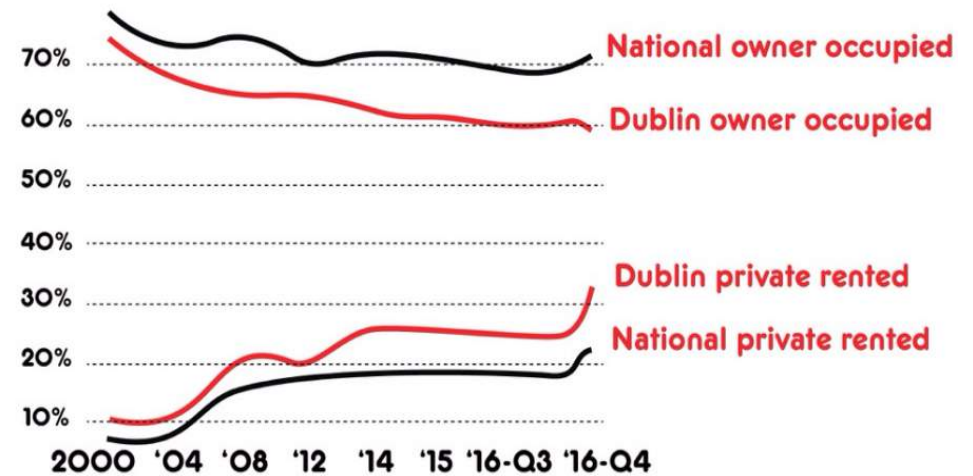


Increase in renters in Dublin

The Rebuilding Ireland Action Plan for Housing and Homelessness, an initiative of the Irish government, aims to double the rate of homebuilding in the country over the next five years. Making the best use of available state land will play a critical role in meeting this objective. Also, boosting the number of new homes available to rent or buy in areas of high demand is a central part of the efforts to meet the needs of a relatively young population that is expected to continue growing over the coming years. Increasing housing supply can also reduce volatility in the market and support a strong economy.

The action plan includes policies to reduce homelessness, improve the rental market, and supply a sufficient amount of affordable housing. In support of housing solutions at scale, larger developments are allowed to proceed directly to the national planning appeals board for approval. A €75 million Local Infrastructure Housing Activation Fund is in place for 2018 to resolve infrastructure gaps and enable the delivery of large-scale housing on key development sites, with a projected spend of €226 million to 2021.

While the industry standard for generations has been a three-bedroom semi-detached house in a suburban estate, a trending decline in household sizes points to a greater need for one- and two-person housing units. Local authorities have the task of ensuring that statutory development plans for housing meet the affordability needs of each community, across tenures and types. Additionally, the action plan suggests that land costs should add no more than €50,000 to the price of a new home to ensure it is affordable.



Home ownership trends



All existing affordable housing schemes in Ireland were stood down in 2011. However, in response to recent developments in the market, policy makers are examining new ways to help moderate-income households meet the cost of housing. Efforts to develop affordable housing schemes are occurring alongside the implementation of policies to increase the number of social housing supports available to households. Affordable housing is meant to bridge the gap between social and market-rate housing and serve tenants earning an income that exceeds social housing limits. Affordability is being included as an important part of the vocabulary for future developments. Continuation of these efforts requires public and private parties to rebuild trust between each other in order to form a better working relationship.

Current prominent initiatives to address the housing crisis in Ireland include:

- the Local Infrastructure Housing Activation Fund to provide housing infrastructure and service land;
- the release of 700 local-authority and publicly owned sites for development;
- a greater focus on mixed-tenure units and creation of social and affordable units in new residential developments;
- introduction of special development zones (SDZs) to speed up the planning process;
- changes to apartment standards and building regulations to allow an increase in density and smaller units for single users;
- introduction of rent pressure zones (RPZs) to cap rent increases at 4 per cent, with increases allowed annually (both within and between tenancies);
- introduction of an annual vacant site levy (introduced in Budget 2018) to encourage owners to bring sites to market: 3 per cent of a property's value owed at the start of 2019 if the land is vacant for the first year the levy is in operation (2018), rising to a charge of 7 per cent per annum if land is left undeveloped in subsequent years;
- expansion of the Living City Initiative to allow landlords to claim capital allowances related to the cost of refurbishing a property in the rental sector over a shorter period of seven years; and
- more support for approved housing bodies (AHBs) and moving toward statutory regulation of the sector.

## The Dublin game

Dublin was the first city to implement the affordable housing game. The game was developed in partnership with the Irish Housing Agency, who wished to explore, through the game, three main questions:

- What is affordable housing in Dublin?
- What are the most effective strategies for introducing affordable housing into Ireland?
- What are particular collaborations between public and private parties to provide and sustain a long-term affordable housing market?

This is the second game session in Dublin. Stakeholders, who mainly came from the public sector, joined the game on 18 October 2017 at the Housing Agency. Players included housing officials who specialised in regulation, finance, research, and technical aspects of housing. To bring an understanding of development and project finance into the game, an expert panel of ULI members working in the private sector joined the last round of the game to listen to proposals and give the teams feedback.



## The game

Players use a range of game pieces meant to provide additional knowledge, structure play, and help them visualise their ideas on a variety of scales.

The **game board** for Dublin is a pixelated land use map focusing on all four regions of Dublin County – Fingal, Dublin City, South Dublin, and Dún Laoghaire Rathdown. Each unit of the map, represented by the superimposed grid, signifies one hectare of land. Potential project sites are marked on the game board, chosen to represent a variety of locations and site sizes. Sites came from the Rebuilding Ireland initiative's Housing Land Map, launched by Housing Minister Simon Coveney, and correspond with the online map. For example, DC18 is a plot located in Dublin City. **Site passport** cards supply information on the number of hectares, land costs, and the surrounding area's density and amount of social housing.

**Strategy cards** are based on examples of affordable housing policies worldwide. Drawn from both local and national initiatives, they are meant to provide players with a range of policies and other ideas that have been used successfully in other places to achieve objectives for the quality and quantity of affordable housing. Each card contains a brief summary of the strategy, which stakeholders are involved, its financial impact, and the spatial outcomes. Cards are organised into five categories:

- income support;
- spatial quality and diversity;
- rent regulation;
- participation; and
- access to land and property.

Three-dimensional **housing typologies** are based on the variety of actual affordable housing projects built in urban locations around the world and include buildings with a range of heights, densities, and spatial configurations. Accompanying cards contain information on the number of units, the number of storeys, and affordability aspects of the building. Most buildings are shown on a one-hectare plot, with the exception of a few larger buildings that occupy two hectares. These plots correspond with the game board's grid so that players can understand the scale of the building in relation to the chosen sites.

Through multiple rounds of play, players proposed and debated different strategies to realise affordable housing. The game began in Round 0 with individual proposals, which included a site, target group, and a specific action to create affordable housing. Some sites, especially in the city centre, immediately attracted multiple players and competition. In Round 1, players then incorporated international housing strategy cards and further developed their proposals, keeping in mind that they would be competing to keep their project in the game.

During Round 2, all players voted on their two favourite projects, and the four top projects remained in the game. Competition then turned into collaboration as the initiators of these four projects formed partnerships with players from other sectors. Together they developed the projects further.

Round 3 focused on the spatial and environmental quality of housing. Teams chose a mix of 3-D printed typologies to represent their desired housing, including height, density, design, and sustainability. They also considered amounts of social, affordable, and market-rate housing; local amenities and transportation; and local business.

Round 4 included an assessment of the financial viability of their proposals through calculations of investment models with project costs, housing densities, and estimated rents. In Round 5, teams also reflected on the innovative aspects and biggest challenges to realising the proposed projects.

### Site passport



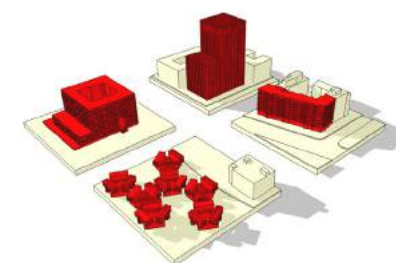
### Game board



### Strategy cards



### Housing typologies



# Play process

## Rounds 0 and 1

Players began by introducing themselves and their relationship to affordable housing. They then each chose a site which could be used to introduce an innovative affordable housing approach. Players also chose a specific target group for their project, such as key workers or the elderly. After pitching these ideas, players continued to develop their proposals by selecting the strategy cards they thought would make their project viable.

In this round, much of the discussion focused on defining affordable housing for the Dublin context. While players agreed that affordability should be linked to income, proposals incorporated a variety of ideas for implementation. These included:

- creating adjustable rents or rent caps;
- creating a variety of affordable housing options, including cost rental models, build to rent, affordable sale, and a partially subsidised rent to buy scheme;
- allocating land for cooperatives or small-scale AHBs to create housing for specific groups like the disabled, elderly and people with complex needs; and
- proposing pilot projects that can be replicated throughout the city.

Players also considered a site's surroundings in their proposals, frequently mentioning their project's connection to transit nodes and to the city centre. Other proposals were aimed at:

- using projects to regenerate areas or manage existing housing stock;
- minimising parking in the centre and investing in sustainability measures;
- forming public private partnership to create infrastructure; and
- including participatory design to obtain buy-in from people in the area.

Finally, individuals cited the need for smart use of land in the city to counter urban sprawl and create areas with a mix of socio-economic classes. Players incorporated strategies such as:

- creating greater density, and consequently more affordable housing, through density bonuses;
- introducing new sites at the port and special development zones (SDZs) to speed up development;
- building mixed-use and mixed-tenure projects;
- utilising cheap or free public land to create affordability; and
- providing affordable housing in high-priced areas in the south and centre.



*I think there's going to be a lot of development down in the southeast and this would be an attractive location for industry and so on. It's also servicing all the big development areas, so it's not taking people into town, it's building a community here locally.*

- Participant



*My aim with this site [in Booterstown] is to provide affordable housing for key workers – you need places for nurses and teachers who are, at the moment, priced out of the area. This would be quite a dense development... this area in particular is just on the urban fringe and I think it's a good candidate to begin densifying the suburbs of Dublin.*

- Participant

## Rounds 2, 3 and 4

At the end of round 1, players voted for their favourite projects, and then formed partnerships to take forward proposals for the four most popular projects. Players focused on housing quality as they chose different building typologies. These typologies provided examples of successful social and affordable projects which incorporated various densities, heights, target groups, and innovative techniques. Teams then went on to calculate costs and expected housing outcomes, checking to see if their proposals were financially viable.

Understanding the changing housing market was a common theme in conversations. Players identified opportunities for policymakers to address these changes and introduce improvements to the affordable housing sector. These points included:

- addressing the increasing role of rental units throughout Ireland;
- providing housing for downsizers to free up larger homes for more appropriate groups;
- the need to improve the slow development process due to factors like an overly cumbersome planning process; a skills deficit and lack of capacity in construction; and people waiting to sell land until it appreciates; and
- an opportunity to clarify the distinction between social and affordable housing to communicate the three distinct housing categories of social, affordable and market-rate.

Similarly, players identified the potential for innovation for affordable housing. These strategies included:

- selling public land to subsidise affordable housing and create a smaller, more approachable scale;
- using prefabricated units to speed up construction;
- introducing measures such as adjustable rent to ensure people are paying an appropriate amount for their housing;
- specialisation of private parties in the affordable housing market; and
- using a master plan and phase planning to develop mixed-use, large sites and related infrastructure which current construction capacity can accommodate.



*The overall policy environment is that we have to increase the stock of affordable housing, and to do that you have to do it at scale. That's one of the problems I see with some of the other suggestions - they're too small. This is going to be scale, and it's not only going to be scale where we have the local authority site, but we're also able to influence the policy in the broader area.*



- Participant

*We're at this time where a lot of this land has been bought for social housing, so it's a difficult concept for councils to say 'in the overall scheme of things we should go for 30 per cent social here and maybe 70 per cent private.' That's a difficult journey to take but in fairness to the councils in Dublin they're doing that - they're examining the sites on a site by site basis based on viability and what can actually be delivered.*



- Participant

*When you have a mature rental sector with a large variety of choice there's a natural churning. People only rent what they need, and where they need it, unlike owned accommodation where you end up with two people in a four bedroom house. As we have more rental accommodation available in the city, the current [inefficient use of accommodation] will become less.*



- Participant

## Round 5

The final round included reflecting on the viability of the teams' proposals. The diversity of the proposals demonstrated the variety of development options in the city. They created mixed-use density in the city centre, redeveloped the port area with a variety of housing tenures, and utilised large plots in the city outskirts to provide low density housing. Through these projects teams also discussed how to manage the existing housing stock, and appeal to a variety of target groups to ensure they are in appropriate housing.

An expert panel of ULI members provided feedback on each team's project, commenting on issues that might come up when planning, executing, and financing the proposed projects. Advice for projects included:

- building quickly due to the swiftly rising prices of land;
- developing large land plots in phases to accommodate Dublin's current construction capacity;
- providing some level of parking to ensure workers who need to drive can commute to their jobs;
- offering good quality construction and amenities when creating small apartments; and
- allowing people to live in the city by providing housing close to the centre.

At the close of the game, the players reflected more generally on the affordable housing situation in Dublin. Players agreed that a definition of affordable housing should be linked to income and that households should not have to spend more than a third of income on housing. Conversations also touched on some of the main opportunities and challenges related to affordable housing, such as:

- the potential for a more widely agreed definition of affordable housing in Ireland;
- understanding affordability as a complex matter, not just as the price put on housing;
- finding ways to manage affordable housing successfully; and
- relating pensions to renting or purchasing accommodation.

*In cities [in Ireland] already over a third of accommodation is rented, heading rapidly towards fifty per cent. So the affordability of rental is the real benchmark, not the affordability to purchase, which is becoming an increasingly irrelevant standard.*

- Participant



*Thirty per cent of income – it's taken as the general definition, but it's probably not the most general law you could use. So maybe that's something that needs to be prodded at because I know this is something that a lot of people struggle with – what is affordable? It's a very problematic concept I think.*



- Participant

*The biggest problem is that there are many costs embedded in accommodation – city centre accommodation allows someone to do without public transport, which is not possible in the peripheral area. So I think more sophisticated measures are necessary. The Housing Agency has begun an affordability calculator which shows people how to calculate and test the resilience of one's own idea of how much one can afford.*

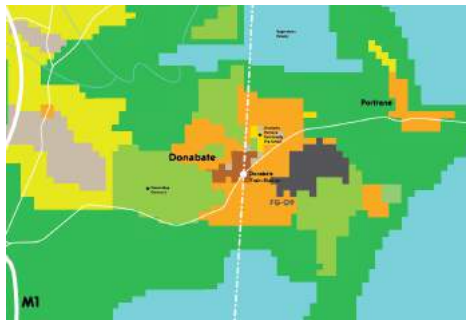
- Participant



# Project proposals

The four project proposals were on sites FG09, DC17/DC18, DC27, and the southern port area. Though varied in location, there were many similarities between DC17/DC18 and DC27, which are opportunities to densify central locations. FG09 was the project representing development outside of the centre in a low density area. Finally, the southern port was a unique brownfield site close to the city centre.

### FG09



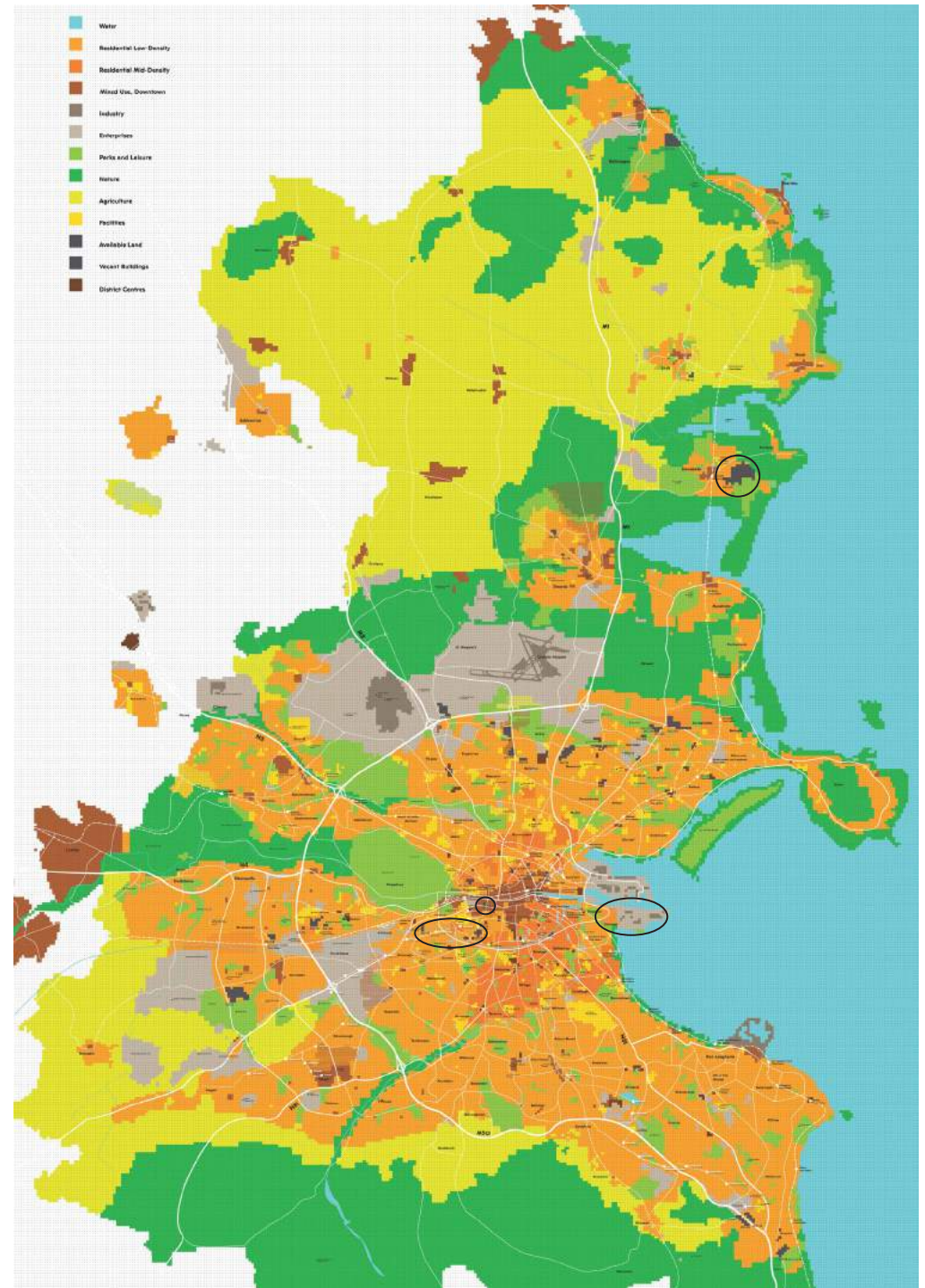
### South Port



### DC27



### DC17/DC18



# DC27 Bridgefoot Street

Multigenerational affordable rental homes

David Silke, Housing Agency Research – Investor  
 Joseph Kilroy, Residential Tenancies Board – Planner/Architect  
 Grainne Johnston, Housing Agency Regulation – Large-scale Approved Housing Body (AHB)

This scheme would provide accommodation for 180 households on one hectare of land. There would be three separate four storey buildings similar to the Bondy typology organised in a 'U' shape with a central communal space. Housing would be made up of affordable rental for young workers and long-term social housing for the elderly, with the intention of freeing up family housing which the elderly may currently be living in. Sustainability would be a central focus with the use of renewable energy. Rent would increase when a tenant's income increases but rent caps would provide a maximum price rent could reach.

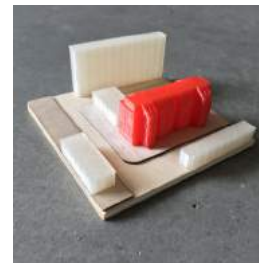
Affordability would be achieved through a reduced price of public land and through the size of homes, which would be between 40 and 50 square meters. Co-living spaces would also be provided for flexibility. Retail on the ground floor and a small amount of short-term rentals would also subsidise rents. The project could potentially partner with the local trade union or credit union; in exchange for investment, members could rent housing.



## Strategy cards

<p><b>Use of renewable energies</b></p> <p>Buildings will be made energy-neutral through good insulation and the use of renewable energies.</p> <ul style="list-style-type: none"> <li>Use of renewable energies</li> <li>Government, developers, housing corporations, architects</li> <li>Investment from developers or housing corporations</li> <li>Low energy costs for affordable units</li> </ul>	<p><b>Competitive housing tender</b></p> <p>Government invests in competitions for housing development, judges via architectural quality, social sustainability, environmental performance, and costs.</p> <ul style="list-style-type: none"> <li>Ylekkö/Quinta</li> <li>Government, architect/urban planners, developer</li> <li>Financial and process management, investment from government</li> <li>Affordable housing typologies with above average spatial quality</li> </ul>	<p><b>Payment in lieu of taxes (PILOT)</b></p> <p>Provides builders with property tax abatements if they build in certain neighbourhoods, with additional abatements for building affordable housing.</p> <ul style="list-style-type: none"> <li>Jersey City, USA</li> <li>Local government, developers, housing investors</li> <li>Investment in title and process management</li> <li>Housing in underdeveloped neighbourhoods</li> </ul>
<p><b>Sustainability contributions</b></p> <p>The energy efficiency of affordable housing buildings must be taken into account when calculating rents. Lower rent subsidies are given for energy efficient housing.</p> <ul style="list-style-type: none"> <li>Spain</li> <li>Government, property owners</li> <li>Financial investment by government</li> <li>Increase in green affordable housing typologies</li> </ul>	<p><b>Long-term rent caps II</b></p> <p>Any development in the mid-rental segment must remain in this income segment for at least 25 years.</p> <ul style="list-style-type: none"> <li>Amsterdam's Ground Lease</li> <li>Government, housing investors, property owners</li> <li>Long-term low financial investment by landlords</li> <li>Increase in affordable housing stock</li> </ul>	<p><b>Income threshold</b></p> <p>Access to affordable housing/subsidies are determined by income thresholds and monitored annually.</p> <ul style="list-style-type: none"> <li>Dutch social housing system</li> <li>Government, citizens, housing providers</li> <li>Investment in strategic policy reinforcement, time and finance by governments</li> <li>Increase of households with affordable rent through evictions</li> </ul>

## Housing typologies



Bondy  
 Saints, France  
 2013

## Site

Site Det  
**DC-27**  
 Green Center

Location: Bridgefoot St DE

Site area (Det): 0,92

Land costs (per hect.): € 2,2M

Owner: Local Authority Sites

Development potential:

Area of combined housing demand: General (Standard) (Qualitative quantity of housing sector housing in the area. Close to city centre)

40 (Density South per hectare) Amount of social housing in surrounding area

30% (Amount of social housing in surrounding area)

# DC17/DC18 St. Michaels and St. Teresa's Gardens

City centre affordability

Barry Quinlan, Department of Housing – Policymaker  
 John O'Connor, Housing Agency Chief Executive – Developer  
 Daragh McCarthy, Housing Agency Research – Developer  
 Elizabeth Rapport, ULI Content Director – Investor  
 Tom Fitzgerald, Housing Agency Research – Large-scale Approved Housing Body (AHB)

These two smaller sites in the city centre are a combined six hectares. The project could be used to regenerate the area and provide housing for key workers from the new Children's Hospital. Typologies could include mid-rise buildings like Zollhaus, 13 Rue Legendre, or Bronx Park East and have community facilities and car sharing. Access to affordable housing would be based on income; the qualifying range would be €40,000 to €85,000 for dual-income couples. Social housing would be provided for those on incomes below this level. The team estimated that 550 units could be built, comprising of 30 per cent affordable purchase, 60 per cent affordable rental, and 10 per cent social housing. Purchase prices would be €260,000 and affordable rental would range from €900 to €1,300 a month. Units would range from studios to two bedroom apartments. There would be a focus on public transit and parking would be reduced to minimal levels or possibly none.

Affordability would be created through a few different factors. The project would try to obtain the publically owned land for free, and infrastructure would be state funded. The developer could seek loans from the National Asset Management Agency and have a low risk investment. The smaller size of the units would also make the project more affordable. Finally, income support would be provided for tenants when necessary.



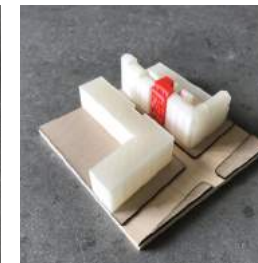
## Strategy cards

<b>Collective land lease</b>  The local government grants private land usage rights for 99 years in exchange for a 4 year annual fee. 1 The Right to Housing Plan, Co-housing, Collective Ownership, Resilience 2 Workability, co-ownership/collective 3 Investment required from public businesses 4 Increase in available affordable/social housing stock	<b>Mixed-income development near transit</b>  Developer is required to retitle more than 50% of affordable housing in transit-served locations. 1 Chicago affordable housing ordinance 2 Government, developer housing company 3 Government financial policy reinforcement 4 Better chance for integrated development and effective use of public transport	<b>Density bonus -I</b>  A development may receive a density bonus in return for the new construction, substantial rehabilitation, or preservation of permanently affordable housing. 1 New York City's Voluntary Incentive Housing Program 2 Local government, developers, housing corporations 3 Investment in time and process management 4 Increase in available affordable/social housing stock	<b>Minimum parking standards</b>  Revision of parking standards for all new developments, or a reduction or waiver of standards for certain types of housing, i.e. affordable, or housing for older adults, or units located near public transit. 1 City of San Diego Permitting Study 2011 2 Government 3 Government financial policy reinforcement 4 Increase in available affordable development and use of public transport	<b>Necessary infrastructure</b>  Condition description here: Public funding used to provide infrastructure that supports the development of affordable units. 1 Discounted loans 2 Partners 3 Investment type 4 Expected outcomes
<b>Adjustable Rent</b>  Allows tenants to stay in their affordable unit and pay an adjusted rent when they earn a higher income. 1 Alberta's Affordable Housing Policy 2 Government, housing corporations, landlords 3 Investment in time and process management 4 Mixed income housing, appropriate rental fees	<b>Income threshold</b>  Access to affordable housing/subsidies are determined by income thresholds and monitored annually. 1 Dutch social housing system 2 Government, citizens, housing providers 3 Investment in strategic policy reinforcement, time and finance by governments 4 Increase of households with affordable rent through subsidies			

## Housing typologies



Zollhaus  
Zurich, Switzerland  
2015



13 Rue Legendre  
Paris, France  
2012



Bronx Park East  
New York, USA  
2010

## Site

Site Ref:	<b>DC-17</b>
Location:	St Michaels DB
Site area (hect):	2.50
Land costs (per hect):	€ 2.5M
Owner:	Local Authority Sites
Developer potential:	Area of potential residential development (hectares) (based on: maximum quantity of housing allowed housing in the area. Close to city centre)
55	30%
Density (Units per hectare) in surrounding area	Density (Units per hectare) in surrounding area

Site Ref:	<b>DC-18</b>
Location:	St Teresa's Gardens DB
Site area (hect):	3.40
Land costs (per hect):	€ 1.7M
Owner:	Local Authority Sites
Developer potential:	Area of potential residential development (hectares) (based on: maximum quantity of housing allowed housing in the area. Close to city centre)
65	30%
Density (Units per hectare) in surrounding area	Density (Units per hectare) in surrounding area



## South Port

Creating a new district near the centre

Julie Ryan, Housing Agency Supply – Small-scale Approved Housing Body (AHB)  
 Isiole Dillion, Housing Agency Technical/Research  
 Trevor Austin, Housing Agency Technical – Planner/Architect

This 10 hectare site, known as the glass bottle site or the Ring's End peninsula, is unique due to its size and proximity to the centre. It could be used to create an east-west axis in the city, starting with mid-rise buildings closer to the centre and increasing to high-rise buildings to fill the peninsula. The combination of commercial and residential would replace current industry in the area, with the exception of the incinerator, which would be kept to create sustainable energy. Buildings could include high-rise typologies like the Mirador, 8 House, and Via Verde. Construction would be planned in phases, starting with social housing closest to the ring.

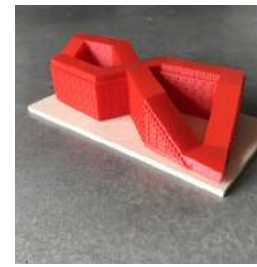
The team believes to develop the site, government must take initiative. This project would target empty nesters to free up larger housing close by. It would consist of 20 per cent affordable and social, 20 per cent owner occupied, and 60 per cent private rent. Cross-subsidisation from higher rents and government subsidies to prepare the site would create affordability. Although the project does not predominately provide affordable housing, it would strategically appeal to empty nesters in the area to free up larger housing close by.



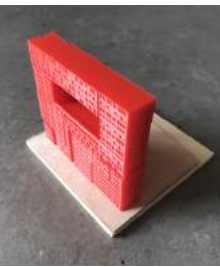
## Strategy cards

<p><b>Collective land lease</b></p> <p>The local government grants private land usage rights for 99 years in exchange for a 4 year annual fee.</p> <ul style="list-style-type: none"> <li>The Right to Housing Plan, Copenhagen, Denmark</li> <li>Workability, Copenhagen, Denmark</li> <li>Investment required from public investors</li> <li>Increase in available affordable/social housing stock</li> </ul>	<p><b>Density bonus -I</b></p> <p>A development may receive a density bonus in return for the new construction, substantial rehabilitation, or preservation of permanently affordable housing.</p> <ul style="list-style-type: none"> <li>New York City's Inclusionary Housing Program</li> <li>Local government, developers, housing corporations</li> <li>Investment in time and process management</li> <li>Increase in available affordable/social housing stock</li> </ul>	<p><b>Density bonus -II</b></p> <p>Developers may add density to a project by providing affordable housing units or contributing to an affordable housing investment fund.</p> <ul style="list-style-type: none"> <li>Arlington County Zoning Ordinance, USA</li> <li>Local government, developers, housing investors</li> <li>Investment in time and process management</li> <li>Increase in affordable/social housing stock, increase in funding for affordable housing</li> </ul>	<p><b>Payment in lieu of taxes (PILOT)</b></p> <p>Provides builders with property tax abatements if they build in certain neighbourhoods, with additional abatements for building affordable housing.</p> <ul style="list-style-type: none"> <li>Jersey City, USA</li> <li>Local government, developers, housing investors</li> <li>Investment in time and process management</li> <li>Housing in underdeveloped neighbourhoods</li> </ul>
<p><b>Help to buy</b></p> <p>Assistance to first-time buyers with obtaining the deposit required to purchase or self-build a new house or apartment to live in. The incentive provides a refund of the Income Tax and Deposit Interest Retention Tax paid over the previous four tax years.</p> <ul style="list-style-type: none"> <li>United Kingdom</li> <li>Mortgage lenders, homeowners, government</li> <li>Financial investment by government</li> <li>Increase in owner occupied housing stock</li> </ul>	<p><b>Government backed mortgages</b></p> <p>Allows first-time buyers to access the finance needed to purchase a home. Favourable interest rates compared to commercial lenders eases the financial burden of monthly repayments.</p> <ul style="list-style-type: none"> <li>Ireland</li> <li>Government, homeowners</li> <li>Financial investment by government</li> <li>Increase in owner occupied housing stock</li> </ul>	<p><b>Government equity loan</b></p> <p>Helps first-time buyers access home ownership by providing a loan of up to 40% of the property value. The government takes an equity stake in the dwelling equal to the value of the loan.</p> <ul style="list-style-type: none"> <li>Ireland</li> <li>Government, mortgage lenders, homeowners</li> <li>Financial backing by government and private financing</li> <li>Increase in owner occupied housing stock</li> </ul>	

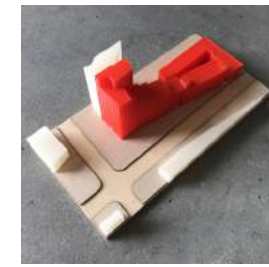
## Housing typologies



8 House  
 Copenhagen, Denmark  
 2006



Mirador  
 Madrid, Spain  
 2012



Via Verde  
 New York, USA  
 2012

# FG09 Donabate

Large scale development with diverse typologies

Roslyn Molly, Housing Agency Research – Large-scale Approved Housing Body (AHB)  
 David Duffy, Property Industry Ireland – Policymaker  
 Brian Nevin, Housing Agency Regulation – Investor

This large site would be developed by a large-scale AHB to create 1300 new units on 52 hectares, with a good sized green space on the site. 10 per cent of homes could be for supported housing run by a small-scale AHB. Another 70 per cent would be social and affordable housing. The Fillmore Park typology would create flats and townhouses, and Timberyard typology would create mid-rise housing. The proposal also includes 20 percent semi-detached three bedroom homes at market value. These would be on land that could be sold off to a private developer to help subsidise affordable housing costs.

The target groups for this project include families looking for a starter-home, downsizers and young professionals working at the airport. Affordability would be achieved partially through the sale of 10 hectares of land. Since this scale of development poses a challenge, agreements with different developers or new technologies could be used to speed up construction. A master plan would be put in place to guarantee a diversity of typologies. Prefabricated units could also contribute to affordability and help to build a large number of units in a short amount of time.



# Strategy cards

<p><b>Mixed-income development near transit</b></p> <p>Developer is required to realise more than 50% of affordable housing in transit-served locations.</p> <ul style="list-style-type: none"> <li>Chicago affordable housing ordinance</li> <li>Government, developer housing company</li> <li>Government financed policy reinforcement</li> <li>Better chance for integrated development and effective use of public transport</li> </ul>	<p><b>Partnership for maximum diversity</b></p> <p>Housing agencies pair with individual self-builders to develop housing for diverse incomes.</p> <ul style="list-style-type: none"> <li>Amsterdam's Buiksloterham urban regeneration zone</li> <li>Housing co-ops, self-builders, urban planners/architects, property owners</li> <li>Investment in time and process management</li> <li>Mixed Typologies for mixed neighbourhoods</li> </ul>	<p><b>Special Innovation Zones</b></p> <p>Areas are dedicated for technical and/or environmental innovation with flexible building frameworks.</p> <ul style="list-style-type: none"> <li>Amsterdam's Buiksloterham urban regeneration zone, Amere's Ivy housing development</li> <li>Self-builders, local government, developer, innovative housing corporations</li> <li>Investment in time and process management</li> <li>Plans to be updated in relevant contexts, without 3D printed onesides...</li> </ul>	<p><b>Rent to buy</b></p> <p>Eases the transition from renting to buying for first-time buyers by providing subsidised rent with an option to buy.</p> <ul style="list-style-type: none"> <li>Ireland</li> <li>Housing corporations, mortgage lenders, homeowners, government</li> <li>Investment in strategic policy reinforcement by government, private financing</li> <li>Increase in owner occupied housing stock</li> </ul>
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# Housing typologies



Timberyard Social Housing  
 Dublin, Ireland  
 2009

Fillmore Park  
 San Francisco, USA  
 2012

Semi-detached 3 Bedroom  
 Homes  
 Various places

# Site

**Site ID** **FG-09**

**Location** Dubare

**Site area (ha)** **52.48**

**Local cost (per hect.)** **€ 670.000**

**Owner** Local Authority Sites

**Development potential**

The local authority is currently investigating the above described area of the site as a future housing site. The site is currently used for agricultural purposes. The site is located in the Dublin Region. The site is currently used for agricultural purposes. The site is currently used for agricultural purposes. The site is currently used for agricultural purposes.

**40** **10%**

**Density (units per hectare)** **Amount of social housing in surrounding area**

## Key findings

### Defining affordability in an Irish context is essential

In this second Dublin affordable housing game, most of the players came from the public sector. They agreed that the definition of affordability should be linked to income for both affordable rental and purchase. Although players acknowledged that there are many factors that contribute to affordability, players agreed that as a baseline no more than one third of household income should be spent on accommodation. Establishing income ranges will determine whether households qualify for social or affordable housing. Furthermore, housing should be monitored to ensure occupants' income continues to meet requirements. Some players suggested using adjustable rents to allow tenants to remain in their homes when their incomes changed. Additionally, players emphasised that measures are needed to ensure that affordable housing stays affordable and does not rise to market rates.

While this was the session's consensus, some players did argue that affordability could be studied further to create a more general definition. Currently no widely agreed upon definition exists in Ireland. Creating one would allow affordable housing to incorporate additional factors and adapt to different contexts.

### The diversity and density of housing stock can be increased

Players often linked their proposals to the surrounding area. Some suggested using projects to regenerate areas or create cohesion throughout the city. Many players referenced existing transportation nodes or the need for new lines. Additionally, proposed amounts of social, affordable and market housing were related to existing percentages in the area.

Players proposed to counter urban sprawl by creating density and expressed a desire to build higher than current regulations allow. They acknowledged the difficulties of this due in part to NIMBYism. A solution to this was to diversify the existing housing stock and build smaller homes. These ranged from studios to one- and two-bedroom apartments, with co-living spaces that residents shared. This could provide affordable housing for many different target groups such as key workers and the elderly. Moving empty nesters could also help manage the existing housing stock, making larger homes available for families.

### Changing needs are driving housing demand

While it may be difficult to anticipate future needs, understanding shifting patterns of demand will be essential to providing the required supply of suitable affordable housing. Irish cities are shifting towards a greater amount of rental accommodation, while the rest of the country is following close behind. Players discussed the impact of this change during the game, focusing on a range of issues such as the efficiency of use for housing stock, new tender requirements, and pension planning.

AHBs are set to become a major provider of affordable housing in Ireland. In the game, proposals included partnerships between small- and large-scale AHBs and developers in order to create housing for different target groups. Comprehensively exploring what these partnerships could look like could help make future developments more efficient.

### There is a pressing need to tackle high land costs, land speculation, and slow development

During the game, the quick appreciation of land value in Dublin was identified as a major hurdle in creating new housing. This incentivises some land owners to wait to sell their land, reducing the available sites upon which new housing can be built. In response to the challenge of accessing land and high land costs, the projects proposed in the game were on public land, and many proposals assumed they would be able to access this at a discounted rate or even for free if they built affordable housing.

A second obstacle to creating affordable housing in Dublin is the slow pace of development. Players mentioned many causes of this during the game, including:

- restarting development efforts after the economic crisis;
- a shortage of skills in the construction sector;
- the lack of capacity for tackling large sites; and
- a lengthy planning process.

In discussions during the game, financing did not seem to be a main barrier to creating more affordable housing, due to the strong demand for housing and ability for developers to pre-sell homes. To speed up production, however, the issues mentioned above could be addressed through improved understanding and engagement between parties.

## Conclusion

The second game session in Dublin helped to build on the outcomes from the first session on 22 June 2017. In the first game, the players came from the investment, development, sales, regulation and research sectors. Teams created project proposals, which facilitated discussion between this diverse group of professionals, allowing players to understand the key issues faced by each sector. Players identified a discrepancy between public and private parties' understanding of development costs. Additionally, high land prices were cited as major obstacle for creating affordable housing. When defining affordable housing, teams often linked it to the cost of producing housing.

For Dublin's second session, participants came primarily from the public sector. A similar play process allowed players to role play and understand different stakeholder views. During the game, players considered the variety of definitions produced by the first game and came to the agreement that affordability should be linked to income. Players also continued discussing the issues surrounding affordable housing, including the need to understand the context of the surrounding city, manage the existing housing stock, and recognise how housing is changing in Dublin.

This continuing conversation can help shape the affordable housing policy that is currently being developed in Ireland. Further discussion can focus on topics such as creating a comprehensive affordable housing definition, detailing how to regulate affordable housing, and addressing speculation and slow development. By involving a variety of stakeholders and facilitating creative debate, innovative solutions could be found to deliver affordable housing in Dublin.



## Game players

Trevor Austin, HA Technical – Planner/Architect  
Isiolde Dillion, HA Technical/Research – International Investor  
David Duffy, Director, Property Industry Ireland – Policymaker  
Tom Fitzgerald, HA Research – Large-scale Approved Housing Body (AHB)  
Gavin Hanlon, Hooke and MacDonald – Housing Expert  
Grainne Johnston, HA Regulation – Large-scale Approved Housing Body (AHB)  
Joseph Kilroy, RTB (public body that oversees rental sector) – Planner/Architect  
Andrew Kinsella, ULI – Housing Expert  
Donald MacDonald, ULI Commercial – Housing Expert  
Daragh McCarthy, HA Research – Developer  
Roslyn Molly, HA Research – Large-scale Approved Housing Body (AHB)  
Brian Nevin, HA Regulation – Investor  
John O'Connor, HA Chief Executive – Developer  
Barry Quinlan, Principle, Housing Market Policy, Dept of Housing – Policymaker  
Elizabeth Rapport, ULI – Housing Expert  
Julie Ryan, HA Supply – Small-scale Approved Housing Body (AHB)  
David Silke, HA Director of Research and Corporate Affairs – Investor  
Conor Skehan, Chairperson, Housing Agency



## ULI Ireland

ULI Ireland is committed to being the country's leading association dedicated to fostering best practices and thought leadership in the planning, design, development, and management of the urban environment. With senior-level, multi-disciplinary membership, ULI is the ideal forum for real estate professionals who care about the creation of vibrant and competitive urban areas.

Combining the strength of ULI's international resources and our members' vast knowledge of the local market, ULI Ireland seeks to influence and promote best practices and innovative development solutions in both the private and public sectors.

ULI Ireland also plays an important role in assisting the professional development of younger real estate executives. With an active Young Leaders group and a programme of dedicated events, ULI facilitates and encourages relationship-building and provides continuing professional development opportunities for up-and-coming RE professionals.

Consistent with our goals, a busy programme of events and activities is undertaken each year to build awareness ULI in Ireland and to grow membership across all disciplines.

If you are interested in becoming more involved with ULI Ireland, please e-mail [ireland@uli.org](mailto:ireland@uli.org).



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