Dublin
Affordable Housing
Game Report

Christine Gaglione

ULI Urban Land Institute

Play the City

About ULI

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.

ULI's interdisciplinary membership represents all aspects of the industry, including developers, property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and Asia Pacific regions, with members in 76 countries.

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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ULI has been active in Europe since the early 1990s and today has over 3,000 members across 27 countries. The Institute has a particularly strong presence in the major Europe real estate markets of the UK, Germany, France, and the Netherlands, but is also active in emerging markets such as Turkey and Poland.

Urban Land Institute

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.

Play the City

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Acknowledgements

The authors would like to thank the Irish Housing Agency and ULI Europe for their diligent work on this project. Thanks go to Daragh McCarthy for obtaining 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 organising many aspects of the game; and to Elizabeth Rapoport for coordinating amongst all parties involved and between city game sessions.

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Foreword

Housing affordability is a simple idea: it is a measure of whether households can afford to rent or buy a home on their income. Though the concept is straightforward, delivering housing that is affordable has proved challenging in Ireland. As in many other countries, it has become increasingly difficult in recent years for households to obtain accommodation in many parts of Ireland, most notably Dublin, Cork, and Galway. Responding to the affordability challenge facing households is a core objective of Ireland's housing policy. Housing affordability is also central to the Irish Housing Agency's vision to enable everyone to live in good-quality, affordable homes in sustainable communities.

Dublin is one of many capital cities across the globe where households are being squeezed by rents and purchase prices that are out of reach for those with an intermediate income. The Housing Agency recognises that developing viable affordable housing policy requires taking a fresh look at the type of supports used in other major cities and drawing on the expertise of organisations familiar with the Irish housing sector. With an international membership base and a deep understanding of residential markets in cities all over the world, the Urban Land Institute was ideally placed to work with the Housing Agency to convene a discussion of affordable housing in Ireland.

Participants from the private and public sectors gathered 22 June in the context of a pressing need to develop policy solutions that would make a real difference to households seeking to live and work in Dublin. The central question was how best to drive the supply of new, affordable residential accommodation in Dublin city and its suburbs. The city gaming method developed by Play the City encouraged participants to work collaboratively to address the factors that determine the delivery of new housing. The process was conducive to an open and results-orientated discussion which fostered the development of considered policy ideas.

I believe this report will aid the development of affordable housing policy by outlining the process undertaken on the day of the discussion and reporting the outcomes of that discussion. While some aspects of the challenge of providing affordable housing are unique to Ireland, the opportunity for continued learning regarding best practice in this area is enhanced by the prospect of upcoming reports on the outcome of similar events in Amsterdam, and another European city.

I would like to thank the Urban Land Institute and Play the City for making the event happen and recognise their work in producing this report. I would also like to acknowledge everyone who gave their time to attend the event and contribute their ideas on the subject. Finally, I would like to thank Hines for hosting the event.

John O'Connor
Chief Executive
Irish Housing Agency

Summary of key findings

1. Defining affordability for the Irish context

Game players used a variety of definitions of affordability because in Ireland there is no current overarching definition for affordable housing. Players could collaborate to help develop a common understanding of affordable housing, which could be incorporated into the Irish government's Rebuilding Ireland Action Plan for Housing and Homelessness.

2. Enabling innovative schemes

Strategy cards applied in the game introduced policies and other strategies used in other parts of the world to support affordable housing. Some players learned about new ideas from these cards. New practices for Dublin could be taken from strategy cards or other successful cases from abroad.

3. Increasing engagement and understanding

Increased engagement and understanding across sectors could help address current gaps in opinion amongst stakeholders. An example of this is the differing cost estimates for residential construction in Dublin. Collaboration on these matters could make the housing process more efficient and lead to a higher quality of housing stock.

4. Tackling the barrier of high land costs

Players agreed on the necessity of local or national government subsidies in order to make projects financially viable. The high cost of land is an obstacle to affordable housing that needs to be addressed.
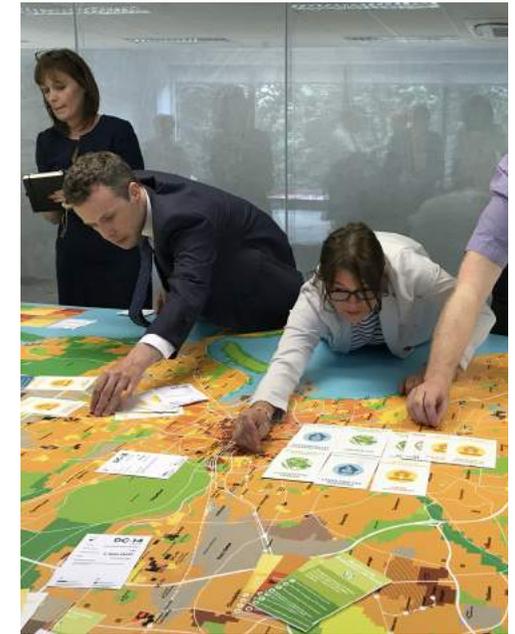
Setting the scene

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.
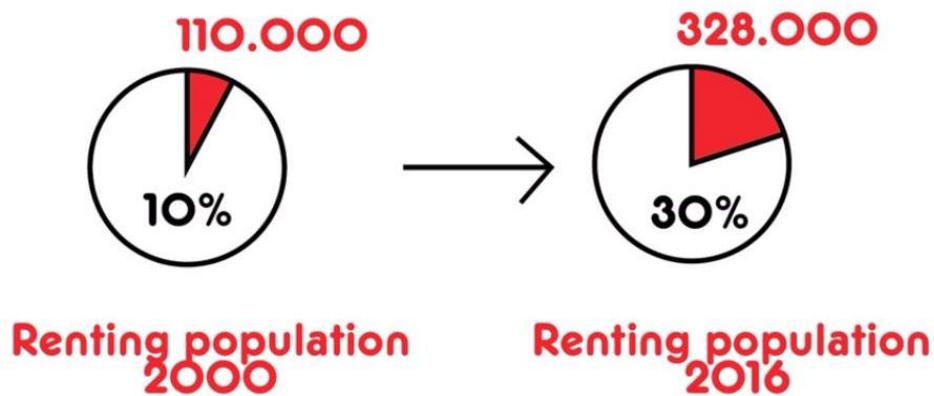
The game is being run in three European cities in 2017 — Dublin, Amsterdam, and one more city to be confirmed. Running the game in multiple European contexts facilitates the game's maturation as a tool for opening up lines of communication between European member states on issues of quality, accessibility, 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 anemic 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.

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, with a €226 million Local Infrastructure Housing Activation Fund in place to assist with enabling infrastructure that opens up large sites for early development.

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.

Increase in renters in Dublin
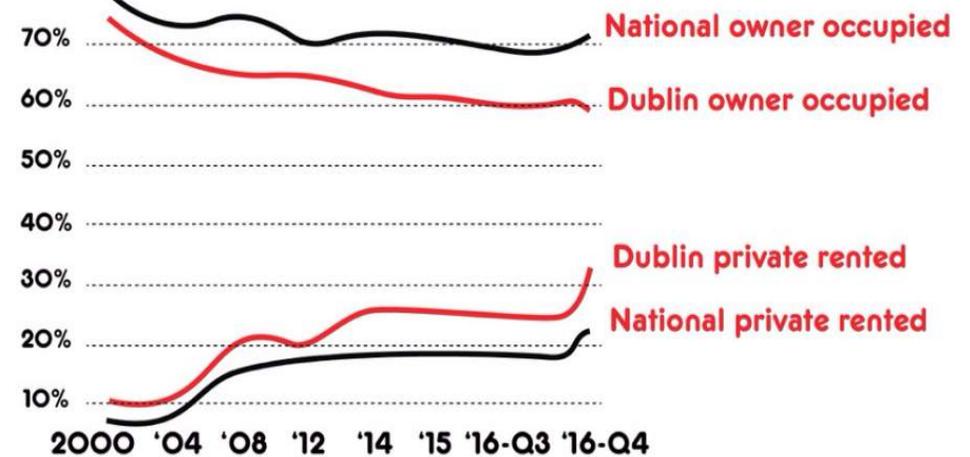
Home ownership trends

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 a vacant site levy (beginning in 2018) of 3 per cent of a property's value to encourage owners to bring sites to market;
- 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).

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, which wished to explore, through the game, two main questions:

- 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?

A cross-section of stakeholders from the public and private sectors played the game on 22 June 2017 at Hines Real Estate office. Players included housing officials, housing providers, investors, and members of nonprofit organisations. Recommendations resulting from the game include:

- define affordability for the Irish context;
- enable innovative schemes;
- increase engagement and understanding;
- and tackle the barrier of high land costs.

A follow-up game session was held for the Housing Agency on 18 October. During this session, Dublin players continued to explore the housing situation in their city and were briefed on outcomes of the Amsterdam game session.

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
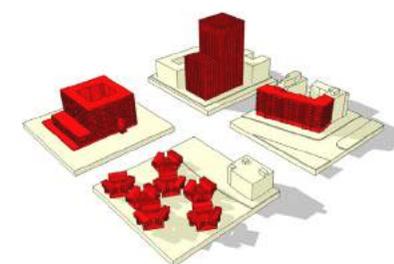
Play process

Rounds 0 and 1

Players began with individual proposals that included the selection of a site, strategy cards, and target groups. Common actions focused on:

- land acquisition and decreased prices;
- a good variety of sites in the city centre, scenic outskirts, and potential new local centres;
- long-term investment;
- mixed-income and mixed-use buildings;
- quality of life;
- cooperative efforts that could be scaled up;
- replicable designs;
- density bonuses;
- developer-funded infrastructure;
- decreased parking regulations paired with public transportation; and
- changes in the expected standard of semi-detached three-bedroom homes.

The key marketing pitch is that once you get in, you're there with security of tenure. You've got a guarantee that the rent will never exceed 35 per cent of your net after-tax household income. So they will have a lot of disposable income – hopefully spend it a lot in the shops.

- Participant

If you look at waiting lists on social housing, half of all households are single people or couples without children, and they are a group that suffers seriously through the failure of the private rental sector to provide for them. And that group needs not just social housing, but the other big idea – affordable rental, which is providing housing for people whose incomes may be above eligibility for social housing but are still experiencing serious affordability problems.

- Participant

Rounds 2 and 3

Players then went on to form partnerships and focused on housing quality as they chose different building typologies. Interesting discussion points included:

- the use of architecture as a symbol or marker for a specific area;
- avoiding large towers because historically these symbolised unsafe, poor neighbourhoods;
- providing a variety of typologies to serve various users, incomes, and uses;
- incorporating community and arts initiatives, as well as outdoor public spaces;
- creating co-working and commercial spaces to provide mixed-use buildings;
- exploring further ways to decrease car use, such as car sharing and walkable neighbourhoods; and
- creating cooperatives and public/private partnerships to develop large sites uniquely.

Rounds 4 and 5

The final rounds of calculation and reflection included:

- discussion of funding methods, such as international pension funds and the lack of local institutional funding due to problematic regulations;
- some inconsistencies in estimations, such as varying construction costs and differing levies;
- varying definitions of affordability and differing rental prices; and
- recognition of the need for local authorities to be present.

All the groups took two different approaches to affordability – one related to income and one related to the production of the unit. That's something that needs to be resolved. And there needs to be some way of bridging that, because we can produce all the units we want at 80 per cent of market rent, [but] if people can't afford 80 per cent of the market rent, it's still not affordable.

- Participant

People, when they have children, tend to move out to houses in the suburbs, and that's the conventional standard. And how do you make that city centre living more appealing? [The answer] is, we think, by offering more amenities. So what does that model look like for families?

- Participant

I don't think the whole site can work as affordable rental because at some stage your qualification to be in the affordable rental – hopefully your income is going to exceed it. So you don't want people having to move because their income has just gone above whatever threshold has been set. I think that's one of the key challenges with the social end of affordable rental: at what point do you no longer qualify for it?

- Participant

Project proposals

The four project proposals were on sites FG09, DC59/DC16, DC18, and DR16. Though they varied in location, there were many similarities between FG09 and DR16, located outside the city centre in areas of low density, and between DC59/DC16 and DC 18, which are, respectively, in a low-density central location that needs further density and in the dense city centre.

FG09 Donabate by the Sea

DR16 Lower Brides Glen

DC59 Ballymun Central

DC18 Central Co-Living

Legend:
- Water
- Residential Low-Density
- Residential Mid-Density
- Mixed Use, Downtown
- Industry
- Enterprises
- Parks and Leisure
- Nature
- Agriculture
- Facilities
- Available Land
- Vacant Buildings
- District Centres
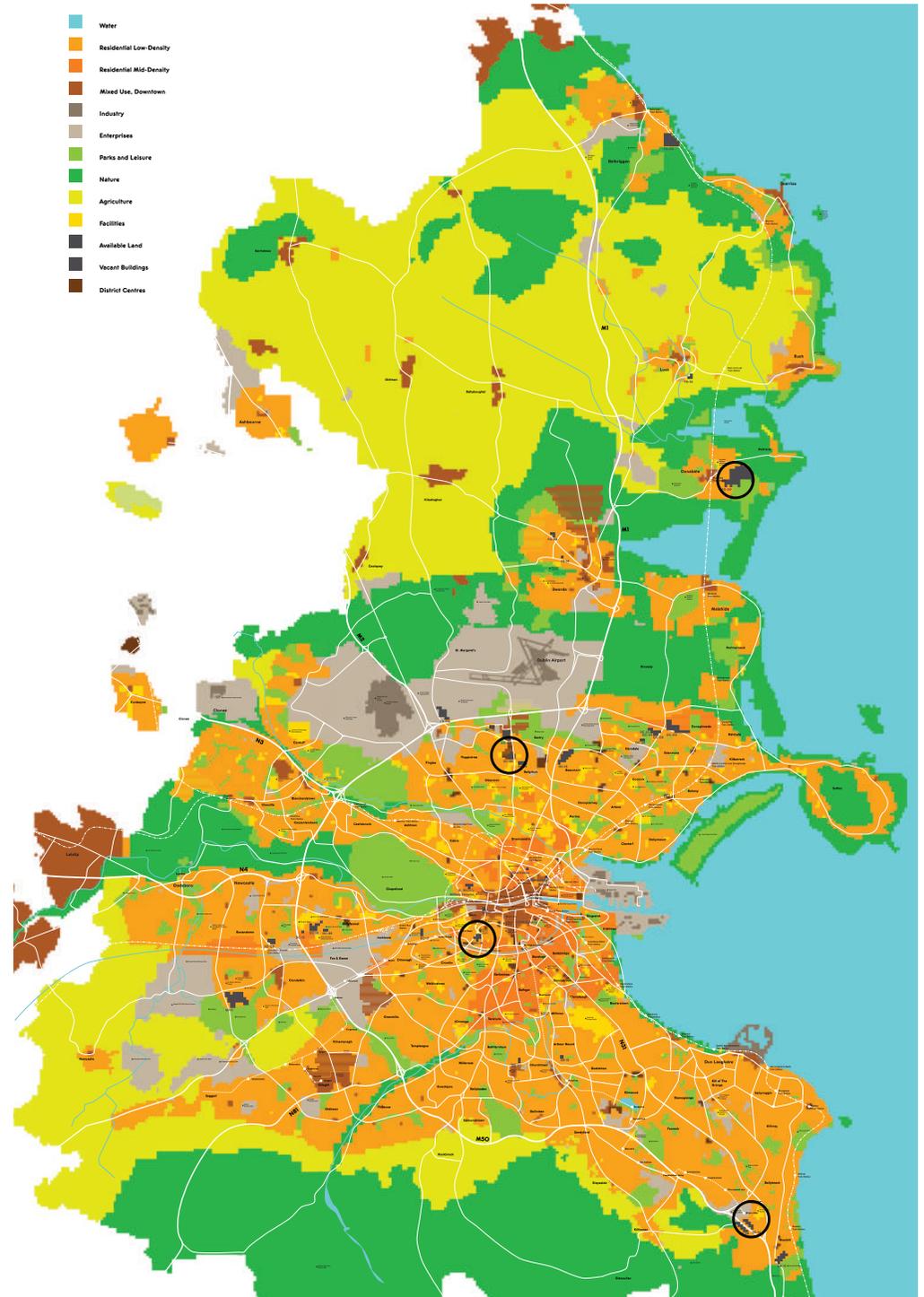
FG09 Donabate by the Sea

Pat Fitzpatrick, Housing Agency – Policy Maker
Brian Moran, Hines – Developer
Andrew Kinsella, ULI Ireland – Building Group

The project would appeal to specific groups such as the elderly and empty nesters, who would be interested in relocating close to the water for a better quality of life. Buildings would be at most four to six storeys and follow the typologies of Timberyard Social Housing and Fillmore Park – low- to mid-rise with an average of 60 units per hectare. Due to the scale of housing, its makeup would be 30 per cent affordable housing, 20 per cent social, and 50 per cent market rate.

The project would be funded by institution development funding and would allow for long-term rental. Fifty per cent of the market-rate housing would be rented, allowing residents in the social and affordable housing units to stay in the area when their incomes increase. Affordable housing rents would be €720 for a one-bedroom apartment, €850 for two bedrooms, and €1,000 for three bedrooms.

Strategy cards

Housing typologies

Fillmore Park
San Francisco, USA
2012
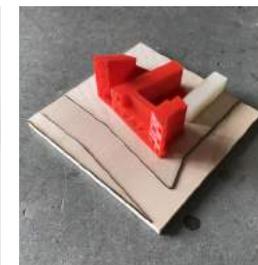
Timberyard Social Housing
Dublin, Ireland
2009

Site

> The opportunity is for the affordable housing cooperative movement to come together to produce something of scale. At the moment, that seems to be a gap, that you can't get both of those working together.
>
> - Participant

DR16 Lower Brides Glen

Killian O'Higgins, WK Nowlan – Investor
Tom Dunne, DIT – Housing Expert
David Silke, Housing Agency – Policy Maker

This project would provide affordable housing in one of Dublin's most expensive areas. It proposes to incorporate commercial and art facilities and sustainability while providing a wide range of housing. Homes and apartments, rented and owned units would provide social, affordable, and market-rate housing. These diverse typologies would allow residents of all ages to stay in the community. Parking would be minimised by encouraging car sharing and building a park-and-ride lot near the local Luas light rail station.

Seventy per cent of the housing would be of the Via Verde typology – a compact combination of a tower, mid-rise duplex apartments, and townhouses. The infill around the large landmark building would be 30 per cent semi-detached homes, the most typical Dublin housing typology. The two typologies strongly contrast between low- and high-rise buildings, but would average out to a density of 45 units per hectare.

The team estimated that use of competitive market rates to fund the project would make 30 per cent of the housing affordable – 171 units. These would be provided at 80 per cent of market price to renters according to their income. Rents would be €1,000 for a one-bedroom apartment, €1,350 for two bedrooms, and €1,650 for three bedrooms.

Strategy cards

Housing typologies

Via Verde
New York, USA
2012
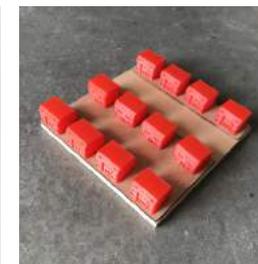
Semi-detached 3 Bedroom
Homes
Various places

Site

Residents need to see the site as something that they will have to use to generate income, so there will be a certain amount of commercial involved in the site – a local economy link. Part of the site would be a co-op, so I'm hoping to link in with the hospital and the business centre to try and attract local workers who want to work as a cooperative to develop the site and see it as an incentive.

- Participant

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DC59/DC16 Ballymun Central

John Bruder, Burlington Real Estate – Investor
Elizabeth Rapoport, ULI Europe – Planner/Architect
Daragh McCarthy, Housing Agency – Policy Maker
Simon Brooke, Clúid Housing – Housing Company
Marian Finnegan, Sherry Fitzgerald – Investor

The team proposed to diversify this area of Dublin by creating a scheme made up of 20 per cent owner-occupied and 80 per cent affordable housing for mixed ages, including students, seniors, and young workers. This scheme would aim to combat the history of poorly designed towers but still introduce density by bringing in high-rise typologies like the 8 House, a distinctive city block with large interior courtyards. To balance this out, the team would also introduce Bronx Park East mid-rise units, designed to use unusually shaped plots. This combination would create a density of 150 units per hectare. The large, mixed-use buildings and a new Metro North line would allow for a density bonus and minimisation of parking.

The project could be funded by a loan similar to those used to develop social housing. Project costs would be reverse-engineered to create affordable rental prices, and the estimated 650 rented apartments could be leased to a housing association. The rental rates would be based on income and capped at the market rate, with estimated rent at €485 per unit per month.

Strategy cards

Housing typologies

8 House
Copenhagen, Denmark
2006

Bronx Park East
New York, USA
2010

Site

There used to be some high-rise tower blocks that were very negatively perceived, so we wanted to introduce density, but to use interesting design as a way of doing that that doesn't bring back bad memories.

- Participant

DC18 Central Co-Living for Local Workers

Lisette van Doorn, ULI Europe – International Investor
Jaqui Collins, ULI Europe – Developer
Aidan Culhane, WK Nowlan – Developer
Marie Hunt, CBRE – Investor

This project aims to achieve 100 per cent affordable housing for young professionals and small families, especially for those who work in the health care industry, as well as to provide housing for families with children in the nearby hospital. It is unique in that it aims to deliver affordable housing in a central location of the city, where high property values often make this difficult. Providing spaces for co-working and co-living – where tenants share common spaces such as kitchens or living rooms – is a priority, as are open spaces and courtyards on public and private land. Proposed typologies would densify the area with a maximum of nine to ten storeys, focusing on mid- and high-rise buildings to create a density of 100 units per hectare.

Long-term funding and tax incentives from the local authorities would be needed, combined with foreign investments. The ability to sell units would be incorporated into the project. Estimated rent would be €1,085 per unit per month, an average of 25 to 30 per cent below market value.

Strategy cards

Housing typologies

Wallisblok
Rotterdam, Netherlands
2006

Site

I would be very much of the view that you need participation from a design perspective – so, as opposed to providing one-size-fits-all, which we do in Dublin at the moment, giving potential end users say or engaging with the local authority to design the scheme depending on what type of users are there.

- Participant

Co-living – we are doing that now in Amsterdam, and it yields a lot of interesting results. Co-living is people living together in apartments and sharing the amenities. So you have shared kitchens and then co-living rooms even for bigger groups. We would need the flexibility in the design to make that happen.

- Participant

Key findings

Affordability in an Irish context

The Dublin Affordable Housing Game brought together engaged stakeholders from many different areas of the housing sector. Further discussions are necessary to increase the quality of play and develop a clear consensus on a definition of affordable amongst players. The Planning and Development Act of 2000 defines affordable housing as "housing or building land provided for those who need accommodation and who otherwise would have to pay over 35 per cent of their net annual income on mortgage payments for the purchase of a suitable dwelling."

However, because no official definition of affordable rental housing exists, players envisioned this sector for Dublin in varying terms:

- Donabate: €720 to €1,000 a month;
- Brides Glen: 80 per cent of the market average;
- Ballymun: 30 per cent of renters' net income; and
- Dublin Centre: 25 to 30 per cent below market average.

Noting these differences, Dublin could consider adopting a dynamic definition of affordable rents that allows tenants to remain in neighbourhoods as their incomes changerental rates of 30 to 35 per cent of net after-tax household income. This flexible approach was mentioned several times during the game. A policy using a definition such as this could be adopted and inserted into the Rebuilding Ireland initiative to reinforce efforts to create affordable housing. In addition to policy directly aimed at affordability, general policies regarding height regulations and apartment requirements could be revised to allow for increases in density and innovative living options.

Enabling innovative schemes

Currently, the principle funding mechanism under consideration for affordable housing is land that is heavily subsidised or free. There is also a possibility of inexpensive financing being made available to providers of affordable housing. This would fund up to 30 per cent of the cost of a project at a rate of 2 per cent per annum over 25 years for simple interest. This mechanism may offer providers the option of deferring all repayments for the first years of the loan.

During the game, players used innovative models for participation, partnerships, design, and finance, and discussed their feasibility in an Irish context. Alternatives to current policy, such as co-living and density bonuses, were introduced into the game through strategy cards. These cards were meant to expand the conversation on what affordable housing could be. Co-living would allow a more efficient use of space; density bonuses could be granted to developments that include the provision of affordable housing.

An increase in engagement and understanding

Collaboration in the game created a dialogue about projects in the city centre, projects on the outskirts, and potential new centre densification. These proposals enabled a comprehensive exploration of future endeavours that Dublin could take on. Continuing engagement in discourse regarding affordable housing could benefit all stakeholders.

Through game play, it became evident that an opportunity exists in Dublin to bridge the gap between actual and perceived construction costs – a conversation between public and private stakeholders to better understand each other's practices. This building of trust could allow the two sectors to improve the construction process and associated costs, with a goal of advancing the provision of affordable housing.

Tackling the barrier of high land costs

Access to affordable land was mentioned several times as the biggest challenge to affordability in Dublin. Players went so far as to state that no affordable housing project could be made financially viable without some sort of national or local government subsidy. The strategy cards focusing on providing land for affordable housing were frequently chosen, also reflecting these beliefs.

Land access strategies – such as collective land use (the right to use public land is granted for 75 years to housing collectives in exchange for a low annual fee) or land agreements (public land is released at low costs if private developers agree to make at least 50 per cent of the housing built at the site affordable) – were integrated into project proposals multiple times in the game. For peripheral locations, players prioritised strategies such as the infrastructure land agreement – public land sold cheaply to private developers when they agree to finance the enabling infrastructure for development.

Other obstacles identified in the game were:

- the high levies tied to construction;
- the costs of labour and materials;
- the market expectation of low-density housing; and
- the difficulty of current government procedure.

Conclusion

The Dublin Affordable Housing Game brought together engaged stakeholders from many areas of the housing sector. Further discussions are necessary to increase the quality of play and develop a coherent and collaborative affordable housing policy, with a clear consensus on an affordable definition amongst players. This policy should then be adopted into the Rebuilding Ireland plan to reinforce efforts to create affordable housing in Dublin. General policies regarding height regulations and apartment requirements should also be considered and revised to allow for increases in density and innovative living options.

Through game play, it became evident that there is a need in Dublin to bridge the gap between actual and perceived constructions costs – a conversation between public and private stakeholders to better understand each other's practices. These two stakeholders should continue this trust building that will improve the construction process and associated costs, in order to tackle affordable housing provision in Dublin.

On 18 October 2017 there was a second game session held at the Housing Agency. Players advanced conversations from the initial session and collaborated to generate common understandings on affordable housing.

Game players

Simon Brooke, Clúid Housing
John Bruder, Burlington Real Estate
Jaqui Collins, ULI Europe
Aidan Culhane, WK Nowlan
Tom Dunne, DIT
Marian Finnegan, Sherry Fitzgerald
Pat Fitzpatrick, Housing Agency
Marie Hunt, CBRE
Andrew Kinsella, ULI Ireland
Daragh McCarthy, Housing Agency
Brian Moran, Hines
Killian O'Higgins, WK Nowlan
Elizabeth Rapoport, ULI Europe
David Silke, Housing Agency
Lisette van Doorn, ULI Europe

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.

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