

# **Street Plans**

### Pleananna Sráide



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Cover image: Georgian Dublin Source: Wikimedia Commons, Pastor Sam. Adjustments to the perspective have been made.

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### Robin Mandal, Co-founder of the Dublin Democratic Planning Alliance and former President of the Royal Institute of the Architects of Ireland

The core thesis in Street Plans is the idea of 'Gentle Density'. While requiring flexibility in the planning system, it is an idea whose time has come. It could develop into a solution that increases housing supply. It would certainly conform to many of our National Planning Objectives, particularly NPO 33 – Prioritise the provision of new homes at locations that can support sustainable development and at an appropriate scale of provision relative to location.

#### Alex Balfe, President, Maynooth Student Union

Adopting the street plans proposal is a step toward tackling Ireland's housing crisis. By fostering community collaboration, aligning demand with supply, and overcoming obstacles, this approach holds the potential to deliver much-needed housing solutions quickly and effectively.

## John Fingleton, Chair of Fingleton, and former Chair of the Competition Authority

This report sets out in a systematic and well-researched manner an idea for addressing the restricted supply of housing in Ireland. This is a serious problem with huge societal costs and the ideas in the report are worthy of serious consideration, perhaps starting with one or more pilot projects that would test whether they could be scaled up more generally.

#### Alison Harvey, Founder of Ireland's Collaborative Town Centre Health Check (CTCHC) Programme and author of the Community-led Village Design Toolkit

Street Plans have enormous potential to empower and enable communities by giving them a collective voice in pressing for more environmentally sustainable approaches to managing the built environment. Such approaches are required for the delivery of the New European Bauhaus and the UNSDGs. The concept could also support communities to create flexible design solutions to give much-needed life to vacant and derelict/abandoned buildings in Ireland's towns and cities.



Gentle density in Kenmare Source: Shutterstock, Uwe Mueller

#### Ken MacDonald, Managing Director, Hooke and MacDonald

Housing supply continues to fall far short of demand. Innovative policy solutions, such as street plans, may just help supply catch up with demand, ameliorating the crisis.

#### Stephen Kinsella, Professor of Economics, University of Limerick

This is a solid plan for an Ireland sorely in need of better ideas on how to fix its broken housing system. Giving residents a voice and a stake in the future of their areas is the path to a better built environment for future generations.

#### Slaney Devlin, Chair, Somers Town Neighbourhood Forum

Planning concerns how we live. Where our homes are and what they look like. How we travel. Where we work. Where our families play. Why wouldn't you put community at the heart of planning?

## Rodd Bond, Architect, designer and founder of the Netwell Research Centre at Dundalk Institute of Technology

The housing and health crises in Ireland are symptoms of a chronic detachment and divergence of our approaches to social, economic and environmental sustainability. Intergenerational living and ageing in place together really matters – and when respecting our ecological envelope, we have to learn to gently intensify, densify, and smoothly transform our communities and neighbourhoods to new forms and patterns of living. We need to develop and expand 'inwardly'. At its core, street plans represent a simple idea suggesting ways that empower local communities to work together to intensify and transform their streets to be 'fitter for our individual and collective futures' – re-shaping embodied places that can energise, sustain and delight. Simple, not easy, but certainly worth trying.

## Lauren Thomas, formerly labour economist at Glassdoor, Fulbright Scholar in France, and senior research analyst at the New York Federal Reserve

The housing crisis is the biggest issue of our time. Without housing reform, people will be forced into ever more desperate housing situations. Providing real and sustainable solutions to the problem could help reduce inequality and unleash economic growth at a time when both are desperately needed. The proposals in this paper have been carefully developed and are well worth trying.

#### Andrew Montague, former Lord Mayor of Dublin

In Ireland, there is a serious housing crisis. During my 15 years as a councillor on Dublin City Council I supported building more homes in our city. The street plans proposal is a fascinating idea showing how we could build support from local residents for high quality housing development in their communities. Too often the voices of people who are open to new homes go unheard.

#### Liam Halligan, Economist, journalist, broadcaster and author of Home Truths

Street plans could help to diversify the supply of sites for housing, helping small builders to grow and breaking the hold of the big developers.

#### Dr Riette Oosthuizen MRTPI, Partner, Planning, HTA Design LLP

Street plans provide a creative alternative to increase housing supply. Developerled housing models do not always address the housing need for those who want to downsize or start a family close to existing community ties; often internal layouts are a far way off the flexibility required for homes that grow with families over time. This model establishes the policy foundations and design rules for community led change to streets, neighbourhoods and housing typologies, which is a sustainable way for our neighbourhoods to grow and evolve.

### Constantin Gurdgiev, Associate Professor of Finance, University of Northern Colorado, co-founder of the Irish Mortgage Holders' Organisation

Street plans propose to build homes by engendering and empowering communities and matching actual demand to potential supply. And it is grounded in both ESG impact and empirical practices tried and tested around the globe. It's that simple and that powerful. Ireland should do this. Now!

## Emily Hamilton, Director of the Urbanity Project, Mercatus Center, George Mason University

Across the anglosphere, renters and potential homebuyers are suffering from the effects of a housing shortage caused by land use restrictions that limit how much can be built. By working with homeowners who want to expand development rights on their own blocks, street plans provide an opportunity to slice through the political barriers to improving housing supply and affordability.

#### Sam Bowman, Co-founder and editor, Works in Progress at Stripe

This is the silver bullet that could solve the housing crisis – unlike almost all other proposals, this one works by enriching existing homeowners when they allow more homes to be built. The solution to this decades-long problem is to make it a win/win for people who own their own homes and people who want to.

#### Aria Babu, Innovation policy expert

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The 'street plans' approach offers a clever response to Ireland's housing shortages. If cities like Cork and Dublin want to stay part of the modern global economy they will have to work out how to address the housing needs of their workforce in places where demand is most acute, with the needs of local communities, while being sensitive to historic architectural traditions. Street plans will be a three way win-win-win solution.

#### Gerald Hurley, CEO, Waterford Chamber of Commerce

There is an apparent lack of urgency in current housing policy to immediately deliver additional housing. The introduction of tax incentives to encourage the repurposing of upper floors of town and city centre properties to residential accommodation would be an excellent start. By encouraging the easing of planning restrictions on ADUs and introducing some urgently needed planning reforms, such as Street Plans and extending the existing planning exemptions, we might just begin to make a dent in the housing problem.

### Eoin O'Malley, Associate Professor, Dublin City University and columnist at the Sunday Independent

The principle is a good one. And if even a small number of redevelopments go ahead, it would encourage others to try. If it worked, you could have local residents who are personally invested in redevelopment.



Street in Killarney Source: iSTock.com/pawopa3336

### Street Plans

#### Tyler Cowen, Professor of Economics, George Mason University

Spatial questions – town planning, zoning, housebuilding and so on – are some of the most difficult questions that politics deals with. Any decisions governments make about where homes and infrastructure should be built, or where people should live, involve difficult tradeoffs and a dizzying array of spillovers and externalities.

#### Ronan McGovern, Founder of Trelis and Founder of Sandymount Technologies

Street plans provide a local way for communities to participate in, and benefit from, a solution to housing shortages. It is a positive-sum tool that can be implemented soon, and in parallel to other approaches to improve housing supply.

#### Harriet Wennberg, Executive Director of INTBAU

Walkable, mixed-use traditional urbanism has a crucial role to play in creating more sustainable and successful cities. Historically, this kind of urbanism often developed gradually, as places evolved to meet the changing needs of their inhabitants. This report outlines an important way in which we could let communities opt back into that process where they stand to share in its benefits.

#### Ciaran Lee, Co-founder of Intercom

We are not making nearly enough progress against the housing crisis. Judging by the amount of objections to new developments, I question whether Irish society actually wants to solve it or not. The street plans initiative is an intriguing potential solution. It encourages local communities to have a stake in their own development, and requires broad local consensus. Similar implementations have worked in various locations around the world. This initiative could create more housing, enhance local environments, and empower local residents, making it a win-win for all.

#### Fergus McCullough, Co-founder, The Fitzwilliam and Special Projects, Fuse

Economic opportunity for young people is inextricably tied to the cost of housing in cities. I'm excited that street plans tackle high housing costs head-on and incentivises small groups to build more. I hope we can implement it soon and evaluate its impact in Ireland.

#### Sam McAllister, Communications Manager, Stripe

Owning a home is a far-flung concept for many generations of Irish people. Street plans offer up a glint of hope that we can build our way out of the housing crisis.



Gentle density in Killarney Source: iStock.com/Carlos Sanchez

#### Paedar Coyle, Co-founder Aflorithmic Al

Ireland's historic housing crisis calls for innovative and creative solutions. By directly involving communities in the planning process, street plans are an innovative way to increase housing supply and hopefully help solve the current crisis.

#### Dr Vera Kichanova, Researcher at Zaha Hadid Architects

Time and again, evidence proves that dense, walkable neighborhoods are healthier, wealthier, happier, and safer. And still, the anti-density sentiment persists in society — because so many, and above all our politicians, confuse density with overcrowding. This is why the 'gentle density' advocated in this report is such a valuable idea — it removes unnecessary political antagonism from the realm of urban development, transforming it from a zero-sum to a positive-sum game.

Allowing residents to reap the rewards of their new powers to build more homes of better designs is an economically sound and politically feasible — and, indeed, gentle — way out of the housing crisis.

#### Arnaud Schenk, Head of Activation, Entrepreneur First

Creating higher levels of economic opportunity for more people depends on the founders and inventors of tomorrow meeting each other, their employees and collaborators, and the customers they serve. By artificially restricting the movement of individuals, scarce housing is the largest threat to this critical component of the engine of prosperity. Street Plans, with its focus on empowering local communities to grow on their own terms, is a creative, impactful, and thoughtful proposal.

#### Joseph Walker, Operations Director, Forage; Host, The Jolly Swagman Podcast

The chronic undersupply of housing in costly regions is a cancer afflicting many countries across the Anglosphere (including my own, Australia), though perhaps none more so than Ireland. Too often, much-needed supply has been stunted by a pernicious asymmetry in which the downsides of development are concentrated on local residents with the capacity and incentives to organise against them, while the benefits are dispersed over society only thinly. For decades, Irish NIMBYs have been presented with two options: fight for the status quo or accept inconvenient development by neighbours. Robert Tolan introduces a third alternative: petition collectively for 'gentle density' and share its rewards. His pragmatic proposal represents a genuinely multifaceted win for residents, renters, developmens, governments and aspiring owners alike.

#### Anya Martin, co-Director of PricedOut

These proposals offer a meaningful way to provide desperately-needed homes and improve housing affordability, in a way that gets around the significant political barriers to fixing housing problems. Policymakers should pay careful attention to this kind of win-win solution.

#### Shane Fitzpatrick, Architect

Street plans propose an important additional strand of housing supply, complementary to traditional development, that has at its core the empowerment and inclusion of local communities in shaping the identity of their local areas. This principle of densification, if implemented, could enable meaningful collective local action to meet the challenges posed by the housing crisis and the climate crisis.

#### Sonja Trauss, Executive Director and founder, YIMBY Law

One way or another cities all over the world have to solve their housing shortages. For Ireland, street plans could represent an important part of the solution.

## Dr Samuel Hughes, Research Fellow, University of Oxford and Fellow at Create Streets

Ireland has a great tradition of terraced 'gentle density' urbanism: the terraces of Dublin rival those of Bath, Edinburgh and Amsterdam as the finest in the world. Reviving that tradition can help to address the housing shortages that afflict many parts of Ireland today. By letting local communities allow streets to be redeveloped at moderate densities, numerous homes can be added where they are most needed, near to town centres and public transport hubs.

#### Irish Secondary School Student Union

Students are burdened with the stress of the housing crisis all over Ireland. Students are facing the harsh reality of putting their families under extreme financial pressure, just by trying to further their education and qualifications. This is particularly true for exam students who are living in emergency accommodation and find it difficult to focus on their studies. Leaving Certificate students have enough to worry about without adding on the stress of trying to secure affordable accommodation. The housing crisis is undoubtedly affecting students' decision



Source: iStock.com/frimages

making on where to go to college or even if they can go. We are seeing an increase in the number of students deferring their courses, and a huge contributing factor of that is the price and availability of accommodation. This housing crisis is not only affecting students planning to move onto further/higher education, but it is affecting entire families and communities. The lack of affordable housing can impact a student's mental wellbeing as they face not only high levels of stress, but also a socio-economic burden that can further marginalise them and reproduce social hierarchies. The Irish Second-Level Students' Union is therefore in favour of the Street Plans policy and believes that it will benefit the second-level students of Ireland, along with the wider community.

#### Tom McCarthy, Founder of Patch

Street plans have the potential to improve housing supply by creating win-wins and delivering gentle density where it would otherwise not occur.

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#### Source: iStock.com/PahaL

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Source: iStock.com/PahaL

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Gentle density in Kenmare Source: iStock.com/gianliguori

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# Summary

- One major constraint on development in Ireland lies in local concerns about denser housing development in low-density suburbs and estates.
- Ireland's housing shortage is acute in a country of almost 5 million people, only 1,096 homes were available for rent as of February 2023.
- Historically, there was an organic and steady process by which owners of lowdensity housing added floors and used up more of their plot, forming the historic centres of towns or cities like Cork and Dublin. The legislation for development control in 1963 all but stopped this.
- Around the world, countries have tackled this problem in different ways. One successful approach has been adapting the planning or zoning system so that local communities can permit new housing if they want it.
- Tens of thousands of extra homes could be delivered by empowering individual streets to opt into greater density and share in the benefits of doing so.
- Delivering homes in this manner creates an incentive to build more aesthetically pleasing neighbourhoods, since the designs must be approved by local residents.
- This type of development, often known as 'gentle density', offers a route toward more environmentally friendly communities. By building at a moderate density, residents can live independent of cars and are more likely to turn instead to walking, cycling and public transport.<sup>1</sup>
- Building more homes where housing demand is most acute would help revitalise struggling high streets by enabling more residents to live near them. This approach would allow more people to pass the 'pint of milk test' and be within walking distance of other critical social infrastructure such as GP practices.
- Street plans would provide a route that Ireland's ageing population could use to redevelop their homes in a way that is more compatible with their changing needs. Streets could propose the development of new accessible homes and downstairs bedrooms to better serve older residents' needs. Living within walking distance of social services would also allow more people to avail of

<sup>&</sup>lt;sup>1</sup> Bento et al (2005), Brownstone and Golob (2005).

supported living options.

• Increasing housing supply through street plans offers a way to arrest the steep decline in home ownership among young people. Doing so will help to create more vibrant communities and a healthier economy.



Street in Killarney Source: iStock.com/no\_limit\_pictures

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# The historical context

Historically, Ireland has faced repeated housing shortages. In the first two decades of independence, increased urbanisation combined with a stagnant economy gave rise to slums, especially around the capital. The nascent Irish Free State recognised a need to house its working class in less cramped conditions. In response, the Dublin Corporation built social housing in the inner city. As the state's focus shifted from post-civil war reconstruction to economic development, so too did its housing policy shift from state involvement in working-class housing provision to suburbanisation in the 1930s.

Zoning legislation in the 1960s was introduced along with the shift from direct state involvement in housing to a privately-led housing sector. The Local Government (Planning and Development) Act 1963, modelled on the 1947 UK act, gave rise to substantially more restrictive regulations on development, especially in pressure points such as Dublin.<sup>2</sup> The goal was to empower local authorities and to give them control over zoning, but it unintentionally created opportunities for the illegal payments described below.

By the 1980s, a focus on increasing home ownership substantially reduced state involvement in housing as a consensus arose that the private sector was more effective at supplying new homes for purchase.<sup>3</sup> At the same time, emigration masked the country's increasingly sclerotic planning system, hiding the problems of constrained supply behind falling demand.<sup>4</sup> The 1980s also saw the conversation on housing overshadowed by scandals involving illegal payments to influence how land was zoned. This culminated in 1997's Tribunal of Inquiry into Certain Planning Matters and Payments – the Mahon Tribunal.<sup>5</sup>

As the next century dawned, Ireland grew increasingly rich, and the country's historic poverty of ambition gave way to a sense that Ireland had claws – those of the Celtic Tiger. A booming economy sparked a demand for homeownership in the

<sup>&</sup>lt;sup>2</sup> https://www.irishstatutebook.ie/eli/1963/act/28/enacted/en/html

<sup>&</sup>lt;sup>3</sup> Lewis (2019)

<sup>&</sup>lt;sup>4</sup> <u>McManus (2003)</u>

<sup>&</sup>lt;sup>5</sup> <u>https://planningtribunal.ie/</u>



Historic gentle density in Kenmare Source: Shutterstock, Judith Lienert

children of generations of tenants. While property developers had easy access to funds, and did indeed increase the supply of properties, poorly designed subsidies encouraged the building of homes in areas deemed to be in need of 'renewal', predominantly in the North West. As a consequence demand in cities such as Dublin, which was increasing rapidly, remained unmet whilst entire developments in remote areas stood empty, resulting in a spectacular boom and bust that exemplified the historic short term thinking in Irish housing policy.<sup>6</sup> In this example as in others, Irish home building was optimised to exploit government incentives as opposed to meeting real community demand.<sup>7</sup>

All this together has created the chronic undersupply we see today: a country of

<sup>&</sup>lt;sup>6</sup> <u>https://worksinprogress.co/issue/why-irelands-housing-bubble-burst</u>

<sup>7</sup> Kitchin et al (2010)

almost 5 million people with only 959 homes available for rent as of 2023Q1.8

One under-discussed factor contributing to Irish housing shortages is the role of local objections to new housing development, often called 'NIMBYism' – 'not in my back yard'. The current system gives residents little reason to support new development near them. They stand to gain nothing if the plans go ahead, and indeed will likely face the inconvenience and disruption of construction and greater congestion. Developers have neither the incentive nor the means to ameliorate these costs.

There is an alternative: community-led approaches. Development led by the community can change this 'NIMBY' dynamic by creating a win-win situation: sharing the benefits of development with residents and the wider local community. This encourages support from existing residents, replacing obstruction with constructive collaboration.



<sup>&</sup>lt;sup>8</sup> <u>https://ww1.daft.ie/report/ronan-lyons-2023q1-daftrentalprice?d\_rd=1</u>

# 2

# Gentle density

Gentle density refers to slightly denser urban forms than detached housing, but with similar 'humanscale' character. These benefits are described in the 'Supurbia' reports from HTA Design and PTE, and we thank HTA in particular for their kind help with this report.9 By making better use of existing urban areas, less countryside is lost, the need for cars decreases, commuting time is reduced, and the use of building and infrastructure materials is limited compared to greenfield development.<sup>10</sup> Gentle density offers a vital way to combat urban sprawl. Higher housing densities make it



Recent gentle density in Dublin Source: Shutterstock, Raquel Mattias

easier for people to walk to meet their daily needs if they wish, because dense urban areas imply one is within walking distance of services such as shops, GP practices, schools and much more. Similarly in dense urban areas, cycling or using public transport is more convenient, enabling more active modes of travel and healthier lifestyles.<sup>11</sup> Other benefits of gentle density include a greater sense of community and cleaner air.<sup>12</sup> When walking, people are more likely to meet neighbours, helping to strengthen community ties.<sup>13</sup>

<sup>&</sup>lt;sup>9</sup> HTA Design (2014) Supurbia: a study in urban intensification in Outer London and HTA Design et al. (2015) Transforming Supurbia: Supurbia semi permissive

<sup>&</sup>lt;sup>10</sup> Shaun Spiers (2018), How to Build Homes and Save the Countryside

<sup>&</sup>lt;sup>11</sup> Bento et al., 2005. The Effects of Urban Spatial Structure on Travel Demand in the United States. Review of Economics and Statistics, 87(3), pp. 466-478; Brownstone and Golob, 2005. The impact of residential density on vehicle usage and energy consumption., Journal of Urban Economics, 65(1), pp. 91-98

<sup>&</sup>lt;sup>12</sup> Quinio and Guilhermes (2021) Net zero: decarbonising the city

<sup>&</sup>lt;sup>13</sup> Glaeser, E.L. (Ed.) (2010). Agglomeration Economics. University of Chicago Press.



Dublin is the result of centuries of intensification. From top: Viking Dublin, medieval Dublin, and Dublin today Sources: artist's impression of Dublin, looking north, c. 1000, acrylic painting by Simon Dick; scale model of medieval Dublin (Dublinia Medieval Trust); aerial photograph

# 3

# The community-led alternative

The fundamental problem with the current housing regime is that the groups who lose out from a proposal have a stronger incentive and ability to organise, whereas those who would benefit from it often cannot identify that they would benefit and by how much. This means the coalition in favour of the status quo has a systematic advantage; organised opposition to development can form within communities, whereas organised support of development rarely arises.

A systematic advantage does not mean that the coalition is fixed, however, or that no positive moves can ever be made. Policy reformers in Ireland and around the world have become steadily more cognisant of this problem and have come up with proposals that encourage people to opt for positive change. For example, from 1978 to 2000 Dublin's taxi market faced an acute supply shortage because new drivers could only enter by replacing old ones. Proposals for reducing the shortage of taxi licences included: the introduction of fare controls, the imposition of higher quality requirements, the abolition or reduction of taxes on taxi fares, and even an acceptance that shortages would be permanent. Where proposals had potential for more than minimal impact, they were flawed as they ignored the role of politics. Taxi drivers had a strong incentive to campaign against them, stronger than the incentive that passengers had to favour them.

To correct this, Trinity College Dublin economists proposed a policy to incentivise taxi drivers to support deregulation by awarding each Dublin taxi licence holder another licence that could be freely sold. The proposal was implemented: this meant granting an extra 3,100 licences, 2,600 of which were given to existing taxi drivers. Thus the issue was resolved in a short space of time.<sup>14</sup> Critically, the policy realised the importance of incentivising existing market participants to increase supply.

Around the world, similar schemes have also been used to build support for housing development.

Houston, Texas, USA famously has no zoning, unlike all other American cities. But this does not equate to no control of development. In fact, Houston has a range of

<sup>&</sup>lt;sup>14</sup> Fingleton (1998), Murnane and Pender (2001)



Recent development in Cork Source: Shutterstock, Lukasz Pajor

important restrictions like minimum lot sizes and setbacks.<sup>15</sup> In 1998 the city reduced the minimum lot size from 5,000 square feet to 1,400 square feet, in order to allow denser townhome (i.e. terrace) development across inner suburbs of the city, which had previously been low-density bungalows and detached homes. To assuage the concerns of homeowners who were averse to change, Houston let streets and blocks opt out of these reforms if they could get 51% majority agreement, through a 'Special Minimum Lot Size application'. In practice, most areas have not opted out, demonstrating that the addition of gentle density can win popular support if it is structured well.<sup>16</sup>

Germany and California allow residents to build an additional unit in their back

<sup>&</sup>lt;sup>15</sup> Lot size rules establish minimum site sizes. Setbacks are minimum distances between buildings and boundary lines to prevent the spread of fire.

<sup>&</sup>lt;sup>16</sup> <u>https://papers.ssrn.com/sol3/papers.cfm?abstract\_id=3659870</u>

garden, so-called Accessory Dwelling Units. In 2021, ADUs accounted for 22% of new homes built in Los Angeles. ADUs have been so successful that they have also been legalised in Vermont, legislation and similar is being considered in Arizona, Colorado, Massachusetts, Washington and Montana. ADUs work politically because the policy requires that they be small and unobtrusive, ensuring that they do not negatively affect neighbours' homes. Only homeowners - not renters - can apply for an ADU permit on a property. This incentivises the construction of an aesthetically pleasing unit that will not cause inconvenience as the property owner will live nearby. Indeed, in many parts of



Gentle density through new townhomes in Houston, Texas Source: Salim Furth

America, ADUs can only be rented out, not sold, which ensures plots are not subdivided. In this way, there is a limit to the level of density that can be added.

Tel Aviv's TAMA 38 rule also depends on local support to get new homes. It allows apartment owners to vote by an 80% majority to redevelop the building or by a 66% majority to renovate the building. The original purpose was to give homes the funding to improve their earthquake resilience, which it has succeeded in doing, but it has also increased apartment supply by around 50%.<sup>17</sup>

Like Tel Aviv, Seoul has used community-led development to address its housing needs. Seoul's Joint Redevelopment Projects (JRPs) give Koreans the right to redevelop their neighbourhoods at higher levels of density if at least 75% of homeowners agree. Introduced in 1983, every area of Seoul that has been allowed to set up a JRP has opted to do so, and around 50% of the new apartments built in the mid-1990s were developed through them.<sup>18</sup> As in the case of TAMA 38, JRPs work because residents get the power and incentive to vote for more development.

An example closer to Ireland is 'Fitzroofs' in Fitzroy Road, Primrose Hill, London where residents applied, as a group, to the local council to each add an additional floor to their homes.<sup>19</sup>



<sup>&</sup>lt;sup>17</sup> <u>https://capx.co/how-tel-aviv-boosted-new-homes-by-half-and-what-it-tells-us-about-fixing-housing/</u>

<sup>&</sup>lt;sup>18</sup> <u>https://capx.co/seoul-searching-does-the-korean-capital-have-the-solution-to-the-housing-crisis/</u>

<sup>&</sup>lt;sup>19</sup> <u>https://podcasts.apple.com/ie/podcast/the-new-urban-aesthetic-with-dr-samuel-hughes/</u>

All of these have been successful because they give locals both the ability to choose more development of a specific kind and, crucially, capture a large share of the economic benefits if it does. Allowing communities to petition for the type of housing they want involves fewer objections to those proposals, because by definition a successful plan has broad support.

Another example of community-led planning is the 'street votes' provision currently passing through the UK Parliament. Street votes were designed specifically to work well with British development patterns, but similar ideas are being promoted in places as far-flung as Hawaii<sup>20</sup>, Toronto<sup>21</sup> and New Zealand.<sup>22</sup>

id1504483141?i=1000550285530

<sup>20</sup> <u>https://www.capitol.hawaii.gov/session/archives/measure\_indiv\_Archives.aspx?</u> <u>billtype=SB&billnumber=2484&year=2022</u>

<sup>21</sup> <u>https://twitter.com/MoreNeighbours/status/1468200163290329097?s=20</u>

<sup>22</sup> <u>https://www.stuff.co.nz/national/politics/130614325/acts-truly-local-democracy-will-see-neighbours-vote-on-property-developments</u>



Gentle density in Cobh Source: iStock, Cavan Images

### Street Plans





# Street plans

The concept of 'street plans' in this paper adapts best practice and ideas from the successful community-led schemes around the world to the Irish context. While some international schemes have used voting mechanisms, we suggest that a petition mechanism, as used in Houston, would be most effective in Ireland. Indeed Ireland has a precedent for such an approach, where the residents of a street collectively decide on whether the name of the street should be changed. Petitions at street level are therefore a familiar mechanism, and they would also be quicker and cheaper than having to conduct a local referendum.

Street plans would enable Irish streets to make the most efficient use of space by encouraging gentle infill construction. Residents of a given street could propose a plan permitting extra development on each of their properties. If enough residents – we suggest an overwhelming majority – are in favour, everyone on the street is granted permission to develop in line with the plan.

Under the status quo, every homeowner has an incentive to want as much development for themselves as they can get, but as little for their neighbours as possible. Thus, together residents often cancel each other out by objecting to any improvement that a neighbour might want to make. In fact, most improvements never even get to the planning stage, since they are so certain to be defeated by the objections of neighbours.

This leads to a situation where neighbours are incentivised to oppose development rather than having the opportunity to negotiate outcomes favourable to all. Street plans can change the strategic situation, and turn development from a zero-sum game to a win-win one. By giving permissions out collectively, homeowners can judge whether the additional housing they want is worth the disruption caused by development by their neighbours. Many will judge that it isn't. But some ambitious streets, especially in areas of extreme housing scarcity, may judge that it is.

Too often, additional development is seen as a threat to current residents. Street plans allow existing residents to champion development and to shape its form where they stand to benefit from its results, potentially turning the biggest opponents of new housing into its strongest advocates.



Source: iStock.com/phant

Many argue that the solution to Ireland's housing shortage is to create a state agency to build social housing. However helpful this will be, unfortunately it will likely take many years to be set up.<sup>23</sup> The track record of creating new state agencies and running current ones suggests that the idea will present challenges of implementation. What's more, this body will not be immune to objections to new development. Across Europe, states have had trouble directly building much housing since the 1980s, mainly because they face the same opposition from existing communities as private developers. A state housing body may work, but it may be worth also considering supplementary approaches.

Some have argued for accepting that there is no 'quick fix' and that we should simply wait, perhaps many years, for the system to correct itself. This is scarcely a satisfactory answer for the generation whose interests it sacrifices – and given

<sup>&</sup>lt;sup>23</sup> <u>https://www.thejournal.ie/readme/raise-the-roof-protest-5927128-Nov2022/</u>

restrictions on land use, it is not even clear that it would work, even in the long  ${\rm run.}^{\rm 24}$ 

In contrast, within a year of legislating for street plans, people could be petitioning for and building new developments, potentially adding tens of thousands of popular new homes as well as those already permitted through the existing system. The evidence around the world is clear. Street plans could help mitigate the housing crisis.

<sup>&</sup>lt;sup>24</sup> <u>https://www.irishtimes.com/life-and-style/homes-and-property/no-quick-fixes-eight-ways-to-solve-ireland-s-housing-crisis-1.4570646</u>



Historic gentle density in Dublin Source: iStock.com/Mischach

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# The mechanics

The Planning and Development Act 2000 is the legislative basis for the current planning system.<sup>25</sup> We suggest implementing street plans as a minor amendment to this Act without compromising protections for protected structures, the environment, nor wider zoning regulations.

### Street plan process

- 1. A group of residents together design a 'street plan', perhaps with the help of a local architect. The initial group has strong incentives to seek input from other residents and to design a plan that is most likely to gain support. That would give plans with good design a strong advantage. Some of these extensions would provide additional bedrooms for growing families; some would be used to create new flats which could then be rented out or sold, making home ownership a possibility for many once again. The proposals are subject to strict overall limits (height etc.) to ensure there is no impact on other streets. The next step is for them to register their completed street plan proposal with the local authority so it can be checked for compliance with the rules. The local authority should give notice of that registration so that another group may prepare an alternative proposal within three months if it wishes.
- 2. The minimal cost of running street plans will be reimbursed by the Department of Housing to local authorities. The cost will be substantially outweighed by the tax receipts created.
- 3. All proposals must specify facade designs, the number of floors and the plot use that will be allowed. Critically, those proposals are subject to government-set restrictions on the maximum number of floors and plot usage. Some of these may be national, and some of these may also be linked to the existing density and character of neighbourhoods. For example, street plans in the Dublin metropolitan area may be able to propose more floors than those in rural villages.

<sup>&</sup>lt;sup>25</sup> <u>https://www.gov.ie/en/publication/c0ac2-planning-legislation-primary-legislation</u>

- 4. If the street plan passes, residents then each have permission to build on their plots according to the additional permissions granted in the successful proposal. This permission lasts forever, including transfers of ownership. Residents are not obliged to build out their permission until they wish to, and they may even wish to sell their house with the permission still unused, at the greater price it will now fetch.
- 5. Residents may each register their support for the scheme as long as they are on the electoral register, with a witnessed signature on a petition. Petitions can already be used to make observations on applications under the existing

planning system. Support can be registered after the local authority has confirmed that the proposed street plan complies with the rules. To ensure that residents do not propose street plans that do not already have overwhelming support on the street, they should be given a period of one month to register their support.

- 6. If, in that time, insufficient residents sign the petition for the street plan or proposed alternative to be adopted, no other new proposals may be put forward for that street for the next three years. This will ensure that plans are only put forward when they are fully mature and have overwhelming support.
- 7. The government should consider funding the Royal Institute of the Architects of Ireland (RIAI) and the Society of Chartered Surveyors Ireland (SCSI) to run design competitions that tailor plans based different regions, on architectural styles, and floor heights, all of which meet the regulations governing street plans.



The street plan process Source: HTA Design

### **Regulations on street plans**

- 1. Given the recent increase in derelict buildings in Irish urban areas, such design competitions would provide a cost competitive way of proposing new designs for such buildings.
- 2. Proposals could also include public space priorities that would specify the requirements for environmentally friendly features such as street trees and paving tiles.
- 3. Plans are subject to a cap on the total number of floors and other rules so that proposed designs are not a radical break from the current context of the street.
- 4. Street plans must also include a design code detailing the (i) number of storeys, (ii) plot use and (iii) facade treatment.
- 5. Light plane rules (see Appendix 2) should be imposed to ensure that building does not adversely affect daylight for residents on other streets. To further protect residents on other streets, any development more than 25% of the way towards their back fence must be subject to a separate process of consent of the individual neighbours on other streets who are closest to each plot in question.
- 6. Proposals can detail a code of construction practice to be introduced as a condition.
- 7. Pre-1916 buildings are excluded to maintain architectural heritage. Similarly, protected structures are excluded from street plans. If there are sites of archaeological interest near to the site of a proposed street plan, local authorities can impose a requirement for archaeological surveys.
- 8. Parks and agricultural land cannot be built upon using street plans.
- 9. In the rare case that there may be some loss of light on adjacent streets which causes a significant impact, a generous compensation mechanism should be in place. If an owner implements street plan permissions, they should be required to pay compensation of 150% of any loss of market value caused by development that lies above a 30 degree angle of elevation from the boundary of their plot. Below this angle, any effects from development on other streets are likely to be negligible. If the recipient believes the initial compensation offer from the owner is too low, they can nominate an SCSI approved surveyor to make an assessment of value. The valuation must be treated as a finding of fact for which no appeals process is allowed.

### **Regulations on streets**

- 1. It is important to provide a workable definition of a street for these purposes. Based on international precedents, we define a street as a stretch of road which starts or ends at a crossroads or minor road at a T-junction. Such a street also includes buildings on the corner when multiple streets intersect.
  - 1.1. A street ends if the continuous stretch of development is broken by a bridge of at least 3 metres in width. Otherwise, street plans would be difficult to organise on arterial roads such as Dublin's South Circular Road.
  - 1.2. A house is included on a street if any part of its boundary line runs along the street.
  - 1.3. The local authority can specify the exact boundaries of streets that can be excluded from street plans for five years if the 200 metre radius from the boundary line of a street has fewer than twelve dwellings and either side of the street has, on average, fewer than one dwelling per 30m.
- 2. Where there is more than 50 metres between one building on a street and the next, it might allow unanticipated effects if a single street plan could approve such a large development. However, if both sides of the street are broken by such an undeveloped stretch, it should be taken to divide the street into two streets, each of which may create their own street plan excluding the undeveloped area.

### **Regulations on building form**

- Street plans are subject to existing rights to light protected by the Land and Conveyancing Law Reform Act 2009.<sup>26</sup>
- 2. To preserve the right to privacy, new windows in the side walls are not permitted unless they are at least 2 metres from the plot boundary they face onto.
- 3. Street plan development will be subject to the building regulations and rules of the day.

### **Funding local services**

1. To ensure the additional development enabled by street plans does not place additional strain on local services, the uplift from development must fund

<sup>&</sup>lt;sup>26</sup> https://www.hollisglobal.com/our-perspective/insights/right-to-light-in-ireland-emerging-from-the-shadows/
capital investment such as more GP practices and school places.

- 2. Contributions to local development through the sale of such properties that implement street plans could be levied through the Local Property Tax and VAT, funding local and national government respectively. Since new homes created through street plans will also generate additional Capital Gains Tax revenues when sold, a portion of this, say 20% of sale proceeds, should be diverted to fund increased provision of local services and infrastructure, to ensure that the overall effects of development are beneficial for the community as a whole.
- 3. Local authorities should work with the Department of Education to ensure proceeds from street plans are funnelled into local schools.
- 4. Local authorities should also work with larnród Éireann to provide additional rail services and with Bus Éireann to bus services to ensure public transport is prioritised. Additional bus services and bus lanes could be funded using proceeds from street plans through public and private partnerships.
- 5. Even under extremely conservative assumptions, as in our model below, the Government and local authorities will be major financial beneficiaries of street plans.

#### **Tenant protection**

- 1. To protect tenants, the permissions granted through a street plan cannot be implemented unless no tenant has been in the property within the last two years except if the tenant either gives consent, has been paid at least one year of rent as compensation for moving out, or has been able to live rent-free in the building for at least a year.
- 2. These compensatory payments could be used by tenants to fund deposits so they themselves can become homeowners.

#### **Street resident protection**

- 1. In the case of pairs of semi-detached homes, both must agree before the development of either can occur.
- 2. Special protections should be required for basements. If a homeowner chooses to excavate a basement within 2 metres of the boundary line pursuant to a street plan, their adjacent neighbours should be entitled to statutorily set compensation from the developing party. The sum set by law should be index linked.

### **Environmental provisions**

- 1. Street plans must meet the Nearly Zero Energy Building Standard and should be highly influenced by the Irish Green Building Council's zero carbon roadmap.<sup>27</sup>
- 2. The street plan decided on would have to ensure a commitment to a net biodiversity gain. The specific approach would be outlined in the plan under consideration.
- 3. Every street plan must include a requirement for no net loss of rainwater soakaway and no net loss of greenery.
- 4. The redevelopment of existing housing stock into net-zero homes would have a transformative impact on emission reductions.
- 5. Denser settlement patterns will also reduce the need for car ownership and lead to higher levels of public transport use in addition to walking and cycling.
- 6. Wherever possible, materials salvaged from building demolition should be recycled.

## Regreening

- 1. Local authorities should use some of the proceeds from street plans to regreen streets through trees, greenery, paving and benches.
- 2. This offers a significant opportunity to improve public health and improve the aesthetic of Ireland's streets.
- 3. Nature-based solutions must be used where possible. Artificial surfaces should be reduced, where possible. Flood resilience measures must be implemented in partnership with the Office of Public Works. As a result, permeable materials such as porous asphalt and clay pavers should be prioritised.

#### Congestion

- 1. Streets should be encouraged to establish or sign up to car clubs. The government could support Ireland's burgeoning micromobility sector in supporting streets to have access to electric bicycles in addition to bicycles. Car clubs should be created where possible to reduce the street's reliance on private transport.
- 2. The local authority may require that residents of new homes enabled by street

<sup>&</sup>lt;sup>27</sup> <u>SEI - NZEB, Irish Green Building Council – 'Building a Zero Carbon Ireland'</u>

plans will not be entitled to apply for residential parking permits. This will help to reduce concerns in neighbouring streets about increased congestion, and encourage the addition of homes where active travel is easiest.

3. These provisions mean early iterations of street plans will tend to be in areas already served by good public transport links – areas where car-free development is viable. In the long run, some of the tax receipts raised should be directed towards expanding public transport links, thereby rendering street plans viable in more places. There are also promising technological improvements that may help support the intensification of other areas, such as semi-planned transit, somewhere in between a bus and taxi. This has been tried by Citymapper and Via outside Ireland.<sup>28</sup>

### **Special cases**

- 1. Provisions should be in place for houses at street corners.
- 2. For a street corner house to develop using permissions generated by street plans, both streets on which a corner house sits must adopt a street plan and the most restrictive maximum floor limits from the two plans will apply.
- 3. Elevations must abide by the street plan faced by the facade.
- 4. Houses on chamfered corners are treated as corner houses. Where a facade faces the corner between two streets, the facade should conform with the street plan that was passed first.

#### Reviews

After a regime for street plans is made available, it will take some time for streets to begin organising proposals. Given that the initial street plans are likely to be few, their comparatively small scale will allow the government to quickly address problems that arise. Formal reviews of the policy must take place regularly to decide whether it should be continued, and if so, how it can be optimised.



<sup>&</sup>lt;sup>28</sup> <u>https://techcrunch.com/2023/03/16/via-acquires-trip-planning-app-citymapper-to-boost-transit-tech/</u>

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## Worked example

One street in Dublin is a street consisting of fifty-nine 1950s detached and semidetached two-storey homes as well as seven commercial units, within a five minutes walk from two secondary schools and ten minutes walk from a third-level institution. The plots of the houses on the street cover 1.07 hectares of land



Before (typical two storey semi-detached illustration) Source: Francis Terry and Associates





After (Typical 3 storey terrace illustration) Source: HTA Design LLP

including gardens and currently hosts 6,370 sqm of usable floorspace among its fifty-nine houses. One of the two-storey semi-detached homes is currently on the market for  $\notin$ 595,000, which is  $\notin$ 5,667 per sqm. A new build around 15 minutes' walk away carries a  $\notin$ 550,000 asking price, or  $\notin$ 7,237 per sqm, presumably reflecting the more modern insulation and interiors. According to official data, the average price per sqm is  $\notin$ 6,300 in this part of Dublin, which suggests these figures are typical.

Assuming residents agree on a street plan that maximises the parcel of developable floorspace through infill construction and adding an additional storey, this would create around 3,045 sqm of the developable parcel – likely in the form of large terraced houses, but possibly also including some flats. As required by the rules outlined above, almost all existing garden space is preserved.

As this, considered alone, is a small addition to this part of Dublin's housing stock, one particular street plan would have a negligible impact on overall prices, so usable space would sell for roughly  $\notin 6,300$  per sqm. We assume prices at the absolute lower end of  $\notin 5,500$  per sqm to be conservative. Development costs are assumed to be  $\notin 2,200$  per sqm which includes demolition costs on brownfield

sites.<sup>29</sup> Construction is assumed to take a year, meaning households must move out, thus spending  $\in$  20,000 on a year of rent. Once the street plan is implemented, the homeowners arrive back to larger three storey terraced homes and a smaller one they sell off to fund the construction.

- Cost of 33 semi-detached and 26 terraces: (33 × €595,000) + (26 × €550,000) = €34m
- Developable parcel: 3,045sqm
- Sales price of sqm = (3,045 × €6,300) + €34m = €53.1m
- Subtotal for gross uplift = €19.2m
- Development costs: 3,045sqm × €2,200 = €6.7m
- Cost of housing all households for a year = 59 × 20,000 = €1.18m
- Pre-tax profit to homeowners = €11.3m
- Pre-tax profit per household = €191,600

<sup>&</sup>lt;sup>29</sup> Turner and Townsend (2022)

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## **Estimated benefits**

To understand how this would play out on a national scale, we developed a detailed model, estimating the potential benefits of street plans in Ireland. The model predicts that Ireland's housing supply could increase by 21,800 homes per year in our most conservative scenario, and up to 49,400 homes per year in our most optimistic scenario. Either way, it would be a significant expansion in supply.

In the model we assume that the development cost per sqm is €2,100 as per the most recent Turner and Townsend report.<sup>30</sup> To incorporate relocation costs for the construction period, average rent per month is taken from the latest Daft.ie report, €1,688.<sup>31</sup> A home size is assumed to be 123 sqm, which is the national average for 2022. To estimate relocation costs, the market price per sqm for a comparable property is taken and a typical rental yield of 6% is applied. Financing costs assume a rate of 7% and that the building and selling processes take 1.5 years.

To estimate the Additional Gross Floor Area that street plans could deliver, we selected 100 random postcodes in built areas across Ireland and then applied the rules of street plans to each of those plots. Sampling in this way created a holistic model that can be applied to every part of Ireland at a time when the conversation has been Dublin-centric. Google Earth was used to assess the current number of floors for a property and to measure the floor area. In order to determine how much the households would be able to build, we apply our light plane rules, which constrain development based on diagonal lines coming up from the edge of the roadway. The maximum number of stories permitted is the maximum that can fit below this light plane. To account for the structural effects of features such as mansard roofs, the area of the top floor was reduced by 10%. To accommodate Ireland's building regulations, which regularly change and are currently poised to become stricter, we allocated another 10% of the potential built area to account for separate entrances to new residences and the space required for constructing structures like mansard roofs. These combine to allow us to estimate the potential floor space that could be created by ambitious homeowners.

<sup>&</sup>lt;sup>30</sup> <u>https://publications.turnerandtownsend.com/international-construction-market-survey-2022/</u> continental-europe

<sup>&</sup>lt;sup>31</sup> <u>https://ww1.daft.ie/report?d rd=1</u>

To incorporate the value of people's time and their aversion to change and risk, we set a generous 'get out of bed' threshold below which we assume residents will not be willing to agree on a street plan, despite the existing financial incentives. In the pessimistic forecast we estimate that homeowners will need to enjoy net profits of  $\in$ 3,500 per sqm before they will be able to gain agreement at a street level for development. For the central forecast we set this value at  $\in$ 3,000 per sqm, and for the optimistic forecast we model instead that homeowners require a total uplift for the whole property of  $\notin$ 500,000.

To calculate expected profits for each property, we estimated the value of additional square metres added using comparable properties from the same postcode in the Property Register, and netted off expected capital gains tax on the additional square metres. We then assume that if the profit exceeds the 'get out of bed' thresholds, residents will go ahead with a street plan. That is then used to calculate the expected percentage uptake in the sample. We then multiplied that percentage by the number of homes in Ireland to estimate the long-run results for the whole country. We assume this development would be spread over a period of 15 years.

Pessimistic	Central	Optimistic
14,300	21,800	49,400

#### Table 1: additional homes per year for fifteen years

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## Conclusion

The towns and cities of Ireland are among the most successful places in the world. Their cultural and economic vitality attracts people from across Ireland, Europe and beyond.

Although their story is one of triumphant success, this success has come with grave challenges. Many of Ireland's settlements have struggled to add homes fast enough to meet their housing needs. And where they have grown, they have struggled to grow in ways that are environmentally sustainable, economically efficient, or urbanistically successful.

Ireland has a great urban heritage. It is among the centres of the 'North Atlantic urban tradition', accommodating their citizens in dense terraced houses rather than the flats of France and Germany. The streets and squares of Dublin and Cork are widely regarded as some of the greatest pieces of urban design in Europe.

The revival of this great tradition offers an immense opportunity to Irish cities today. By letting streets opt back into traditional Irish forms of gentle density, we can offer an immense economic opportunity to residents while creating vitally needed new homes. We can allow building without encroaching on the natural environment, and we can provide homes for urban populations without increasing dependence on cars.

The politics of housing are standardly presented as a zero-sum conflict between existing communities and the needs of the next generation. This is fundamentally mistaken. International experience shows repeatedly that if communities are empowered to control the form of development and to share in its benefits, they can become its champions. The housing shortage has no single solution, and we need to find many ways of empowering communities to end it. The proposals outlined in this paper show how we might get started.

# Appendix 1

## **Creating new mews**

Ireland has many areas where alleyways or the underused lanes running between boundary lines, together with the adjacent sheds and outbuildings, could be redeveloped to create new mews, as suggested in Start Spreading the Mews. Those disused buildings could be replaced with mews houses. Such gentle infill densification would again improve walkability, support for local high streets and enable more active travel while reducing car dependence and helping the environment. As such, it is internationally recognized as an example of best planning practice.

Such development could create new homes for children unable to buy unaided or for grandparents who need support or simply wish to live near their family. Alternatively the new homes could generate income for the home owning families around the new mews, through selling or renting out the property.

Such transformations could be enabled by a variant of street plans, created not by a single street but by the residents of the houses enclosing the area of waste land where such a mews might be formed. Such 'block plans' would give residents the opportunity to decide if they wish to convert such underused plots of land into mews.

The restrictions set out for street plans would need to be adapted for block plans,

to ensure that such development would not negatively affect the inhabitants of other residents. In particular, such block plans would need to protect the residents of the other sides of the streets that form the boundary of the block covered by the plan for a new mews.

Encouraging the development of such mews could revitalise small builders. Small builders generally know their local areas well and can be more flexible and responsive than larger firms. Additionally, such builders have the expertise and the flexibility to use the smallest infill and brownfield sites efficiently.



Two mews-type developmemts Source: HTA Design

Appendix 2

## **Detailed model assumptions**

Urban areas are assumed to be subject to a maximum of 5 storeys, and rural areas a maximum of 3 storeys. As is the practice in many countries, angled 'light planes' are set, above which street plans may not authorise development. This is to minimise impact on other residents. For instance, light planes should be set to ensure that the maximum number of storeys allowed by street plans does not significantly adversely affect daylight to residents of adjacent streets.

For street plan development that is north of a boundary with a property on another street, the development cannot exceed the height in (1) below. Development south of such a boundary cannot exceed the maximum height in (2) below. The rules for development to the south of neighbours on other streets are more stringent because this is the direction from which most sunlight comes in Ireland.

- 1. Maximum height = X
- 2. Maximum height = X \* Tan (35 + (Y/9))

where X is the distance from the boundary line and Y is the number of degrees from true south.

Additionally, when new buildings are built in urban areas, the ground floor height must be 5m so that it can be converted into commercial space as per regulations. All additional storeys can measure 3m in height. For rural areas such as villages, all storeys measure 3m in height.





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