



amsterdamse
federatie van
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Organization of Social Housing in The Netherlands

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January 5, 2017, Urban Regeneration, Taipei



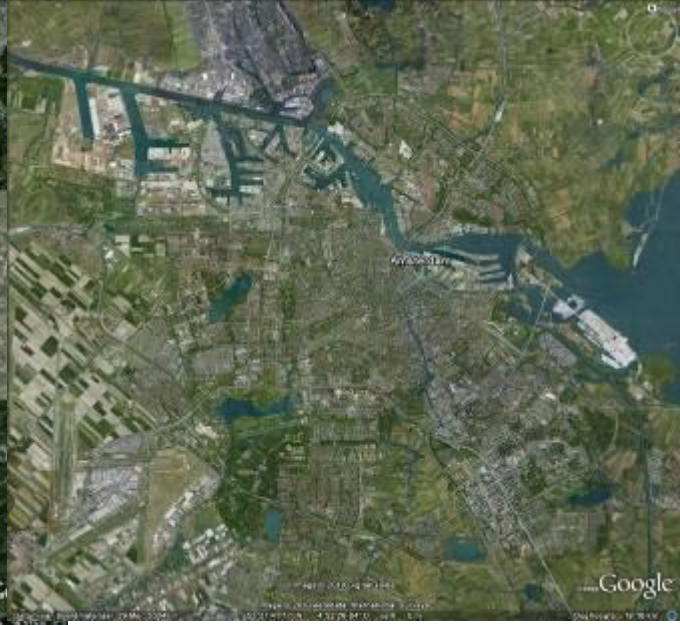
	Taiwan	Netherlands
Population	23,508,362	17,000,000
Dwellings	8,600,660	7,675,346
Persons per dwelling	2.73	2.2
Land area (km ²)	36,193	33,883
Population density	650	502



Taipei



Taichung



Amsterdam

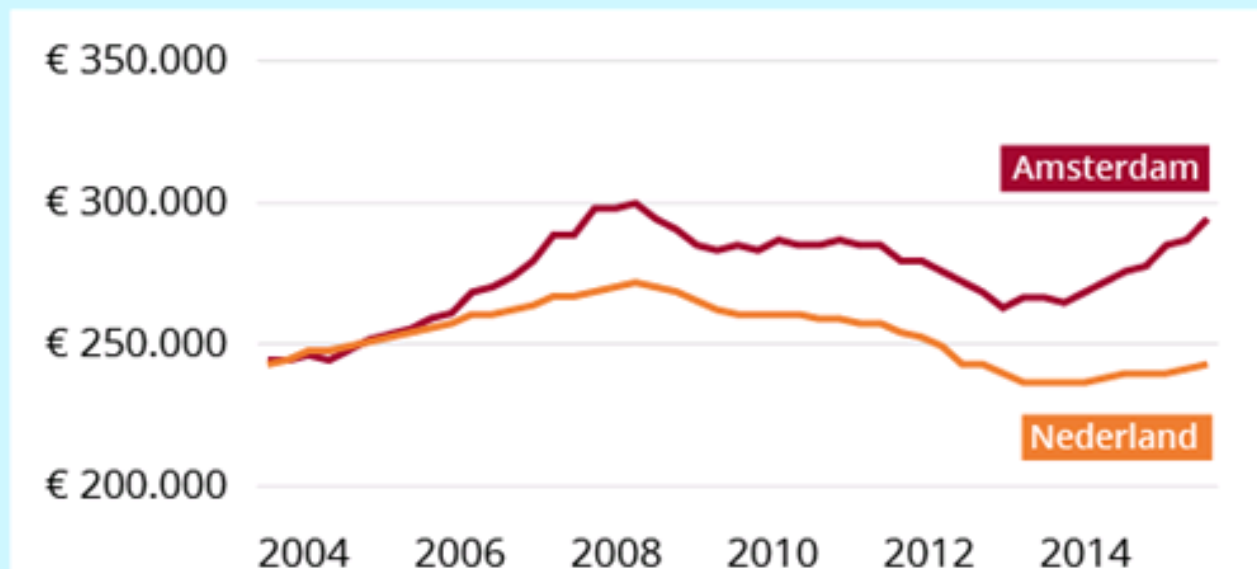


Amsterdam is a diverse city, 180 nationalities,
52% non-Dutch background

54% of households is one person



Het verschil tussen de gemiddelde huizenprijs van Nederland en de gemiddelde huizenprijs van Amsterdam



Type en kies een adres of postcode

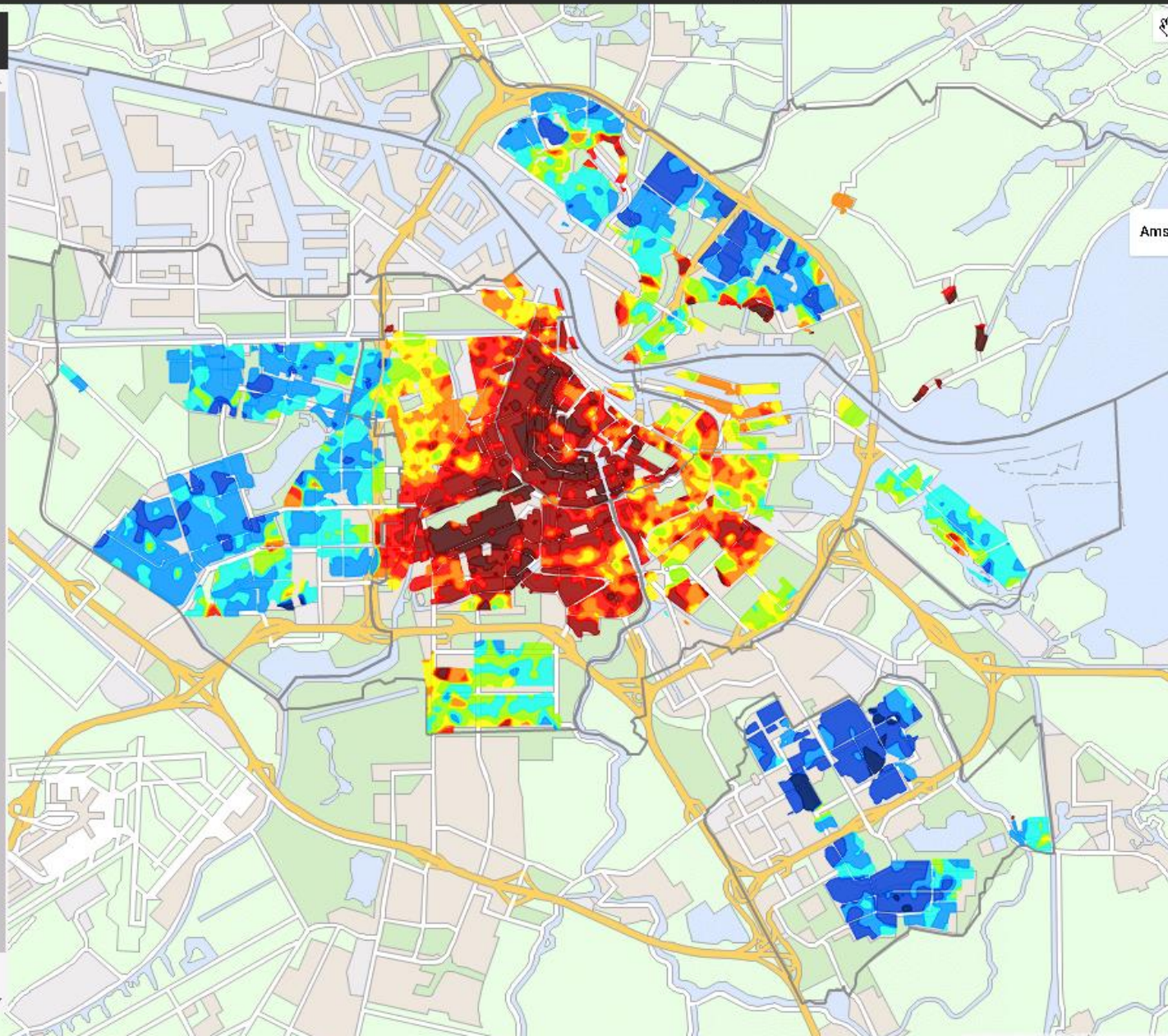
Legenda

Transacties in jaar

- 2015
- 2014
- 2013
- 2012
- 2011
- 2010
- 2009
- 2008
- 2007
- 2006
- 2005
- 2004
- 2003
- 2002

Woningwaarde in euro/m2

- >6000 euro/m2
- 5000-6000
- 4500-5000
- 4000-4500
- 3500-4000
- 3000-3500
- 2500-3000
- 2000-2500
- 1500-2000
- <1500



> Lees de toelichting

> Meer kaarten op maps.Amsterdam.nl

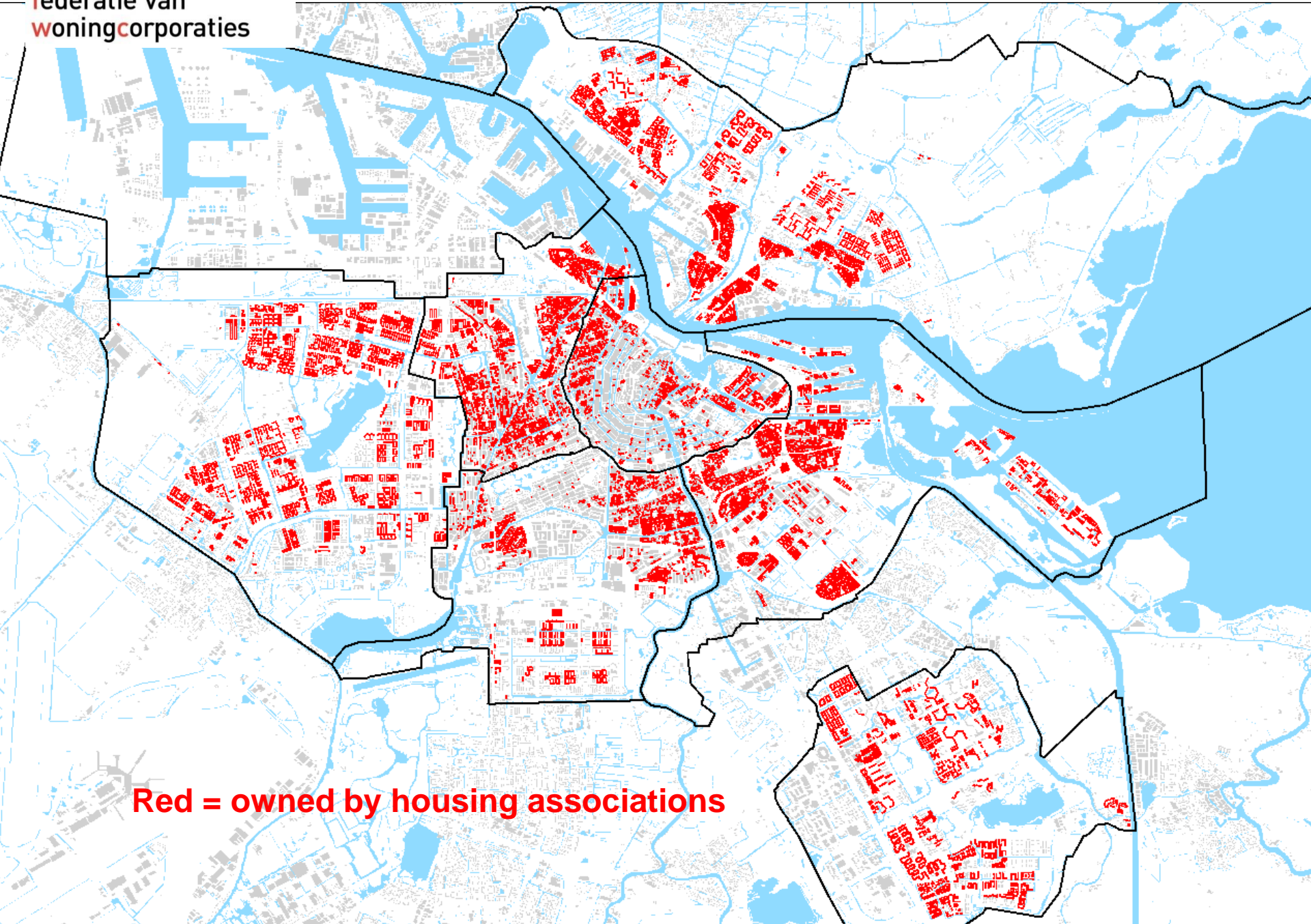
> In English please



Amsterdam maakt zich op voor 'Londense toestanden' op woningmarkt



Dure auto's en verlaten panden; Amsterdam maakt zich op voor 'Londense toestanden' op de woningmarkt. © Velar Grant/Demotix/Corbis



Red = owned by housing associations

9 Housing Associations in Amsterdam

Ymere

wonen, leven, groeien



Stadgenoot

DUWO

Specialist in studentenhuysvesting

habion



de Alliantie

deKey

ROCHDALE



2016 June	Taipei Municipality	New Taipei City	Taichung City	Tainan City	Kaoshiung City	Amsterdam Municipality
Population	2,702,925	3,972,204	2,754,191	1,885,388	2,778,092	834,713
Dwellings	946,948	1,595,382	1,002,909	680,337	1,063,506	423,785
Persons per dwelling	2.85	2.49	2.74	2.77	2.61	1,97
Land area (km2)	271.8	2,053	2,215	2,192	2,952	164.8
Population density (km2)	9,944.5	1,934.8	1,243.4	860.1	941	5,065

Source: Housing Statistics(2016), Construction and Planning Agency Ministry of the Interior, OIS Amsterdam.

Social housing by country

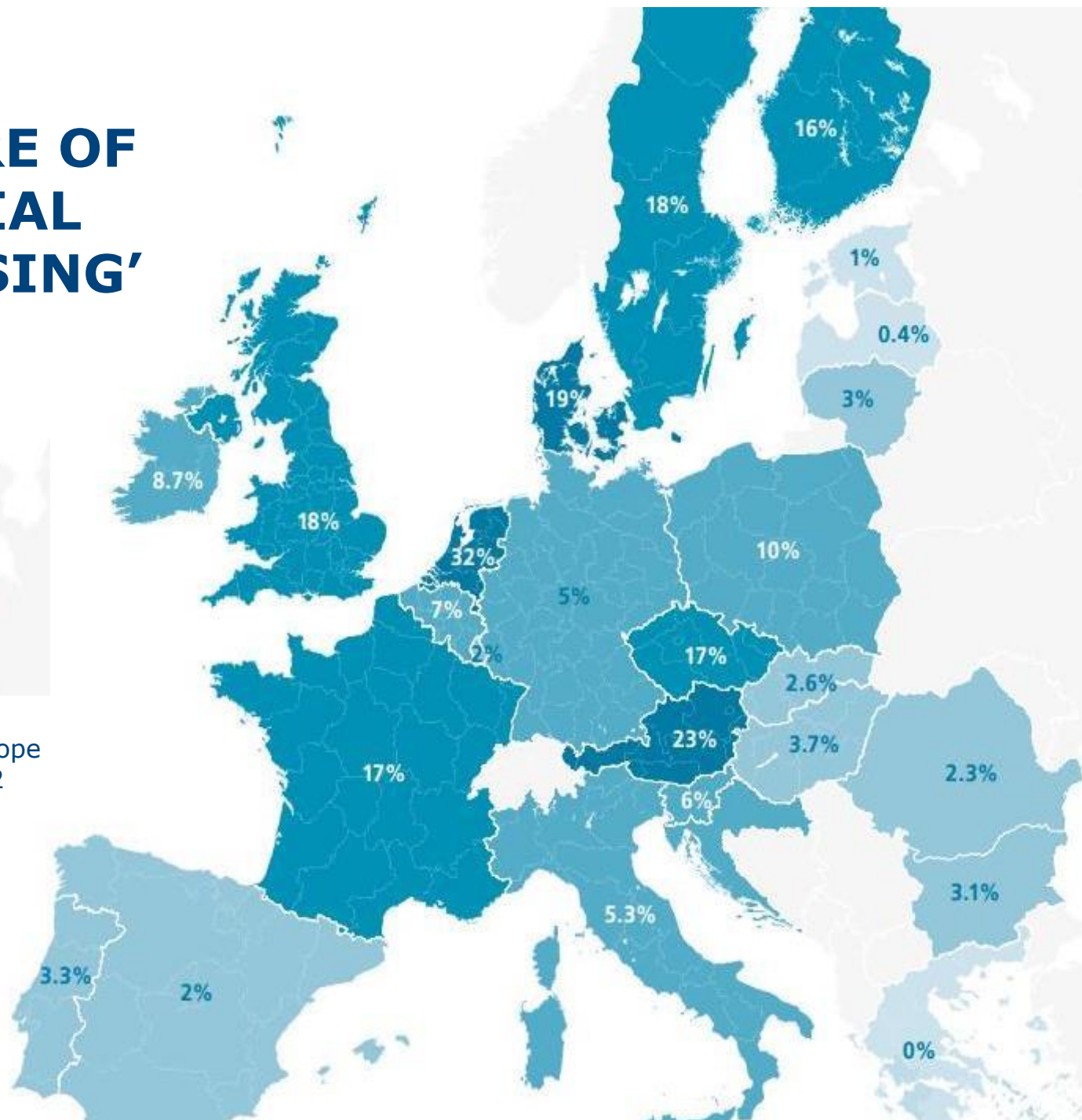
nation	Social housing	Per Capita GDP	Tax /GDP	Owner occupied housing
Switzerland	18%	57,800	45.8%	41%
Singapore	4.5%	51,600	14.2%	90.1%
USA	5%	50,000	26.9%	68%
Japan	6.1%	46,800	28.3%	61.10%
Holland	32%	47,355	39.8%	58%
United Kingdom	18%	38,700	39.0%	66.4%
Hong Kong	29%	36,700	13.0%	53%
Korea	5.1%	23,600	26.8%	65.40%
Taiwan	0.1%	23,374	12.4%	80%

http://socialhousingtw.blogspot.tw/2014/08/blog-post_54.html

SHARE OF 'SOCIAL HOUSING'



source:
Housing Europe
Review 2012

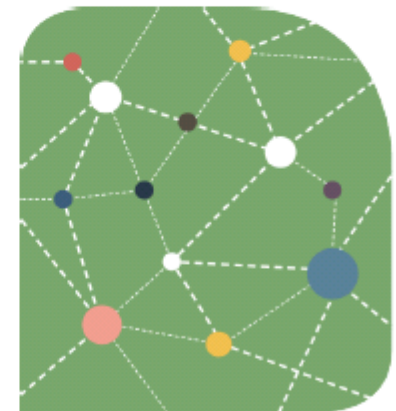


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What is social housing?

- There is not an officially adopted common definition of 'social housing'.
- Big diversity of systems and policies
 - 4 main defining factors:
 1. Tenures
 2. Providers
 3. Beneficiaries
 4. Funding arrangements

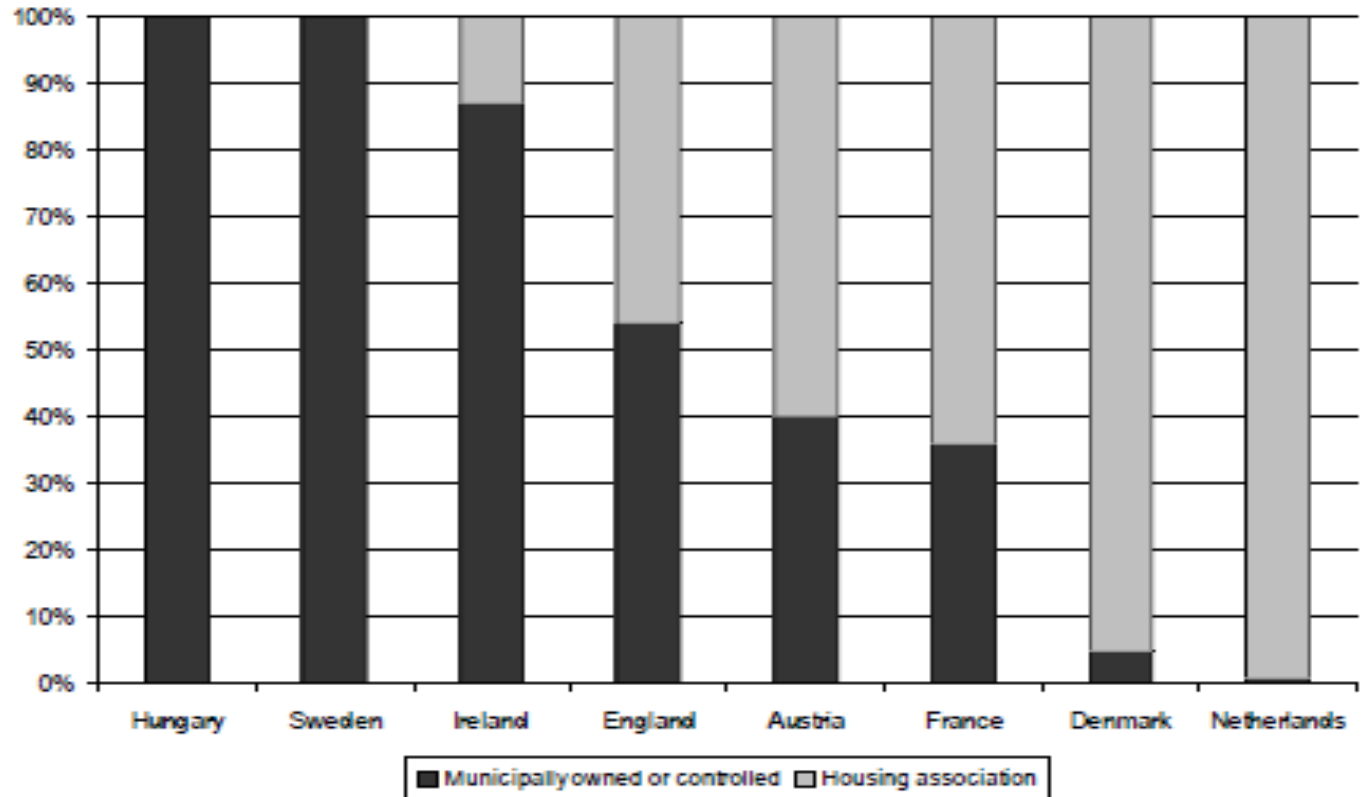


Tenures

- Mostly provided for rent
 - Rent is lower than the market rate
- In some countries sale of dwellings is also possible (e.g. Cyprus, Spain)
- Intermediate forms
 - Shared Ownership becomes increasingly important in the United Kingdom.



Figure 1 Ownership of social housing



Source: Social Housing in Europe
Edited by Christine Whitehead and Kathleen Scanlon, 2007

Funding Arrangements

- **2 key questions**

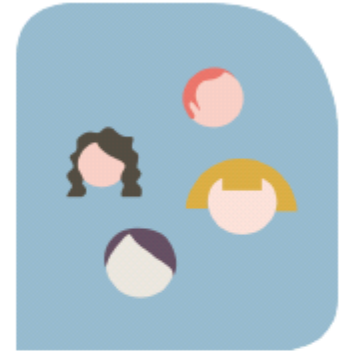
- Construction
- Purchase of land

- **Sources**

- Loans & Mortgages
- Various Public Aid schemes
 - Grants / Public Loans / Interest rate subsidies & government backed guarantees (in case of private loans)
- Own funds of providers (members of Housing Europe)
- Tenants' contributions



Beneficiaries



Criteria

- Income
- Need (homeless, living under poor conditions, overcrowded households)
- Population groups such as Youth, Elderly, People with Disabilities etc.

Open to everyone

Anyone may register to the waiting lists for social housing provision in Denmark and in Sweden.

TABLE 3.
Social housing models based on allocation

Universal Model	Generalist Model	Residual Model
Allocation		
<ul style="list-style-type: none"> • Open to the whole population (subject to registration on the social housing waiting list) 	<ul style="list-style-type: none"> • Vulnerable households • Special groups • Households below defined income thresholds 	<ul style="list-style-type: none"> • Vulnerable households • Special groups (e.g. refugees, asylum seekers, disabled, mentally challenged, substance abusers, etc.)
Mission		
Enable access to decent housing for all	Respond to difficulties in accessing the housing market	Respond to the population excluded from the housing market

Source: Ghekière, 2007.

UNECE

Social Housing in the UNECE region

Models, Trends and Challenges



UNITED NATIONS

Classification of the selected UNECE countries by models and current trends

% of social housing	Region	Universal	Targeted	
		Universal	Generalist	Residual
> 20%	Europe	The Netherlands →	Austria	
11% - 19%	Europe	Denmark → Sweden →	Czech Republic (New) France* Finland*	United Kingdom France Finland
	SEE & EECA		Russia (New)	
5% - 10%	Europe		Belgium* Germany* → Poland → Slovenia Italy →	Belgium Germany Estonia Ireland Malta
	North America		Canada*	Canada United States of America
0% - 4%	Europe		Luxemburg Greece → Spain → Slovakia*	Hungary Cyprus Portugal Slovakia

History Social Housing in the Netherlands

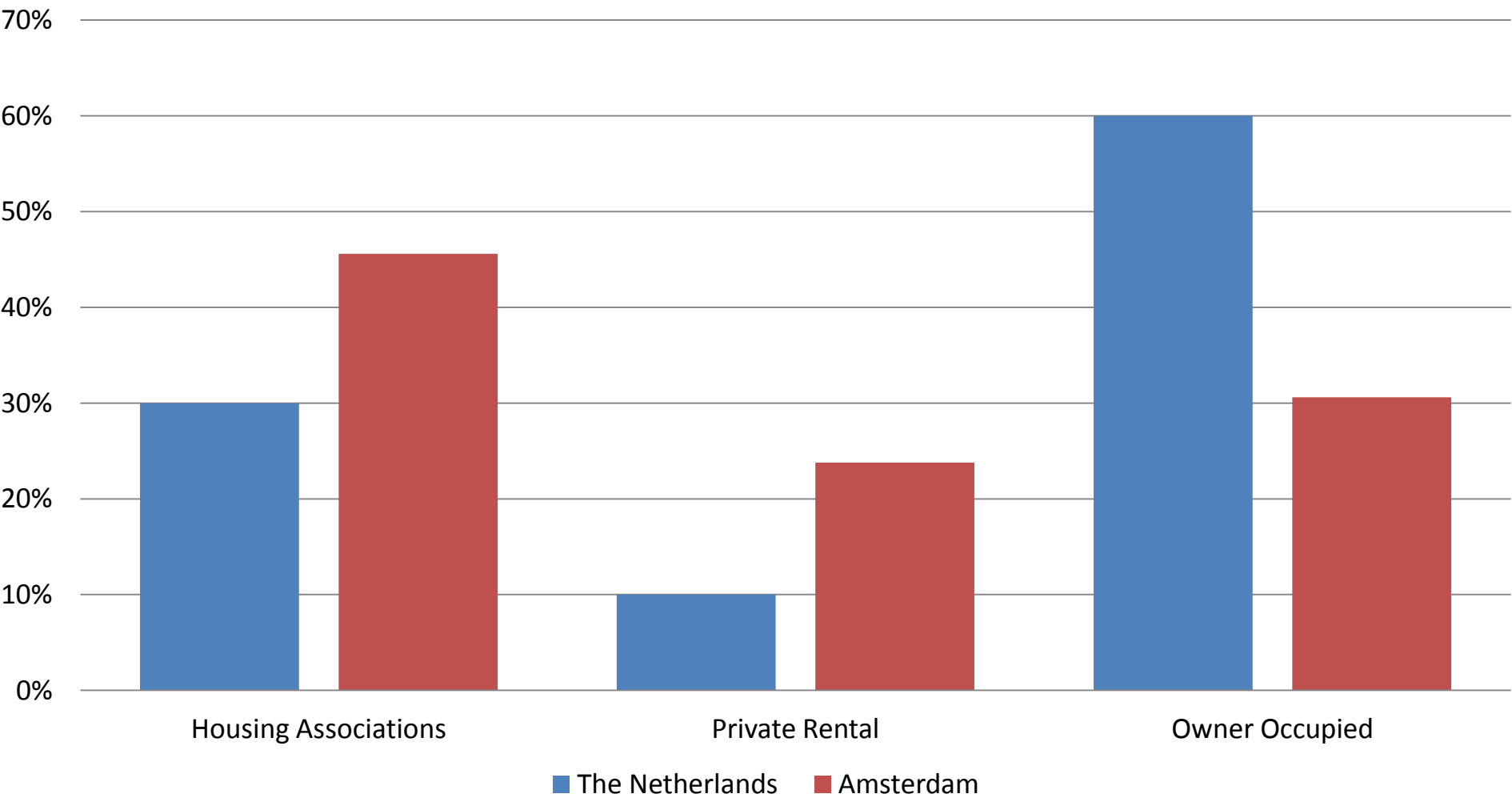
1852:	first social housing in Amsterdam
1901:	Housing Act
1945:	200,000 social rental dwellings
1988:	1.6 M dwellings
1990-1995:	financial and management independence
2009-2015:	housing revision and market reforms

Main figures end 2015:

- 2.4M dwellings
- 28,000 employees
- Average rent: 500 € /month
- Housing Associations: 360
- 33.000 new dwellings (5.4 bn euro)

Ownership of the housing stock in Amsterdam and The Netherlands (2015)

Source: WIA, 2015, Min BZK, 2016



Amsterdam Key figures 2015

- Number of dwellings in Amsterdam: 417.000
- Owned by Housing Associations: 190.000 (46%)
- Average rent HA's: € 485 including free sector (AFWC)
- Average rent private rental € 745 (including affordable)
- Sales existing stock HAs: average 2.000 per year
- Rentals social stock by HAs: 7.000 per year
- Rentals students by HAs: 4.000 per year
- Rentals free sector by HAs: 2.000 per year
(70%, < € 971 accessible for middle income groups)

Role of social housing in The Netherlands

- Reform of the welfare state
- In many countries social housing only for the poorest
- Often concentrated in impoverished neighbourhoods
- Different in The Netherlands: larger sector, more income mix



17th Century Almshouses, Amsterdam



17. Hester
mit Hester





Vereniging ten behoeve van de Arbeidersklasse
(Society for the workers)
Constructed in 1852 renovated in 2005 by Ymere



Housing Act 1901

- Financial support (Loans) for housing associations the so-called “authorised institutions”. Through the years broadening of support.
- Obligation for municipalities to have a building ordinance with rules and regulation for new construction, especially housing
- Moratorium on any new construction or renovation without a building permit.
- Obligation for owners to carry out improvements. Local government could declare a dwelling unsuitable for living. Expropriation if an owner did not carry out the improvements.
- Obligation of municipality to make zoning plans and extension plans and change them every 10 years.

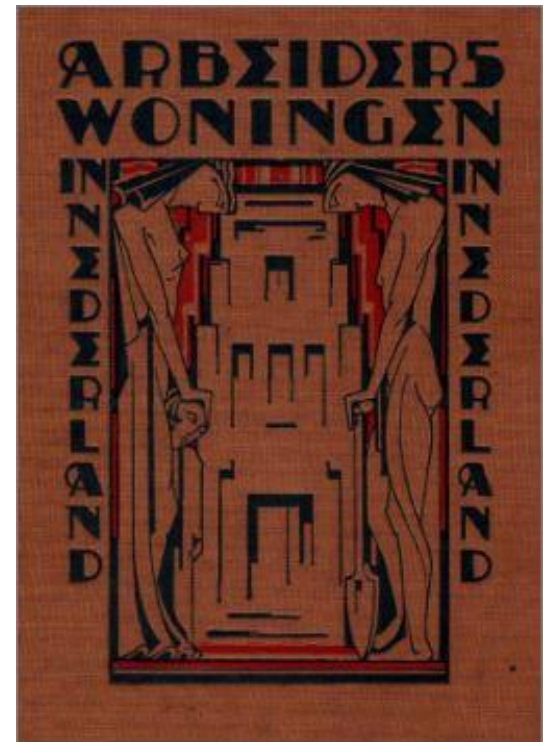


First Housing Act housing in Amsterdam (v.d. Pek 1909)

The first wave of social housing construction (1918 - 1925)

- Social housing housing was built under architectural supervision
- M. L. de Klerk and P.L. Kramer, representatives of the Amsterdam school built social housing in the Spaarndammer neighbourhood and in the Berlage Plan in the South of Amsterdam
- The Amsterdam school wanted to teach the workers how they should live. For instance: small windows to prevent hanging out of the window.
- After 1925 construction of social housing decreased, while private rental construction increased





'Het Schip' in Amsterdam (de Klerk, 1919)



*Palaces for the
workers:*

**‘P.L. Takstraat’ in
Amsterdam-South
(Kramer & de Klerk,
1923)**



Justus van Effencomplex, Rotterdam 1922



Prewar period end 19th

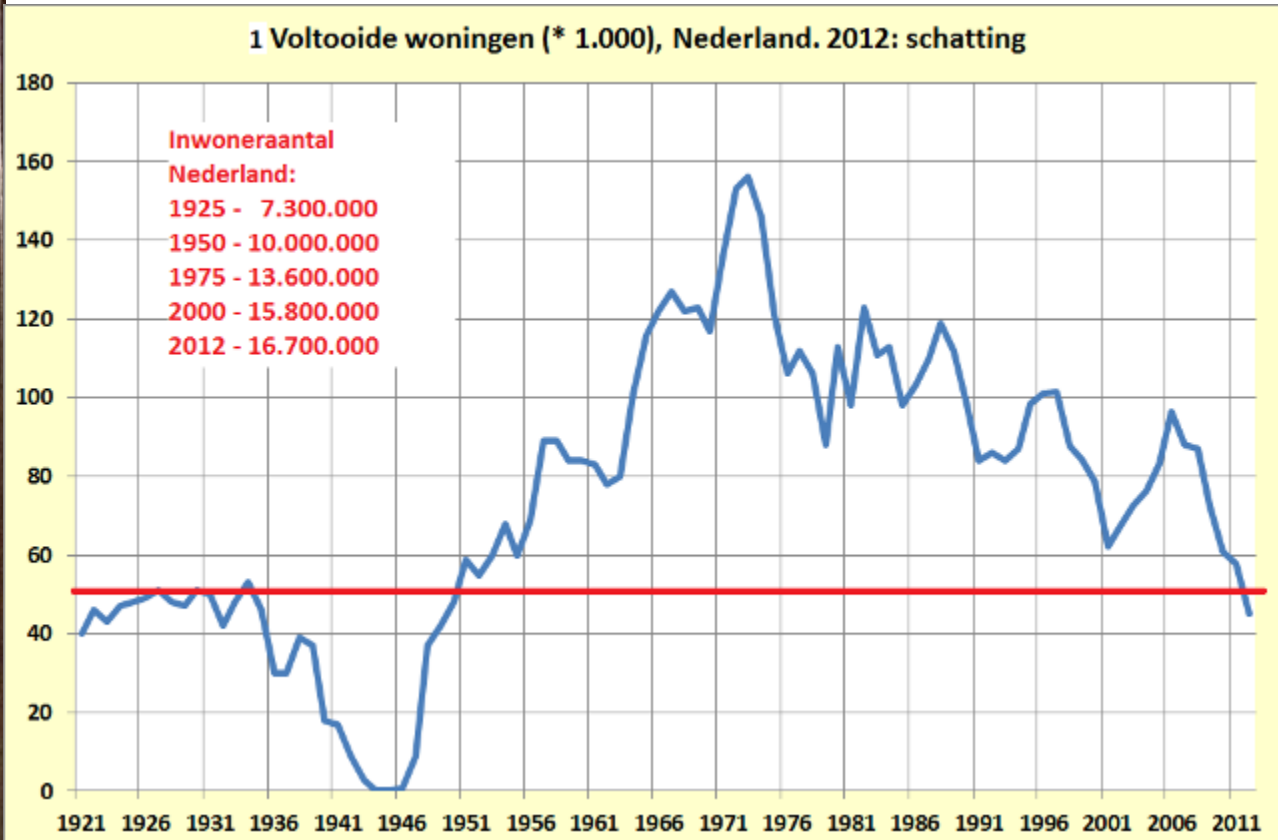
- fight poverty
- house labour force



Post-war after 1945:

- Reconstruction urban areas
- Wider segment population
- Strong public sector intervention

Number of dwellings constructed * 1,000



Reconstruction after the war

From 2 million to 7 million dwellings
Between 1950 and 2000

BETWEEN 1950 – 2000

from 2 million to 7,1 million dwellings in NL

- Relatively high quality standards of Dutch housing.
- Liveable neighborhoods and urban development
- With a lot of help from social housing organisations!



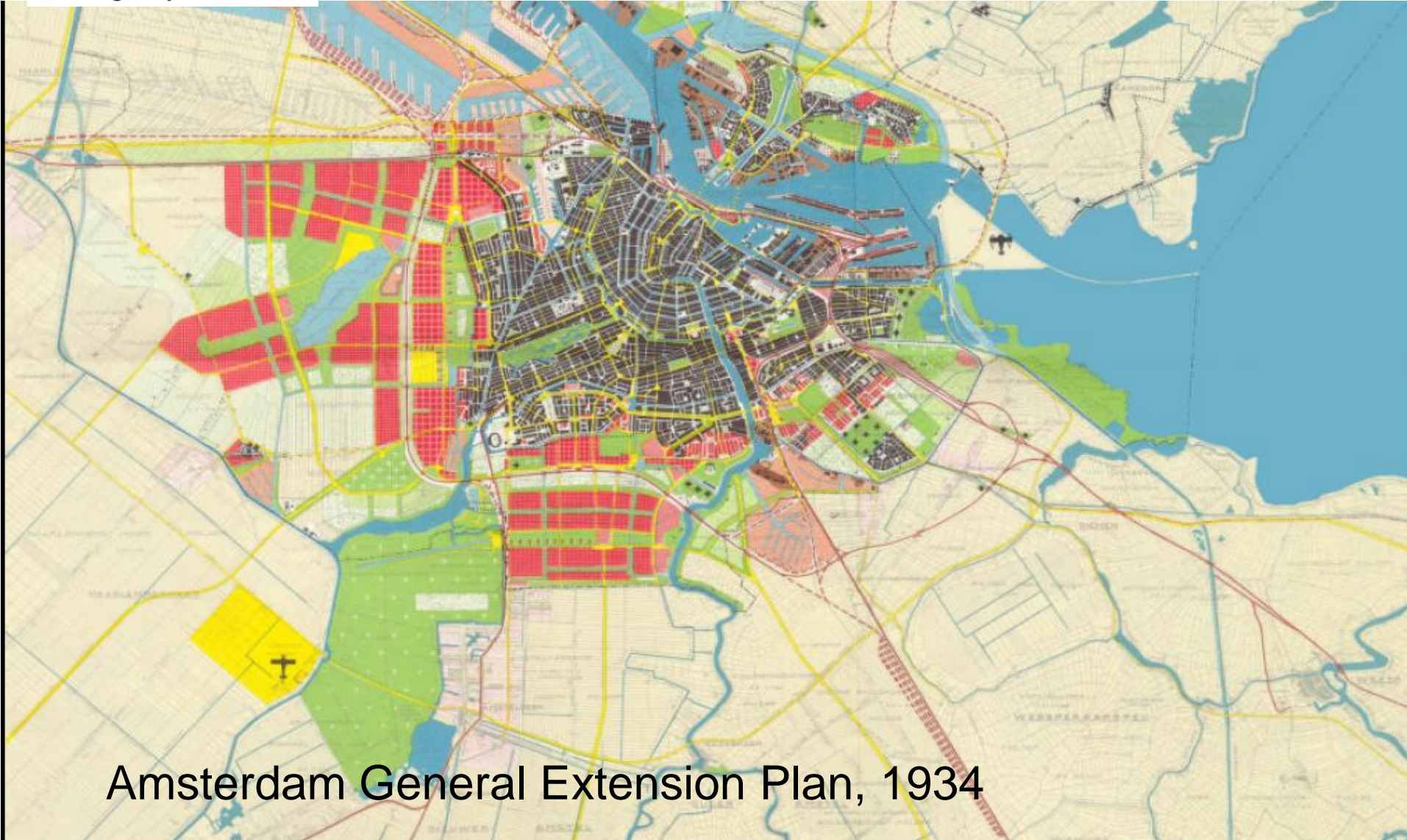
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After the second world war (1950 -1966): Housing Shortage and social housing boom

- After the second world war the size of the social housing stock grew rapidly from 18% in 1950 to 56% in 2000
- Western Garden Cities on the basis of the general extension plan Amsterdam (1935) consist almost entirely of social housing
- Het Nieuwe Bouwen:
Functionalism, light, air and space
- Standardization of housing types





Amsterdam General Extension Plan, 1934



1966 - 1975: High Rise Boom

- Between 1966 and 1975 the most extreme form of functionalist town planning was realised in the Bijlmermeer (Amsterdam Southeast)
- spatial separation of housing, traffic, work and recreation
- The largest social housing estate in The Netherlands: 13.000 high rise apartments, all of them social housing



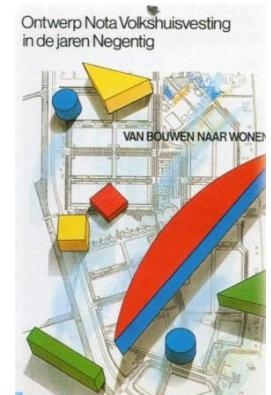
Urban Renewal of the pre war neighbourhoods 1980s

- Urban renewal had a slow start in the 1970s
- In the 1980s thousands of new dwellings were built by housing associations for lower income people: so-called “Bouwen voor de Buurt” (almost 100% social housing construction)
- Social housing was also built on very popular locations in the city centre
- Tens of thousands of private rental dwellings were bought by associations and renovated





Entrepotdok (conversion) in Amsterdam (van Stigt, 1986)



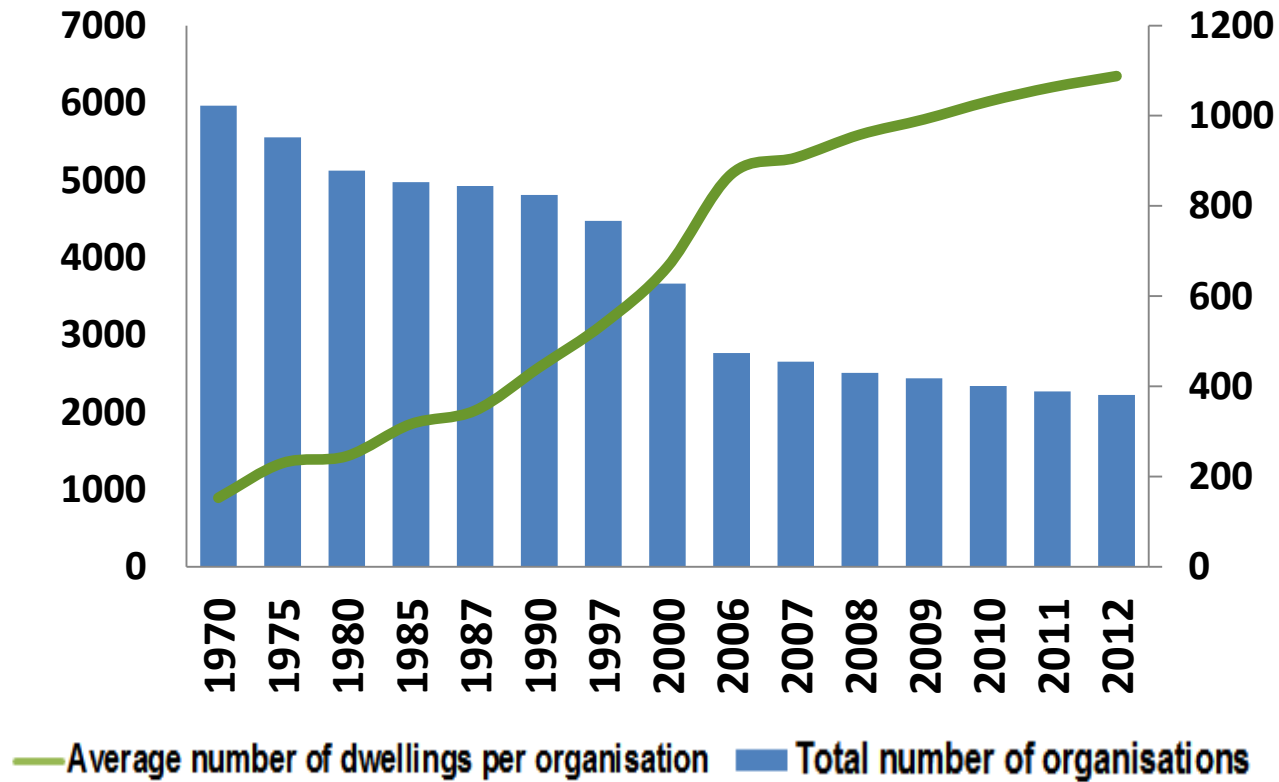
The 90s: A radical Change in housing policy

- from quantitative shortage to qualitative shortage and more consumer choice
- reduction of housing subsidies
- change from brick and mortar subsidies to subject-subsidies
- stimulation of the owner occupied sector (for period of 30 years nearly unlimited deduction of mortgage interest (for a home owned by a resident) can be taken from income taxes in The Netherlands
- more responsibility for housing associations and abolition of subsidies for social housing construction.
Housing Associations are not only responsible for construction of affordable dwellings, but also for the living environment in neighbourhoods
- Housing associations become developers, also of owner occupied dwellings. They use their profits to construct affordable dwellings and renovate.

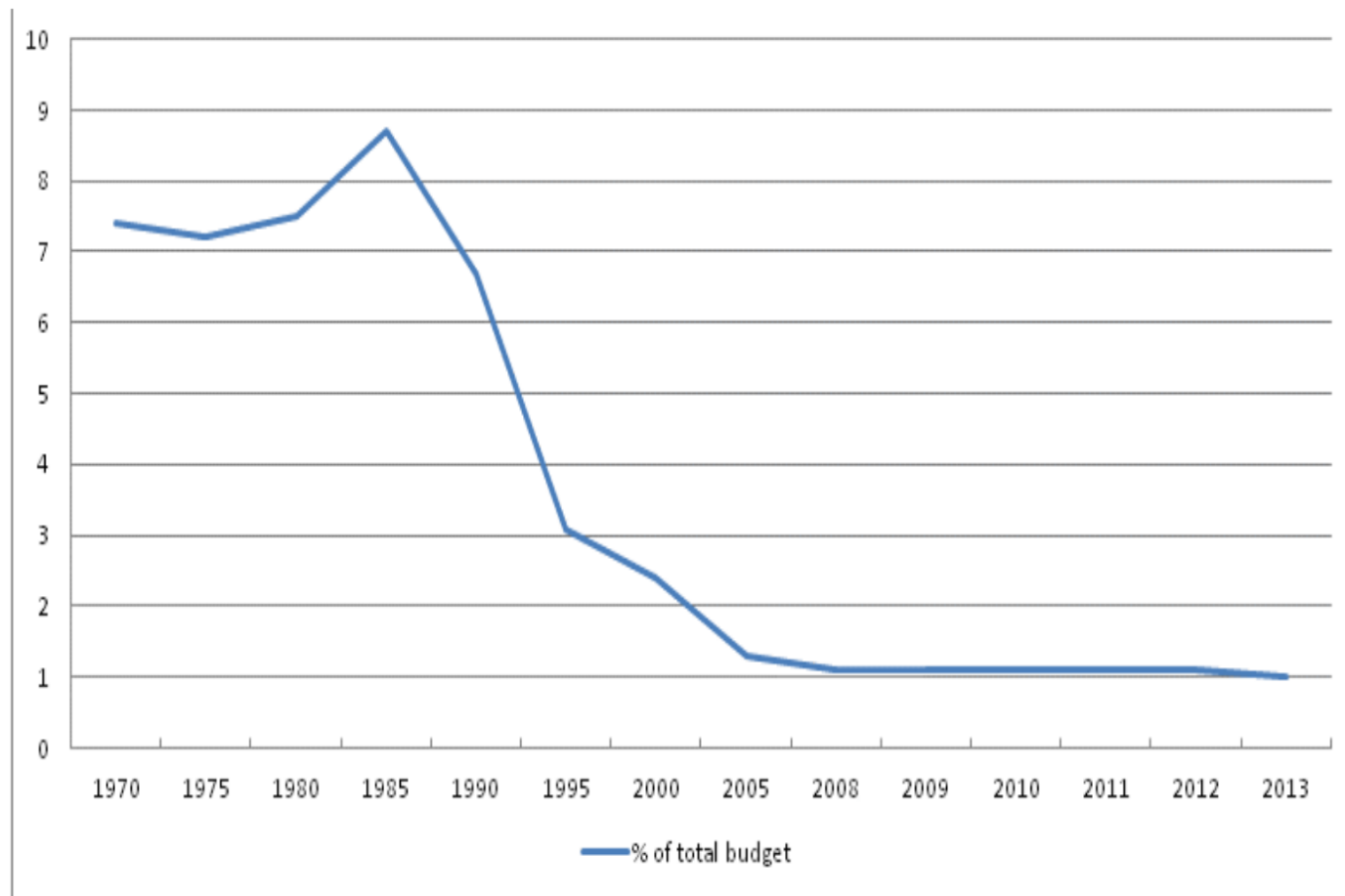
1990s: changes in the role of HA's

	Before 1990s	After 1990s
Subsidies	Construction subsidy for social housing	No construction subsidy, rental subsidy
Finance	Loans and subsidies from national government	Loans from capital market, guaranteed by mutual fund
Income	Subsidies, rents	Revolving fund model: Rents, Sales, owner occupied development, market rental
Tasks	Construction and maintenance of social rental dwellings	Construction of social and market dwellings, urban renewal, livability, housing and care, social cohesion, employment projects, energy companies etc

Professionalization and growth of housing associations



Government spending on housing



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From peak 8,5% of state budget (1985) to lowest
1% nowadays

aedes

Figure 3: The Netherlands: Housing Stock according to tenure, 1985 - 2015

Source: Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 20163

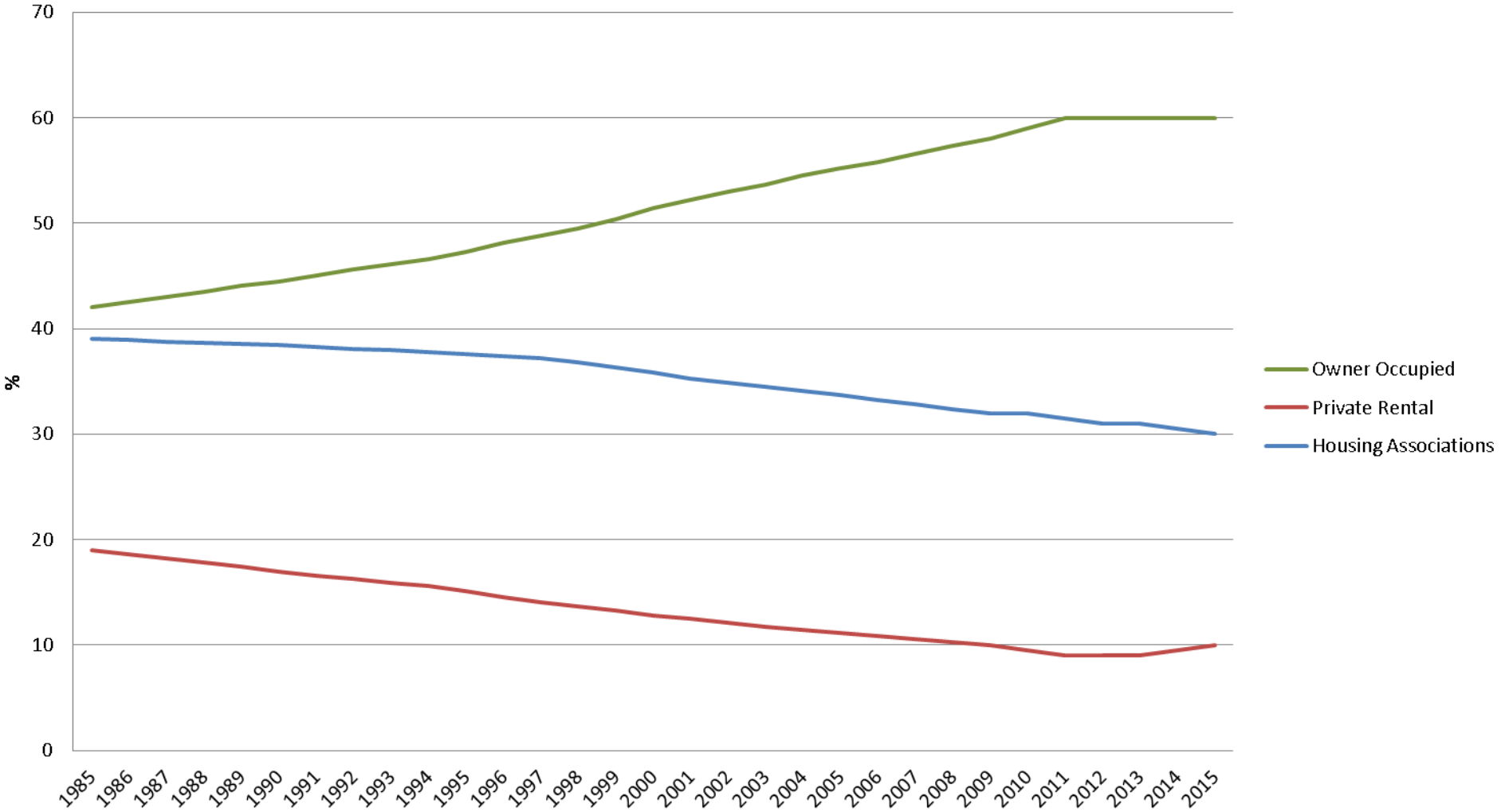
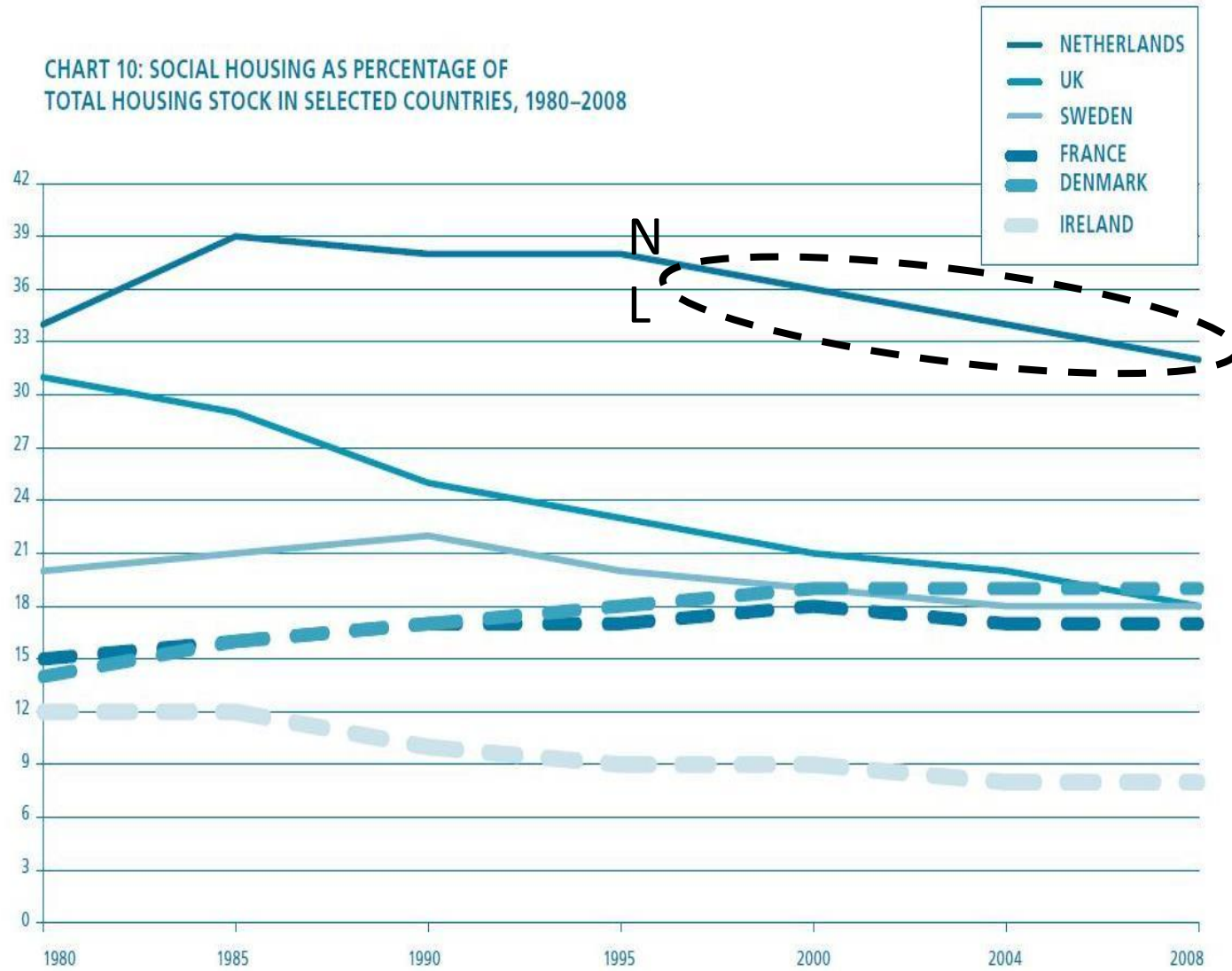


CHART 10: SOCIAL HOUSING AS PERCENTAGE OF
TOTAL HOUSING STOCK IN SELECTED COUNTRIES, 1980-2008







‘The Whale’ (Sfinx) on Sporenburg in Amsterdam (van Dongen, 2000)



Amsterdam: Mix Owner Occupied, Social Rental Housing



Project: Costa Rica, 2015, Stadgenoot, Mix of Social rental and market rental



Role of National government

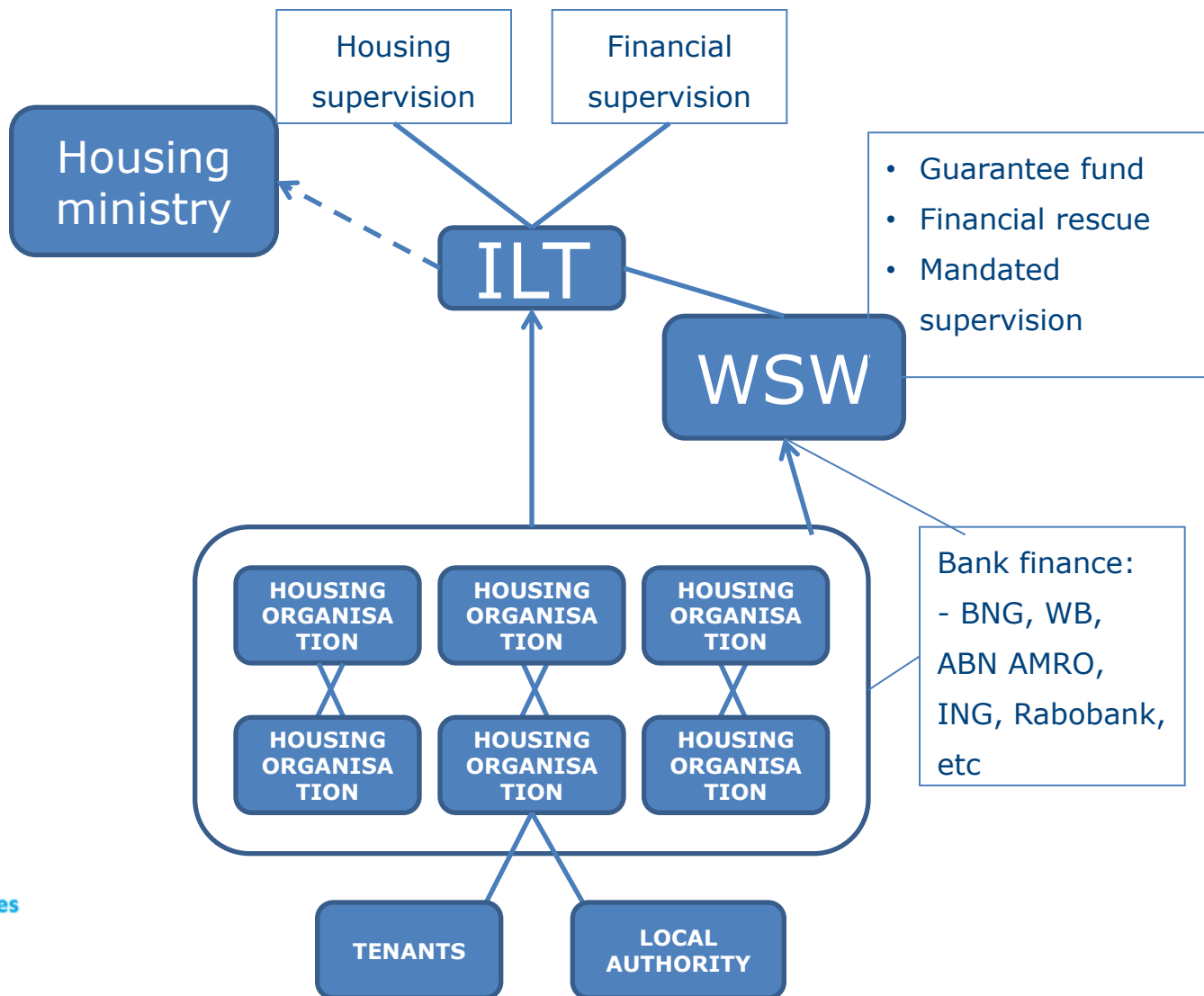
- National government sets the legal framework
- Maintains financial and material supervision over the HA's
- Regulates rents (national rent setting system) and annual rent increases for both private and social rental dwellings
- Provides low income households with rental subsidy
- Owners receive complete tax deduction of mortgage interest rate
- Prescribes minimum standards for construction of dwellings (Bouwbesluit)



Role of local government

- Local government formulates housing policy and makes performance agreements with HA's
- Local government is responsible for spatial planning (land use plans) and building permits
- Local government is responsible for public space
- Municipal Land Company important by buying and selling land and preparing land for construction
- Municipality in Amsterdam owns most of the land (leaseholdsystem)

FINANCE AND HOUSING SUPERVISION





How solid is the Dutch model?



- Economic crisis after 2008
- Reduced revenues from sales and new development
- European guidelines
- Separation between social and market activities
- Financial problems of Housing Associations
- Financial mismanagement
- Negative influence on investments and new construction
- Negative image
- Questions about control and accountability.

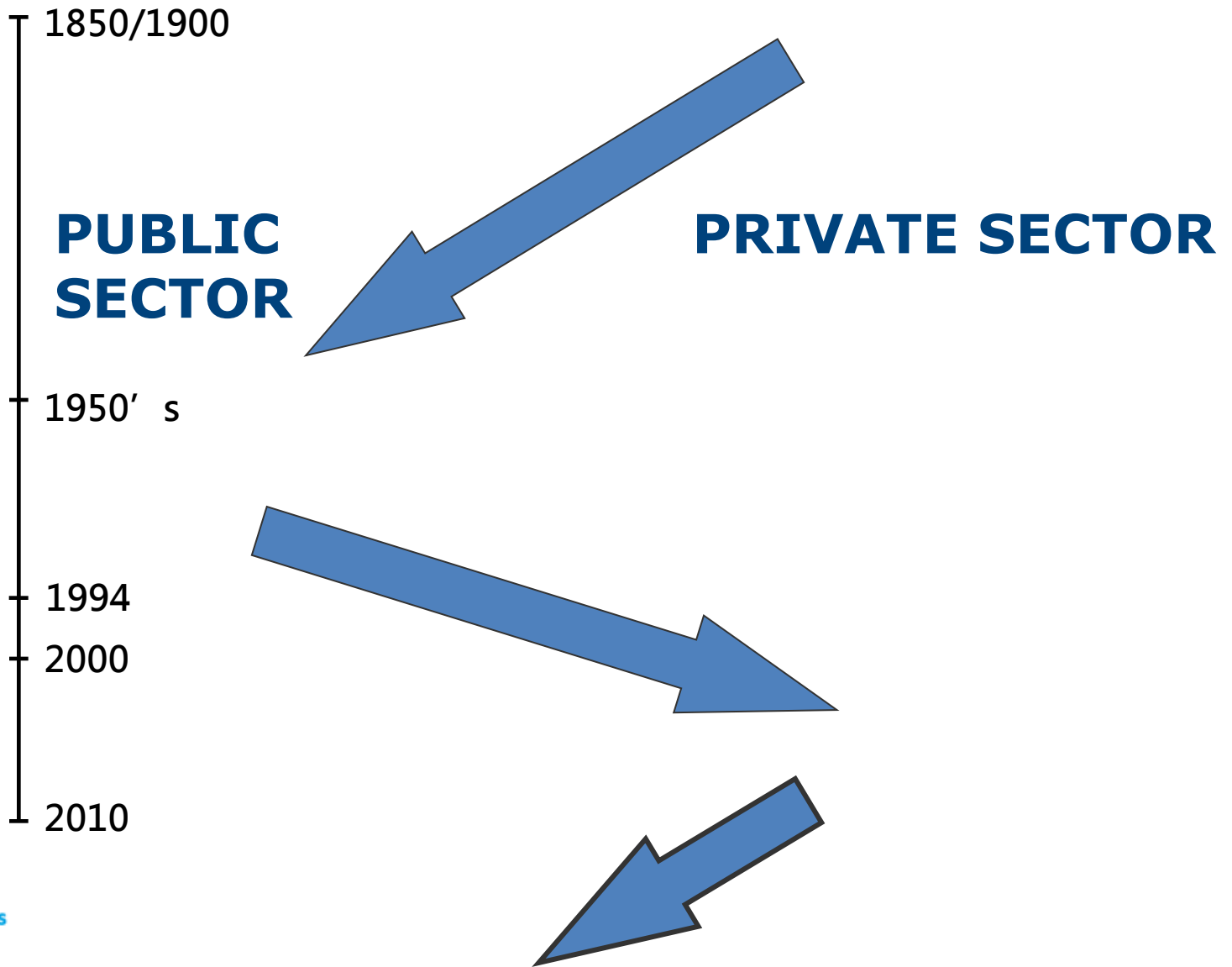


Ruling of the EU: Means-tested social housing in the Netherlands (since 2011)

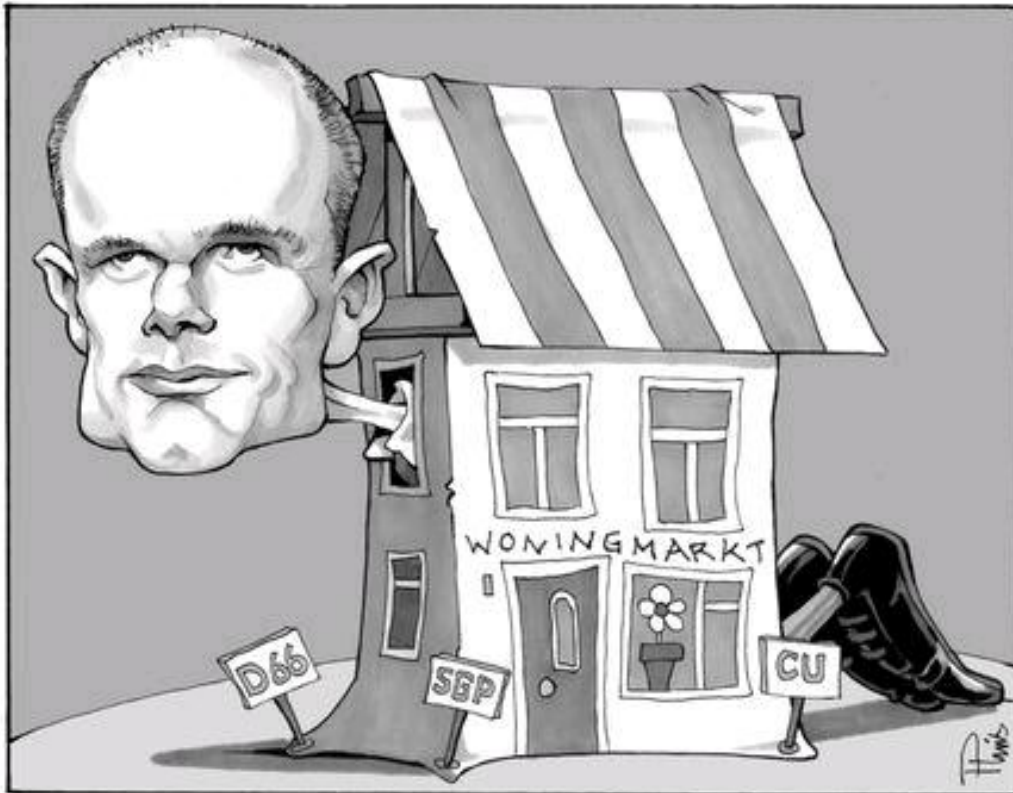
- Dutch HAs receive no subsidies, but the loans are guaranteed by the Housing Guarantee Fund (and finally by the State) and the HAs have a solidarity fund for the entire sector (CFV)
- EU considers loan guarantee as 'state support'
- Economic competition policy: strict separation between state and market activities
- Delimit target group to households with a maximum income (before tax) of € 35,000 (90%)
- Applied since 2011, only for households entering the social housing sector
- Activities of general economic interest: constructing social housing (< € 700), living and care etc.

National policies: It is pay back time

- Higher rents in popular areas
- Landlord Levy: Levy mainly on social housing (< 700)
€ 2 billion per year in 2018(reverse subsidy)
- Equivalent of 2 months of rent per year
- More State influence in order to extract means from the rental sector
- decline of new construction, higher rents, sale of social housing will continue
- Local governments support 'their' HAs against national government



Blokparadox



Future of social housing in The Netherlands

- Landlord Levy creams off extra income of HAs
- End of the revolving fund model?
- Separation of market from social activities
- Limit target group of social housing (< € 35.000)
- Smaller social housing sector with a larger % of lower income households
- Will housing allowance for low income groups remain?
Affordability problems
- Local coalitions against national policies

General trends

- Role of EU: state versus market and fiscal austerity
- From broad to 'means tested' social housing sector
- More focus on target group of lower incomes
- Transforming the existing stock: sustainability
- Self construction and involvement of tenants (also in existing stock)
- Smaller dwellings, lower costs

Is the Dutch model for social housing applicable to other countries? 荷蘭的社會住宅模式適用於其他國家嗎?

- Dutch model for social housing cannot be exported just as it is 荷蘭的社會住宅模式不能全盤複製
- Fruit of 150 years of development 是經過150年的發展成果
- Financial (guarantee)structure is important 財務(保證)結構是很重要的
- Revolving fund 週轉基金
- Don't think in large scale solutions, differentiation is the key
- Mixed Neighborhoods (income-mix, mix of functions)



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Questions?

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