

# The Dutch Housing Crisis: A Policy Review



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## Abstract

The housing crisis is a big problem the Netherlands is facing. The lack of housing in the Netherlands has been steadily increasing in the past years, with a number of 390.000 houses that were lacking in 2023 and a predicted number of 415.000 by 2024 (capitalvalue, 2020). There is also a big affordability problem, and many Dutch people believe there's a housing crisis. In this research the influence of policy on this problem is examined, in particular whether the current policies are indeed the most effective ways of dealing with the housing crisis. This is why the following research question is used: *“What national and regional policies against a housing crisis would be most effective to be implemented in the Netherlands to help reduce the intensity of the current housing crisis?”*

In order to examine the housing crisis, a literary review was conducted, a policy review was done and interviews with policy makers were used to formulate educated answers to the effectiveness of the policies that were examined.

Based on the data collected and analyses made, the current policy is a huge improvement from the non-existent policies that were lacking before. However, the policies can still use some improving to be more capable of offering a future perspective. Moreover, because of the more recent implementation of these policies, their effectiveness can be examined in more detail after they've been implemented for a few more years. The attention given to the housing market right now is a good starting point for solving it, but housing is a slow process to create, so it may take some more time before we know the effectiveness of the current policies.

The research methods used in this research are fitted to answering the research questions, so this research is internally valid. The research is also externally valid, with the information provided in this research, the policy should be repeatable. Some limitations to this research were the inability to interview many policy makers, since I conducted this alone. I was also unable to interview a housing corporation, which would have been an interesting perspective to add to the questions proposed in this research. Conducting more interviews with more actors in future research would be interesting. Also conducting a more extensive policy in a view years when the policies have been implemented for at least 10 years can be quite clarifying for policy advice. Another topic for future research is the implementation of alternative forms of housing on a more national level, will this be a viable option, and how to financially support these ideas.

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# 1. Introduction

The Netherlands has been plagued by a housing crisis ever since the credit crisis of 2008. The average market price of a house in the Netherlands in the period of 2008 to 2013 declined with 25% (Netherlands Statistics, 2013). During this time, it also became harder to obtain a mortgage because of stricter demands. The difficulty of obtaining a mortgage, the average salaries being stagnant, lowered demand for housing and the lowered market price all led to less houses being built. Because all these factors made building houses less profitable, existing projects were more and more delayed and plans were put off until they could be used in more prosperous times, they also led to a decrease in moving mobility (Haffner et al., 2011).

After the crisis was officially declared over in 2014 projects started up again, however after the crisis there was a permanent shift in the way housing was developed. There are two major shifts, the average development went from large scale to small scale, and municipalities started implementing a more passive facilitating development policy instead of the active one mainly used before the crisis (VNG, 2013). Another actor affecting the building of new houses is a new tax introduced in 2013. This tax had landlords paying a tax over the houses they were renting out. Research by Companen and Thésor showed that this tax had a substantial negative effect on the investments of corporations in the development of social housing (Wissink et al., 2020). This research also showed that without the tax, corporations could double the amount of housing they could produce.

The shift to passive facilitating development policy and the lack of development of new housing during the economic crisis left a big impact. At the start of 2019 there was a shortage of 263.000 houses (Zwemmer, 2024). Recent research by the ABF showed that the shortage of houses increased to approximately 390.000 in 2023 (Wind, 2023) (Mouissie & Kraniotis, 2023). This number has steadily increased the past few years, with only a lesser number during the covid period in 2021. Something that did however increase during the covid period was house prices, research even shows that house prices in the Netherlands rose the most of all countries in Europe, while the country has Europe's highest average mortgage debt (Topalova, 2023).

The impact the shift in policy had shows how detrimental good policy is for the development of housing and the prevention and/or reduction of the housing crisis. Looking at the history of Dutch housing policies, one might find the central research question of: "what multi-level policies against a housing crisis would be most suitable to be implemented in the Netherlands to help reduce the intensity of the current housing crisis?"

## 1.1 Societal relevance

As mentioned above, the lack of housing in the Netherlands has been steadily increasing in the past years, with a number of 390.000 houses that were lacking in 2023 and a predicted number of 415.000 by 2024 (capitalvalue, 2020). And although there is a decreasing number of homeless people in the Netherlands since 2018 (Centraal Bureau voor de Statistiek, 2023), there are double the amount of homeless people in 2018 (=39.300) compared to 2009

(=17.800). Moreover, despite the decrease of the official number, homeless shelters and related institutions see an increase of people looking for help, probably from the group of people not included in the official statistics – “undocumented immigrants, people under 18, and people over the age of 65,” (NL times, 2023).

According to an I&O research, 86% of Dutch people believe there’s a housing crisis (Kellij et al., 2023). Mauk Bresser, a student in the Netherlands claims: “Everyone has the basic right to have a clean and safe place to live but for us as a generation, it feels like everyone is stuck,” (Boztas, 2023).

The housing crisis isn’t merely constituted of a lack of housing. Since the lack of housing started to become a problem, there was a code of conduct for mortgage loans introduced in august 2011 that had a social impact on the eligibility for housing (Boelhouwer, 2020). There were certain groups that earned too much for social housing, but did not meet the requirements for getting a mortgage.

Housing prices have also risen sharply in recent years, from 2015 to 2020 the prices have risen by 15% (Boelhouwer, 2020). All these circumstances are creating social segregation, since certain areas are unaffordable for groups with different incomes, or groups are ineligible for certain places. This creates an additional symptom caused by the housing crisis, namely the social inequality caused by the housing crisis.

In the face of these substantial numbers, it seems the housing crisis and its consequences for the citizens of the Netherlands are pressing enough that we should dedicate our time and research to finding a solution or at least a way to minimize the impacts caused by this crisis. The housing crisis is definitely a relevant problem, especially looking at the consequences it has for a lot of people. Like Mauk Bresser said, everyone has a right to a clean and safe place to live, so making this possible for the civilians of our country is the duty our government owes to its citizens.

## **1.2 Scientific relevance**

In the literature there’s a main focus on the role the Dutch government and financial institutions can play in the case of a housing crisis (Boelhouwer, 2017), and on policies implemented before and after the economic crisis of 2008 (Van Gent & Hochstenbach, 2019). On an international level this is often also the case, a bigger focus on the role and the routes taken by the government of their specific research area (White & Nandedkar, 2019). Something that is lacking however is an extensive comparison between the different policies. There are many articles examining whether we and other places really have a housing crisis (Ollongren, 2019), and what the consequences of an economic crisis are on housing (Van der Heijden et al., 2011). There’s also attention for housing policy existing in the Netherlands (van Weesep, 1984), but in relation to the economic crisis of 2008 among other things examining the current policies used by the Netherlands is quite relevant. This research will not only look at the current policies used by the Netherlands, but also other policies proven to be helpful, examine whether these could be implemented in the Netherlands, and if laid next to each other, which one comes out as the better policy to be implemented in the Netherlands specifically.

### **1.3 Research problem**

The research question that will be worked with is:

“What national and regional policies against a housing crisis would be most effective to be implemented in the Netherlands to help reduce the intensity of the current housing crisis?”

The objective of this research is to showcase the different existing policies created and implemented to deal with the situation, and how these are either effective or ineffective. The purpose of this research is to propose a set of measurements that could successfully be implemented in the Netherlands, and to explain why others aren't. Especially with new laws such as the 'wet betaalbare huur', and the current political changes happening it is vital to devote attention to some of the most pressing problems in our country.

Other questions that could be relevant to answering this problem are:

1. What policies have been implemented in the Netherlands, and are these effective in reducing the problems created by the housing crisis?
2. What are examples of other countries who have dealt with a housing crisis, and what policy did they use to deal with it?
3. What are the most promising policies that could help mitigate the symptoms?
4. What potential limitations are there?

### **1.4 Key concepts and theoretical framework**

In the main question there are a few key concepts mentioned: the housing crisis and policies. To understand the problem better, it's good to explore the definition and draw the borders for these terms.

#### **1.4.1 Housing crisis**

The housing crisis has many different definitions to be taken into consideration. When referring to the housing crisis, Boelhouwer (2020) refers to “a sharp decline in numbers of new homes realized”.

Very often, there's a separate definition made for “Housing” and “Crisis”, so I'll discuss these too. Van der Heijden et al. (2011) define housing as “a system as being composed of organised parts that interact in space and time.”

In the review of the terms disaster and crisis by Shaluf et al. (2003) different types of crises are defined. The type that appears to be the most relevant to our housing crisis is the non-industrial crisis that results from the conflict type “political” crisis and non-conflict type crisis.

It is a crisis that can only be solved by taking political action and it's not something that was created by conflict.

When looking at the definition of these terms, one might define the housing crisis as a crisis that results from non-conflict creating a sharp decline in numbers of new homes realized. This can be seen as the basis of the housing crisis.

#### **1.4.2 Policies**

In order to properly define the theoretical framework for this question, a dive into the several policies concerning housing in the Netherlands is necessary.

There are several policies the Netherlands is implementing on a national level. These policies have been defined using a set of goals the government wishes to achieve to help diminish the housing crisis (Ministerie van Algemene Zaken). These goals consist of the following:

##### **1.4.2.1 Building more affordable housing:**

In order to increase the amount of available houses, the government is aiming to create more houses. They've set specific goals (Nationale omgevingsvisie, 2022) for what kind of homes they require and want:

- Until 2030 there's a need of 900.000 more housing;
- There has to be an increase of the production of housing to 100.000 houses a year by 2024;
- The aspiration of at least 2/3<sup>rd</sup> of the housing to be affordable rental houses and properties for sale, of which 250.000 houses by 2030 are social housing;
- Working to a balance in the housing stock with a 30% share of social housing;

Based on these goals among other things a few policies were developed and funds were acquired for realizing these goals. First of all, there's a policy to develop more affordable housing as soon as possible. For this policy 1.25 billion euros were made available (Ministerie van Algemene Zaken). Together with the 7,5 billion euros that has been allocated to better the infrastructure there'll hopefully be an increase in homes, and especially affordable homes.

To guarantee development, the government has opted out of making ideal numbers optional, instead demanding higher results from areas that require more housing.

They have also made "living deals" (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2023) with all provinces of the Netherlands to build more affordable housing. In the deal with Groningen for example, they agreed on more housing in 4 specific areas. One of these areas is called "Groningen-Assen", and in the document for this specific area the affordability of housing, the amount, location, etc., is all specified and passed on to the different municipalities within the area.

Another policy that the government instated to increase the development of cheap social housing is a tax reduction per living space with affordable renting costs.

To increase the amount of flexible and temporary housing too, the government has some measurements in place (Ollongren, 2019). The first challenge flexible living spaces have is that they're less beneficial than permanent housing. To work against this fact, the minister proposes two measures, increasing the allowed time for renting out a temporary housing space, and exempting them from the landlord levy for providing temporary housing.

Another challenge in the way of more flexible housing is that there need to be clear agreements on the what, when and where for this type of housing between the municipality and other parties involved. To make this process easier, a digital platform is being constructed to analyse the needs and possibilities for this type of housing, and to connect people in need of temporary housing with the available spaces. This is still a work in progress.

To help municipalities reach the goals set by the government, an "expert team housing" was put together. This team helps municipalities and provincial governments with projects that got stuck and with other matters of spatial development. Other actors, like housing corporations and project developers can also reach out to this team for help (Ministerie van Algemene Zaken).

The last current policy in place to realize the first goal of solving the housing crisis is using old industrial terrains for living spaces. Project developers can get a beneficial loan for a maximum of 5 years. They can use this loan to make old industrial spaces into a viable living space. This loan is called the "transformatiefaciliteit" (Ministerie van Algemene Zaken).

#### **1.4.2.2 Better distribution affordable rental housing**

The government wants to make social housing available to more families with a middle income. In order to facilitate this, the government implemented a new rule since 2022. Households with more than 1 person have a higher income limit than households with 1 person. Where this was 40.024 euros for all households before, now the maximum has gone up to 44.196 euros for households with more than 1 person.

There should also be more social housing for people with a low middle income. Starting in 2022, the housing corporations are permitted to allocate 7,5% of their rental housing to households with an income above the income limit of 40.024 euros each year. Housing associations are allowed to up that number locally to maximum 15%. This has to be discussed with the local municipality and the renters association.

Since 2022, it's allowed to raise the monthly rent of "Scheefwoners". These are inhabitants of social housing that earn more than the income limit set for these spaces. The amount it can be, an increase of 50 or 100 euros more monthly, is decided based on the size of the household and how much they earn. The total of rent after the increase of the rent can't be higher than the maximum value of the living space. This measure increases the amount the land lords earn. Because of this they can keep the amount of rent for people with a smaller income lower, and it may incentivize people with higher incomes to look for a different house more befitting of their income. This increase of rent is not applicable to more expensive rental housing (Ministerie van Algemene Zaken).

### 1.4.2.3 Preservation of affordable rental housing by maximisation “WOZ-value” in point system of the living space

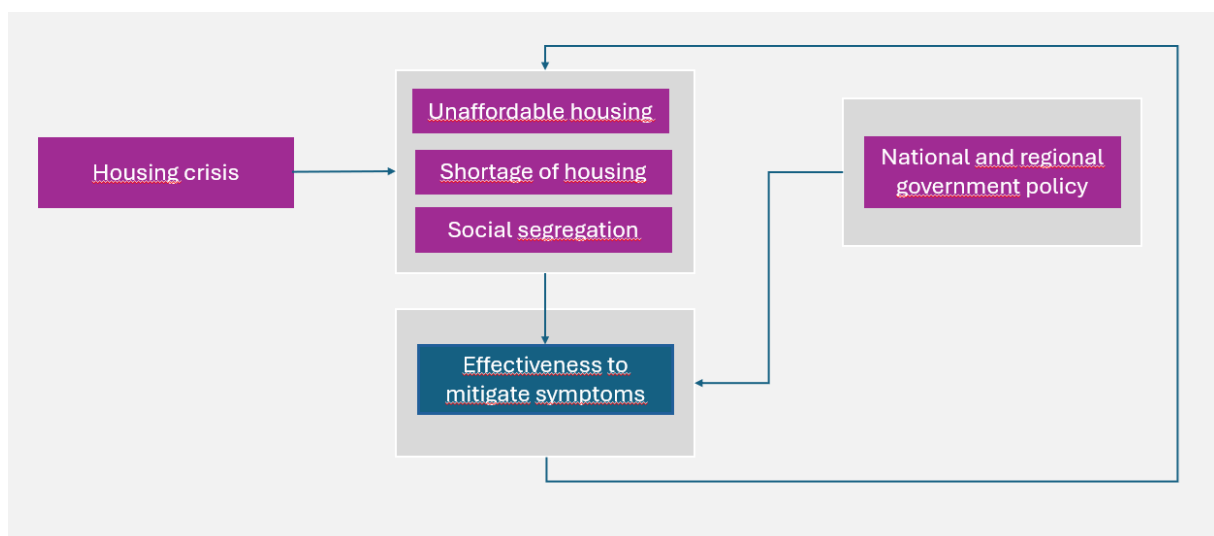
The value of housing is getting increasingly higher. The value of rent is based on a point system which mostly consists of the value of a house. Because of this the rent of social housing is becoming higher, to the point where they can be considered more expensive rental housing. This causes an imbalance between affordable and more expensive rental housing on the market. To lessen the impact of the value of a house on the point total that determines the maximum rent value of a house, the WOZ value of a house contributes maximum 33% of the point total of the house. This policy has been instated since may 2022.

### 1.4.3 Theoretical framework

This study aims to examine the available policies to deal with the housing crisis. This is done through in-depth interviews as well as a policy review of both policies currently in place as well as policies that were removed. It also examines two policies implemented in a foreign country to offer some alternative options for the development of the national policies. Based on the interviews and the policy there's 3 categories of data analysis to work with: Effectiveness policies, promising policies for the future and limitations to solving the housing crisis. Both effectiveness and promising policies for the future should give insight in the policies best fit to deal with the housing crisis. It is also important to know what is at the root of the problem, so looking into which policies and other factors can limit the development and improvement of the housing situation in the Netherlands is vital to finding a solution to these problems in the long term.

### 1.5 Conceptual framework

Based on the definitions and boundaries drawn above, the following framework has been drafted:



## **1.6 Discussion relevant methodologies / research methods**

In order to properly investigate this research question, data will need to be collected through a few different means. First of all, looking into the different policies and laws used to manage the housing market in not only the Netherlands but also countries dealing with similar problems, to find out which ones are deemed the most successful.

To conduct this research in the most analytical way possible, the results of the research will be put into a table, to showcase the core information of each found policy.

Qualitative research was deemed the better option to research this specific research question. “The main aim of qualitative research is to explore and provide deeper, comprehensive and detailed description of phenomena from non-numeric data,” (Oranga & Matere, 2023). This research is focussing on specific policy related questions, which require a certain foreknowledge on the subject of the housing crisis and policies implemented in the Netherlands. With qualitative research expanding on the pros and cons of the diverse measurements possible to be implemented to help solve the crisis will be easier and more extensive than numerical data.

### **1.6.1 Interviews**

Another important way of collecting data is through interviewing multiple policy makers and economical experts and other actors active in the process of creating housing policy, to see what they think about the current policies and which ones would be good to help manage the housing crisis. In order to get valid results, 5 interviews were conducted. These interviews were semi-structured, in order to get in-depth answers to the questions posed. The codebook was constructed in advance, which leads to the use of a deductive approach. A deductive approach in data analysis means the application and testing of a hypothesis (Beighton, 2021).

### **1.6.2 Research progression and data analysis methods**

The original setup and expectation of my research was for it to last until the end of June. Special circumstances weren't filtered into this setup. Aside from personal circumstances, arranging interviews with professionals turned out to be a lot harder than expected, but in general the interviews went well. To properly analyse the data collected through the interviews, the analysing method used is thematic analysis. Based on the codebook prepared, the most important aspects of the interviews were marked down and analysed. During the interviews as the researcher I had a guiding role, though there were specific questions of interest, I let the conversation flow naturally, in order to ensure deeper and more extensive answers to the questions, and to touch topics that I would not have thought of in my original questions.

## 1.7 Research plan

Activities	February	March	April	May	June
Conduct background reading	[Blue bar]				
Prepare proposal	[Orange bar]				
Conduct literary review		[Yellow bar]			
Specify methodology		[Green bar]			
Perform data collection			[Dark Blue bar]		
Perform data analysis				[Purple bar]	
Submit draft work				[Light Blue bar]	
Discuss conclusions				[Red bar]	
Conduct final meeting					[Dark Blue bar]
Submit final draft					[Grey bar]

As shown above I will first focus on the literary aspect and on developing the methodology. During this period I will also send out the first mails to policy makers and people with similar positions and expertise to be able to conduct the interview during April and May. As calculated, in order to get to 24.000 words, writing a 1000 words per week is the average, and I will try to keep to this as a small check on my progress. If I keep to this schedule, it should be no problem to submit and finish my thesis by this June.

## 1.8 Reflection on researcher, limitations of research

There are a few limitations to this research. First of all, researching all possible policies in all countries dealing with housing problems will be impossible. Instead focusing on countries with similar situations or similar circumstances are a wise direction to take. Moreover, there are chances the policies have not been put into practice or have not been used in the Netherlands before. All policies chosen to be recommended will have their reasoning, but since it wasn't implemented in the Netherlands before, they may not be effective for this specific country.

Then about the researcher. I'm a motivated individual, looking forward to working on this project, but I should acknowledge my own shortcomings. I tend to procrastinate with things that don't require my immediate attention, so setting tight deadlines with my supervisor will be a good way to keep me on track for finishing this thesis successfully. I get distracted easily so I'll undoubtedly go down a few rabbit holes, but as long as I have my research question as a clear red line in the research I should be good on that aspect.

## 2. Literary review

As mentioned before, the Netherlands face a dire housing crisis. “The need for additional housing in the Netherlands has been projected to be 1 million by the year 2035,” (Jonkman et al., 2022). With the current housing production, catching up to the increasing demand seems impossible, since the average produced units hasn’t exceeded 75.000 units for years now (Jonkman et al., 2022).

Despite the Netherlands having a long history of large amounts of social housing, with the highest proportion of social housing in Europe, a percentage of 35% (Olsen, 2012), there’s a shortage of nearly 4,8%, which is higher than the normal shortage needed for tension in housing markets (consisting of a percentage of 2%) (Gopal et al., 2023). How did this situation arise in the Netherlands, when they have historically had a good housing market for decades?

After the second World War, the Netherlands suffered from a housing shortage caused by war-damage and strong demographic growth (Musterd et al., 2020). In order to diminish this shortage, the Dutch government invested large subsidies into housing associations to fight this crisis. The housing associations became a means to implement government policy (Hoekstra, 2017). After the 1980’s, the government retreated from the housing associations more and more, making them increasingly more independent, and eventually, after the what is now known as “grossing and balancing operation” in 1995, the housing associations became entirely financially independent (Hoekstra, 2017).

The reason the government started to distance itself from the housing market has to do with a belief that emerged in the most recent decades that “the housing is so well organized in the Netherlands that the market will primarily be able to take care of the housing needs of the population, and that social housing and the involvement of the State should no longer have an active role,” (Human Rights Council, 2024). This belief is characteristic for governments that are mainly neoliberal in their point of view. According to Van Gent and Hochstenbach (2019) “The demise of public expenditures related to welfare and housing in favor of state interventions to secure (re)commodification have been hallmarks of neoliberal housing policy.” As seen in the belief described by the Human Rights Council, an increasing negligence towards the development of public housing started to form in the Netherlands, leading to the shortage and increase of prices for housing.

This sentiment is also the reasoning behind the removal of the Ministry of Housing, Spatial Planning and the Environment in 2010, and according to the UN rapporteur “paved the way to the current housing crisis,” (2024). Despite efforts of giving responsibility for housing back to some ministers in recent years, there needs to be a separate ministry for housing according to this rapporteur (Human Rights Council, 2024).

“An important factor driving housing demand in major cities is urbanisation,” (Nijskens et al., 2019). Since 2005, the population living in the 4 big cities of the Netherlands has increased proportionally. Since 2010, the urban population has been 3 times as large as the nationwide average (Nijskens et al., 2019). The largest cities and other medium-sized cities are expected

to keep seeing a strong population growth in the future. These two factors have helped to create the current crisis, the increasing demand for housing and the diminished influence of the government in developing housing.

According to Gerber et al. (2018) “scarcity of land is a political process.” They also note that: “The reason why land dedicated to single-family homes becomes scarce is a matter of land use planning regulations and property rights. These institutions create exclusivity and lead to a situation where the supply does not meet the demand.” As these quotes show, in modern day society policy plays a fundamental part in creating supply for housing, among other things. In the Netherlands, certain decisions related to the government policy for housing majorly impacted and helped contribute to the housing crisis.

In the second half of 2008, the Dutch housing market started to experience a downturn (van Dijk et al., 2014). The prices of housing in the Netherlands dropped 20% to near 30%. Combined with mortgages typical for the Netherlands, with a high loan-to-value ratio, many households got forced into the red as their mortgage debt exceeded the value of their house (van Dijk et al., 2014). The absence of demand for housing, mainly because of the citizens not being able to afford housing, the wrong assumption that there was no need was made. People could not sell their houses, so they did not have the option to move or look for a new house (Frans Wittenberg, 2024).

As we can see, there’s limited availability and a high demand for housing, especially for affordable housing. The housing currently owned by individual families was for a long time less worth than the high mortgages they needed in order to buy the house. According to Fields and Hodgkinson (2017), these consequences were “widely linked to housing policy failures.” Governments failed to properly regulate lending and actively encouraged home ownership leading to many people seeking out these high-risk loans.

Before taking a look at the various policies constructed to help deal with the housing crisis, and assessing which policies could help form a solution, it’s good to discuss the several theories proposed and created in the framework of housing policy. There are many factors that have an influence on housing policy.

According to Clapham (2018), the term “governance” shows that housing policy is made on multiple levels, and not only something done through the government, but also done by other parties in the public, private and other hybrid sectors. Governance is defined in many ways, and some even claim governance as a term itself is an empty signifier (Colebatch, 2014). A definition that could be used is “the complex of formal and informal institutions, mechanisms, relationships, and processes between and among states, markets, citizens and organisations, both inter- and non-governmental, through which collective interests on the global plane are articulated, rights and obligations are established, and differences are mediated,” (Colebatch, 2014). Though this term is mainly focused on global governance, it can also be viewed in a national perspective. Governing a country does not only involve a government, but is influenced by many factors and parties involved in the process. This term shows perfectly that governing is not only done nationally, but also on a local and regional

level. The way housing is governed differs per country, but also per region within a country, adapted to the specific needs of each area.

Another big symptom caused by the housing crisis is an increasing social segregation that can be viewed within most big cities in the Netherlands. Both Hans Ganzeboom and Dorine Wensink have indicated in their interviews that there are a lot more one-sided neighbourhoods due to the policy of the last 20 years mainly developing the same kind of housing, and social neighbourhoods staying mainly comprised of social housing. This leads to segregation. The most general definition of residential segregation is defined by Royuela and Vargas (2010) as “the level of dispersion of a particular group in a given geographical area.” This dispersion can lead to all kinds of social consequences, and though segregated social groups often have a real community, the separation between different ethnic groups has many negative consequences as well.

UK and Sweden are also countries that have dealt with a housing crisis. They used to have a big social sector like the Netherlands, but enabled the development of privatization and encouraged homeownership, leading to the same negligence situation that we see in the Netherlands (Aspalter, 2019). In 2015 – 2016 only 23.100 new social homes were realised in England, which is quite a low number when compared to the nearly 39.000 social homes in 2010. This year was moreover the last year the government funded the development of social homes (Shaw, 2016). According to Gallent et al. (2020), the housing undersupply is the root cause for the country’s housing crisis, and this has a lot to do with the current process of permissioning development. Due to planning restriction being very variable in different areas of development, there’s a lot of uncertainty and delay in the development process (Gallent et al., 2020).

Sweden has dealt with a long-standing problem of affordability when it comes to housing (Kusevski, 2018). Since the post-war period, multiple housing crises have arisen in the country. The post-war housing crisis was solved an initiative called the “million program”. However, according to Hall and Vidén (2005), one of the reasons this accelerated construction plan worked was the extremely low housing standards in Sweden at the time in comparison to other European countries. In the period of 1965 until 1974 more than 900.000 housing units were built. Despite criticism, their goal was achieved, since the new homes were both of a higher quality as well as realisation in big numbers. According to Kusevski (2018), the reason argued for the success was the “comprehensive housing policies coupled with housing subsidies, regulation of loan interest rates, and highly regulated municipal housing companies.” It’s been argued that Sweden has taken a neoliberal approach with its housing system since 1974 (Kusevski, 2018). The market got a lot more freedom and the government started to subtract from the housing market, and its ministry of housing was abolished in 1991.

Ireland has since the 90’s dealt with 3 consecutive housing crises, of which the last one, started in 2013, is still ongoing. Aside from the problems still present due to the previous crisis, this crisis dealt with a lack of supply in some areas and is associated with rapidly rising housing and rental prices, continued problems of social housing provision, and rising homelessness in response to a changing rental market. These problems are the consequence

of policies that have not systemically addressed the imbalances but functioned as a delay of the onset of future crises (Kitchin et al., 2015).

Due to the dire situation in Ireland, it is interesting to look at some of the policies they have implemented to help deal with the problems they are facing. These have been included in the policy analysis later mentioned in this thesis.

Something that is interesting to observe from these countries is that all their crises are related to the (missing of) policies to deal with the crises, or the policies not solving but rather delaying the problems of their respective housing crises.

### **3. Interviews**

In order to properly examine the effectiveness of policy and its role in diminishing the effects of the housing crisis, several interviews with policy makers from different municipalities were conducted.

#### **3.1 Interview with Hans Ganzeboom:**

The first interview conducted to examine the efficiency of policy was with Hans Ganzeboom, a program director for housing and team coordinator for the department space and housing for the Zwart Waterland region. The short term plans of the municipality are based on the housing plan the municipality made for the near future. In recent years there has been extra attention for creating housing for young people. The municipality tries to stimulate public projects, to make it more civilian central and to enable them to take their own initiative to develop more housing.

The municipality has also looked into the possibilities of flex housing by conducting a case study, however based on this research this was not a feasible option for this region specifically. The reason for this is the requirement the municipality/government sets for the quality for housing. When the development already requires a high level of quality it is a better option to immediately develop permanent housing instead of temporary housing.

The municipality aims to speed up the plans made for developing housing. However, this has been a challenge due to multiple factors. The first he mentions is that it takes a lot of capacity to speed up the process. There are certain studies that need to be done, and some just require time, which can tremendously slow down the process. And when it comes to actual realisation, not the speeding up of the process, everything that has to do with energy supplying is delaying. We have a problem of energy congestion, the net is overloaded, and that means that there's a huge waiting list for proper energy connections.

When it comes to long term plans to deal with the housing crisis, a main target is speeding up the housing program, trying to do the original in less time than originally planned. In the area talked about in this interview, the bottom quality is something to worry about too. Zwarte Waterland is a peat area, and this means there need to be a lot of extra measures to

ensure quality of housing, and to make housing more sustainable, as well as protecting the natural environment around it.

In terms of the influence of national policy on a local level, it is not that strong, but there is a lot more guidance than there has been in the past 20 years.

Something that does come into play is the targets set for the new development. There is a requirement of making 30% social housing, and 40% affordable housing. Though it is a good measure according to Ganzeboom, it's been spread very generally across the Netherlands, while not every municipality needs that 30% housing. In Zwartewaterland for example, 30% does not meet the needs of the people living there, since there is not that many renters in this area. However, it has become clear that the requirements set can be nuanced, depending on whether you can prove the requirements are unreasonable for your specific area.

Then the 40% affordable housing required. The roof of affordability set by the government is 390.000 euros. With that amount, you can not create very special housing, it's a very common house, there's not much special about it.

Another thing the government really tries to stimulate is flex housing, but as mentioned before, they didn't implement it in this area. Since there is not much demand for renting and social housing in the area, the demand for flex housing will not be high either, since this is a type of housing people settle for when the need is high for it is very often of a lower quality than other types of housing.

This set of requirements does however help create more diversified neighbourhoods. "For the last ten years, almost no social housing has been realized, and especially in the buying sector has housing been realized. The neighbourhoods from 2000 and a bit already from 1990 have become much more one sided. For the more vulnerable groups of people there is a lot less space, and they're mainly located in the older housing." This policy can help create more housing since it is finally giving a boost to the types of housing that have been neglected for the past 20 years. "With the new policy, the amount of social housing in the new district is at least 2,3,24% whereas in the past it was really only 0% or 0 to 5%, then you can expect that new districts that are developed are more diverse."

The new law on affordable housing is not as relevant for the Zwartewaterland region as it is for the bigger cities, but mr. Ganzeboom had a double view on the law. The people who pay too much currently can now change this situation. This can prevent the exploitation of desperate renters, which is a good thing. But, the argument made over and over again related to this law is the question if there will be enough middle income rentals. Will there be enough middle income rentals be realized. Due to this law, a lot of rents will go down, but how do you keep it interesting enough for a home owner to keep participating in the housing market. In the past couple of years a lot of rules have been added that mainly lean on solidarity, mr. Ganzeboom fears the new policies may be a little too one sided in a way.

Policies that should not have been implemented is not the ruling problem according to mr. Ganzeboom, but more the postponement of implementing policies. People have been saying

that the removal of the ministry of public housing was very much at the root of the problem, but according to mr. Ganzeboom this was more an expression of how there was no attention at all anymore for housing. It was the mindset that it would all come naturally and that the market would take care of it, but this was wrong, because direction in that department was needed.

One thing that was introduced that was a very bad decision was the landlord levy. The money that housing corporations now had to pay to the tax office they could no longer invest in realising new housing, so the whole process of development came to a standstill. And aside from that, from the perspective of mr. Ganzeboom the very slow development from the last 20 years has created the situation into the way it is now.

The current attention that has returned is a good basis for dealing with the crisis, it is here now, and that won't change for the coming ten years. Because the plans and targets set for the coming years will be a lot slower than is expected now. But there is a need for substantial financial means to keep supporting the (faster) development of housing. Both the development of these houses and the buying and selling of certain plots of land can cost a lot of money, which only so much can be paid by individuals and municipalities without supporting financial means from the national government.

There are a lot of possibilities to help support the development of housing financially. An example of this mentioned by mr. Ganzeboom is the introduction of a start-buy-start scheme, in which you only pay 70% of the price of the house, and pay the leftover 30% when selling the house. Sharing a property with the state may not be what many people want however. The government may want to have a say in what to do with those houses they partially own, even though it's your house. However, anything that could help can be considered a solution.

As a last addition mr. Ganzeboom pointed out that a lot needs to happen in the elderly housing system. In the next 20 years a lot of extra effort is needed. If you do it well and bring about a good flow of inhabitants, it's very possible there will be enough housing for the types of people where the need is currently the highest. The challenge will mainly lie in how do you support elderly people to make a decision to switch to more appropriate housing than the house they've paid for and lived in their whole life, since there is no way to force someone to leave their own house, and that's not something you should want either.

### **3.2 Interview with Lisan Wilkins:**

Lisan Wilkins is an employee for the municipality of Amsterdam for the division housing. She also works for the MRA, which is a cooperative of 30 municipalities, 2 provinces and the Transport area Amsterdam. The cooperation is also about other topics, but she works on the cooperation on the area of building and housing.

When discussing the short term plans of Amsterdam, ms. Wilkins disclosed the following. Amsterdam has a housing construction target of 7500 homes per year. They are however not expecting to make that target this year. And of that, in the new housing being developed, the

ratio is 40-40-20, so 40% social rent, 40% average rent and 20% purchase and expensive rent, so taking account the affordability that exists.

There is also a focus on creating new flex housing. The flex housing is meant for different target groups, like status holders, but also students and emergency seekers. For flex housing there's about 2500 plans for the coming years. They will be an addition to the normal development of housing.

The department ms. Wilkins works for is also mainly focusing on the management of who gets to live where, and taking part in the distribution of existing housing. They do this through, among other things, priority regulations, for example for urgent groups and vulnerable residents who emigrate from the public sector.

They are also looking how to better use the existing supply. A way for doing that is by stimulating renting out a space in someone's house, the municipality looks if there's any regulation restricting the ability to rent out a space in your house, and try to create more opportunity for this.

Something that is important according to ms. Wilkins is the law on affordable rent that was just adopted two weeks ago. The pressure on the market in Amsterdam is very high, so aside from a lack of housing there's a lot of houses that are just much too expensive, this affordability problem is especially apparent in Amsterdam. The government of Amsterdam as well as the MRA has lobbied a lot at the national government for the law on affordable rent, so it is exciting to see how it will pan out. It's a law mainly meant for regulating middle income rentals, which requires monitoring from the municipality and some other practical processes by the government like permits.

The municipality also tries to show the possibilities already available in existing regulation, since due to fear for high costs or a lack of information people sometimes don't know what is really possible in this area.

When discussing long term goals, ms. Wilkins referred to the AAV (Amsterdamse Aanpak Volkshuisvesting). This is a long term planning describing the goals and targets the municipality has set until 2040. They mention 7 goals in this document:

1. Creating more housing
2. Living more affordable
3. More houses for the ones needing them the most
4. Living more fit to your situation
5. Making houses of a good quality that are more sustainable
6. A better position for Amsterdam inhabitants
7. Liveable and flexible neighbourhoods with access to health care and other facilities

Ms. Wilkins specifically mentions that the municipality wants Amsterdam to be a city where as many people as possible can find a place and also more than now that the affordability eventually improves over time. These things cannot be resolved in a quick way unfortunately, so in a way all plans are for the long term.

The development area of Amsterdam is going to be inside of the existing city borders by expanding the different centres, like Amsterdam-Zuidoost and Amsterdam Nieuw-west, to help these places become more thriving centres within the city. There is a large number of transformation areas within Amsterdam. The municipality mainly tries to realise more housing in areas that are mainly business related or vague areas in general with garage companies and similar companies.

There is however a discussion about how to maintain the work part in these areas, in order to keep offering work inside the city, so removing all these small businesses in order to create more living spaces is also not the solution. So there's a focus on mixed housing areas.

Another problem often encountered in existing areas is that there are a lot of landowners. Developing in those areas has to be done gradually, since sometimes there are factors like contracts that limit the company from leaving, or they don't want to leave or want to be bought out for too much money. These areas are gradually transformed into a kind of mixed residential area.

There are a lot of problems that slow down the process of (re)developing areas. When there's a well-established environmental plan building is not always an option. The agreement the MRA made with the government was for about 570.000 homes for the coming years until 2030, but in these agreements it was also said that this is something that they strive for, in order to realize this there are still a number of very crucial bottlenecks and for these bottlenecks the help of the government is needed. A specific problem relatively exclusive to Amsterdam is sound contours, there are restrictions in where can be built to prevent sound pollution.

A problem that arose due to the limited ownership of the land by the municipality or government is that it's become hard for housing corporations to invest in the development of new housing. Lastly, due to complicated and time consuming procedures there can be a lot of delay in the process. However, according to ms. Wilkins, there is a legislation in preparation to help speed up the procedures for development among many other things.

The option of flex housing in Amsterdam was also discussed. Even before the national government started to actively stimulate this option the offering of flex housing was an alternative the municipality of Amsterdam was looking into. For the coming years they're aiming for 2500 flex homes, and partly specific locations have been decided on already, which are usually areas where permanent housing isn't an option for some reason. Although this is a good development, this is something the municipality views as an addition or a temporary solution, It can certainly help in the short term for specific groups, but the big problem with temporary housing is that the inhabitants have to leave after a certain period of time, and these inhabitants need to find new homes again as well, making the temporary housing more a postponement of the existing problem. There is also the question on how to make sure the temporary housing meets liveability standards.

The sustainable development of housing has been a bit stricter in Amsterdam for years already. There was also for new development projects that are issued by the municipality called tenders, which parties can apply for to development for the municipality. These

tenders have specific requirements for among other things the sustainability of these homes. They are not strict requirements, but they do challenge the market to come up with sustainable solutions. An example ms. Wilkins mentioned of this is the Bijlmer bajes. This is a former prison where new housing was built using approximately 98% of the former prison towers as building materials.

With the MRA, a sort of agreement has been set up with as a goal to start realizing 20% of the new housing with wood building or other bio based materials by 2025. They are not at this number yet, but it is being stimulated. Despite having this goal, the main thing for the municipality is that the realization keeps happening. The municipality tries to find a balance between challenging the market with sustainable building and keeping the realisation of new housing ongoing.

A study showed that in order to make a city truly climate adaptive you have to invest quite a bit, which in the long term will save money, it is definitely a topic the MRA is thinking about. From the direction of housing in Amsterdam a lot of effort is being made into the sustainability of existing housing. They do this through communicating with the residents about options for this, helping with the isolation of their homes or offering materials and measures to stimulate this, and informing them about it a lot more, especially because of the rising energy costs of the past few years.

When asked about the municipality's role in the increasing problems caused by the housing crisis, ms. Wilkins commented that from the market there's a lot of criticism related to too many requirements and standards for the developing of housing. It needs to be affordable, sustainable, big, beautiful, and all these demands lead to delays. Some municipalities tend to indeed demand a little too much, for example some municipalities also work with high parking standards. These aren't relevant for Amsterdam, the parking standards there are very low, but in many regional municipalities these standards are higher, and ms. Wilkins thinks that regarding some demands the municipality overdoes it. Nevertheless, these demands do guarantee the quality and sustainability of the new housing, and can hopefully help sustain the housing for 50 years or longer.

Looking at national policy, something that is recognized more broadly is there was a time since around minister Blok, that a lot of space was given to the market, and for example the landlord levy that was put on corporations among other parties led to a lot less building by corporations. Minister de Jonge has turned these developments back a bit, and according to ms. Wilkins it seems to be heading in the right direction again, but the municipality is partially dependant on the government, so if there's hindering policy or a lack of funds this can be really determining for the local policies as well. This is also why it's important to ensure that there is good national policy.

Policy ms. Wilkins is really hoping for will be added is mainly the aforementioned legislation that was being prepared but is yet to be implemented. The idea behind the new legislation is that all municipalities contribute sufficiently to the construction of social housing, and to house the vulnerable groups specifically. These are the least popular tasks in many

municipalities, and this legislation can ensure that all municipalities contribute what they can to these more difficult tasks.

The municipality of Amsterdam tries to develop mixed neighbourhoods. They do this by investing more in neighbourhoods that are more problematic to help create equal opportunities for different social groups. Despite these types of efforts, it does keep being a problem, since there are neighbourhoods where there is much more social housing and there's areas where there are a lot more vulnerable residents, so this is a hard problem to tackle. They are trying to steer it by controlling which building corporations can sell, and by building a more mixed neighbourhood when parts get demolished, but the residents don't disappear, so that's not always possible.

Lastly ms. Wilkins added that things are very dependent on the new minister now, but its becoming more and more important that there is good regional cooperation, to enable for example the housing of urgent housing seekers.

### **3.3 Interview with Joep Peters:**

Joep Peters is a policymaker strategic living for the municipality of Arnhem. He works on multiple levels of government, both for the municipality as well as the green metropole area (A multi-municipal cooperative consisting of Arnhem, Berg en Dal, Beuningen, Doesburg, Druten, Duiven, Heumen, Lingewaard, Montferland, Mook en Middelaar, Nijmegen, Overbetuwe, Renkum, Rheden, Rozendaal, Westervoort, Wijchen and Zevenaar). The projects Joep currently is concerned with are the laws on housing and on affordable housing.

When asked about the law on affordable housing, mr. Peters answered that the municipality is very happy with this law, since it can help strengthen the position of the tenant. The municipality was already looking into doing this, but these instruments offered by the new law can really help.

The municipality works both with the goals set by the government as well as their own strategy. As mentioned by mr. Peters, when looking back we had a credit crisis. During this period nothing was built. The city has developed, but at a somewhat low level. And what you suddenly saw happen is that there was an immense demand and with that an immense shortage of housing in the entirety of the Netherlands, this was also the case in Arnhem.

In order to meet the demand Arnhem used many resources and helped rebuild the housing corporations in order to start a much larger construction program. This has been going on for a few years already, and the municipality is catching up now, but they're not there yet, like many other municipalities.

In order to deal with the crisis the municipality of Arnhem closed a housing deal with the previous minister of national affairs, Hugo de Jonge. High quality housing, with a big social program. 30% social rental and 66% affordable rental with the green metropole area. The aim per year for the municipality of Arnhem is a 1000 new homes. What's interesting is that

Mr. Peters mentioned they do make that goal, but if you look at it more closely you notice it's not all new homes, but also mutations in the existing stock.

Another goal for the municipality of Arnhem is to decrease the segregation in Arnhem. The city is currently quite segregated. They want to try to blend neighbourhoods together to increase the diversity within the city. Mr. Peters does mention how important the allocation of the houses is for this aspect too, since good allocation can guarantee a more long term situation.

In terms of citizen participation, the municipality tries to include the inhabitants in the developing process, but it's not always as effective. And there will always be people against the ideas proposed for the development, which is their good right, but can hinder development.

When asked about the national policy hindering the development of new housing, Mr. Peters said that it wasn't necessarily the policy limiting the municipality, but more so the subsidy rules set by the government, and the subsidy conditions. Housing, especially social housing is often unprofitable. There are subsidies to help develop these types of housing, but the systems for these subsidies are quite complex. The dynamics needed for specific cities may not match up with the basic dynamics required by the subsidy. These factors hinder the development of new housing.

According to Mr. Peters, policy that has contributed to the creation of the lack of affordable housing and the crisis is mainly the introduction of liberal national policy. The dismantling of the ministry of VROM was a consequence of this policy, which has really contributed to the crisis according to Mr. Peters. As well as the consequences of this liberal policy for housing corporations.

However, according to Mr. Peters, the changes Hugo de Jonge has made the last few years with his housing deals and new instrumentation were quite helpful, though repairing. Things are being repaired, but this will take quite some time, since housing construction is slow.

Environmental impact reports and other researches help increase the time it takes to build new housing. There are many factors to take into account, with soil, transportation, green, nitrogen, etc. Grid congestion is also a big issue in the Netherlands. Though there are innovative building methods to deal with this issue, these methods are not part of the mainstream construction streams yet.

Discussing innovative building methods, the topic of shared ownership was discussed. This will be good at the start, since less needs to be paid to buy the house, but that will need to be paid later. Mr. Peters believes all variations of alternative paying for housing have been thought of at this point. Housing will also become more and more expensive as time goes by, due to raw materials getting more expensive and due to a shortage of professional manual labour has also become more and more expensive. Though all the new requirements for circular building as well are very expensive, it is the typing housing you want to build to make housing more sustainable. The current affordability standard of 390.000 is too little for the expected quality of the housing.

Lastly, mr. Peters wanted to add that knowledge of available instruments is important, good control of the legal instruments is also vital. There is also a need for the government to cover the unprofitable peaks to keep enabling corporations to develop unprofitable housing like social housing. And most of all, staying in touch with each other is crucial. A corporation has a different perspective than a municipality or the developer or contractor. Keep in touch to ensure the most efficient process. The municipality of Arnhem regularly exchanges opinions and involves corporations in the talks about legislation, and even sends pleas to the national government for the corporations.

### **3.4 Interview with Dorine Wensink:**

Dorine Wensink is a policy maker for the municipality of Almelo. Previously she's been in a position for the municipality Hof van Twente in a similar function. Hof van Twente is a fusion of the previous municipalities Diepenheim, Goor, Markelo, Ambt and Delden.

The short term plans of the municipality of Almelo are ambitious. The city is developing enormously, starting with 1000 houses around the railway area. Instead of repairing shortages, the city wants to restructure the neighbourhoods. Almelo has a lot of social housing in specific neighbourhoods, so they want to make these neighbourhoods more accessible and more diverse, to help put the city on the map as a great residential community.

On national level there's a demand for social housing, but in Almelo there's already a big share of social housing, with a percentage of 37% social housing. 55% of housing is paid for, and 45% is rental, which is relatively high. So the need for social housing and rent in Almelo is not as urgent.

This is something that could be seen in the housing deal negotiations. The national government wanted a 30% share of social housing in new developments, but the province Overijssel set the prevalent that they would not translate this down to each individual municipality. Instead of increasing social housing the municipality of Almelo wants to build affordable, cheap and normal housing. Social housing will be transformed instead of expanded.

Hof van Twente had a lot less social housing. They stated what they had planned in the housing deal, but there's an administrative trick they used. The percentage expected by the national government is not based on an netto number, previously built social housing that gets demolished does not get removed from the total number of social housing. So a lot was done with demolition and reconstruction, and the demolition did not have to be removed.

Ms. Wensink mentioned that sometimes the 30% condition is not realistic, but then you do need to prove it in the provincial legislation or the housing plan.

In terms of long term plans for Almelo, the railway housing development is planned until 2030. Until 2035 there's also the ambition to build 4000 homes. Almelo has also made a lobby document together with Enschede and Hengelo, requesting to realise more housing to

put Twente on the map, and this was approved. This meant that, together with Hengelo and Enschede, Almelo is going to realise 70.000 homes. This is planned until 2050.

When talking about sustainable development of the homes, ms. Wensink mentioned that there are stimulus regulations and loans available for improving your own home, and that there's an effort by housing corporations to raise the energy label of homes. Though, she did notice, that in Almelo the corporations are a little less ambitious than the ones she encountered in Hof van Twente. It does also depend on what a corporation has to spend, because if a corporation is lacking funds it's hard to get anything done. The municipality is also working on making a neighbourhood, Windmolenbroek, free of gas.

When ms. Wensink worked for Hof van Twente, there was a bit of a collide with one of the corporations. This corporation was a bit more conservative in its realisation style, and preferred to first demolish and then rebuild, not really expand.

The municipality of Almelo deals with different problems. One of those problems is a lot of separation between groups within Almelo. You have neighbourhoods where its mainly social housing, barely any other type of housing mixed into it. The municipality tries to create more mixed neighbourhoods, but this is a bit difficult. Neighbourhoods with a lot of social housing have often bigger social cohesion than neighbourhoods with a lot of commercial housing. There are neighbourhood directors who try to encourage everyone to get together and connect with each other, but this remains difficult, especially when people live very individually.

When asked about which policies should not have implemented, ms. Wensink refers to the Housing law of 2015. This law restricted the options for the housing corporations. They could only do housing, and lost its ability to do the other roles it has in terms of liveability. Another item she mentioned was the Landlord Levy. This was a purely economic measure to get more money into the state budget. This caused the corporations to not build, since they did not have the funds to realise more housing.

A development ms. Wensink considered to be good is the train of new policy that came form the Hague these past few years, and how we handle the new policy. The situation with the housing crisis is a recurring pattern in history, where the national government tightens and loosens the ropes, and it shows how much the national government is needed in maintaining the housing market.

The new law affordable housing is a good thing according to ms. Wensink because the position of the landlord is weakened. There needs to be a limit to what you can ask for rent in the context of the current housing crisis.

The current policy that the national government has implemented is good according to ms. Wensink. She is of the opinion that the government should implement the current policies for a few years and look at the effects after that period of time, and then add policy and changes where it is needed.

When referring to the policy of shared ownership implemented in Ireland, ms. Wensink mentioned that we already have similar forms of shared payment in the Netherlands, and that something like this can definitely help in the Netherlands.

Lastly, ms. Wensink thinks it would be nice if the housing corporations could get a strong position in the middle renting market. Their influence can help make neighbourhoods a little more powerful and create more diverse neighbourhoods. Currently corporations are allowed up to 15% free access, they can pick who gets to live where, and it would be good if the corporations got even more freedom in that regard since it will help increase the diversity of who goes in these living spaces.

### **3.5 Interview with Frans Wittenberg:**

Frans Wittenberg is a strategic advisor for the physical environment and policy and management working for BVNG. He deals with the subject matter course and knowledge development, so that everyone stays up to date with for example new developments in the Hague. The BVNG mainly works for municipalities, provinces, regional waste authorities and environmental services in this specific domain within their organisation.

Mr. Wittenberg started off discussing some projects he has contributed to related to the housing crisis. He helped with a project in Hof van Twente, where there are big housing ambitions to build a lot of housing and to improve the existing housing supply. The issue they ran into was how to better organize the housing function, what is necessary first and what needs to be tackled later. Some other projects he worked on were in the area of flex housing.

Something that was a big hurdle in the Hof van Twente project was the improvement of the cooperation between the municipality and the corporation. They had a pretty bad relationship for a number of reasons, but in the end the municipality needs to work together with the housing corporation to achieve their goals.

Aside from the bad relationship, there were a few other hindrances to development with Hof van Twente. There was a lack of capacity, an not-well organized planning process, a difference in ambitions between corporations and the municipality. The municipality also had a case of planning optimism, believing that the plans were so good, nobody would object to them, and that type of mindset is a bit naïve.

In terms of delays caused by citizens objecting to plans, mr. Wittenberg mentioned that though the citizens are often blamed in this scenario, if during the process, when the municipality is in control, things weren't handled well, then that can lead to a lot of time wasted. The municipality wants to develop faster and better and more of course, but according to mr. Wittenberg you do sometimes see that the municipality complicates things by making demands in a later stage of developing, while the phase of making demands has far passed. They would for example want more social housing or more sustainability measures even though due to the plan already being approved and initiated these new demands are not mandatory to be included.

When discussing the need for including more parties into the planning process to help improve it, mr. Wittenberg mentioned that it is important to communicate very transparently, openly and clearly, since it can help prevent misunderstandings that could lead to problems in the future. In the end the municipality can decide how they let citizens participate, if they do get a say or not, but it's vital that the municipality clearly communicates which role the citizens play. It's also really important to build your plan well, so it can hold up when being judged legally. If the plan is not strong, it can lead to a lot of delays when contested by inhabitants of an area.

Mr. Wittenberg talked about there being more and more attention for flex housing in the Netherlands. The good thing about flex housing is that special procedures can lead to them being realised sooner than regular homes. It's good when municipalities are using flex housing to meet the housing needs of now faster. There's still a lot of people that don't agree with flex housing, due to the lack of quality, though this has been getting better, and the usual types of people that used to be placed in flex housing (status holders, asylum seekers, etc.). That also has to do with the NIMBY effects, according to mr. Wittenberg. This type of way of thinking can really delay projects, not only in the area of flex housing.

Something mr. Wittenberg thinks could help accelerate a lot of planning processes is parallel planning. In the Netherlands we're used to following certain phases, and sticking to these phases, but in parallel planning things are not done in a chronological order. This can save a lot of time in the long run.

A lot has changed in housing the last couple of years. The government has said that they're taking back control of housing in all kinds of ways. Both with policies as well as laws, financial stimulation regulations, urban construction impulse, etc. "This is a big change compared to 2015 or so, when there were municipalities that no longer had a policy advisor for housing." Mr. Wittenberg also pointed out that now the housing board for the government is at least 100 people. There is so much more attention for the housing, and for affordability. This increase in attention for housing is good according to mr. Wittenberg.

Mr. Wittenberg does think the lack of attention played a role in creating the lack of housing. During the time of Minister Blok, the ministry of VROM was closed, due to him believing he had completed his assignment and the housing market was finished. Around this time there was a strong belief in the market already, and that was only strengthened. The housing corporations were already in the corner, and at the time they were allowed even less, which led to them building a lot less. The question about the demand was however misinterpreted. There was no demand at the time due to an economic reason. People could not sell their houses, so they decided to stay together in a house instead of getting a new home because they could not afford it. This led to there being no demand, which led people to believe that there was no need for new housing anymore. So all plans that were made were put away and no new plans were developed. And then when people started buying again, the country was not ready for that. There was a high demand, but no supply.

Something mr. Wittenberg thinks also has influence on the housing crisis is the way we deal with the ground. The housing market has become an earning model for everyone. Where the

housing legislation 1901 started with the Dutch government has a duty to ensure sufficient housing, both of good quality and affordable, that part is now a bit out of the picture.

When asked about good policy of recent years mr. Wittenberg commented that the policy commitment is really good and that the aim of legislature to build a lot more social and affordable housing, that the current policy going back to focus on what is really needed, and not looking to make money out of the market. It's also good that the government has made actual laws aside from policy. The threat of consequences can be a very handy tool, even when it's not used it may lead to people following the policies and plans.

Nevertheless, the part of new policy mr. Wittenberg is worried about is the construction acceleration. A lot of money is being invested in it, but if you look at what is being produced, is this extra money really helping?

Something that should be added to the national policy is the restriction of the power of landowners, mr. Wittenberg thinks that that is really important. He also thinks that the government should play an even more active role in the realisation of housing, have a national program of housing that can be personalised per region. Each region has their own environment and problems to deal with when it comes to developing new housing.

Another thing that should get a lot of attention according to mr. Wittenberg is that you're creating neighbourhoods and communities, not just homes. An example of an initiative to support this is the corporation Blauwhoed, who have a concept called Senior Living, where they actively connect people based on their interests. If something like that could be organised on a larger scale, it could be a great way to bring people together, but that is quite difficult to do. He does believe that it is good if the government has a role in it, but definitely more of a supportive role than an organising role.

Lastly, mr. Wittenberg commented that there should be a lot more space for self-realisation by residents, and that the citizens manage it in housing cooperations. And to ensure that you don't do one-time things, like build an affordable house of 250.000 and then let the inhabitants sell it for double that price 2 years. Make sure the house stays that price or the residents want to stay there for a long time. The government should also not be blinded by current developments and have a broader look on the future. The housing market is ever changing, and there will be a time when demand will heavily drop again. It's good to keep a constant flow of housing so that no matter what comes it can be dealt with more appropriately than the current housing crisis.

## 4. Analysis:

There are three categories that are interesting to examine, as mentioned earlier in this research. For the interviews, these categories will be used as a means of analysing, whereas for the policy analysis per policy an analysis will be conducted.

### 4.1 Analysis interviews

#### 4.1.1 Effectiveness policies

The policies currently implemented are a good development. They are a sign that there is attention for the housing crisis after 20 years of neoliberal policy believing that the market would solve the shortages in the housing supply. These new policies offer direction, which was needed for municipalities to be able to take action. Mr. Ganzeboom does remark that the policies are very generalised, making them not applicable for every municipality in the Netherlands. Ms. Wilkins is supportive of the policy created recently, especially the law on affordable housing she helped lobby for. However, she also remarked that the targets the municipality of Amsterdam set for themselves this year are not going to be reached. Mr. Wittenberg considers the fact that the national government has actually implemented some laws to help push the housing agenda forward a very good thing. It does not always require the usage of these laws to enforce them. Ms. Wensink believes the current policy to be good, and that its effectiveness is something that can only be judged after a few more years of implementation. Mr. Peters believes the policy to be a step in the right direction, but thinks the policy is more so aimed at repairing the current crisis and not so much focussed on the future. The effectiveness of the policy is something that can't be judged in its entirety yet, though there is a lot more direction compared to before.

#### 4.1.2 Promising policies for the future

Most of the policy makers consider the law on affordable housing to be a good development. Though Mr. Ganzeboom indicated that this law is more meant for big cities, they expect it can contribute to a fairer rent system and it is a way to decrease the power of home owners. Ms. Wensink hopes the housing corporations can take a stronger position in the new middle rental market also reintroduced with this law. Ms. Wilkins is hoping for the implementation of a policy that was still in the works, that requires all municipalities to contribute to the creation of more social housing. She believes this will help create more housing and it will make the development fairer to all cities. Mr. Peters believes that having good communication between all kinds of parties involved is crucial to ensuring a good future for the housing market. Mr. Wittenberg thinks that the government should have an even more active role in the creation of new housing, and Mr. Ganzeboom thinks that there should be an increase in the amount of funding for dealing with the housing market.

#### 4.1.3 Limitations in solving the crisis

There are many limitations in developing housing and keeping housing affordable. When it comes to policy limiting the housing market, the removal of the ministry of VROM and the landlord levy are referred to by multiple policy makers. Dorine Wensink also refers to the

housing act of 2015. In general, due to neoliberal policy, the market became a lot freer, housing corporations became independent from governments but got a lot of restrictions put on them limiting their ability to expand the housing stock, and the housing market was no longer a priority for the government.

## **4.2 Policy Analysis**

In order to find the most effective policies for the Netherlands, a policy analysis has been conducted.

### **4.2.1 Maximum WOZ – value:**

The first policy that got looked at more closely was the maximum WOZ – value. This policy was made to keep rent more affordable. Before, the value of a house was mainly based on what the house was worth. Now they changed the way this gets calculated in order to keep the average rent for housing at a more affordable price. This policy would help renters and weaken the power of house-owners. There is a positive effect on the affordability of rent, but due to the new system house-owners can still find ways to just reach a specific level in order to increase the rent.

### **4.2.2 Affordable Housing act:**

This is a new law that got instated as of the first of July 2024, so it is very recent. The law requires the expanding of the social rental and middle rental sector with 113.000 houses, and in doing so to reintroduce the middle income rental sector. This law was implemented to help expand the stock of housing and to help keep renting more affordable, especially for the middle income renters, who earn too much to be allowed into social housing, but can't afford normal rent. Ms. Wilkins mentioned in her interview that the municipality of Amsterdam and the MRA actively lobbied for this law, since they believe it will help keep rent more affordable. Mr. Ganzeboom however mentioned that he's not sure whether there will be enough middle income rental housing developed, since it's not as profitable as normal rental housing. The municipality of Arnhem believed it would help them with enforcing certain restrictions on house-owners, so in general the opinion is relatively positive.

### **4.2.3 The living deals:**

In 2023, minister Hugo de Jonge has made so-called living deals with municipalities all over the Netherlands, with requirements for a certain amount of affordable housing and social housing. All the policy makers mentioned these requirements and are actively planning their strategies around these numbers. Though these deals need to be nuanced at times, and are sometimes achieved with a little trickery, they have a positive impact on the development of affordable housing and especially social housing.

Like Hans Ganzeboom said: "in our case, you always end up at 2, 3, 24% of the new building district. You do end up with social housing. Well, if you count that in recent years sometimes really 0% or between 0% and 5% or very small triangles in new building districts have become social housing, then you can imagine that the district that are being developed now

are more diverse.” Even if there’s nuance and it’s treated like a gross number, there is an increase in social housing nationwide, both in quantity and quality. Though this is a step in the right direction, these plans are only short term, and repairing the damage that was caused by the lack of attention for housing from the past 20 years.

An example of a living deal is the one minister de Jonge made with the province Gelderland. In this area, 1 million euro is being invested to build 50-60.000 new houses by 2050. 50% of these houses are meant to be affordable or social housing, and 50% of these houses need to be developed sustainably.

#### 4.2.4 Landlord levy:

This levy was implemented from 2013 – 2023, and required landlords with 10 houses until 2018 and landlords with 50 houses from 2019 – 2023 to pay a specific tax. This stopped the increase of monopolies in rental markets, but at the same time restricted the ability of housing corporations to invest in new social and affordable housing, leading to a lack of development. Both Dorine Wensink and Hans Ganzeboom noted that this levy has caused a lot of harm, especially for housing corporations.

#### 4.2.5 Tax reduction for building affordable housing:

Since January 2020 national policy offers a tax reduction on the development of affordable rental housing. This is to help create more affordable housing. Though it did stimulate developers to develop more social housing, the tax reduction nearly removed the tax imposed by the landlord levy, so this was more of a countermeasure than a solution.

#### 4.2.6 Measures to increase temporary housing and flex housing:

In order to stimulate the development of flex housing, a set of measures was implemented in 2019. These measures extended the time for renting out flexible housing, created an exemption from the landlord levy, and added a digital platform to help make the processes easier. This was all meant to deal with the most urgent housing seekers and help battle homelessness.

Though this is a good short term solution, and something Frans Wittenberg thought was a good development, also due to the quick options for living it offers, in the long term these people will still need a space to live. For smaller municipalities like Zwarte water land this option is not really viable, since the standards of liveability are on par with permanent housing, and the demand in smaller municipalities not as urgent is, and the municipality of Amsterdam considers it as something extra to their existing ambitions, since it is a short term solution.

#### 4.2.7 The construction of the Expert team Housing:

In order to get stuck projects started again, the government created a panel of advisors to whom developers can go for advice regarding the realisation of these projects. This is to help support the housing stock. This team was instated in September of 2023. It is a positive step to help projects that got too complicated or could not move on due to a number of reasons

continue again. It is mainly meant for bigger developing projects, which makes it a resource not available to everyone.

#### 4.2.8 Beneficial loan for the redevelopment of industrial terrains:

The government has made a beneficial loan of maximum 5 years available to redevelop industrial terrains and increase housing in these areas. This is to help create more housing in especially existing areas, which helps improve the living environment in the city. It's a good way to make use of existing buildings and areas not in use currently, but the available loans for this have all already been used. The loan will not be available until some time has passed and the first parts of the loan have been paid back. This policy is in theory a good policy with a positive effect, but there's currently too little resources. Hans Ganzeboom also mentioned that without proper financial resources, the acceleration desired by the government will not succeed.

#### 4.2.9 Higher income limit social housing:

In order for lower income families to obtain social housing, the income limit for households with more than one person has gone up to 44.196. This is to increase diversity in social housing and to help keep housing affordable for lower income families. This was implemented in 2022. Though this does increase the amount of lower income families able to live in social housing, there's still need for more space for lower income families in social housing. Housing corporations can assign 15% of their homes by choice, Dorine Wensink thinks it would be nice if corporations can play an even bigger role in this, since this will help keep the inhabitants of social housing diverse.

#### 4.2.10 Increased allocation of housing to households with a middle income:

IN 2022, the government upped the free allocation from 7,5% to 15% locally. This is to increase available housing for people with a low middle income. Though this is a step in the right direction, like mentioned above, a bigger role in the allocation may help increase diversity and social cohesion. An even bigger percentage may be more effective.

#### 4.2.11 Increased rent for "scheefwoners":

To stimulate people to move to a home more appropriate of their income range, housing corporations are allowed to raise their rent, which in turn can be used to invest in more housing. This policy helps clear up social housing for those who can't afford other types of housing. This is a bit in collision with the last policy however, since people with a low middle income technically earn too much for social housing, and making it more expensive for them after just letting them enter the system can be seen as unfair.

#### 4.2.12 The removal of the ministry of housing, spatial planning and environmental management:

To create less subdivisions within the government, this ministry was removed in 2010. Its responsibilities were divided over other existing ministries like the ministry of national affairs. Around 2021 there was a discussion of bringing back the ministry, but this hasn't happened

as of 2024. Though it helped complicate the government as a whole less, due to the divided responsibilities housing got a lack of attention and was neglected in many ways.

#### 4.2.13 Housing act of 2015:

In the housing act of 2015, a few restrictions for housing corporations were introduced to help protect renters. This was meant to guarantee affordable renting and to protect the renters. The act increased the influence of renters and municipalities in decisions by housing corporations, and required 80% of housing rented out to be for renters below a certain income threshold. The rules for subsidies from the government for the housing corporations also became stricter. Though this did increase the renters' influence, it had the unwanted effect that housing corporations started developing less housing and that other functions the housing corporations have besides providing living spaces were hard to fulfil. Dorine Wensink expressed that this act was a bad decision for the long term future of the social housing market.

The Netherlands wasn't the only country in Europe dealing with a housing crisis. Ireland is one of the countries that has also dealt with a housing crisis. In order to see how they dealt with their housing crisis, 2 policies that Ireland has implemented have too been analysed for this research.

#### 4.2.14 Affordable dwelling purchase agreement:

This is an agreement the government of Ireland implemented in 2021. In exchange for a percentage of the ownership, the government supplies funds for buying a home. This is to help keep housing affordable. In Ireland it has proven quite popular with 300 applications in 2023 and even more expected in 2024. When asked if such an arrangement is plausible in the Netherlands, Dorine Wensink, Joep Peters and Hans Ganzeboom talked about the version of this already existing in the Netherlands called "KoopStart". This arrangement means you pay 70% upfront, and only pay the leftover 30% from the profits when you sell the house when you move. Frans Wittenberg thought something similar to this arrangement in a collaboration between retirement parties, the government and corporations would be interesting to see in the future. Something like this could be a possibility for the Netherlands to help stimulate the development of housing.

#### 4.2.15 Housing plan:

The Irish government has a target of building an average of 33.000 homes per year for the years 2021 to 2030, to help improve the housing stock. Though this is a good target that has been proven to be reachable, there are no plans formulated to keep this going until after 2030.

The plans introduced by the Irish government are similar to things we have planned for the near future, though shared ownership funds is something we can definitely do some

research into. The Netherlands has a similar arrangement, but it's not funded from the government and more a choice an individual developer can make.

## 5. Results

In the Netherlands there are different types of policies in place. Policies to deal with the lack of housing, for example a tax reduction for building affordable housing and an increased budget for building as well as targets set in deals with different regional institutions. There are also policies to further support the affordability of housing, such as a policy approving a raise in rent when faced with "scheefhuurders" and a policy to (re)introduce a level of renting that has long been absent in the Dutch housing market, the middle income renting market. Interestingly, multiple measures that were introduced are meant to counteract a specific levy introduced in 2013, the "landlord levy". This shows that the levy was a badly thought out plan, because of the need for countermeasures. Moreover, the director housing of Zwarte Waterland, Hans Ganzeboom, and Dorine Wensink, a policy maker for the municipality of Almelo, have expressed the same opinion, of the introduction of the landlord levy leading to a lack of ability to invest by housing corporations, causing a standstill in development.

There is a discourse in Dutch politics around the years 2010 – 2015 with policies that restricted housing corporations and hindered the development of social and affordable housing. The removal of the ministry of VROM, the landlord levy and the housing act of 2015 all seem to hinder instead of support the creation of more housing. This was confirmed by multiple policy makers, mentioning these policies in the interviews as apparent limitations to the development of social and affordable housing.

Multiple policy makers agree that it's a good development that there's new attention for the housing crisis. The policies and laws introduced by minister de Jonge in the past few years are giving the housing market a lot more direction than they have had in the last 20 years. Because the lack of attention over the past 20 years has had an incredible impact on the housing stock and the affordability of housing.

In terms of what still needs to happen, though the policies of minister de Jonge were considered to be quite good, they are mainly repairing in nature. They help diminish the huge shortage between supply and demand, and help meet sustainability and quality expectations. The interviews have very differing views on what needs to happen.

Lisan Wilkins mentioned that she hoped the legislation that is currently in the works, that as one of its parts ensures that all municipalities contribute sufficiently to the construction of social housing will be implemented.

Hans Ganzeboom believes the attention that is currently directed towards the development of housing is a good thing that will remain for at least the coming 10 years, but thinks that more funds need to be given to ensure the quality and quantity that is desired by the government.

Joep Peters thinks it's important municipalities truly understand and learn how to control the tools at their disposal for the development of housing, and believes good and thorough cooperation between different levels of government and other actors involved in the development of housing is incredibly important.

Frans Wittenberg believed quite some things could be added to the national policy. It's important to restrict the power of landowners, this will put renters in a more powerful position. Secondly, instead of delegating like the government does now through living deals among other things, mr. Wittenberg believes the government should have an even more active role in the development of social and affordable housing. Setting up a national program with certain standard requirements, and working locally with municipalities to realise this housing will guarantee the proper development of housing all over the country. And lastly mr. Wittenberg remarked that it is vital that the stream of new housing keeps being constant, no matter what kind of times we are in.

Contrarily, Dorine Wensink thinks we shouldn't change too much about the current policies set in place. She thinks we should wait a few years to see how these policies impact the current crisis and then make tweaks to the policies or add more where it is needed. She would however like to see the housing corporations having a strong position in the new middle housing market that is slowly being reintroduced.

All in all, this is an extremely complicated issue that has not merely been created by the lack of policy and attention, but has more issues at its core and will always be a recurring issue since the future cannot be predicted, and many variables are involved. Nevertheless, as recommended by multiple policy makers there should always be attention for the housing market, since the stronger direction coming from a national level keeps the housing market on a local level more consistent and more capable of dealing with unexpected circumstances.

The advice that is recommended is a constant stream of housing. Policy like the recent additions minister Hugo de Jonge has made during his term were a good start, there just need to be adjustments to make them more durable for the long term. Enough financial resources and communication between different parties involved is also crucial. The law on affordable housing is a very promising piece of policy, especially in big cities. Another promising policy is the living deals, these deals are able to provide concrete numbers in the development of housing per category. The continuous use of these kind of deals in the future may have a significant positive impact on the symptoms of the housing crisis.

## 6. Discussion

This research was very interesting. It showed how, when one of the basic needs of humans is threatened, it can have drastic consequences. The deeper into the subject, the more interesting it became, since it showed that governments do indeed have a leading role in providing housing for everyone. Municipalities are dependent on national policy, and if this policy limits or prevents them from developing the way they want, it can lead to problems in the future. The literary review was quite doable, since there's a lot of research on the housing market, especially the one in the Netherlands, since it went from having the highest amount of social housing in all of Europe to one of the housing markets with the most problems. And despite governmental policy not being the only reason for the crisis, it did most certainly play a role in creating it. The consequences of political points of view were never something I considered to be such a big cause for the structural lack of attention for housing and accommodation. The effects it also has on the solidarity and discrimination of others is also interesting. The NIMBY – mindset is something that can really drive a wedge between groups of people.

The interviews were incredibly interesting and fun, it was a delight to talk to professionals about this subject I've invested so much time into researching. It was interesting to see the difference in opinions and involvement between smaller and bigger municipalities. It was also very interesting to learn the involvement of the municipality of Amsterdam in the pushing forward of the Affordable rent Act. The involvement of municipalities in national policy seems to be very important to create the type of policy the different levels of government need to properly support the housing market and the consistent development of new housing.

Have the research questions been answered in this research paper? First of all, my main research question; *“What national and regional policies against a housing crisis would be most effective to be implemented in the Netherlands to help reduce the intensity of the current housing crisis?”*

This question has been extensively discussed with all the interviewees. Though the current policies in place have been judged and examined extensively, new ideas proposed by the policy makers are from an individual perspective, and if they're applicable and viable in the Netherlands is something that could use more research. My recommendation based on these interviews and the policy analysis has been included in the conclusion, and though this is generalisable, since the national policy does not change per region, regional policies differ per place and municipality, so these are harder to generalise.

Sub question 1: *“What policies have been implemented in the Netherlands, and are these effective in reducing the problems created by the housing crisis?”*

This question has also been discussed in detail, and I believe this question is partially answered. In this research the policies that are implemented are indeed discussed in detail, and though there's been analysis about its effectiveness, due to other factors playing a role in the reduction of these problems just looking at policy will not give a total image of the problems created, and moreover, a lot of the policies implemented have been from very

recent years, ranging from 2019 until now. To properly examine their effectiveness, a longer implementation period is required for more valid results. I would therefore like to recommend researching this in the near future, like 10 years from now.

Sub question 2: *“What are examples of other countries who have dealt with a housing crisis, and what policy did they use to deal with it?”*

A variety of countries dealing with housing crises caused by similar circumstances have been discussed in this research. However, in order to prevent this research from getting too big, only one country has been looked at in terms of policies to deal with the crisis. Though comparing between different countries is a truly interesting concept, with the amount of policy and the sheer context of the Dutch housing crisis, it is not possible to compare multiple countries with each other. There is also the aspect of each country having an entirely different history with housing and having their own unique way of developing and maintaining housing. It may be interesting in the future to compare the Dutch housing market to the housing market in the UK, since it seems to have some overlapping aspects that could be looked into further.

Sub question 3: *“What are the most promising policies that could help mitigate the symptoms?”*

This question has been answered in both the interviews as well as the conclusion. The law on Affordable Housing is quite promising, as well as the opportunities that the Living deals can create. Other policies could use some improving, since they are either repairing existing problems and thus not aiming at the future of housing, or they could/should be extended (for example the free allocation of residents by housing corporations, loosening the requirements there can help build a stronger position for housing corporations). For many policies the future will show how effective they will truly be. And the most important ‘policy’ is the increased political attention for the housing market. Though this is technically not a policy, due to the attention of the national government on the problems within this market, policy for this market is finally moving forward again. This attention and involvement of the national government is crucial in trying to decrease the housing crisis.

Sub question 4: *“What potential limitations are there?”*

As mentioned in all interviews, there are many limitations to the solving of the housing crisis. Whether it is delays within the construction process, unclear communication leading to delays with legislation or laws implemented during the time the housing market was considered finished, there are big hurdles that need to be crossed in order to realise housing. Some of these delays are unfortunately currently unavoidable, like researches into the soil and problems related to net congestion, but others could be solved, like clear communication to prevent the disappointment and disagreement of residents, and the use of parallel planning to speed up the administrative process.

In terms of the research overall, I’ve struggled quite a bit with it sometimes. It’s hard to stay motivated, especially when there’s such a high demand in terms of word count and quality. It

sometimes felt more like trying to write enough words, and I feared the core message of the research would disappear or come across less strong by there being simply too much content to it. Nevertheless, I think I've managed to convey the message I wanted to send, and I hope this research can help as a small framework in examining the national policy for housing in the future. Like mentioned by Dorine Wensink, a big part of determining whether the housing policy is really efficient is waiting out the newly introduced policies of the past four years, since housing is not something that is realized that quickly. The newly arisen attention for the housing crisis is in any case a good start to go in the right direction, and will hopefully stay around for a few decades to come.

In future research, it would be interesting to talk to some more actors involved in the process. Aside from spatial planners and municipalities, housing corporations, rent associations and other similar parties would make interesting interviewees. Aside from that, doing a research in a couple of years about the policies recently introduced could help develop new policy for the future. Another topic for future research is the implementation of alternative forms of housing on a more national level, will this be a viable option, and how to financially support these ideas.

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