

The Amsterdam housing market and the role of housing associations

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Wien

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Highest % of social housing

**Figure 1: Social rented dwellings as % of total stock
in EU-countries**

(Source: Eurostat and Statistics on Housing in the European Union, 2002)

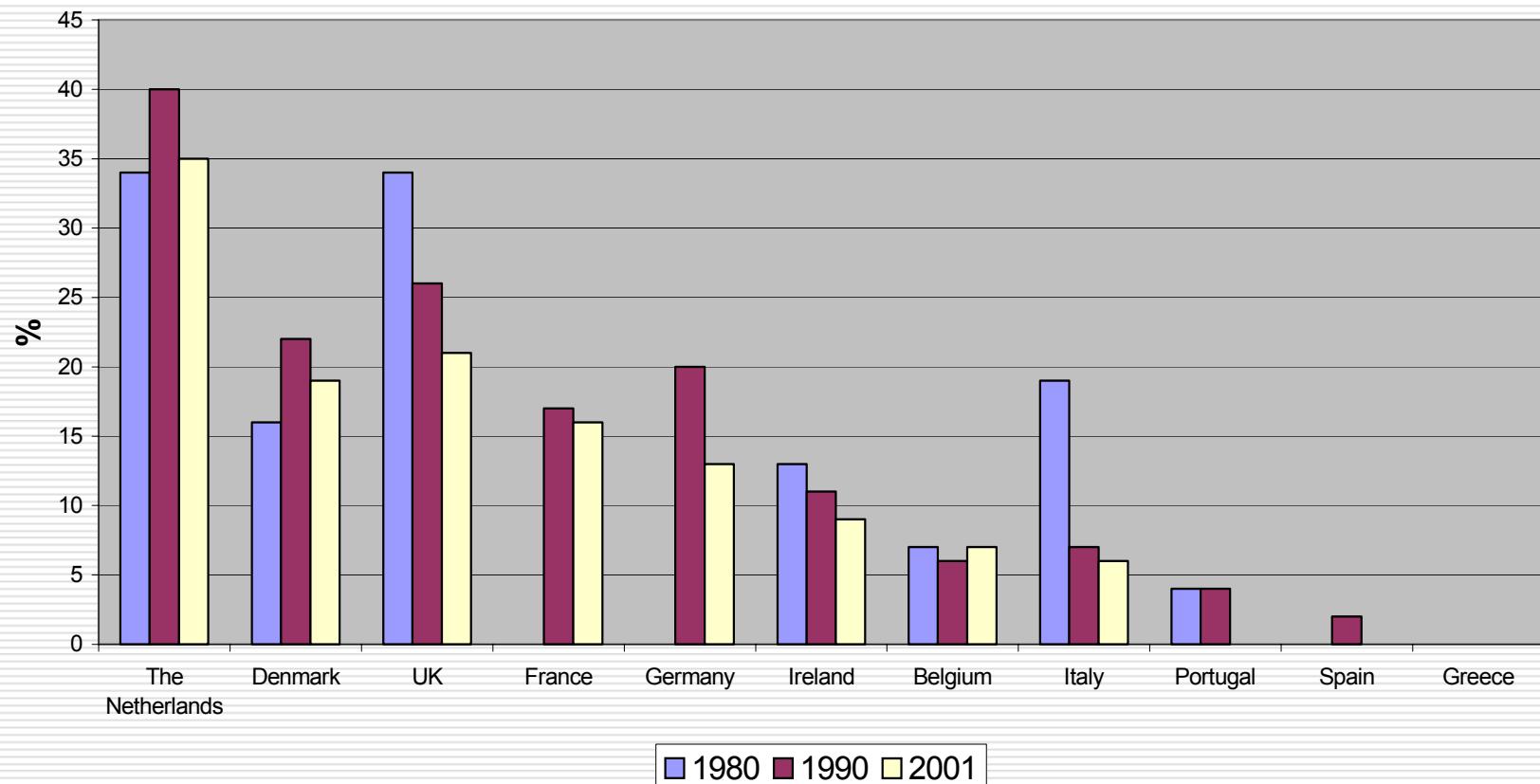


Table 1: Number of inhabitants, dwellings and HAs in the Netherlands and Amsterdam

	Inhabitants	dwellings	social rented dwellings	number of HAs	average size HA
The Netherlands	16 361 063	6.858.719	2.408.000	492	4.894
Amsterdam metropolitan region	1.537.424	708.769	303.732	28	10.848
Amsterdam municipality	743.027	378.507	199.035	11	18.094

Source: CBS/BVE Bevolkingsstatistiek, SYSWON, O+S Amsterdam, (2005, 2006, 2007)

Housing Associations I

- Before the Housing Act of 1901 housing associations were philanthropic organisations
- The Housing Act of 1901 introduced building regulations, planning permission as well as loans to housing associations, the so-called “authorised institutions”
- Housing associations work on a non-profit basis: any surplus has to be used for the benefit of public housing
- The first housing association which was authorised in Amsterdam started in 1903. In 1925 there were 58. As a result of mergers the number has decreased to 11 in 2007.

Housing Associations II

- HA's are not public but private and recognized by government: social instead of public housing (besides some municipal housing companies)
- Not-for-profit principle: any surplus has to be used for the benefit of social housing
- Legal form: member unions or foundations
- Since 1901: different types of financial support: loans, subsidies etc.
- Social and affordable housing has been stimulated by the state by construction subsidies, rental subsidies, rent control, tenant protection, controlled land prices etc

The 90s: A radical Change in housing policy

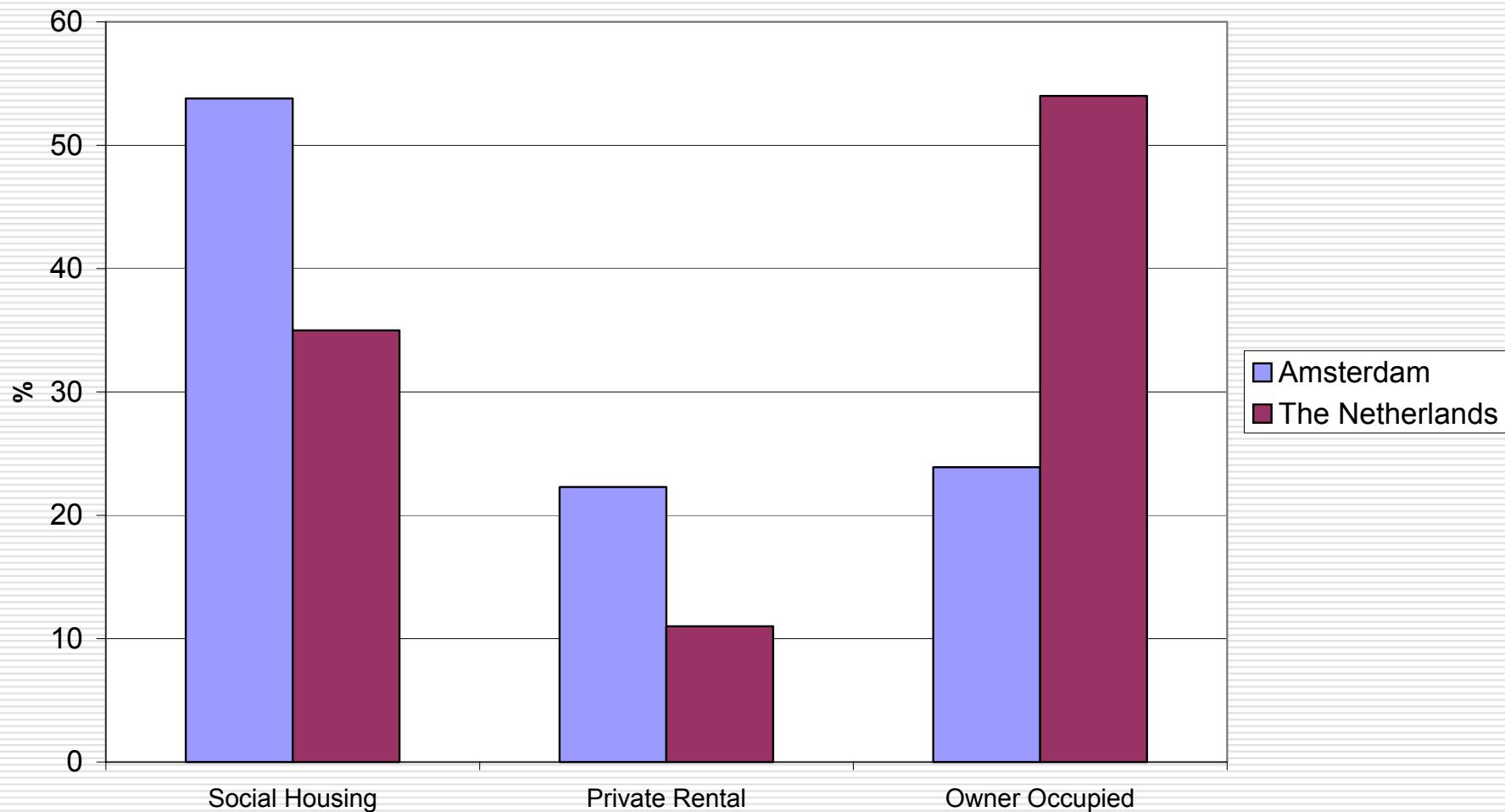
- from quantitative shortage to qualitative shortage and more consumer choice
- reduction of housing subsidies
- change from brick and mortar subsidies to subject-subsidies
- stimulation of the owner occupied sector
- more responsibility for housing associations and abolition of subsidies for social housing construction.
Housing Associations are not only responsible for construction of affordable dwellings, but also for the living environment in neighbourhoods
- Housing associations become developers, also of owner occupied dwellings. They use their profits to construct affordable dwellings and renovate.

6 Performance indicators

- Provide housing for lower income ‘target group’ and special needs groups
- Qualitative upkeep of the housing stock
- Safeguard financial continuity
- Involve tenants in policy and management
- Quality of life in neighborhoods
- Housing and Care

Amsterdam: More than half of the housing stock is owned by housing associations

Ownership of the housing stock in Amsterdam and the Netherlands (2005)



Spatial distribution of the social housing stock

- There are roughly 200.000 social rental dwellings in Amsterdam (54% of the total housing stock compared to 35% in The Netherlands)
- Only 24% of the Amsterdam housing stock is owner occupied, compared to 55% in The Netherlands.
- There are social rental dwellings in every City-District, but they are especially concentrated in the post war neighborhoods like the Western Garden Cities, North and Southeast.

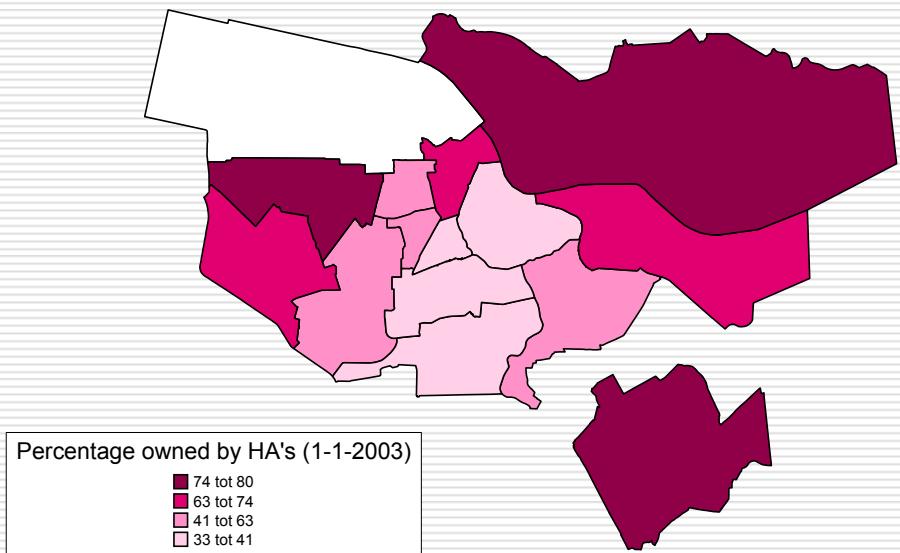


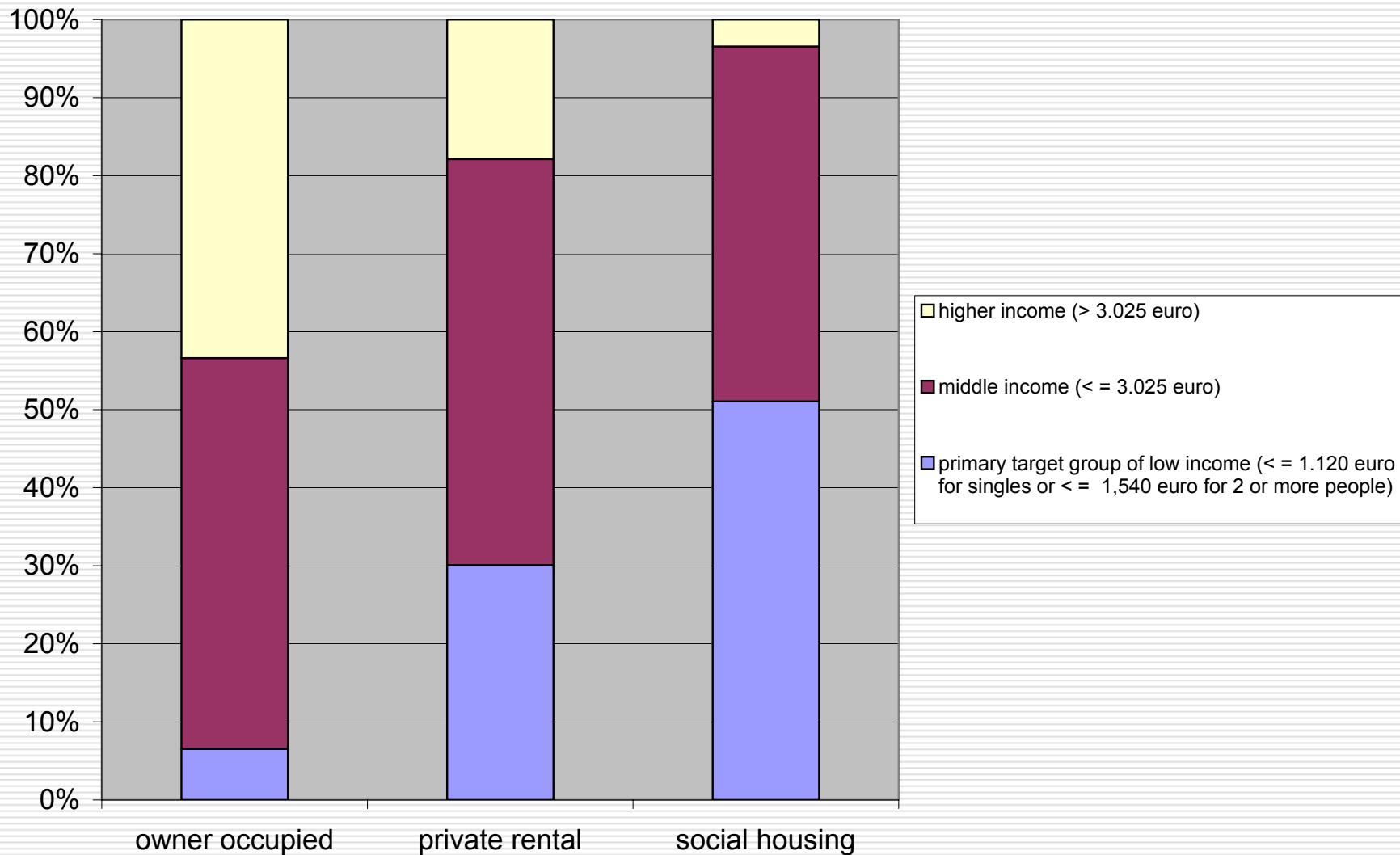


Image © 2007 Aerodata International Surveys

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Income group (net monthly income) versus tenure in %,

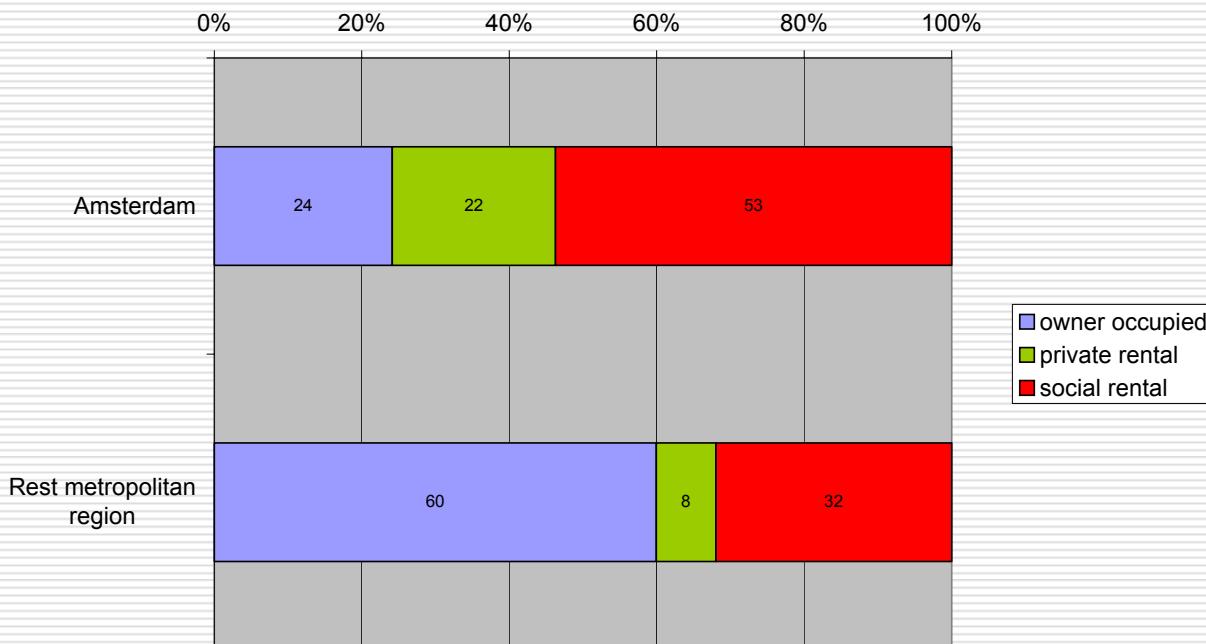
Source: Wonen in Amsterdam 2005)



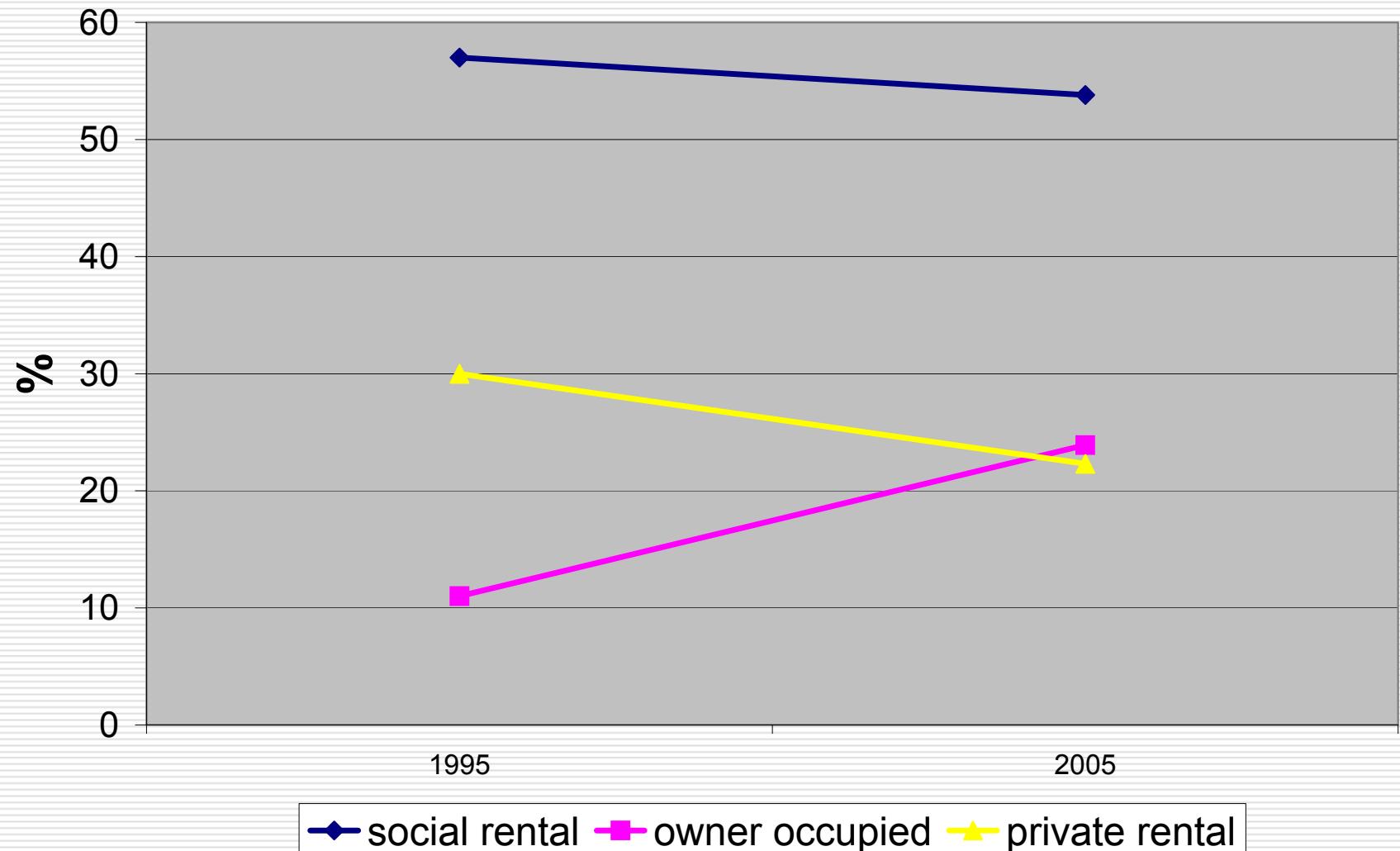
Amsterdam is very different from the rest of the region

- Amsterdam: mainly small, cheap rented apartments
- Suburbs: larger single-family houses with gardens in owner-occupation

Tenure split in Amsterdam and the rest of the region in %



Amsterdam: in 2005, the owner occupied sector for the first time in history is larger than the private rental sector



'Pseudo' market situation

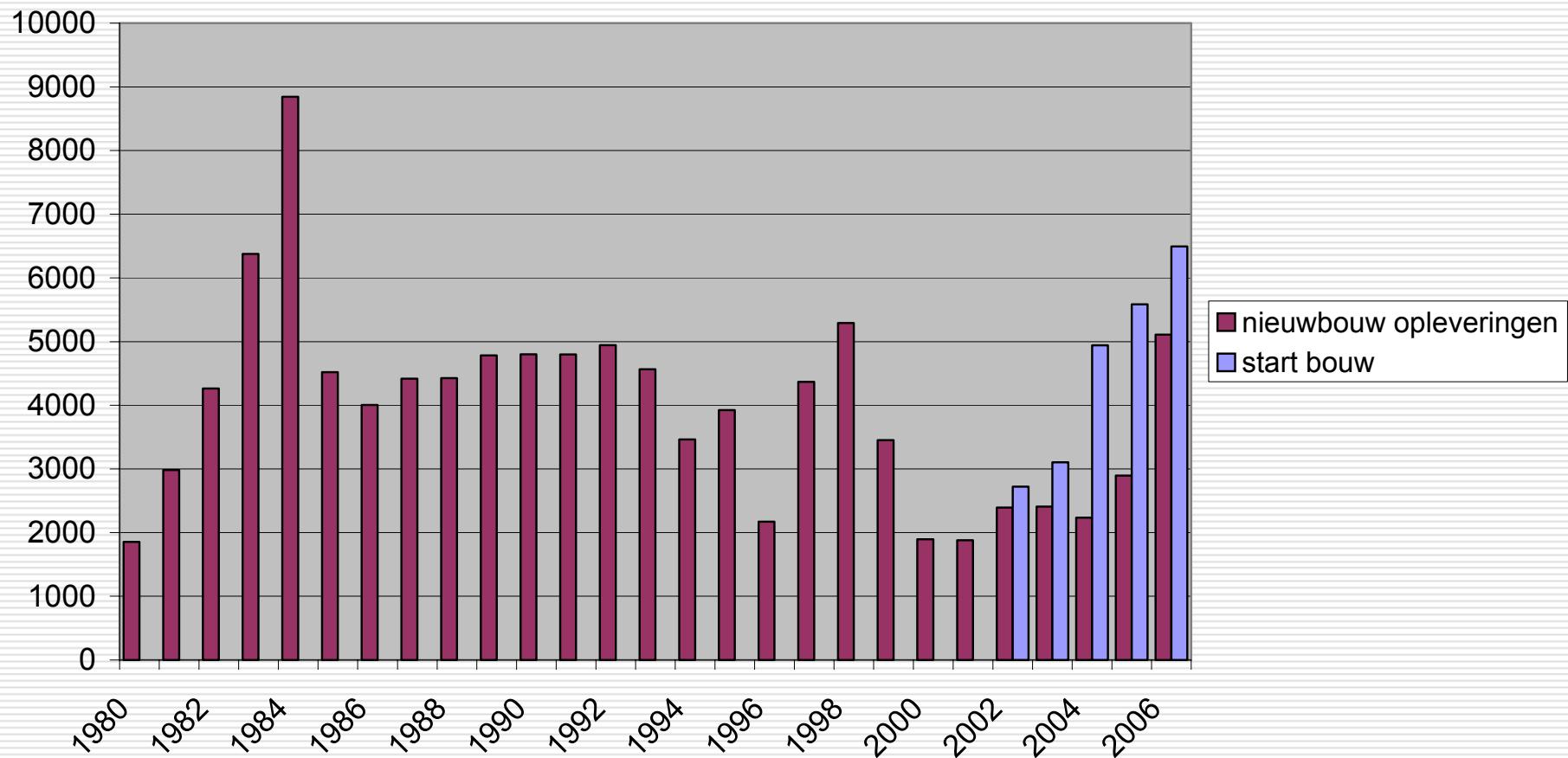
- Regulation of rents and allocations for 75% of all housing (incl. private rental)
- Location makes almost no difference in price for both rented sectors
- Few vacancies and low turnover
- Long waiting times; illegal sub-letting
- Moving means rent-increase

Interdependency: governance

- Local Government is dependent upon HAs for new production; management & maintenance; transformation; liveability in areas
- HA is dependent upon Local Government for cheap land; fair share of new production; housing environment; transformation; selling off quota
- Outcome: co-production of policy

New Construction in Amsterdam

Grafiek 3.1
Ontwikkeling nieuwbouw (1980 t/m 2006)



New construction

- Social housing from 95% in the mid 1980s to 30% now
- But HAs delivered 60% to 70% of all new housing in recent years, of which 60% for sale
- Mainly mixed projects (cross subsidies)
- New production conditions
- Increase in total Amsterdam production from 2.200 in 2004 to 5.100 in 2006. Even 6.500 dwellings were started of which almost 4.500 by HA's.

Transformation of post war neighbourhoods 1995 - 2020

- From the beginning of the 90s, a new phase of urban renewal started
- New conditions: no construction subsidies, more owner occupied dwellings
- Examples: Western Garden Cities, Noord, Southeast
- High rise apartments in the Bijlmermeer are demolished and replaced by single family dwellings in the owner occupied sector or renovated



Allocation of HA dwellings

- Taken over from Local Government by HAs' company (WoningNet)
- Innovation and scaling-up
- Now regional system and regional rules
- 89% via internet (most popular site now)
- Received award for regional thinking
- Transparent, but still very long waiting times

Allocation: regional system for 16 municipalities

WoningNet Regio Amsterdam - Microsoft Internet Explorer

Bestand Bewerken Beeld Favorieten Extra Help Google Ultvoeren Bladwijzers 689 geblokkeerd ABC Spelling controlleren > Instellingen

Vorige Ga naar Volgende Zoeken Favorieten Ga naar Adres http://www.woningnet.nl/zoekresultaat.asp

Zoekresultaten

Nieuwe zoekcriteria Zoekriteria aanpassen Uitgebreid zoeken

U heeft gezocht op **Amsterdam** Zoekcriteria opslaan

Er zijn 245 advertenties gevonden, u ziet pagina 1 van 25. sorteert resultaten op:

ADRES ▾	PLAATS ▾	WIJK ▾	TYPE ▾	M² ▾	PRIJS ▾
	Anjeliersstraat 126 Amsterdam / Binnenstad		4k Portiekflat 2e etage	67 m²	€ 501,89
	SENIOREN WONING Bloemstraat 5 A Amsterdam / Binnenstad		2k Portiekflat Degene grond	49 m²	€ 470,27
	KOOP Kattenburgerhof 9 Amsterdam / Binnenstad		3k Appartement / Flat NIEUW!	83 m²	maandlasten € 980 *
	VRJE SECTOR HUUR Leidsestraat 30 Amsterdam / Binnenstad		4k Maisonnette	120 m²	€ 1.650
	Lindengracht 97-1 Amsterdam / Binnenstad		2k Portiekflat 1e etage	41 m²	€ 290,56
	Lindenstraat 68 A Amsterdam / Binnenstad		2k Portiekflat 1e etage	40 m²	€ 386,35

ADVERTENTIE

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Internet



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Details advertentie

[Terug naar zoekresultaat](#)

vorige volgende

OVERZICHT	BESCHRIJVING	FOTO'S	OMGEVING
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**Vrolikstraat 359 C
1092 TB Amsterdam
Wijk/Stadsdeel Oost/Watergraafsmeer**

Rekenhuur	€ 499,08
Reageren voor maandag 23 april 2007, 16:00 uur	
 	
Woningnummer	030708002
Reacties tot nu toe	26
Type woning	3k Portiekflat Begane grond
Leeg per	03-05-2007
Bruto huur	€ 503,27
Bouwjaar	1999
Totaal aantal kamers	3
Totale oppervlakte	60 m ²
Woonkamer	19 m ²
Slaapkamer 1	13 m ²
Slaapkamer 2	11 m ²

[Bewaar](#) [Reageer](#)



▲ Inloggen

ADVERTENTIE









Internet

Financial challenges for HAs

- Independent social entrepreneurs
- No subsidies: revolving funds
- Regular exploitation: break even
- Improvement and new construction of social housing: loss
- Sales of existing and new stock: profits

Conclusions

- Longstanding affordability: since 1901
- Less segregation than elsewhere
- Since 90s unprecedented financial and organisational transformation of HAs
- Important in NL, dominant in A'dam
- Social responsible and risk-taking investors, also in problem areas
- Future depends on rent and sale levels