



HOUSING SATISFACTION OF TENANTS IN MIDDLE SEGMENT RENTAL HOUSING IN AMSTERDAM

HOUSING SATISFACTION OF TENANTS IN MIDDLE SEGMENT RENTAL HOUSING IN AMSTERDAM

Msc. Graduation thesis
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STRUCTURE



A large crowd of people is gathered in a city street, holding up various protest signs. The signs are in Dutch and express concerns about housing, work, and social issues. The background shows city buildings and a large archway.

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INTRODUCTION & RESEARCH QUESTIONS

'Tekort van 15.000 tot 20.000 middenhuurwoningen in en om Amsterdam'

3 maart 2020, 12.54 uur · Aangepast 3 maart 2020, 14.37 uur · Door Redactie

Weer minder kans op betaalbare woning in regio Amsterdam

04.02.2022

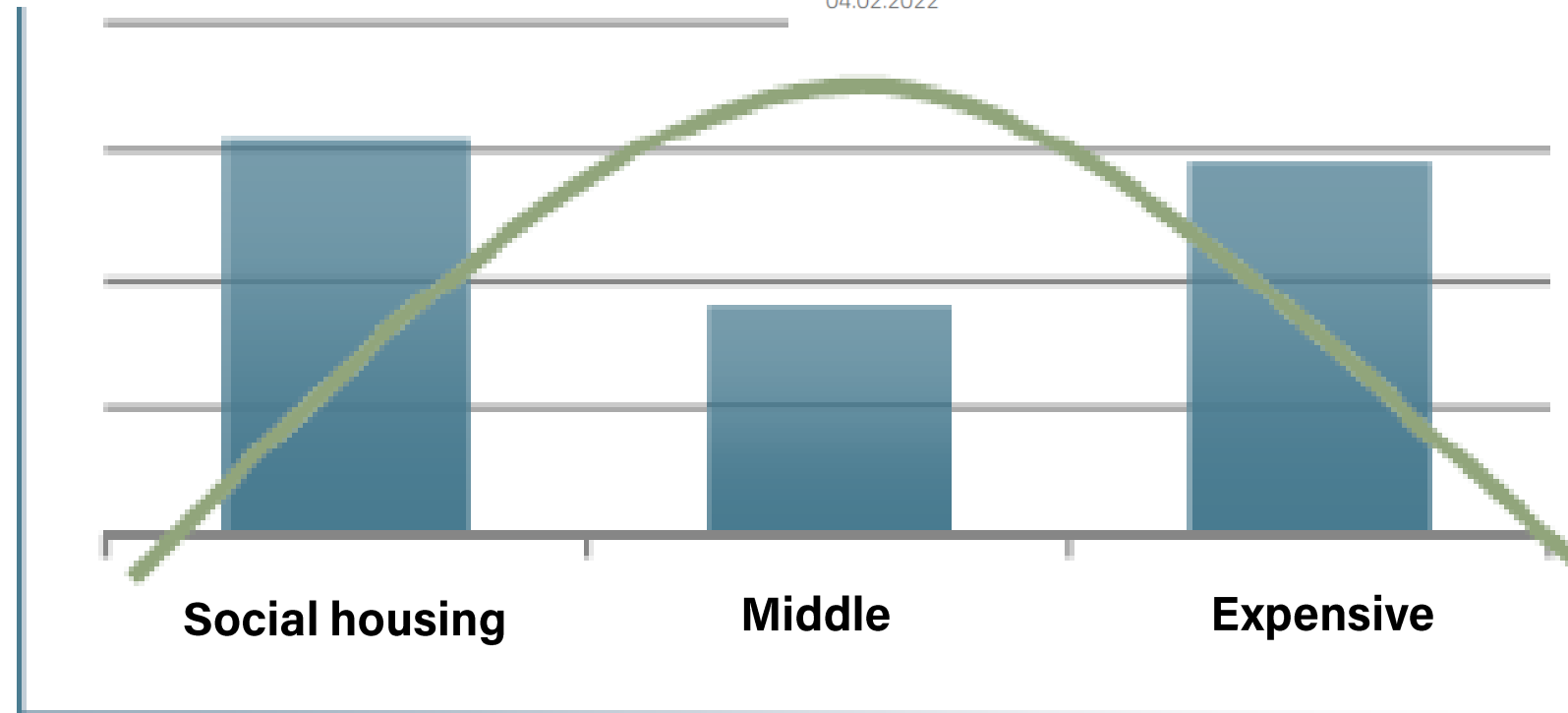


Figure 1: Ratio of incomegroups vs housingstock (Stec groep, 2021)

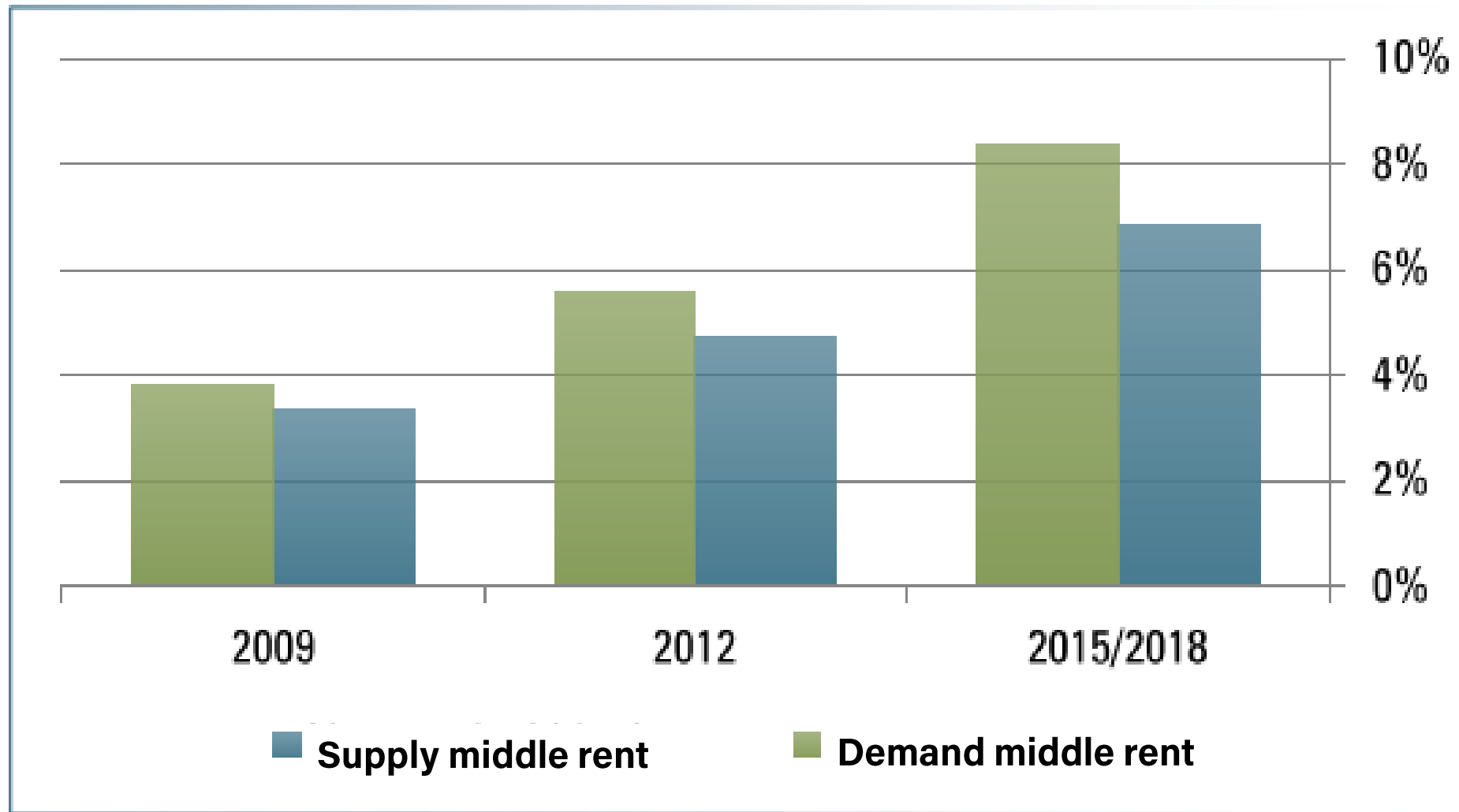


Figure 2: Housing stock and housing demand development in the Netherlands (Stec Groep, 2019)

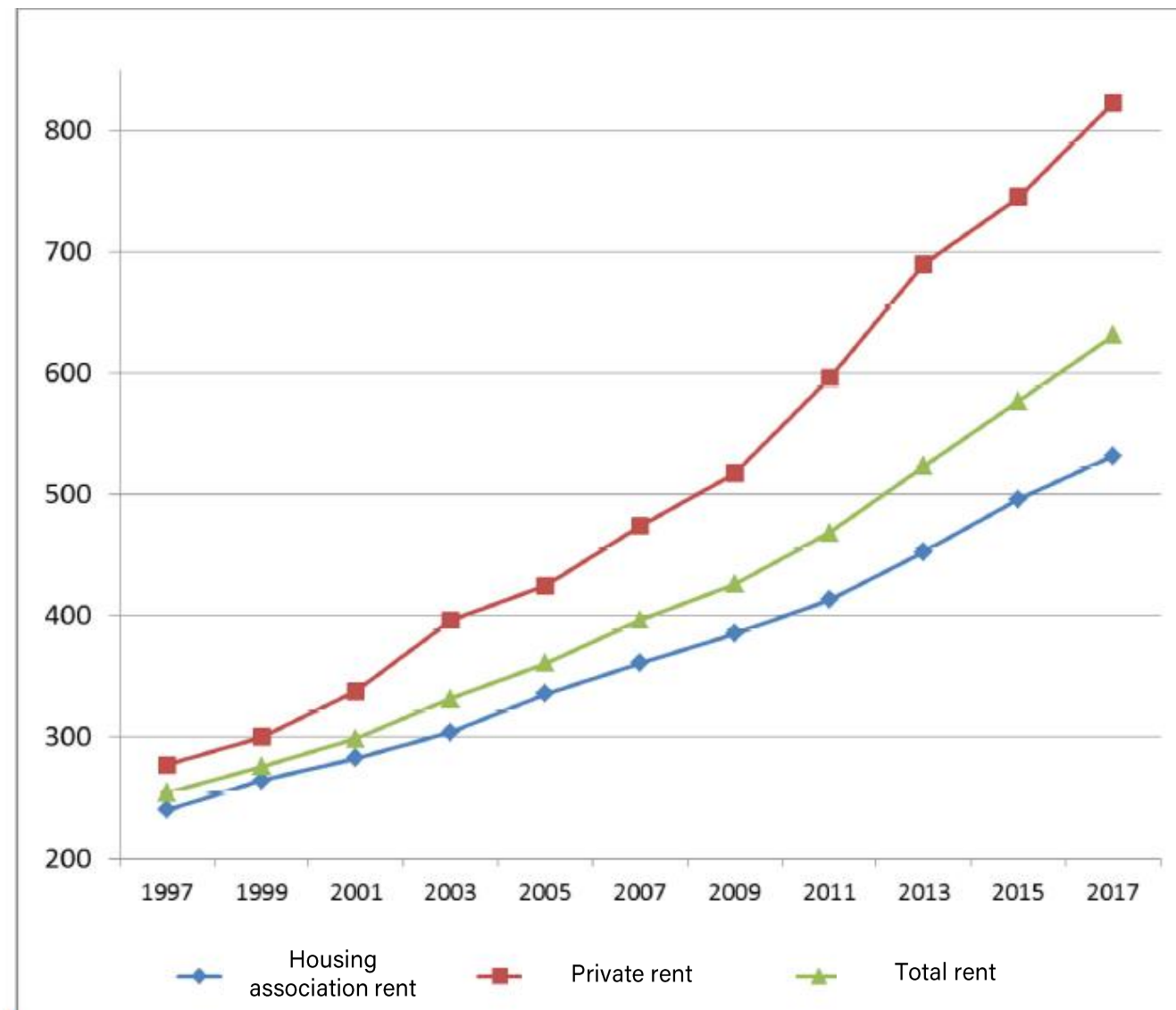


Figure 3 Average basic rent divided by rentsegment (Berkers and Dignum, 2018)

PROBLEM STATEMENT

- Mismatch supply and demand
- Restricted role of housing associations
- Unaffordable owner-occupied housing
- Flexibilization of society
- **No research about:** housing satisfaction of middle segment housing in Amsterdam

MAIN RESEARCH QUESTION

How can the housing satisfaction in the newly built middle rental housing segment in Amsterdam be improved compared to the current situation?

SUB-RESEARCH QUESTIONS

Literature
Study

- 1. How does the current supply and demand of the newly built middle rental segment in Amsterdam operate in terms of quality and quantity comparing the housing association stock to the private housing stock?**

SUB-RESEARCH QUESTIONS

Literature
Study

Empirical
research

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2. **What are the characteristics and living conditions of the current residents of the newly built middle rental segment?**

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2. What are the characteristics and living conditions of the current residents of the newly built middle rental segment?
3. **Are dwellers of the newly built middle segment rental housing satisfied with their housing?**

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3. Are dwellers of the newly built middle segment rental housing satisfied with their housing?
4. **Which housing characteristics are demanded to improve the housing satisfaction?**

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1. How does the current supply and demand of the newly built middle rental segment in Amsterdam operate in terms of quality and quantity comparing the housing association stock to the private housing stock?
2. What are the characteristics and living conditions of the current residents of the newly built middle rental segment?
3. Are dwellers of the newly built middle segment rental housing satisfied with their housing?
4. Which housing characteristics are demanded to improve the housing satisfaction?
5. **What actions can relevant actors take for improving the housing satisfaction within the middle rental segment?**

GOAL

Goal: insight in how the municipality of Amsterdam balances supply and demand within the newly built middle segment (rent) for the current residents, and how to increase housing satisfaction.

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- Current supply and demand
- Characteristics of the current housing stock
- Characteristics of the tenants
- The housing satisfaction of the tenants
- Actions for increasing housing satisfaction

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LITERATURE STUDY & CONTEXT



DEFINITION MIDDLE RENT

- Rent between €763,47 and approximately €1.100,- a month
- Income between € 40.765 and approximately € 60.000 per year
- 40-40-20 rule

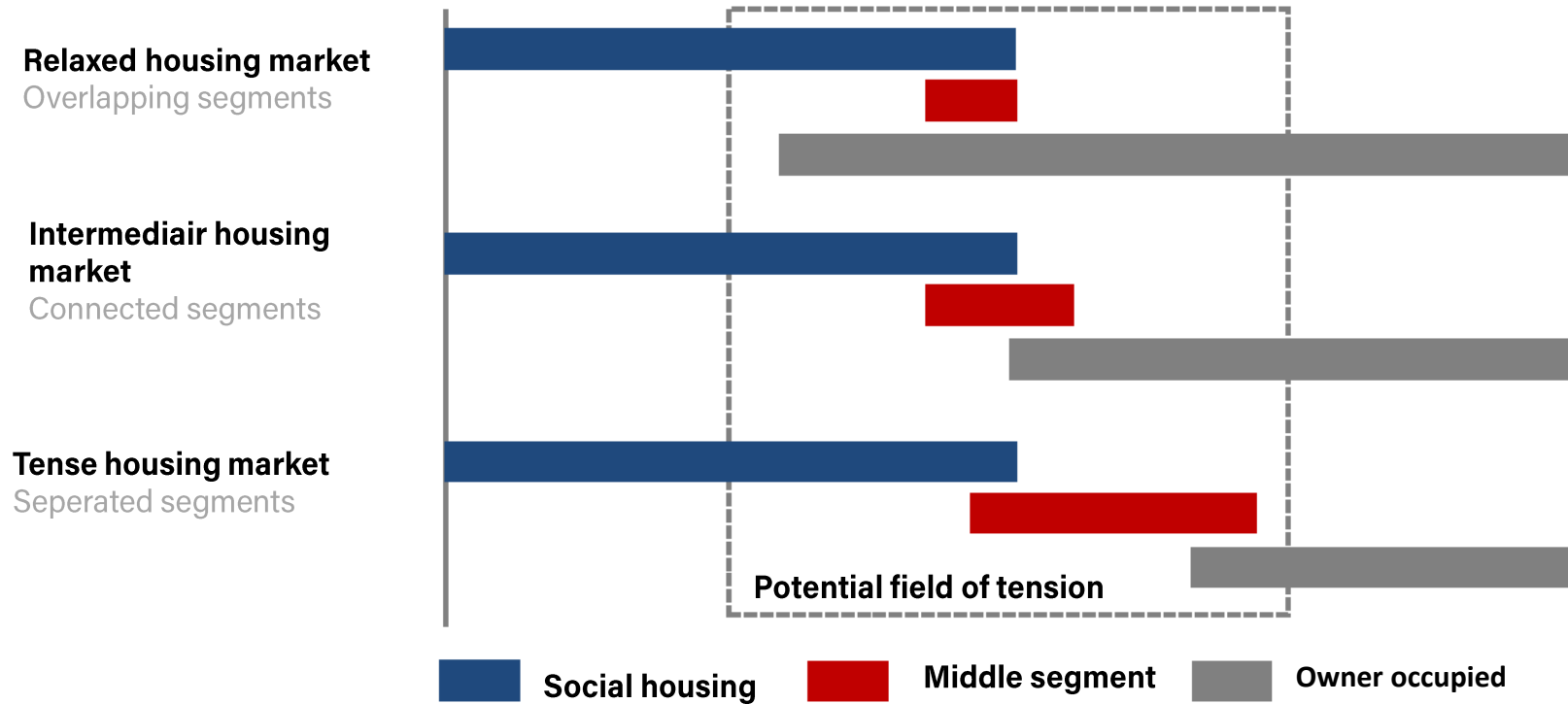


Figure 4 Different market types in the middle segment (Source: Schilder & Conijn, 2015 and Vlak, Middelkoop, van Schilder & Eskinasi, 2017)

TARGET GROUPS

- People who prefer flexibility
- People who don't want the risks of an asset
- Households that are not eligible for social housing for financial reasons but are not able to buy
- Starters
- Knowledge workers
- Elderly people who want to sell their owner-occupied house
- Households that still live in a house offered by the housing association

3

METHODOLOGY

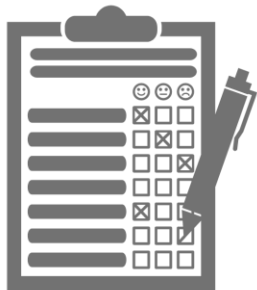


RESEARCH METHOD

Mixed method sequential explanatory design/approach:



WIMRA 2022 DATA ANALYSIS



WiMRA survey
filled in by residents
of the MRA in 2021

Data analysis:
Newly built middle
segment in
Amsterdam

**Housing
segments**

Table 1: Example analysis: Age of tenant (source: author)

Characteristics/living conditions

leeftijd respondent in vier klassen

		tot 35 jaar	35 tot 55 jaar	55 tot 75 jaar	75 jaar en ouder	Total
corporate sociale huur	Count	4727	2803	2462	828	10820
	% within Eigendomsegment	43,7%	25,9%	22,8%	7,7%	100,0%
corporate middenhuur	Count	388	490	238	35	1151
	% within Eigendomsegment	33,7%	42,6%	20,7%	3,0%	100,0%
corporate vrije sector huur	Count	219	61	45	0	325
	% within Eigendomsegment	67,4%	18,8%	13,8%	0,0%	100,0%
particulier sociale huur	Count	5847	257	75	14	6193
	% within Eigendomsegment	94,4%	4,1%	1,2%	0,2%	100,0%
particulier middenhuur	Count	2888	630	368	15	3901
	% within Eigendomsegment	74,0%	16,1%	9,4%	0,4%	100,0%
particulier vrije sector huur	Count	4531	2499	624	162	7816
	% within Eigendomsegment	58,0%	32,0%	8,0%	2,1%	100,0%
koop	Count	1503	5230	1878	125	8736
	% within Eigendomsegment	17,2%	59,9%	21,5%	1,4%	100,0%
Total		20103	11970	5690	1179	38942
% within Eigendomsegment		51,6%	30,7%	14,6%	3,0%	100,0%

WIMRA 2022 DATA ANALYSIS

Table 2: Example analysis: Age of tenant (source: author)

		Age of the tenant				Total
		up to 35	35 to 55	55 to 75	75 and older	
Housing association middle rent	Count	388	490	238	35	1151
	percentage	34%	43%	21%	3%	100%
Private middle rent	Count	2888	630	368	15	3901
	percentage	74%	16%	9%	0%	100,0%

IN-DEPTH INTERVIEWS

 Stadgenoot

- 3 projects selected:
- Filosoof
 - Bakemabuur
 - Oosterdokseiland
- + Jakarta terras



150 letters sent



5 min survey:
8 respondents



In-depth interview
(45 min)

4 FINDINGS



SUPPLY AND DEMAND

- Between 1,150 and 1,250 dwellings per year were constructed
- Demand of at least 4,750 medium rental houses per year
- The housing shortage for the middle rent housing is the biggest of all housing segments
- Mostly housing from housing associations

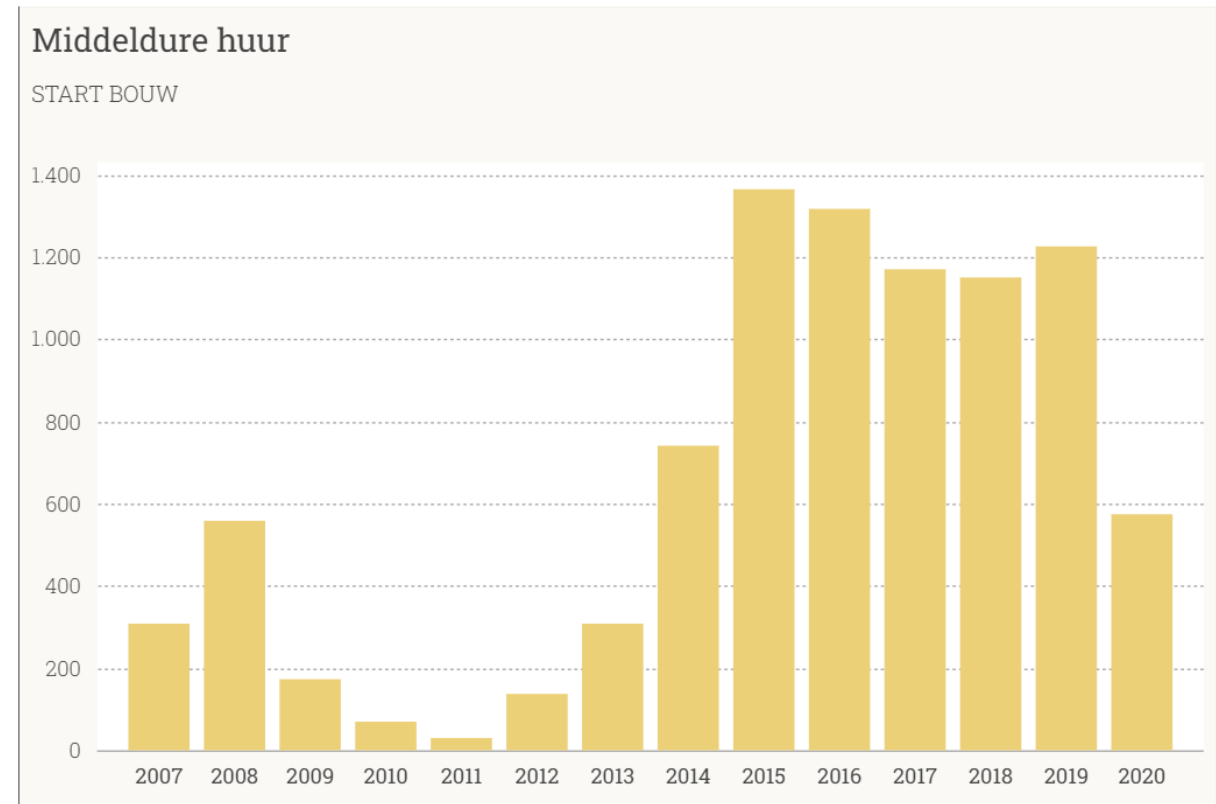


Figure 5: Start of construction middle rent (NUL20, 2022)

CHARACTERISTICS OF THE TENANTS

- Mostly couples under 35 years without children
- 32% of the tenants have an income below the lowest middle income limit
- 27% have an income higher than the maximum middle income limit
- More than 60% highly educated
- Wide variety of daily activities

LIVING CONDITIONS

- **No variety in housing prices based on area**

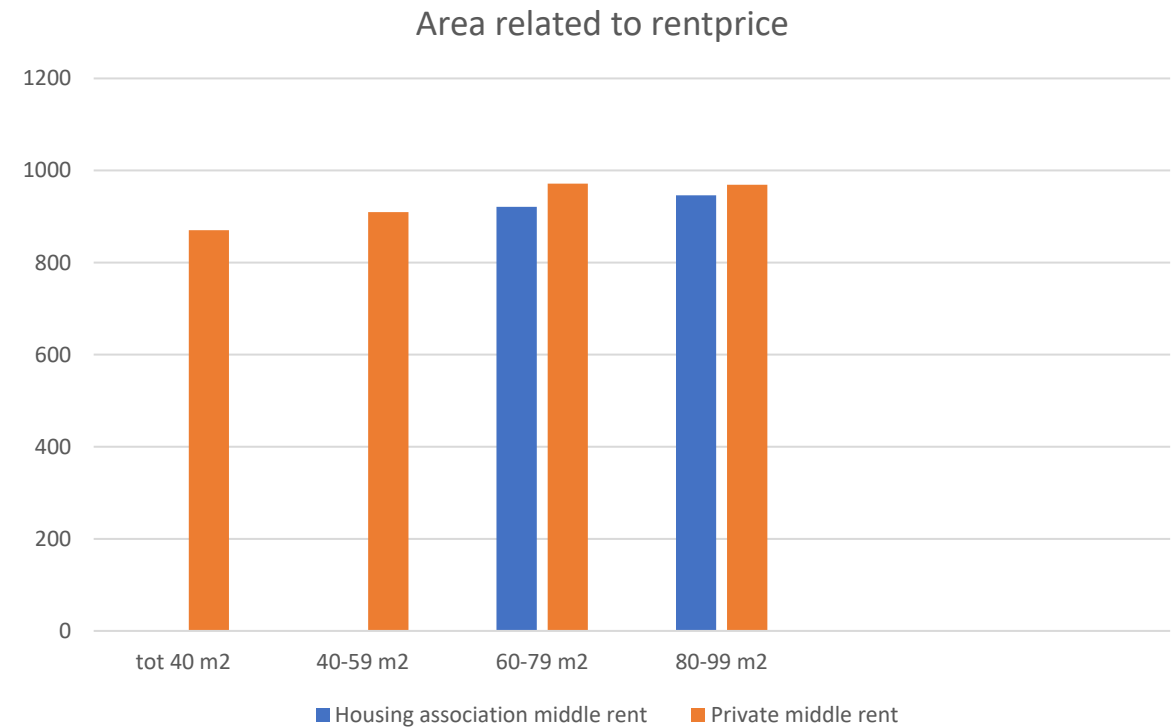


Figure 6: Area related to rent price (Source: author)

LIVING CONDITIONS

- No variety in housing prices based on area
- **Housing from housing associations bigger than private rental housing**

Table 3: Area in m2 (source: author)

		Area in m2						Total
		up to 40 m2	40-59 m2	60-79 m2	80-99 m2	100-119 m2	120 m2 and bigger	
Housing association middle rent	Count	0	32	509	462	34	114	1151
	Percentage	0%	3%	44%	40%	3%	10%	100%
Private middle rent	Count	513	2322	633	271	162	0	3901
	Percentage	13%	60%	16%	7%	4%	0%	100%

LIVING CONDITIONS

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- Mostly apartments
- Energy label is almost always A
- **Outer space is missing in many cases**



"We only have a French balcony, which is very small so I can only open the doors and I would like to have a bigger balcony were I could also sit"

HOUSING SATISFACTION

- **Tenants are satisfied**

"The house is of very good quality, and until now everything works perfectly well, I did not contact Stadgenoot until now. They provided us with a very qualitative kitchen also with a dishwasher, but since I live alone, I don't really use it intensively"



HOUSING SATISFACTION

- Tenants are satisfied
- **Houses are small compared to price**

"We have 3 sleeping rooms but every room is so small, we cannot even put a wardrobe in our sleeping room"



HOUSING SATISFACTION

- Tenants are satisfied
- **Houses are small compared to price**

"My rent is 1035 a month and my house is approximately 60 m²"



"My rent is 990 Euro's a month and my house is 68 m²"



HOUSING SATISFACTION

- Tenants are satisfied
- Houses are small compared to price
- **Dissatisfaction with area is bigger in private housing**

"I am very happy with my house, since I just got divorced and had the opportunity to have such a big house with my two children makes me satisfied enough to still live here after 5 years."



HOUSING SATISFACTION

- Tenants are satisfied
- Houses are small compared to price
- Dissatisfaction with area is bigger in private housing
- **Affordability is a problem**

"There are not a lot of options, because I cannot have a social housing and I will not get a mortgage due to the strict mortgage rules. but I am happy to have a house "



HOUSING SATISFACTION

To increase housing satisfaction:

- Rent price and service costs regulations
- Outer spaces
- Flexibility
- No uniform market

CONSLUSIONS & DISCUSSION

CONSLUSION: MAIN RESEARCH QUESTION

How can the housing satisfaction in the newly built middle rental housing segment in Amsterdam be improved compared to the current situation?

ACTIONS OF STAKEHOLDERS

1. Housing production

- Making it one of the main tasks of housing associations
- Collaboration between the investors and the housing associations

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- Making it one of the main tasks of housing associations
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2. **Keeping housing within middle segment**

- Housing ordinance for making middle rent permanent
- Legislation for the protection of tenants

ACTIONS OF STAKEHOLDERS

3. Flexibility

Different target groups live in the same design and area.

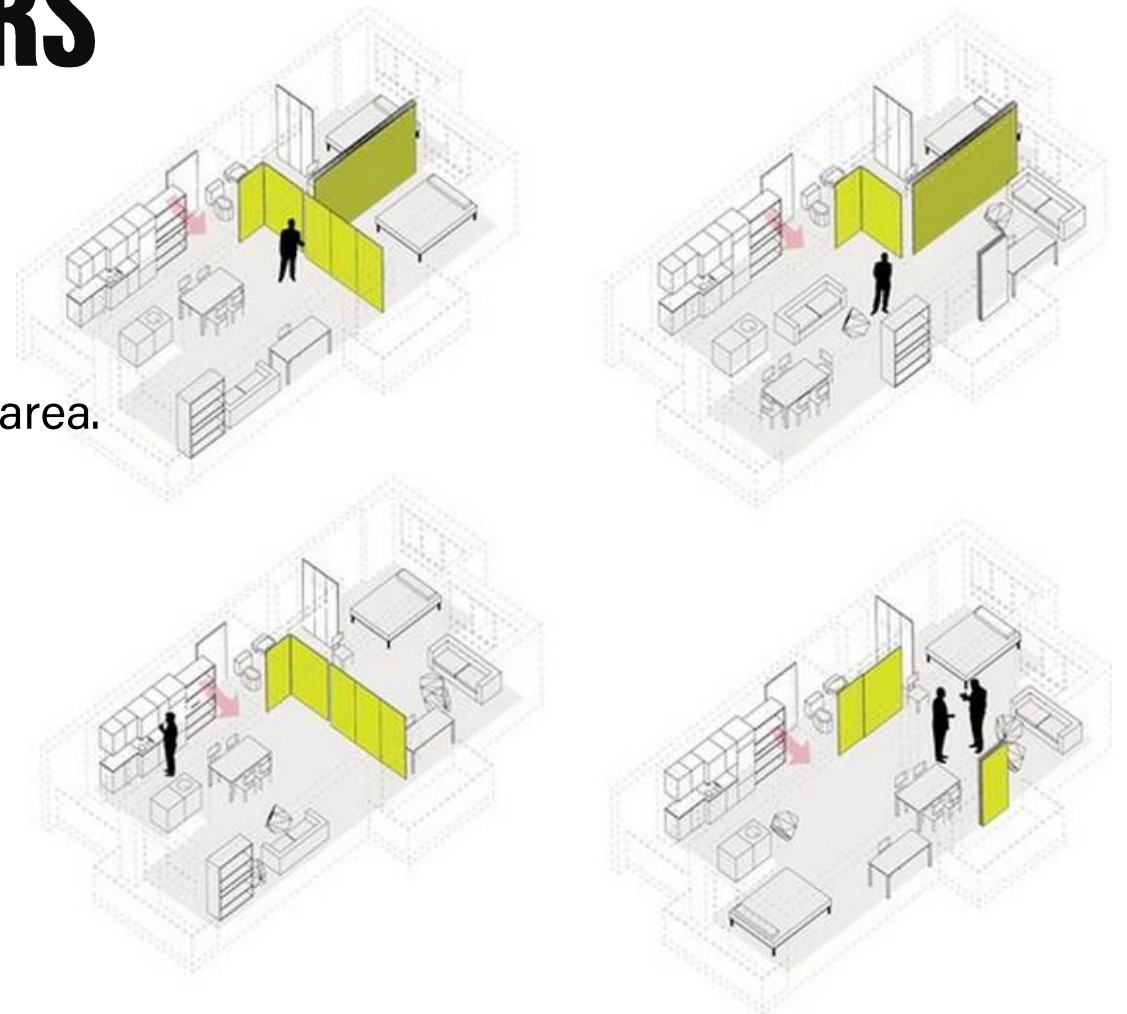


Figure 7: flexibility in housing units, inspired on ancient Japanese housing (rethinking the future, n.d.)

ACTIONS OF STAKEHOLDERS

3. Flexibility

- Different target groups live in the same design and area.

4. Allocating tenants based on their characteristics

- Housing ordinance
- Allocation rules

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3. Flexibility

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- Allocation rules

5. Outer space

- Options for different target groups

ACTIONS OF STAKEHOLDERS

6. Rent price

- Based on housing quality
- Rent increase regulations
- Transitional regime: WWS point system
- Service costs

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- Based on housing quality
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- Transitional regime: WWS point system
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7. Owner-occupied housing

- Mortgage
- purchase protection (opkoop bescherming)

LIMITATIONS

Scope of the research:

- Only newly built housing (last 10 years)
- Many other characteristics not analysed in WiMRA
- Low number of respondents

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Some aspects about middle rent are vague

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- Low number of respondents

Some aspects about middle rent are vague

Time-bound:

- Not enough time to interview tenants from different housing associations
- Not enough time to interview private rental tenants
- More data-analysis with WiMRA

RECOMENDATIONS

Further research:

- More interviews within the middle rent segment
- More analysis into different characteristics/variables
- More interviews for private middle rent
- More research from the point of view of the market parties

A large crowd of people is gathered in a city street, holding various protest signs. The signs are in Dutch and express concerns about housing, work, and social issues. The crowd is diverse in age and appearance, and the atmosphere appears to be one of active participation in a public demonstration. The background shows urban buildings, including a church with a large arched doorway.

THANK YOU!

VERY
VERY
DREYVIG

18 JAAR RUTTE!
GROOTSTE
BESCHRIJF OCH

GEEN RUMTE
IK WERK,
EN LOGEER
AL EEN
HALF JAAR
BIJ VRIENDEN

BETAALBAAR
WONEN
VOOR IEDEREEN

WONEN
EEN RECHT

EEN
EIGEN
HUIS