TRANSFORMATION OF VACANT BUILDINGS AS A SOLUTION FOR MORE AFFORDABLE HOUSING FOR FIRST-TIME BUYERS

P5 presentation

Annemijn Steenbrink

30st June 2025

Mentors:
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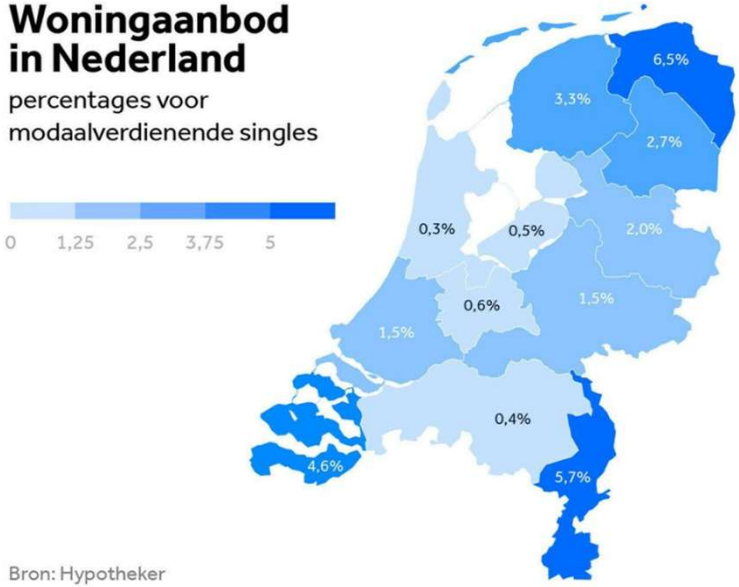
Gerard van Bortel

In the past decades, technological innovation changed the modern world at a growing speed adding new systems to all areas of human activity.

Woningaanbod in Nederland

percentages voor modaalverdienende singles



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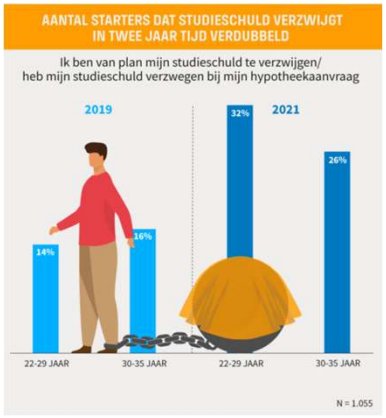

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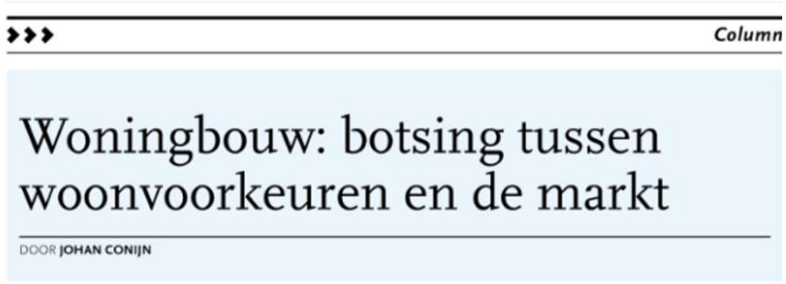

Column

Woningbouw: botsing tussen woonvoorkeuren en de markt

DOOR JOHAN CONIJN

Did you read it?

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AS1

Koopstarters op de woningmarkt slaan toe in grote steden, ziet het Kadaster

Het wordt steeds meer het jaar van de koopstarter op de woningmarkt, met dank aan de verkoop van huurwoningen door beleggers. Van alle verkochte woningen in het eerste kwartaal van dit jaar ging bijna de helft naar een starter. Dat meldt het Kadaster.

Marc van den Eerenbeemt 1 mei 2025, 06:00

Slide 5

AS1 Is dit handig????
Annemijn Steenbrink; 2025-06-18T08:35:05.009

Did you read it?

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Economieredactie 18-04-25, 08:23 Laatste update: 18-04-25, 09:55

Did you read it?

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Inspraak voor woningzoeker

Wiens stem neem je mee in woningbouwplannen in de stad? Amsterdam gaat als eerste gemeente proefdraaien met een woonraad mét woningzoekenden.

Door woningzoekenden ook een rol te geven zou er meer focus komen op het realiseren van woningen

HOW ARE WE GOING TO HELP THE NEXT GENERATION?

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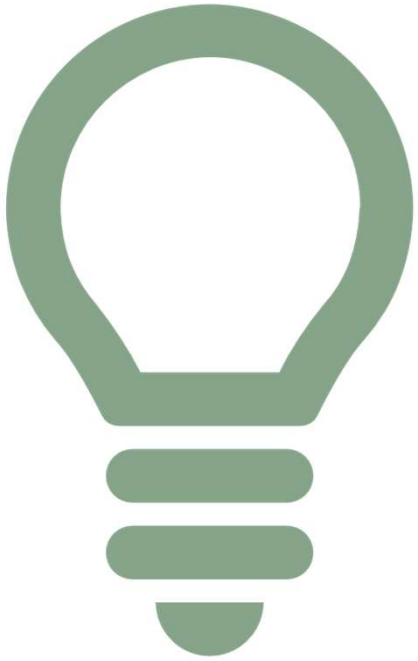

1. INTRODUCTION

Problem statement

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Transformation of buildings

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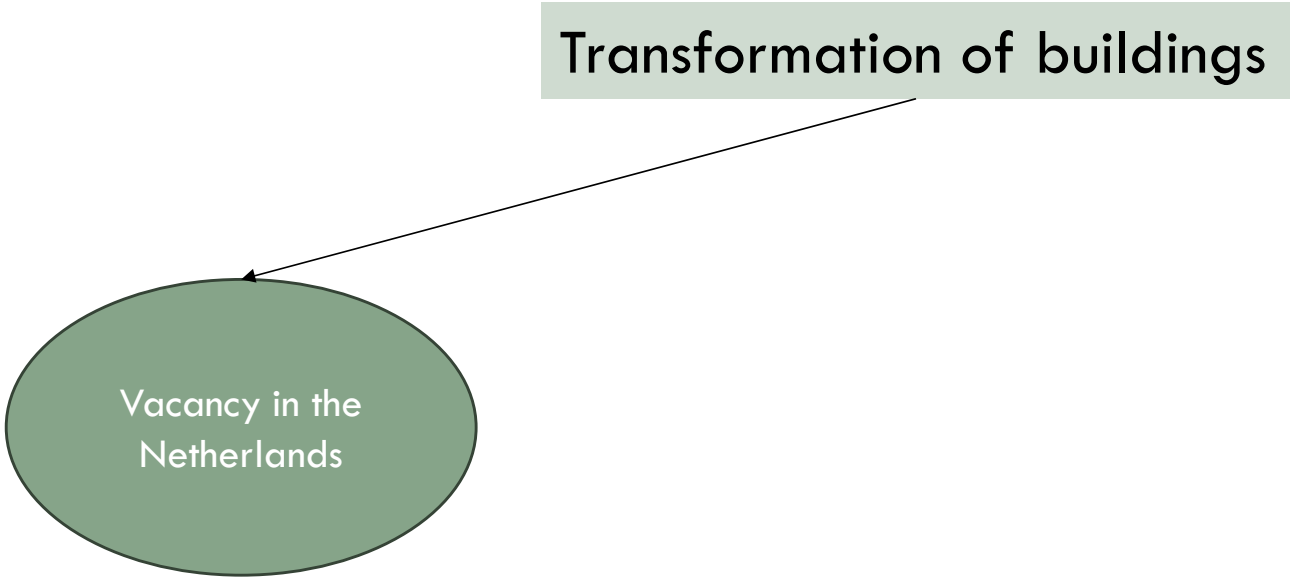

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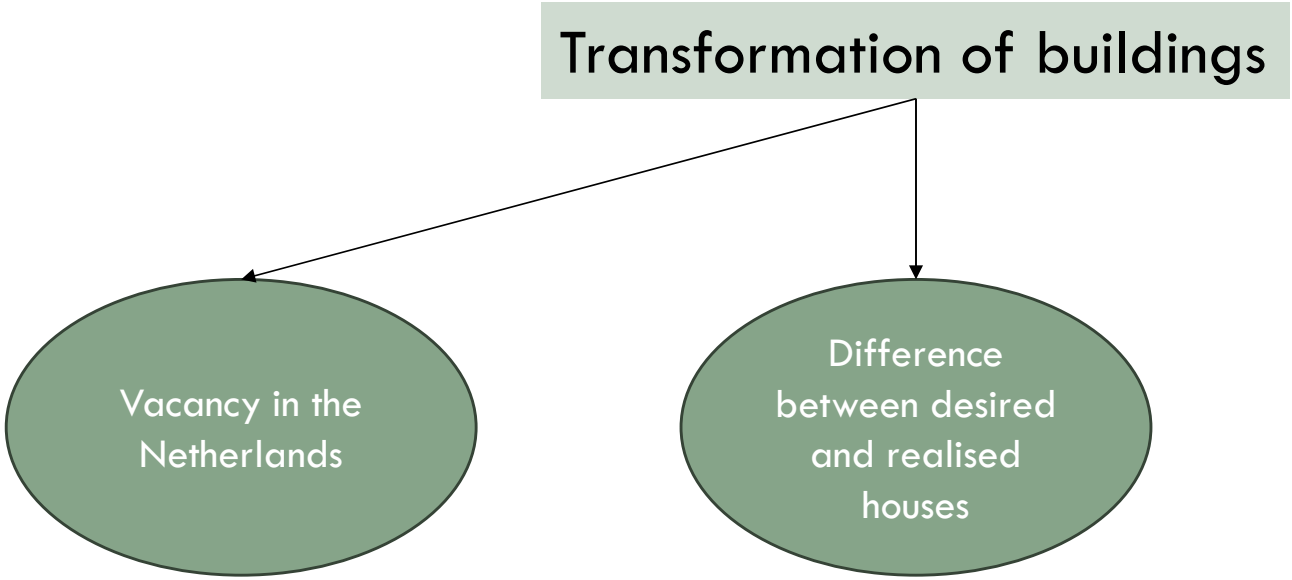

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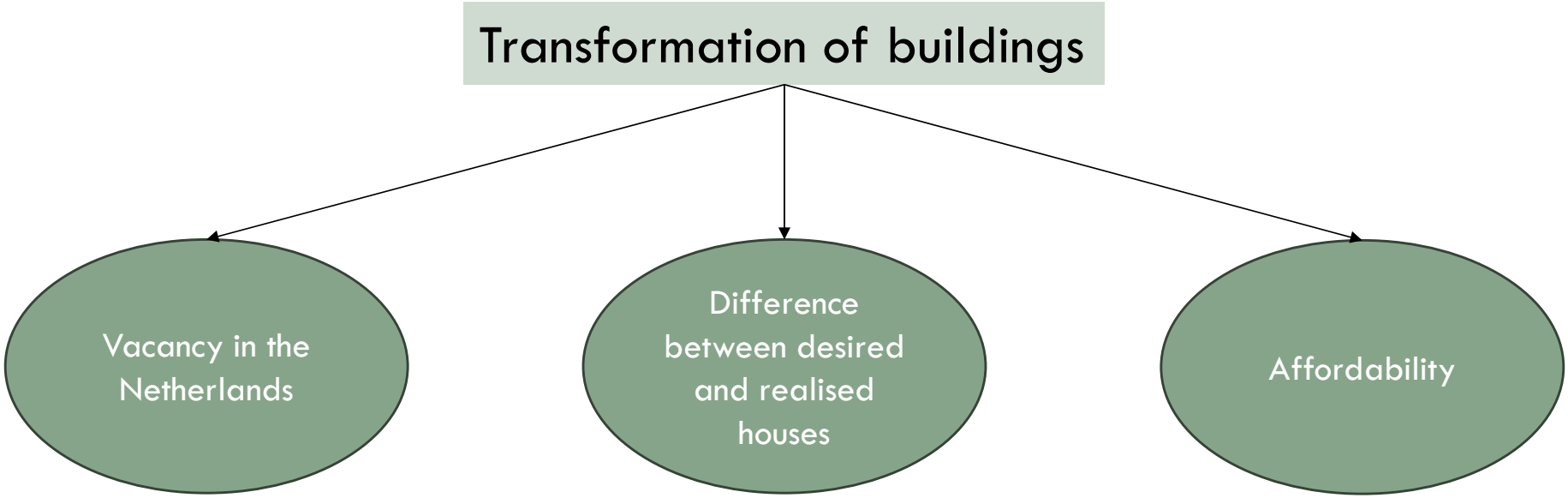

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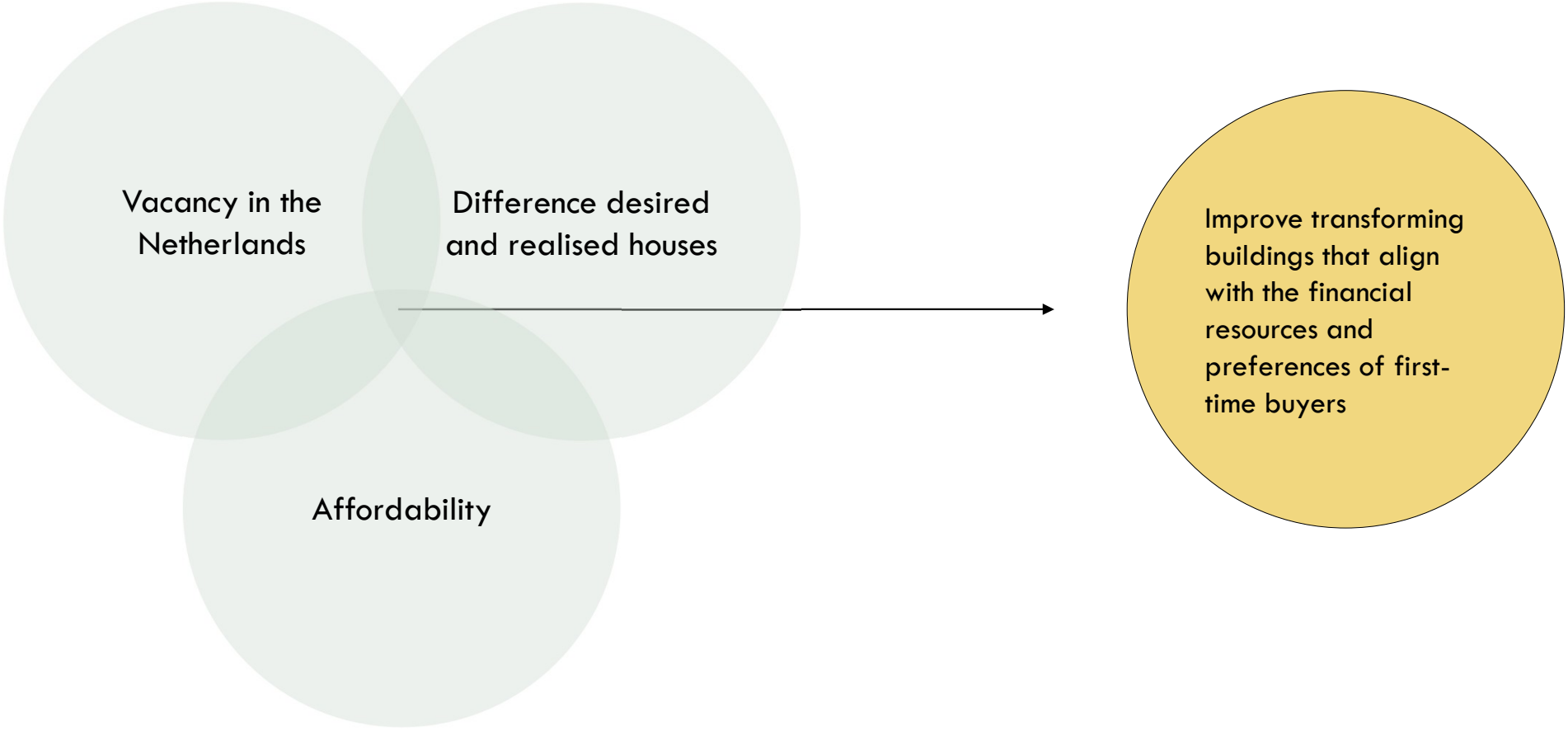
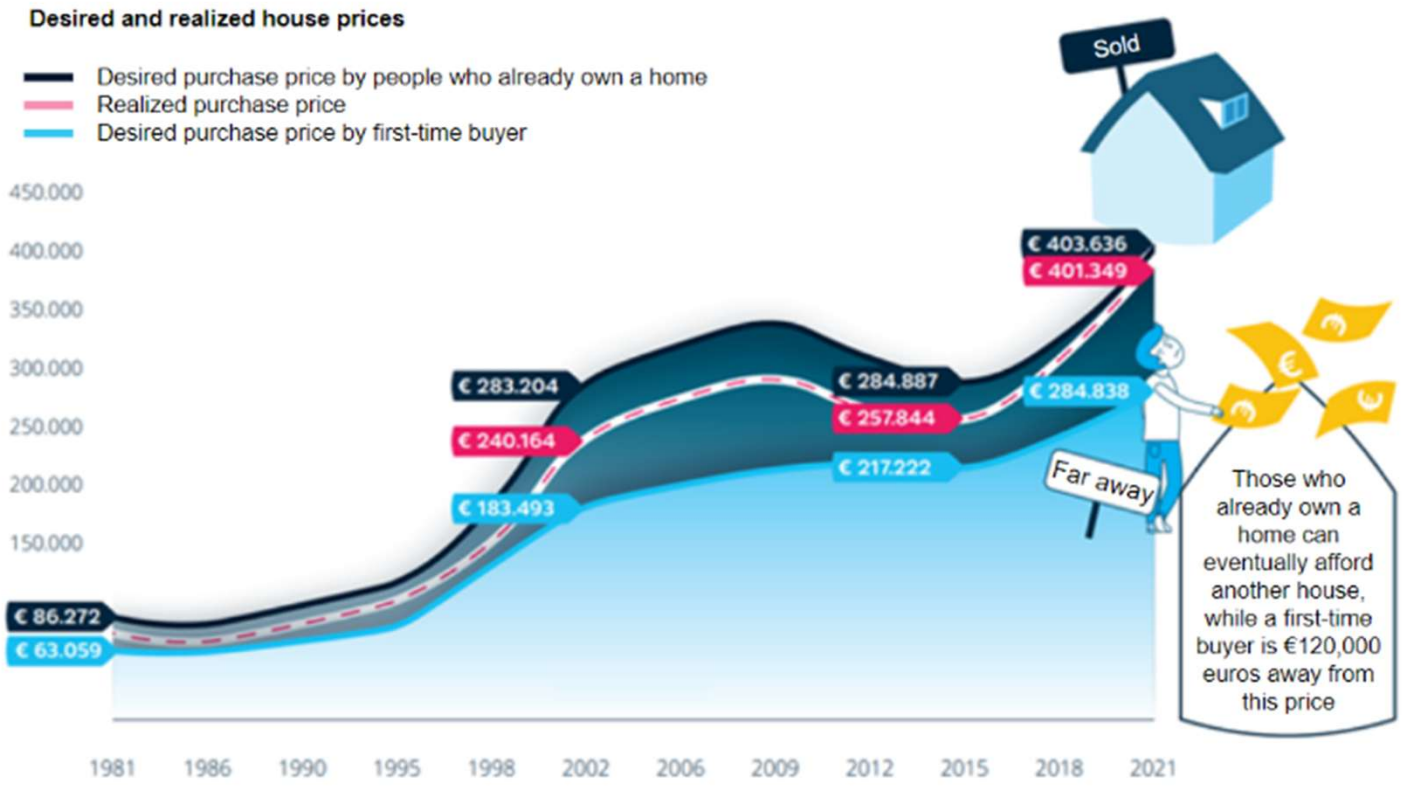
Building transformation remains an underused strategy that could bridge the gap between first-time buyers' preferences and the current housing supply.

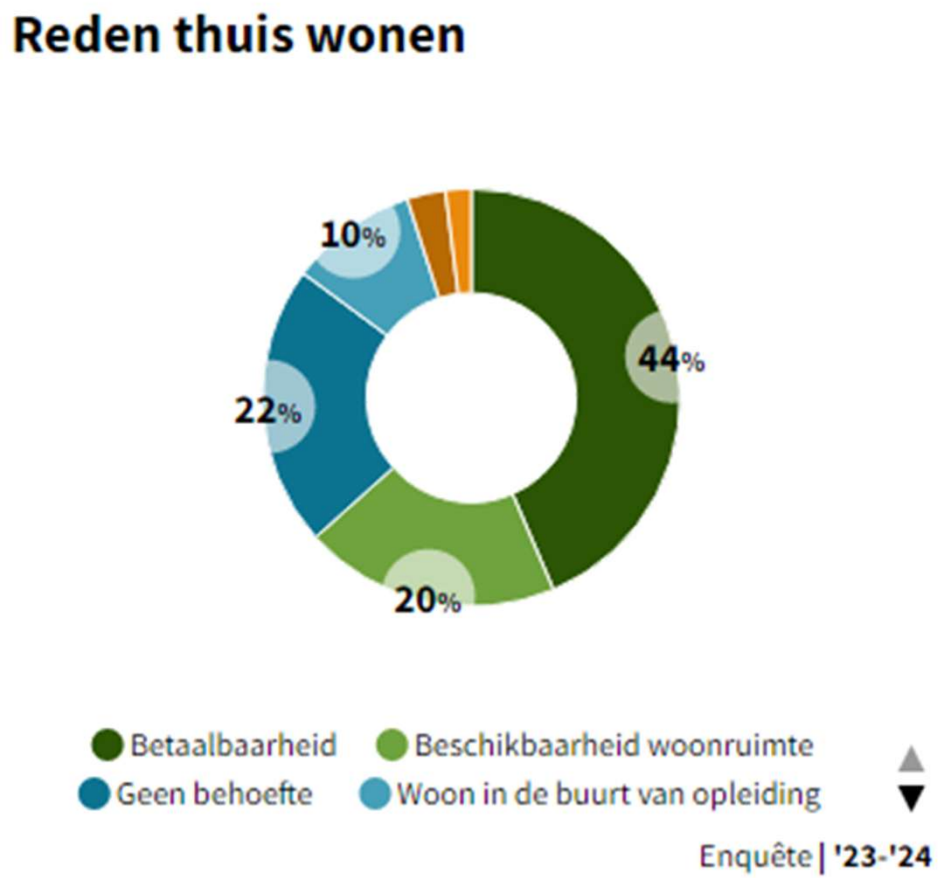

Vacancy in the Netherlands
Difference desired and realised houses
Affordability
Improve transforming buildings that align with the financial resources and preferences of first-time buyers

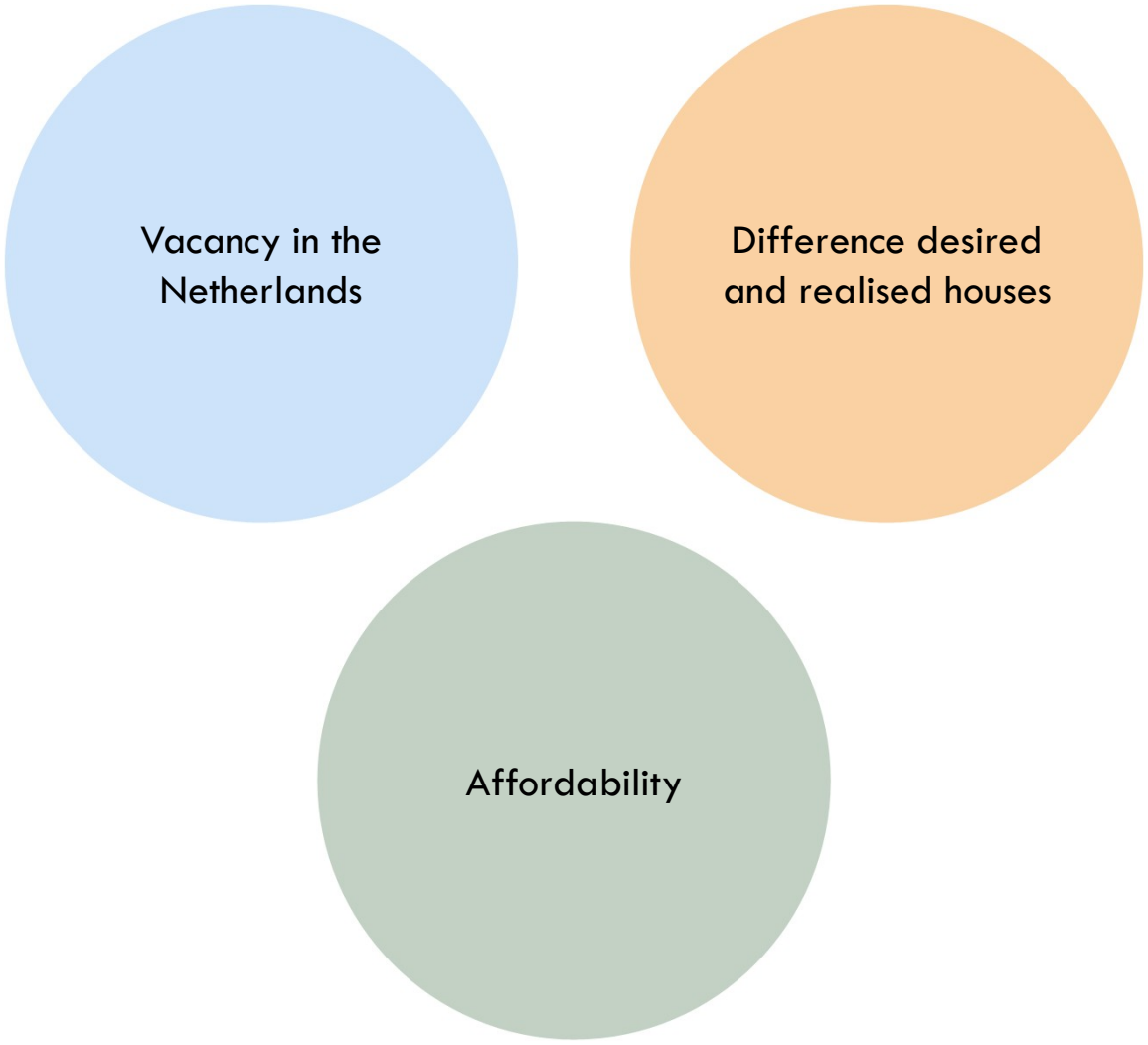
VACANCY IN THE NETHERLANDDS

DESIRED AND REALISED HOUSE PRICES



REASONS TO STAY AT PARENTS

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Analyse how life-course trajectories, financial constraints, and housing preferences influence the **accessibility of homeownership for first-time buyers**

Assess the potential of **housing transformations** as a viable and context-sensitive solution to address affordability and supply challenges.

Develop actionable recommendations for developers and municipalities to better **align** transformation projects with the **needs** of first-time buyers.

Create a more **inclusive** and **sustainable housing market** for first-time buyers in the Netherlands

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Research question

*"In what ways do life-course trajectories, financial restrictions, or preferences shape the **accessibility** of homeownership for recent and potential **first-time buyers** while evaluating the role of **housing transformations** as a potential solution?"*

1. Introduction

Sub-research questions

Theoretical research

SRQ1: *"How do **life-course trajectories** shape the housing aspirations and restrictions of recent and potential first-time buyers?"*

Theoretical research

SRQ2: *"How do financial resources, student debt, and housing constraints **affect the affordability of homeownership** for recent and potential first-time buyers?"*

Empirical research

SRQ3: *"How do **stated and revealed housing and location preferences** influence recent and potential first-time buyers' decision-making in homeownership?*

Empirical research

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2. METHODOLOGY

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Research design

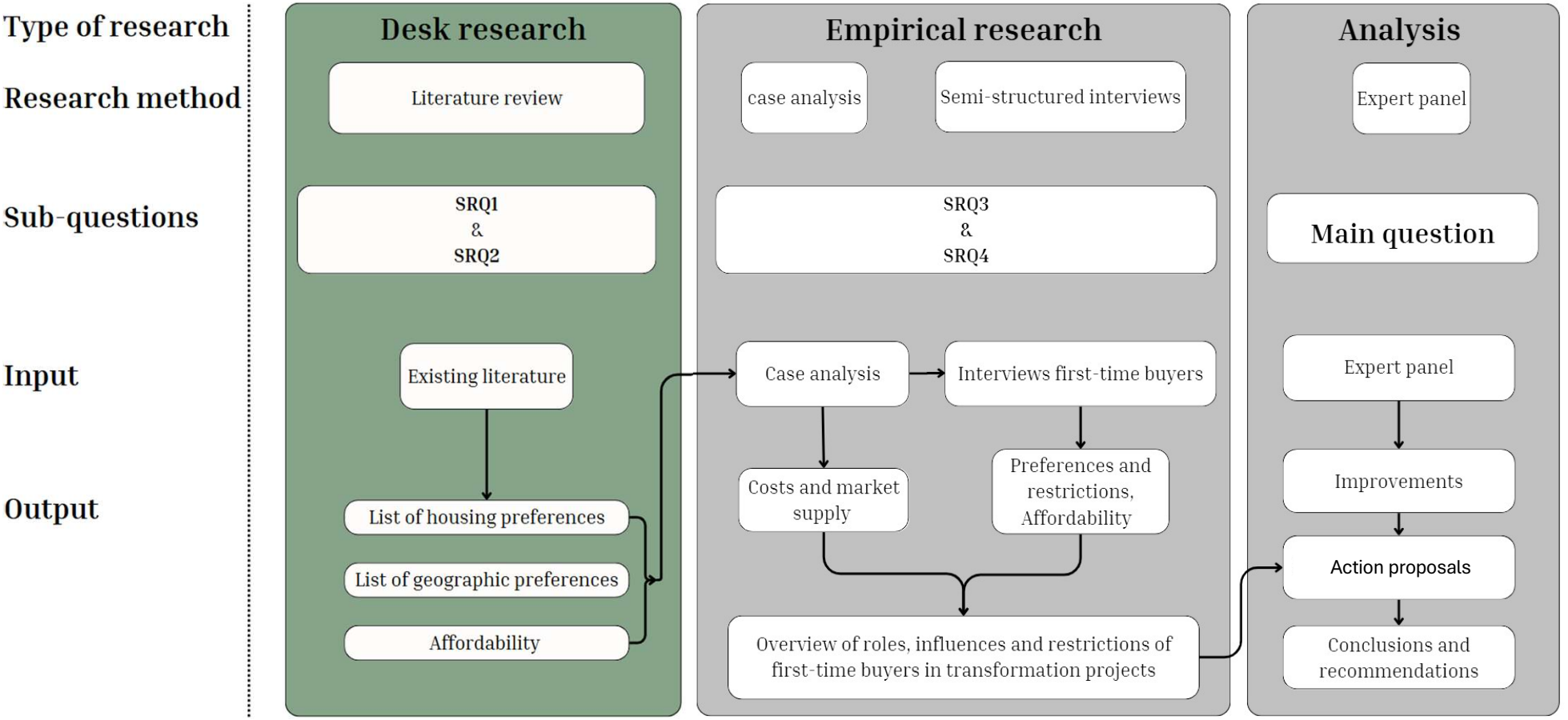

Figure 2: Methodology (own work)

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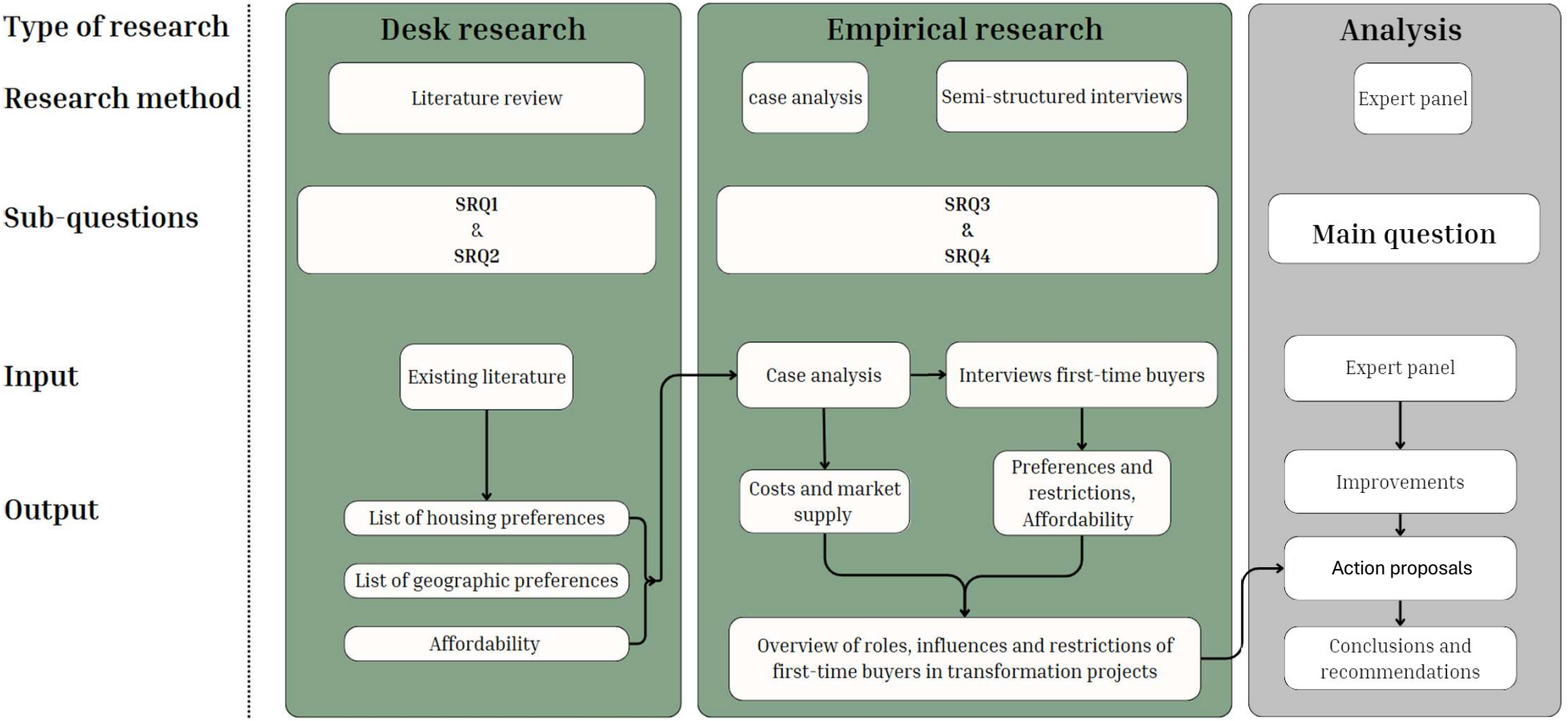
Research design



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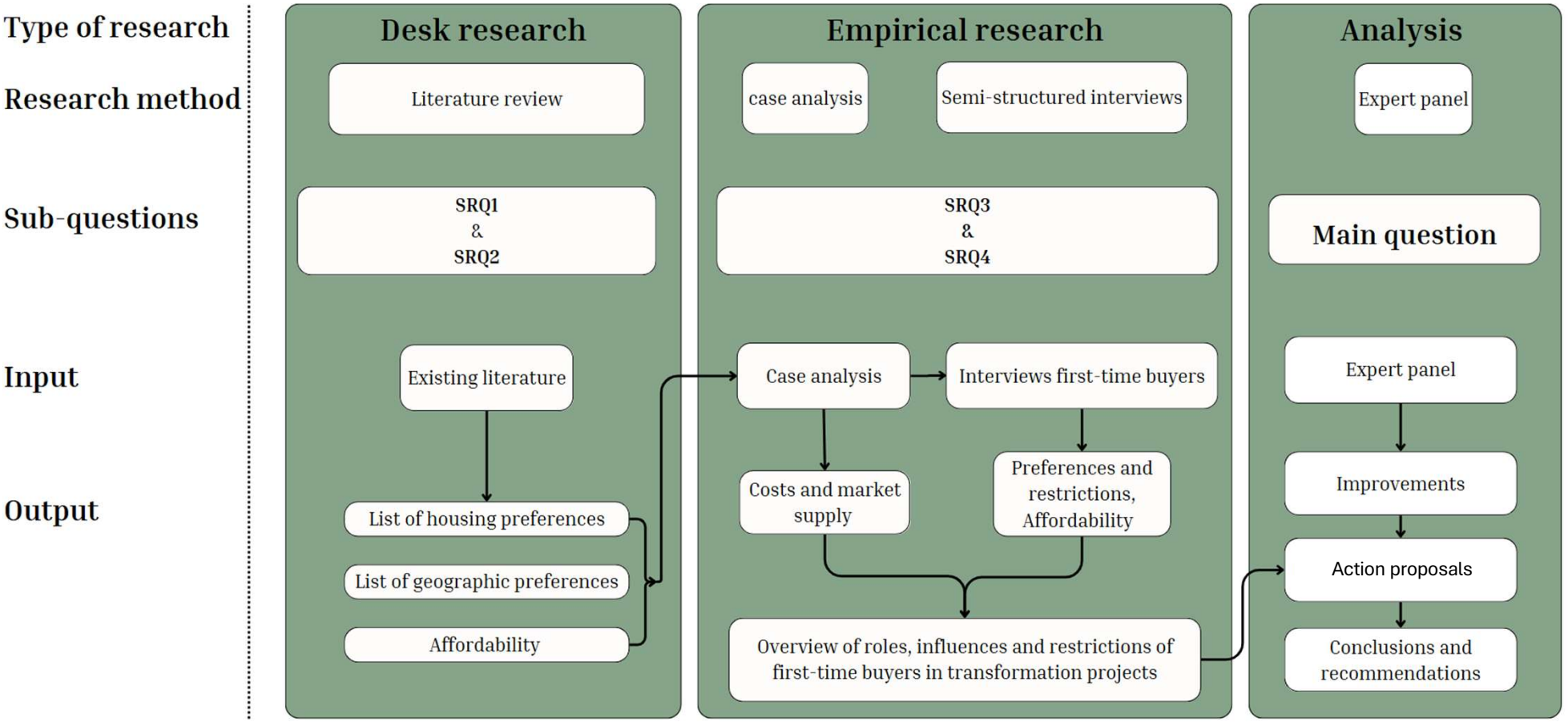

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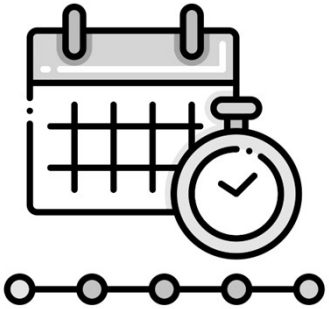
3. THEORY



Life-course trajectories

Stated vs revealed preferences

Student loan debt

Transformation potential

3. THEORY

Findings?

3. THEORY

4. EMPIRICAL RESEARCH

CASE STUDY, INTERVIEWS AND EXPERT PANEL

MULTIPLE CASE STUDY

- Urban Vista - Rijswijk
- De Post - Apeldoorn
- De Vredeskerk - Venray


TU Delft
URBAN VISTA
RIJSWIJK
128 owner-occupied homes
Near major transport hubs
€280.000
50m2
39
IKB

DE POST APELDOORN

28 OWNER-OCCUPIED HOMES
IN THE CITY CENTRE
€200.000
45M2

DE VREDESKERK VENRAY

28 OWNER-OCCUPIED HOMES
BIGGER APARTMENTS
€240.000
70M2

Case study findings

INTERVIEWS

- Differences in educational background per case
- A lot of help from parents
- Not a lot of student debt

Interviewee	City	Previous living situation	Education	Student debt	Buyers	Main compromise
1 (1.2)	Rijswijk	Parents	Academic	x	1 + help parents	Size
2 (1.1)	Rijswijk	Indedepently	Academic	10,000	1	Number of rooms
3 (1.3)	Rijswijk	Independently	Academic	< 10,000	1	Number of rooms
4 (1.4)	Rijswijk	Parents	Academic	x	1	Size
5 (1.5)	Rijswijk	Independently	Academic	x	1 + help parents	Size
6 (1.6)	Rijswijk	Independently	Academic	x	1 + help parents	Number of rooms
7 (1.7)	Rijswijk	Parents	Academic	x	1	Number of rooms
8 (2.1)	Apeldoorn	Back to parents	Academic	x	1 + help parents	parking and outdoor
9 (2.2)	Apeldoorn	Parents	Practical	x	2	Size
10 (2.3)	Apeldoorn	Independently	Academic	25,000	1	Size
11 (2.4)	Apeldoorn	Parents & partner	Practical	x	1	Size
12 (2.5)	Apeldoorn	Parents	Practical	x	1	Casco
13 (2.6)	Apeldoorn	Parents	Academic	x	1 + help parents	Casco
14 (2.7)	Apeldoorn	Independently	Academic	3,000	1	Casco
15 (3.1)	Venray	Parents	Practical	10,000	1 + help parents	Finance
16 (3.2)	Venray	Back to parents	Academic	18,000	1	Size
17 (3.3)	Venray	Parents	Practical	x	1	Size
18 (3.4)	Venray	Back to parents	Practical	Yes, no number	1 + help parents	Size
19 (3.5)	Venray	Back to parents	Academic	x	1	x
20 (3.6)	Venray	Parents	Academic	10,000	1	Number of rooms + location

Table 3: Characteristics interviewees (own work)

FINDINGS

Urbanisation-level based findings

Cross-case findings

FINDINGS
Urbanisation-level based findings

Themes	Rijswijk
1. Life-course experiences	• Triggered by expiring rental contracts or precarious tenancies • urgency due to displacement risk • some benefited from stable student housing.
2. Affordability	• Strategic constraint: use of dual incomes, family support • preference for fixed-price units via lotteries • avoidance of student debt where possible.
3.1 Housing preferences	• Initial preferences revised early • emphasis on privacy and modest comfort • rejection of studio apartments due to perceived life-stage regression.
3.2 Location preferences	• Most decisive factor: priority given to proximity to employment and public transport • strong ties to Randstad social networks.
4. Transformation	• Transformation accepted for convenience and location • viewed positively but not as a primary motivator • focus on modern outcomes.

Table 4: Rijswijk – Urban area findings (own work)

Themes	Apeldoorn
1. Life-course experiences	• Delayed homeownership due to prolonged family co-residence or return after study • frustration with limited supply and long search durations.
2. Affordability	• Dominant barrier: many were single-income buyers with high student debt • green mortgages leveraged • renting seen as wasteful.
3.1 Housing preferences	• Turnkey aspirations abandoned • acceptance of casco units as last resort • disappointment with unexpected renovation costs.
3.2 Location preferences	• Strong place attachment • reluctance to move away despite price differences • neighbourhood reputation heavily influenced decisions.
4. Transformation	• Transformation provided access • casco homes seen as creative opportunities but raised concerns about cost and marketing clarity.

Table 5: Apeldoorn – Semi-urban area findings (own work)

Themes	Venray
1. Life-course experiences	• Reactive relocation from Brabant • no strong ties to Venray • ownership pursued after rental/social housing failed • early expectations dropped.
2. Affordability	• Barrier mitigated by parental support and patient strategies • concealed or repaid student debt • urgency due to rapid price increases.
3.1 Housing preferences	• Casco housing welcomed as flexible and cost-efficient • construction skills in family reduced barriers • space compromises accepted.
3.2 Location preferences	• Pragmatic relocation based on affordability • access to highways and infrastructure prioritised over emotional or social ties.
4. Transformation	• Most positive views: transformation seen as creative opportunity • buyers accepted maintenance risks in exchange for affordability and autonomy.

Table 6: Venray – Rural area findings (own work)

FINDINGS
Urbanisation-level based findings

Main findings

FINDINGS
Cross-case

Literature insights	Expected output	Cross-case findings
1. **First-time buyers experience** a lot of difficulties on the current housing market	A lot of barriers in the search for homeownership.	✅ Stressful and frustrating search process ✅ Social housing perceived as inaccessible due to rising income, 🟠 Lottery based approaches provided rare chances to buy without bidding wars
2. **Affordability** is not fixed but shaped by economic and policy constraints, including rising house prices, student debt and mortgage ristrictions	Confirmation that affordability is dynamic and depends on multiple factors. In the current market the biggest barrier.	✅ Overbidding was the biggest barrier in ownership ✅ Student debt significantly reduced borrowing power, some buyers concealed debt ✅ Buyers relied on stable employment, family savings, or energy-efficient homes for financial leverage.
3. There is a gap between **stated and revealed preferences**	Revealed vs stated preferences differs. Everyone needs to adjust their preferences	✅ Initial aspirations (e.g., size, move-in ready homes) had to be adjusted 🟠 Casco housing accepted out of necessity 🟠 Unexpected renovation costs challenged financial planning.
4. **Location** preferences evolve based on life-course stages	Location is most important factor of homeownership. It has a lot of influence on life-course stages	✅ Strong preference for certain location, due to family, work or accessibility 🟠 Proximity to amenities and acceptable neighborhoods prioritized over housing quality.
5. **Transformation** has less construction costs and more inner-city availability	Casco buildings is more cost-spread and can be adjusted to preferences of first-time buyers	🔴 Transformed buildings was not a preference. it was not relevant for buyers 🟠 First-time buyers valued the result, modern, well-located apartments.

Table 6: Venray – Cross-case findings (own work)

ACTIONABLE STRATEGIES

Urbanisation-level based action proposals

Cross-case action proposals

STRATEGY

Action proposal - Rijswijk

Key themes	Urbanisation-level-based findings	Urbanisation-level-based actions
Life course experiences	• Average search time in an urban area was a few months • 100% of the first-time buyers experience affordability problems, and 45% need parental financial support. • Many think that renting is a waste of money • A lot felt lucky because it was a lottery without overbidding	• Partner with organisations (universities, companies) to offer housing access for local workers with stable contracts, co-financing. • Prioritise tenants in temporary rental contracts by offering them first access in transformation projects.
Affordability	• Many earn too much for social housing but free rental market is too expensive • High property prices create financial barriers for buyers. Nothing is available under 200,000. • Struggle with rising house prices and mortgage regulations. • Family mortgage helps buyers to fund their house	• Collaborate with municipalities to reserve first-right-to-buy units for local starters within a capped income range. • Cluster multiple small-scale transformations, to reduce costs for developers and first time buyers.
Preferences	• Wanted a second room • Having my own space • Size does not matter (rooms do matter), it needs to be affordable • Demand for more affordable homes	• Design compact units with optional internal upgrades such as a second room extension. • Do not only build studios, no room for life-course changes. • Offer "casco-plus" options with basic installations but unfinished interiors to reduce upfront costs.
Location	• Almost all buyers prioritize location over size due to market constraint • Work is most important (more important than family). • Women prioritize a safe neighbourhood	• Target vacant buildings near employment hubs for transformation, to match buyers' strong preference for short commutes. • Build near public transport hubs with reduced parking and shared mobility options. • Focus on "15-minute neighbourhood" concepts
Transformation	• Some persons would prioritize a casco above newly build but it is not available in Randstad. • Most were not specificly searching for a transformation project • Transformation decreases vacancy rate	• Launch casco pilot zones in partnership with municipalities to test stripped-down delivery formats. • Co-develop hybrid projects with housing associations, combining affordable starter units with social housing.

Table 7: Rijswijk – Action proposals (own work)

STRATEGY

Action proposal - Apeldoorn

Key themes	Urbanisation-level-based findings	Urbanisation-level-based actions
Life course experiences	• Many want to step onto the housing ladder as soon as possible • The biggest compromises were living in a casco and the size of the appartment • All of the first-time buyers experience affordability problems and 20% need parental financial support.	• Pre-market transformation units earlier to match demand from buyers who are ready to act fast and prioritize immediate access over finish level. • Encourage modular ownership structures (e.g., buy 60% now, 40% later)
Affordability	• Struggle with rising house prices and mortgage regulations • Government subsidies assist buyers with initial financing, such as A++ houses inlcude more mortgage options • Apeldoorn does not have a starters mortgage • Many felt that renting was throwing away money • Buyers do not disclose their student debt	• Partner with municipalities to give a local starters mortgage, especially for transformed A++ buildings. • Offer transformation-linked financial sessions, including topics like student loan implications, green mortgage eligibility, and cost phasing in casco renovations.
Preferences	• Main compromise was seperate bedroom • Casco is a way of implementing all your preferences • Parking or garden was a preference but that was not possible • Everyone cares the most on having house right now	• Provide upgrade-ready casco shells with standardized connection points to allow flexible but phased personalisation over time. • Offer pre-priced interior packages for buyers without renovation skills but still seeking a casco option • Integrate community-shared gardens or rooftop terraces in casco projects
Location	• All buyers prioritize location over size due to market constraint • All buyers have family in the neighbourhood • Neighbourhoods had a lot of influence	• Co-design neighbourhood guides with local stakeholders to increase perceived value of overlooked but well-connected areas. • Pre-negotiate shared mobility subscriptions (e.g., car-sharing or regional train discounts) and include them in the housing offer.
Transformation	• Most buyers were not specifically looking for a transformed house • A few noticed casco was more expensive than expected • Opinions differ from living in a casco. Some love the creativity other buy it pure money wise • Some did not know was a casco house was before buying • A lot of buyers do have skillful persons in the family	• Include brief casco orientation during sales, ensuring buyers understand what casco means in practice and reducing confusion or regret. • Facilitate "casco mentor" programs, linking buyers with skilled locals (e.g. retired contractors or relatives) for guided self-build.

Table 8: Apeldoorn – Action proposals (own work)

STRATEGY
Action proposal - Venray

Key themes	Urbanisation-level-based findings	Urbanisation-level-based actions
Life course experiences	• Most people were looking for a casco • Average search time is over a year • All buyers are currently living at their parents to save money	• Allow phased entry into ownership by offering buyers the option to reserve homes early with low-risk commitments. • Create early-buyer savings incentives, such as a small discount for those who commit to purchase 6–12 months in advance.
Affordability	• Government subsidies assist buyers with initial financing, such as A++ houses inlcude more mortgage options • A lot of parents helped with buying a house • A lot of the buyers are originally from Brabant but bought in Limburg because of the prices • Student debt limits mortgage eligibility.	• Include ready-made financial add-ons in sales documentation, reducing friction for buyers using family support. • Bundle green mortgage facilitation with A++ units by handling the administrative steps in-house, helping buyers unlock extra borrowing capacity with less effort.
Preferences	• Main preferences was a garden/balcony • Casco is a way of implementing all your preferences • Everyone had to compromise a lot • A lot of buyers cared about sustainability, but only from the affordability perspective	• Integrate community-shared gardens or rooftop terraces in casco projects • Include base infrastructure (e.g., heating, electrical, bathroom rough-ins) in all casco units to reduce renovation stress for less experienced buyers.
Location	• Buyers wanted to live more in the centre of the country but that was not affordable • Almost all buyers were from Brabant • Some buyers prioritized a rural area • Work was an important factor	• Highlight proximity to key roads • Offer mobility subscriptions (e.g., shared car access or e-bike leasing) to make peripheral locations more attractive.
Transformation	• Most buyers want to do everything by themselves • Casco houses were the only available options • Because it is an old church, it has a lot of character and market value • A lot did not expect to buy a casco house	• Use the character of transformed buildings (e.g. a former church or post office) to create value through identity. • Set up a trusted network of local craftsmen that buyers can choose from post-purchase, ensuring quality and reducing the fear of unexpected renovation costs.

Table 9: Venray – Action proposals (own work)

STRATEGY

Cross-case action proposals

Key themes	Cross-case findings	Cross-case actions
Life-course experiences	• Stressful and frustrating search process • Social housing perceived as inaccessible due to rising income • Lottery based approaches provided rare chances to buy without bidding wars	• Develop phased ownership models (e.g. rent-to-buy schemes) to accommodate starters entering the housing market at different life stages. • Reserve a % of units for first-time buyers through a lottery
Affordability	• Overbidding was the biggest barrier in ownership • Student debt significantly reduced borrowing power, some buyers concealed debt • Buyers relied on stable employment, family savings, or energy-efficient homes for financial leverage.	• Introduce shared equity models such as duokoop or erfpacht-light, where land and property are financially separated to lower upfront costs. • Expand access to national financing tools such as the Warmtefonds to cover sustainable retrofitting in starter homes. • Pre-integrate sustainable features, to lower housing costs • All municipalities should introduce a starters loan scheme for casco buyers under 35
Preferences	• Unexpected renovation costs challenged financial planning. • Initial aspirations (e.g., size, move-in ready homes) had to be adjusted • Casco housing accepted out of necessity	• Offer tiered finishing packages in transformation projects (e.g. casco, basic, comfort) to align with diverse budgets and customization preferences. • Develop in compact, centrally located units
Location	• Strong preference for certain location, due to family, work or accessibility • Proximity to amenities and acceptable neighborhoods prioritized over housing quality.	• Use a participation trajectory with residents to strengthen the perceived identity and value of less desirable neighbourhoods. • Integrate shared mobility services (e.g. electric car-sharing) in building plans to reduce dependency on private parking. Parking norm down.
Transformation	• Transformed buildings was not a preference. it was not relevant for buyers • First-time buyers valued the result, modern, well-located apartments.	• Institutionalize pre-consultation formats between developers and municipalities to align expectations early in transformation trajectories. • Fast-track procedures for adaptive reuse of vacant buildings

Table 10: Cross case action proposals (own work)

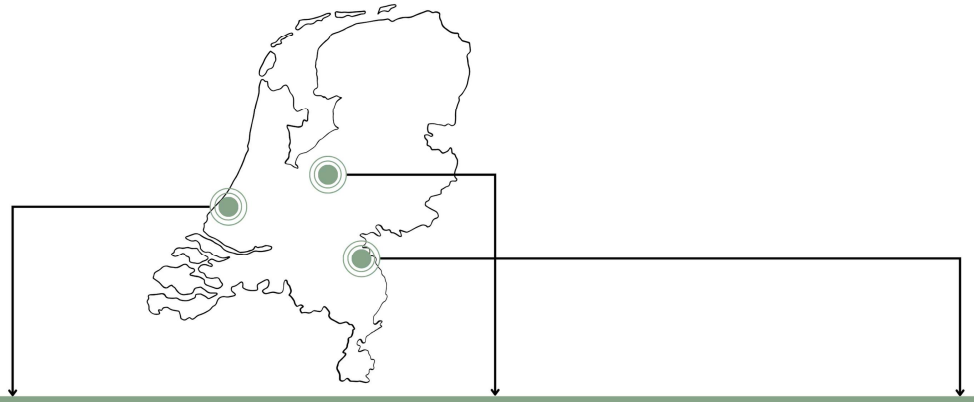
Action proposals

1. Offer **tiered finishing packages** in transformation projects to align with diverse budgets and customization preferences.

2. Use a **participation trajectory** with future residents to strengthen the perceived identity and value of less desirable neighbourhoods.

3. Introduce **shared equity models** such as erfpacht, where land and property are financially separated to lower upfront costs.

4. Reserve a % of units for first-time buyers **through a lottery**



Key themes	Urbanisation-level-based actions Urban context	Urbanisation-level-based actions Semi-urban context	Urbanisation-level-based actions Rural context
Life course experiences	• Partner with organisations (universities, companies) to offer housing access for local workers with stable contracts, co-financing.	• Encourage modular ownership structures (e.g., buy 60% now, 40% later)	• Allow phased entry into ownership by offering buyers the option to reserve homes early with low-risk commitments.
Affordability	• Collaborate with municipalities to reserve first-right-to-buy units for local starters within a capped income range. • Implement erfpacht more in citites where municipalities own much land.	• Partner with municipalities to give a local starters mortgage, especially for transformed A++ buildings. • Offer transformation-linked financial sessions, including topics like student loan implications, green mortgage eligibility, and cost phasing in casco renovations.	• Bundle green mortgage facilitation with A++ units by handling the administrative steps in-house, helping buyers unlock extra borrowing capacity with less effort.
Housing preferences	• Design compact units that are finished and move-in ready. • Do not only build studios, no room for life-course changes.	• Provide upgrade-ready casco shells with standardized connection points to allow flexible but phased personalisation over time. • Integrate community-shared gardens or rooftop terraces in casco projects	• Integrate community-shared gardens or rooftop terraces in casco projects • Include base infrastructure (e.g., heating, electrical, bathroom rough-ins) in all casco units to reduce renovation stress for less experienced buyers.
Location preferences	• Target vacant buildings near employment hubs for transformation, to match buyers' strong preference for short commutes. • Focus on "15-minute neighbourhood" concepts	• Co-design neighbourhood guides with local stakeholders to increase perceived value of overlooked but well-connected areas. • Pre-negotiate shared mobility subscriptions (e.g., car-sharing or regional train discounts) and include them in the housing offer.	• Highlight proximity to key roads • Offer mobility subscriptions (e.g., shared car access or e-bike leasing) to make peripheral locations more attractive. • More focus on green surrounding area
Transformation	• Co-develop hybrid projects with housing associations, combining affordable starter units with social housing.	• Include brief casco orientation during sales, ensuring buyers understand what casco means in practice and reducing confusion or regret.	• Use the character of transformed buildings (e.g. a former church or post office) to create value through identity.

VALIDATION

Expert panel

1. Mentimeter with 10 action proposals was sent to DEV_ real estate
2. 15 experts filled in a Mentimeter
3. 4 most valuable are discussed in debate
4. Debate with 7 experts
5. Slight change in action proposals

4. RESULTS
Validation

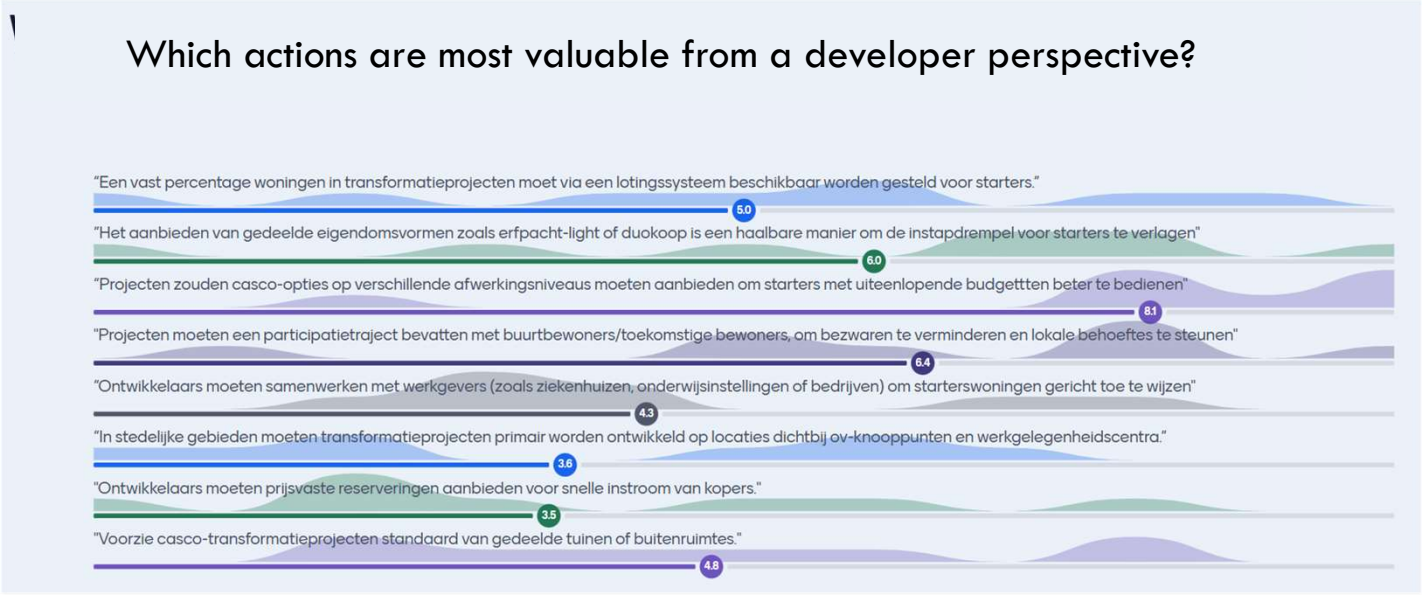


Figure 3: Mentimeter results (Mentimeter)

VALIDATION

Expert panel

Action proposals before validation	Action proposals after validation
Reserve a % of units for first-time buyers through lottery	Developer must reserve a % of units for first-time buyers through lottery
Introduce shared equity models such as duokoop or erfpacht, where land and property are financially separated to lower upfront costs	Introduce shared equity models such as ~~duokoop or~~ erfpacht, where land and property are financially separated to lower upfront costs.
Offer tiered finishing packages in transformation projects, to align with diverse budgets and customizations preferences	Offer tiered finishing packages: casco, social-housing level, conform, to align with diverse budgets and customizations preferences
Use a participation trajectory with neighbours and future residents to strengthen the perceived identity and to align with preferences of first-time buyers	Use a participation trajectory with ~~neighbours and~~ future residents ~~to strengthen the perceived identity and~~ to align with preferences of first-time buyers and do an in-depth market research.

Table 11: Rijswijk – Improved action proposals (own work)

5. CONCLUSIONS

5. CONCLUSIONS

Sub-question 1: Life-course trajectories

- Life-course events such as graduation or leaving the parental home trigger urgent housing demand.
- These moments rarely align with favourable market conditions, leading to reactive decision-making.
- Buyers often abandon long-term aspirations in response to external pressures like rising prices or insecure tenancies.

5. CONCLUSIONS

Sub-question 2: Financial resources and restrictions

- **Financial barriers** are the most decisive restriction on homeownership access.
- Limited savings, single incomes, and student debt reduce mortgage eligibility.
- Buyers **omit student debt from mortgage applications** to improve borrowing capacity
- Casco projects were valued for **lowering upfront costs,** but most effective with **supportive financing.**

5. CONCLUSIONS

Sub-question 3: Housing and location preferences

- Buyers start with aspirations around size, finishing quality, and location, but adjust these due to affordability constraints.

- Location preferences were more stable, but varied across urbanisation levels:
  - **Urban**: proximity to work/public transport.
  - **Semi-urban**: proximity to family and social networks.
  - **Rural**: accessibility and affordability were dominant.

- Transformation projects were not a preference, but often accepted out of necessity.

5. CONCLUSIONS

Sub-question 4: Transformation as a solution

- Transformation offers a **realistic and scalable entry route** when tailored to buyer conditions.
- Effective features include **different finishing levels.**
- Expert validation confirmed the potential but emphasised the need for **strong coordination and buyer engagement.**

5. CONCLUSIONS

Main research question

*"In what ways do life-course trajectories, financial restrictions, or preferences shape the **accessibility** of homeownership for recent and potential **first-time buyers** while evaluating the role of **housing transformations** as a potential solution?"*

- Access is a mix of urgency, inequality and adaptation
- Transformation is part of the solution

6. DISCUSSION

6. DISCUSSION
on research design

The research followed a three-phase structure:

1. Desk research,
2. Case studies and interviews
3. Analysis and development of validated action proposals.

Each phase added value: theory, lived experience, and practical translation.

6. DISCUSSION
on research findings

1. Findings in relation to affordability
2. Focus on buyer's perspective
3. Role of parental support
4. Transformation vs. new-build
5. Value of the research

6. LIMITATIONS

1. Case study scope
2. Sample size and composition
3. Contextual specificity
4. Validation limitations

6. RECOMMENDATIONS

Recommendations for practice

- Strengthen developer–municipality collaboration
- Institutionalise support mechanisms
- Offer accessible transformation variants
- Continuously adapt strategies

Recommendations for further research

- Investigate the exclusionary effect of student debt
- Explore informal support structures
- Evaluate transformation success in practice

7. REFLECTION

1. Topic
2. Relevance
3. Product
4. Method
5. Process
6. Academic development

QUESTIONS?