

The bottlenecks in the process of realizing a housing cooperative in cities in the Netherlands

Independent housing associations that bought their property from a social housing association or developed their property newly by themselves



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Mees Zonneveld

Student number: 4285565

E-mail: -

Phone number: -

Names of mentors

D.K. Czischke Ljubetic (first mentor)

P. de Jong (second mentor)

T. Bouma (Delegate BoE)

Graduation organization

Housing Management

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Executive Summary

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Abstract

In a large part of the Netherlands, middle-income households fall into the gap between the social housing sector and the market sector. Also, the supply in middle-income dwellings is too small. Municipalities face challenges in unwanted changes in the population of the city because different groups are having problems fulfilling their housing needs. In particular, lower- and middle-income groups are affected by the limited supply of housing suitable for their means. Also, as a result of national economizing, an increasing amount of elderly lives for a longer time at their own home, instead of in a healthcare institution, despite the fact they need a form of (mild) care. This group has a higher risk of the consequences of feeling lonely as well since a large part of this group lives alone. Different shared living concepts could contribute to partly solving the problems municipalities are facing. Rental- or buying prices could be lower, because of new business cases, the sharing of facilities and possibly square meters. Next to this, important social networks could be set up, which leads to differentiation and better social cohesion in a city.

There are several initiatives for shared living projects, but despite mentioning the willingness to facilitate new forms of living and organizing this by some municipalities in their housing visions, different bottlenecks are making the realization of the projects difficult. One form of shared living, which is upcoming again, and can realize projects offering houses with a rent in the social and middle segment in a city, is the housing cooperative. This research will map the bottlenecks and potential solutions for these bottlenecks, in the process of realizing a housing cooperative, in cities in the Netherlands.

Keywords: Housing cooperative, Netherlands, cities, bottlenecks, solutions, Independent housing association, management cooperative, social housing association

Introduction

Increasing urbanization and a growing need for housing, in general, are putting a lot of extra pressure on the Dutch housing market. Because of this pressure, the prices to rent or buy a house are rising each year. The scarcity of housing and the high prices are reasons for several groups to leave the city. Especially the group that earns just too much for social housing falls in a gap, since the other offer, buying or renting in the market sector, is often too expensive for this group.

Building enormous amounts of housing can possibly help to solve this problem. However, since the prices keep on rising, there is a need for a long-term supply of affordable housing for this group. Housing cooperatives could offer solutions for both the long-term supply of affordable middle-income rental housing as for problems concerning loneliness and (mild) care for the elderly. However, several bottlenecks make it hard to realize housing cooperative initiatives.

In the Netherlands, there exist different variants of housing cooperatives. In this research, the focus is on the type 'Independent housing association' (Dutch: Zelfstandige woonvereniging). The housing cooperative is as a 'legal person' the owner of the property which has been bought or developed. The residents are a member of the association and rent their house from the association. They operate and manage the organization as well. Because it is a non-profit association that is managed by the residents, the residents have the power to control the costs. Depending on their wishes and available time, they can decide which tasks to do themselves and which to outsource during the development and thereafter. Because it is a non-profit association that the members cannot

individually profit from financially, there is no interest in increasing the rent or selling the property. As a result, the houses can be rented out cheaper, compared to homes of comparable size and quality, and can remain affordable in the long term.

As stated before, a housing cooperative has not necessarily a relation with sharing any parts of the building. However, according to Crooy and Lupi (2017), a shared wish or a shared practical need are important for the success of the housing cooperative. While setting up the plan, but also to maintain the project in the future.

Later in the study, another type of housing cooperative, the management cooperative, will be discussed, which is therefore briefly explained here. In the case of the management cooperative (Dutch: Beheercoöperatie), the property keeps in possession of a social housing association or municipality but the residents take over some of the management tasks. Therefore, the residents do unite in an association.

This research aims to gain more insight into the bottlenecks and potential solutions of these bottlenecks, in the process of realizing a housing cooperative in the Netherlands. The type of housing cooperative is the Independent housing association. Therefore the following research questions are formulated.

Main research question:

What are the bottlenecks and potential solutions for these bottlenecks, in the process of realizing a housing cooperative (type: Independent housing association), in cities in the Netherlands?

Research sub questions:

- *What are the contradicting interests and ambitions the internal and external stakeholders have that could cause bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?*
- *What kind of knowledge is missing at residents' initiatives that could limit the realization of housing cooperatives in the Netherlands and how could this potential limitation be overcome?*
- *What are the financial bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?*
- *What are the social/cultural related bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?*
- *What are the legal/policy related bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?*

Background

International framework housing cooperatives in the EU

According to Czischke (2017), different forms of shared living are re-emerging across Europe. The concept of the housing cooperative is widespread across the globe and has a long tradition, however, it is little known (Bliss et al., 2013 in Lang & Roessl, 2013). The current situation and history of the development of housing cooperatives differ per country. Also, the housing cooperative 'model' works differently per country. According to Czischke (2018a), not only initiatives in countries where housing cooperatives have a longer history are able to grow successfully. In France, where almost no housing cooperatives existed before the year 2010, the applicable laws and regulations have been changed to be able to realize more housing cooperatives in the country.

History of housing cooperatives in the Netherlands

The history of the housing cooperative in the Netherlands dates back to the 19th century. In 1900, half of the social housing associations even used a cooperative operation model. However, a few years after the new housing law was introduced in 1901, that number has fallen sharply. In the century that followed, the housing cooperative occasionally came to the fore in politics, but never expanded into a larger sector.

Since the amendment of the Housing Act in 2015, the housing cooperative has been recognized by politicians as an alternative to buying or renting a home. The housing cooperative has been included again in the Housing Act and politicians are committed to stimulating certain types of housing cooperatives.

Research dimensions

In order to answer the main question, different research dimensions have been drawn up. The findings can be divided into these research dimensions, which function as a kind of categories. Some bottlenecks and potential solutions for these bottlenecks are related to certain stakeholders. These will be discussed in the research dimension Stakeholders' interests and ambitions. Other bottlenecks and potential solutions for these bottlenecks are more general or not necessarily related to a certain stakeholder. These will be discussed in the research dimensions Social/cultural, Financial, Legal/policy and Knowledge. The research dimensions are linked to the sub research questions. They are also reflected in the conceptual framework that has been drawn up for the research.

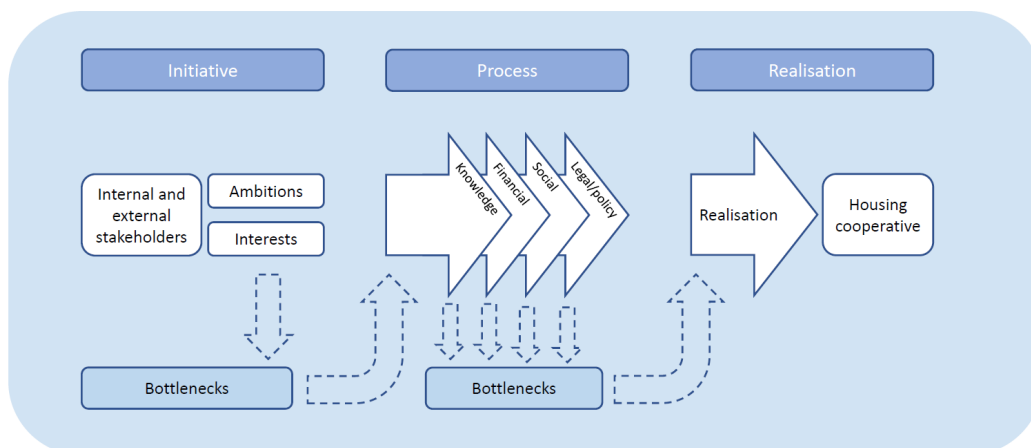


Figure A: Conceptual framework (own illustration)

Methods

Firstly, the internal and external stakeholders themselves and their interests and ambitions in the process of realizing a housing cooperative in the Netherlands are identified. Four cases are used to interview stakeholders. The sub research questions connected to these five categories are answered by conducting interviews and doing literature research. Therefore, a qualitative study design is chosen. Next to a case study, the study has been supplemented with a cross-sectional study, where interviews have been conducted with experts in the field. The cross-sectional study also offered the possibility to place the lessons learned from the cases in perspective. Four cases have been used for this study. For the cross-sectional study an employee of a bank, two board members of social housing associations, two housing cooperative experts and an employee of a municipality have been interviewed.

The data from the interviews is organized per research dimension and linked to the sub research questions. To organize the data, tables have been drawn up. An overview in the form of a table has

been made for the bottlenecks, in which the bottlenecks are described, the interviewees that mentioned the relevant bottlenecks are given and an example per bottleneck is quoted. Per identified bottleneck different solutions can be mentioned by the interviewees. An overview in the form of a table in which a majority and minority report are used, based on Czischke (2014). The overview presents the potential solutions that are mentioned more than once or twice (majority report) and potential solutions that are mentioned only once or twice (minority report).

Findings

Context analysis cases

Four different cases were used. Two cases wanted or have bought property from a social housing association and two cases want or have developed their property themselves.

	Buys from SHA	Develops themselves	Completion date in sight?
'Het Rotterdams Woongenootschap'		X	No
'De Warren'		X	Yes
'Copekcabana'	X		No
'Woonvereniging Roggeveenstraat'	X		Yes

Figure B: Used cases for case study (own illustration)

Context analysis cross-sectional study

All interviewees for the cross-sectional study are in favor of the housing cooperative but in different ways. In particular, the board members of the social housing associations are not very supportive of residents who buy the property of their social housing association to start a housing cooperative. They support the management cooperative.

Findings per research dimension

In the research dimension stakeholders' interests and ambitions, some conflicting interests were found. The main findings are the conflicting interest of the social housing association and the housing cooperative in the sale price of real estate and that of the municipality and the housing cooperative in the sale price of land. In addition, the social housing associations, in particular, have various arguments to substantiate their interest.

In the research dimension knowledge has been found that the possible lack of knowledge is not a bottleneck that prevents the development of housing cooperatives. However, it differs per initiative how much knowledge is available and there are various reasons why it differs how easily they can gather knowledge.

In the research dimension financial, it has been found that the additional part of the bank loan to complete the financing is particularly difficult to obtain. The useful sources are very uncertain and the money must come from many different sources. It makes it extra difficult that all pre-financing costs have to be paid from this.

In the research dimension social/cultural, bottlenecks were found in particular that ensure that fewer people start setting up a housing cooperative. In addition, it has not been found that the group must know each other well in advance in order to be (better) able to realize a housing cooperative.

In the research dimension legal/policy, an important finding has been made that states that there are almost no laws or regulations that block the development of the housing cooperative. However, there are laws and regulations that are missing, which hinder development. This is often described as the lack of standards.

Conclusion

The main bottlenecks and potential solutions are briefly presented here. For the bottleneck due to the opposite interest in the sale price of real estate, between social housing associations and housing cooperatives, the establishment of management cooperatives seems to be the most promising solution. Social housing associations say they even want to stimulate the development of this. It differs per housing cooperative and the freedoms that the initiative is given by the social housing association when a management cooperative is established but, in general, most goals that a housing cooperative has can also be achieved if a management cooperative is established.

In order to resolve the contradicting interest between the municipality and a housing cooperative on the sale price of land, it is necessary that the municipality accepts that the land yields less. In order to reach this point, the housing cooperative must be further elaborated in standards, so that certain guarantees can be offered to the municipality.

These standards are not only necessary for the municipality to adapt their policies, laws and regulations, but are also necessary for setting up new financing products for housing cooperatives. Standards ensure that these parties know better what they are dealing with and which laws and regulations a housing association must observe or which they can fall back on. New financing products are urgently needed to obtain the additional part of the bank loan in a more secure way.

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1. Introduction

1.1 Problem statement

Increasing urbanization and a growing need for housing, in general, are putting a lot of extra pressure on the Dutch housing market. Because of this pressure, the prices to rent or buy a house are rising each year. The scarcity of housing and the high prices are reasons for several groups to leave the city. Especially the group that earns just too much for social housing falls in a gap, since the other offer, buying or renting in the market sector, is often too expensive for this group.

Building enormous amounts of housing can possibly help to solve this problem. However, since the prices keep on rising, there is a need for a long-term supply of affordable housing for this group. Several municipalities are trying to solve this problem by offering land cheaper in exchange for maximum rents and annual rent increases. However, these agreements with investors often only last for about 10 to 15 years.

With the rise of the 'sharing economy', the growing in popularity form of housing: 'shared living' is seen as a possible solution for different housing-related problems. Shared living could, for example be a solution for growing problems in society regarding single-person households and loneliness and people in need of (mild) care living at home.

Housing cooperatives could offer solutions for both the long-term supply of affordable middle income rental housing and the other described housing-related problems. However, despite the fact that the four biggest Dutch municipalities state to be interested in new types of housing initiatives, several bottlenecks make it hard to realize these initiatives.

Reading guide introduction chapter

In this introduction chapter, the problems and developments shortly mentioned in the Problem statement will be further elaborated on. Firstly, the Housing Visions of the G4, the four biggest municipalities in the Netherlands (Amsterdam, Den Haag, Rotterdam and Utrecht) will be analyzed for the problems and challenges these municipalities are facing regarding housing, and their visions on 'new' ways of housing and developing will be described. The findings in the housing visions are categorized in 'difficulties in the Dutch housing market' and 'social difficulties related to Dutch housing' and will be further researched in the next paragraphs. After this, the sharing economy and popularity of shared living will be treated. Then, shared living will be discussed and one form of shared living, the housing cooperative, will be described in more depth. This form of shared living will be further researched in this research report. As last, the social and scientific relevance, research aim and structure of the report will be described. A schematic overview of the literature and market research in the introduction chapter of this report is presented in figure 1.

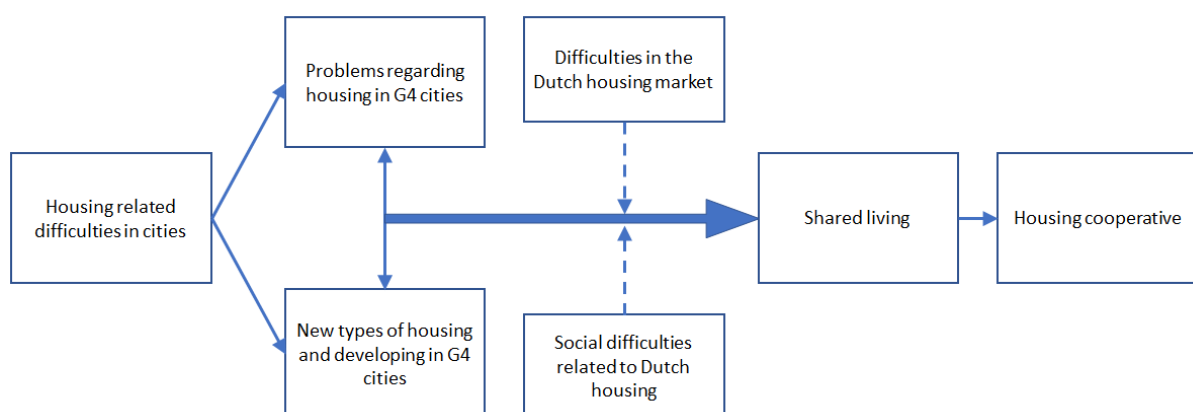


Figure 1: Schematic framework of the literature and market research (own illustration)

1.2 Housing-related difficulties in cities

This section analyzes the current housing-related problems in cities in the Netherlands. This report's main topic is housing cooperatives. Most housing cooperative initiatives originate in the four biggest municipalities in the Netherlands, the G4. Also, these municipalities belong to the municipalities with the tightest housing markets, but they have the greatest administrative capacity to deal with new housing initiatives.

Therefore, the housing visions of the G4 are analyzed for the difficulties these municipalities are facing regarding housing, for the coming years. Also, their visions on 'new' ways of housing and development will be described.

The four biggest municipalities in the Netherlands experience large housing shortages, they belong to the municipalities with the highest rental prices, the percentage of families leaving these cities belong to the highest, the percentage of single-person households is the highest and together they represent almost two and a half million people. Also, a lot of information is available in which these four municipalities are compared with the rest of the Netherlands.

The analyses will offer insights into the problems the municipalities are facing in the field of housing. At the end of both analyses, an overview of the findings in the form of a table is placed. The findings in the visions will be further elaborated on in the next paragraphs.

1.2.1 Problems regarding housing in G4 cities

Per G4 municipality will be described what the problems they are facing are, regarding housing.

Amsterdam

In the 'Housing Vision Amsterdam until 2020', the municipality announces several challenges. Amsterdam wants to be a city for everyone: rich, poor, young and old. They do want this not only to help the people who need it or to offer everybody the same chance on a good life, but especially because they want to keep the variation of people in the city. They even claim that the success of a city depends on the variety of functions and people. To reach this, they will provide more housing for low and middle-income groups. Next to these two groups, they will attract people working in the creative industry, because they believe they would otherwise miss out on the benefits the growing creative industry will offer. As last, they want to be a city for children, because "there is no city without children". However, they state that only 25% of the households in Amsterdam are families with children and even 55% of the households consist of a single person (Gemeente Amsterdam, Dienst Wonen, 2009).

Rotterdam

Rotterdam states comparable challenges in their 'Housing Vision Rotterdam 2030'. They want to be a city for children and 50% of the total amount of households consists of single-person households as well. However, they see the number of households with children grow. They also want to have enough houses for low and middle-income groups. Something different is that they see a growing need for higher segment houses for social climbers and young potentials. Just like Amsterdam, they want to offer a place for the elderly as well, but are looking for better places where potential needed care in the future could be offered (Gemeente Rotterdam, 2016).

Utrecht

Utrecht is facing challenges in the field of shortages in the social housing and middle-income market sector rent as well. Especially in the higher category in the social housing sector, from €618 until the social housing income limit, there are shortages. Next to this, Utrecht is describing in their 'Update housing vision Utrecht' about differentiation amongst citizens as well. They want to prevent a social

dichotomy in the city, along lines of neighborhoods. Next to this, the municipality wants enough houses for people needing care and balance the supply and demand of the life-cycle-suitable housing stock and living environment (houses for people with a physical limitation). Also, they have to find new destinations for vacant healthcare real estate (Gemeente Utrecht, 2015).

Den Haag

Just like the other cities, Den Haag has problems with providing enough social housing and middle-income market sector rent houses as well. People have to wait for up to 3 years for a social housing sector dwelling. The municipality of Den Haag mentions that they make 'buy for let' for investors less attractive, despite the fact that they acknowledge that this increases the rental market and that purchased real estate often gets renovated which is good for the appearance of the street. They feel that these benefits do not outweigh the fact that 'buy to let' drives up prices on the (lower price category) buying market.

A few things in the 'Living agenda 2019-2023' are unique compared with the Housing Visions of the other three big cities in the Netherlands. Den Haag is trying to attract people with certain special professions by helping them find a suitable house. They experiment with ways to help police officers, school teachers, and healthcare staff find accommodation in the city, because too few people with this profession live in the city. Also, instead of focusing on people not going to a healthcare institution, Den Haag is focusing on offering people currently living in a healthcare institution another, new suitable place to live. The reason for this, is that by doing this, more places become available in the healthcare institutions for people in need (Gemeente Den Haag, 2019).

Conclusion housing visions

In general, it could be concluded that the G4 municipalities need social and market rent sector houses. They want to keep diversity amongst people living in the city and most of them are facing challenges with healthcare institutions and/or people in need of care. A few are claiming to be a city for children and almost all of them are 'open' for new forms of housing. In ways of the process (financing, developing, organizing) and/or the result (the real new delivered houses and the way to live there). An overview of the problems and challenges described in the housing visions is given in figure 2.

The information per city above and in the table below is based on what the municipalities mention in their housing vision. It may be that there are problems that they do not mention, but that do play a role in the city.

	Amsterdam	Rotterdam	Utrecht	Den Haag
Challenges with healthcare institutions and/or elderly	x	x	x	x
Need for more housing for low- and middle-income groups	x	x	x	x
More than 45% single person households in 2030	x	x	x	x
Keep the variation of different groups of people in the city	x		x	
Wants to be a city for children	x	x		
Attract people working in the creative industry	x			
Growing need for higher segment houses		x		
Balance the supply and demand of the life-cycle-suitable housing stock			x	
Make 'buy for let' for investors less attractive				x
Attract a special profession by helping them find a suitable house				x

Figure 2: Overview of the problems and challenges described in the housing visions of the G4 (Gemeente Amsterdam, Dienst Wonen, 2009 & Gemeente Rotterdam, 2016 & Gemeente Utrecht, 2015 & Gemeente Den Haag, 2019)

It differs per municipality when their housing vision has been written. This affects the problems they describe and the solutions they present. The table below gives an overview of the timeframe of the used housing visions. Especially the housing vision of the municipality of Amsterdam has been written a long time ago (11 years). However, the problems they describe in it are comparable with the problems the other 3 municipalities described more recently.

Housing vision	from (y)	to (y)
Amsterdam	2009	2020
Rotterdam	2016	2030
Utrecht	2015	2019
Den Haag	2019	2023

Figure 3: Overview timeframe of the housing visions of the G4 (Gemeente Amsterdam, Dienst Wonen, 2009 & Gemeente Rotterdam, 2016 & Gemeente Utrecht, 2015 & Gemeente Den Haag, 2019)

1.2.2 New types of housing and developing in G4 cities

In this subparagraph, the housing visions of the G4 municipalities are analyzed for new types of housing and development. Some of the mentioned types already were developed in the past, but are now reintroduced in these housing visions. All the four cities state to be open for a certain new type, but it differs per city what kind of new types they include in their housing vision. It has to be taken into account that certain types of housing and development have emerged recently, and could therefore not have been mentioned in older housing visions. Especially the housing vision of Amsterdam has been written a while ago (11 years), see figure 3.

Amsterdam

Amsterdam offers the possibility to experiment with different types of housing in the city districts 'IJburg' and 'Noord'. They think of living-working homes, flexible buildings/solids (destination-free buildings without zoning plan restrictions), sustainable building and private commissioning. Already some private commissioning projects are realized. The knowledge gained with these projects could be used for future projects. Furthermore, they included one small paragraph where they describe that specified groups need to live in a collective way where facilities, guidance and meeting options are offered. Next to this, Amsterdam is not describing any more innovative ways of living in their housing vision. A reason for this can be that their housing vision has been written in 2009 (see figure 3) (Gemeente Amsterdam, Dienst Wonen, 2009).

Rotterdam

Rotterdam explicitly describes that they are looking for people with new ideas and solutions to make life in the city more attractive. New ways of living together and cohabitation offer added value in the diversity of residential housing-products in the city. The city wants to offer space for experiments with- and innovation in living and new ways of living. The city calls the effort they made, together with Platform31 (independent knowledge and network organization) in recent years around the housing cooperative, a good example of this. In addition, Rotterdam sees a movement towards new concepts and ways of living in which care or informal care or sustainability are the main goals. The projects can be experimental in the result (the house) or the process (living, developing, organizing) (Gemeente Rotterdam, 2016).

Utrecht

Utrecht is promoting various new concepts of housing. Utrecht encourages the investigation of other forms of management and other forms of financing to increase the supply of affordable rental

properties. They talk about housing cooperatives, Do It Yourself (DIY) properties and cooperation with market parties.

Utrecht is investigating how they can facilitate (experimental) initiatives in the rental sector (according to them: housing cooperatives). The results form, alongside new legislation on housing cooperatives, input for the new performance agreements with social housing associations on control- and management types of tenants. According to Utrecht, the national government is currently working on a legal basis for housing cooperatives, which is an important incentive for Utrecht to get started with this innovative form of living in Utrecht (Gemeente Utrecht, 2015).

Den Haag

Den Haag will stimulate collective private commissioning (CPC) and DIY buildings. CPC (set up by a group of people) can lead to ‘group living’, in their own residential complex. Higher densities compared with land-based dwellings and better social cohesion can be reached, according to Den Haag (Gemeente Den Haag, 2019).

The different new types of housing and development the municipalities are describing in their housing visions are shown schematically in figure 4.

The information per city above and the table below is based on what the municipalities mention in their housing vision. It may be that there are new types of housing and development that they do not mention, but that do play a role in the city.

	Private commissioning	Care homes	'New collective forms of living'	DIY houses	'Sustainable living'	Housing cooperative	Work-living houses	Solids
Amsterdam	x	x	x		x		x	x
Rotterdam	x	x	x	x	x	x		
Utrecht	x	x	x	x		x		
Den Haag	x	x		x				

Figure 4: Overview of the ‘new’ ways of living the G4 municipalities are ‘open’ for, described in their housing visions (Gemeente Amsterdam, Dienst Wonen, 2009 & Gemeente Rotterdam, 2016 & Gemeente Utrecht, 2015 & Gemeente Den Haag, 2019)

The findings in the analyses of the housing visions, which occur in more than one city will be further explored, using literature and market research, in the coming paragraphs of this chapter.

1.3 Difficulties in the Dutch housing market

As described in the analysis of the housing visions of the G4 municipalities, these municipalities need more social and market rent sector houses. Paragraph 1.3 will explain this problem in detail. First, context will be given through numbers in the paragraph ‘Densifying cities’. After this, general problems in the housing market will be treated and next to this the problems in the rental market will be discussed, where the problems with social- and market rent sector houses will be treated as well. To complete, the problems in the buying market will be discussed in the last part of the paragraph.

1.3.1 Densifying cities

The definition of the term “density” and the way of use vary from place to place: “[...] parcel density, net-net density, net and gross residential density, general density and community density are some of the units of measure used” (Berghauser Pont & Haupt, 2009). The different units of measure lead to different numbers for the same area. In this research, the term has been used to describe the

growing number of people living in a place. The consequences of this are somewhat neutralized by the research of Berghauser Pont & Haupt (2009). They calculated that in Amsterdam in the year 1880, 570 people lived per hectare and in the year 2000 only 65 people lived per hectare, a reduction with the factor of 9.

“During this period, the urbanized territory of Amsterdam grew from approximately 560 to 11,500 hectares (a factor of 20), while the population grew from 317,000 to 727,100 inhabitants (a factor of 2.3). The growth of Amsterdam can largely be explained by the increased spatial demands per person, but only marginally by the growth of the population. This seems to be a general trend in wealthy societies; the number of inhabitants per dwelling unit decreases, dwellings become larger, and the city is less densely built.” (Berghauser Pont & Haupt, 2009).

According to the United Nations (2018), “today, 55% of the world’s population lives in urban areas”. They expect this number to rise to 68% in 2050. According to Lucassen & Willems (2011), the social and hygienic services in a city are better, which together lead to a higher life expectancy. The UN (2014) substantiates this with the statement that living in a city is associated with “higher levels of literacy and education, better health, greater access to social services and enhanced opportunities for cultural and political participation”.

In the Netherlands, five and a half million of the total of seventeen million people live in a municipality with more than 100.000 inhabitants. There are 31 municipalities with more than 100.000 inhabitants. Almost two and a half million people live in the so-called G4 (CBS, 2018d), the four biggest cities in the Netherlands, consisting of Amsterdam, Den Haag, Rotterdam and Utrecht. Currently, more than 850.000 people live in Amsterdam. They expect to welcome their millionth inhabitant in 2032 (Gemeente Amsterdam, 2019). Rotterdam, currently housing almost 640.000, expects to grow with 55.000 inhabitants in the coming 15 years (Gemeente Rotterdam, 2018). Utrecht and Den Haag have to deal with comparable numbers.

1.3.2 Problems in the housing market

The housing market in large cities in the Netherlands is facing several problems. A frequently discussed topic is people having a skewed income-to-rent ratio.

However, of the total housing stock, the percentage of this group is declining from 24% in 2012 to 16% in 2018 (Rijksoverheid 2016, 2019). There are two other problems in the housing market. Firstly, there is the ‘gap’ in the rental market, where mostly young professionals are affected. They earn too much for the social housing sector and too little for market rent properties. The other problem occurs in the buying market, where starters are affected as well. It is a lot harder for this group to buy a house, because of tight financing standards, rising house prices and a part of the group not having a permanent employment contract (Boelhouwer, 2017).

Another big reason for both problems are the shortages in supply in both markets. According to Lennartz (2018), Rabobank, the current difference between demand and supply is 100.000 to 140.000 dwellings. Buijs & Wolf (2019), ABN AMRO, state

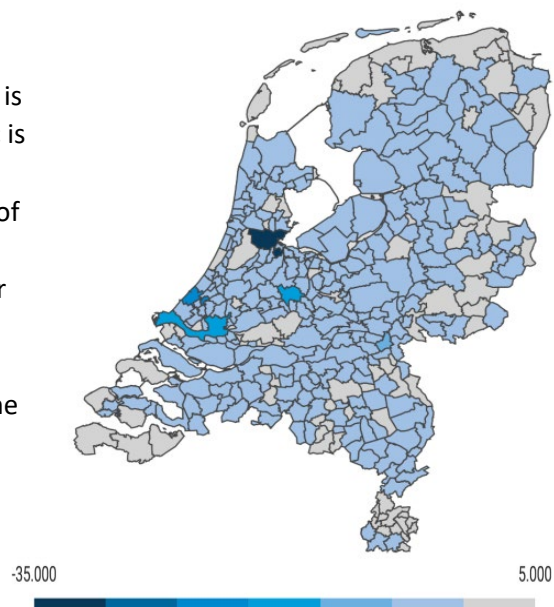


Figure 5: Housing shortage concentrated in urban areas (Buijs & Wolf, 2019)

that this shortage slightly grows to just more than 150.000 in 2030. The places with the highest shortages are Amsterdam, Den Haag, Rotterdam and Utrecht, according to figure 5. In the next two paragraphs, these two problems will be further elaborated on.

1.3.3 Problems in the rental sector

In this paragraph, firstly, the social housing sector and the market sector in the Netherlands will be described. Next to this, a comparison of the absolute percentage in rent increase for both will be made, the total amount of middle-income households will be compared with the amount of middle-income households that live in a middle-income house and the average square meter price development through the past years for market rent will be compared with social rent.

The rental sector in the Netherlands

In the Netherlands, there are two categories of rental houses: commercial (market parties) and non-profit (social housing associations). The goal of the non-profit parties is to provide low-income households and the goal of the commercial parties is to make a profit (Haffner, 2009). The national government has different means to control the rental market. “The regulated dwellings are subject to the maximum rent stipulated in the dwelling valuation system (Dutch: woningwaarderingstelsel), which accords points to a dwelling based on the quality of the housing and the housing environment. Maximum rent is then set based on the number of points and is applied to both newly built dwellings and vacant existing dwellings.” (Haffner, 2009). This only accounts for social housing dwellings. According to Haffner (2009), the average rent in the social housing sector is 70% of the maximum rent (based on the dwelling valuation system). Next to this, the government allows both social and market rent to be increased only one time per year (Rijksoverheid, no date a). In 2019 this was a fixed amount of 4,1% to 5,6% (depending on income) for the social housing sector. There are no regulations for the market rent sector (Rijksoverheid, no date b). It can be concluded that the government has almost no influence on the rental price of a non-regulated dwelling in the market rental sector.

Yearly rent increase social housing sector vs market rental sector - current tenants

In the table (figure 6) and the diagram (figure 7) below, the yearly rent increase for current tenants could be seen. The difference in rent increase in percentages between non-regulated and social-housing is not big. The absolute difference over 5 years is about 2,5%. The rental price development in the non-regulated sector for existing tenants mainly follows inflation (Pararius, 2018a).

	Year	Percentage rent increase	Year	Price (absolute)
Non-regulated rent	2015	1.8%	2014	100
	2016	2.2%	2015	101.8
	2017	2.3%	2016	104.0396
	2018	3.1%	2017	106.4325108
			2018	109.7319186
Social housing	2015	2.6%	2014	100
	2016	1.6%	2015	102.6
	2017	1.1%	2016	104.2416
	2018	1.7%	2017	105.3882576
			2018	107.179858

Figure 6: Percentage and absolute rent increase for non-regulated and social rent for current tenants (CBS, 2018c)

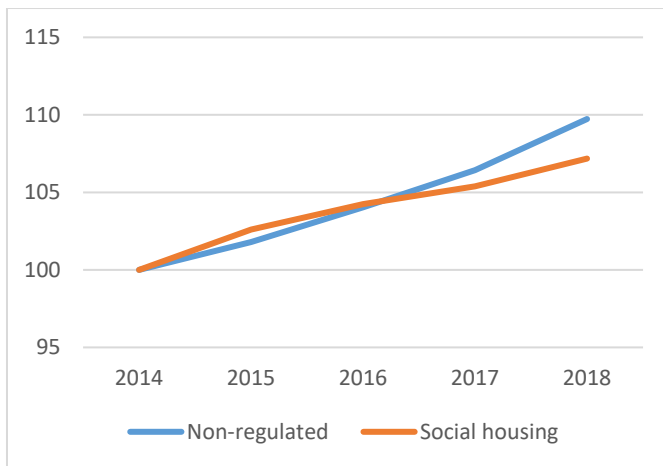


Figure 7: Absolute rent increase for non-regulated and social rent (CBS, 2018c) (own illustration, data from CBS)

Yearly rent increase market rental sector - current tenants vs new tenants

Figure 8 shows the average rental price development for non-regulated rental houses in Amsterdam, for new tenants. The bars show the price increase in percentage compared with the year before. This increase has an effect on the new rental price when new tenants rent the house.

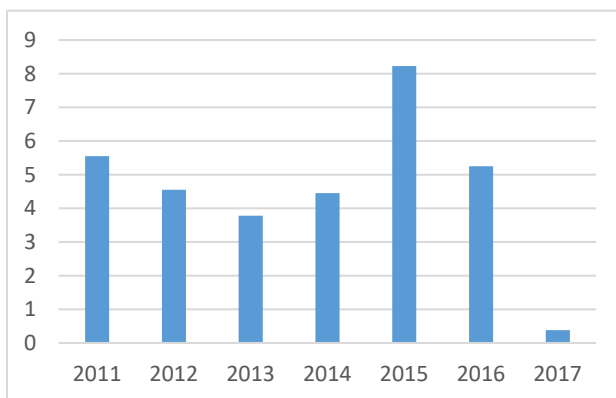


Figure 8: Rental price development in percentage, compared to a year earlier in Amsterdam (Pararius, 2018b) (own illustration, data from Pararius)

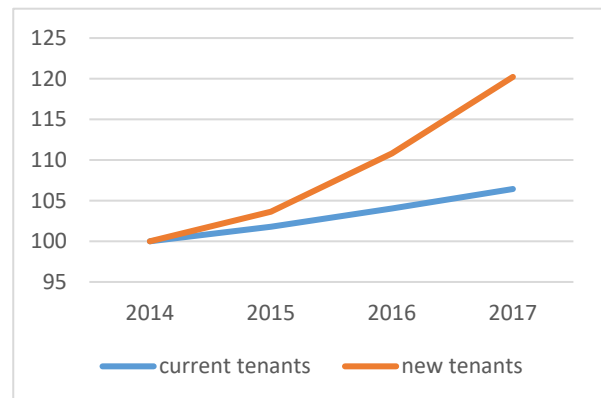


Figure 9: Yearly rent increase, current vs new tenants in the Netherlands, non-regulated sector (Pararius, 2018b) (own illustration, data from Pararius)

In the figure below, the yearly rent increase for new tenants is compared with the yearly rent increase for current tenants in the Netherlands, both in the non-regulated sector. It is striking, that for non-regulated houses, the yearly rent increase is much less for existing tenants compared with the increase when new tenants move in. This is not possible in the social sector, because of the dwelling valuation system.

Middle-income households that live in a middle-income rental house

In the Netherlands in 2017, 19,3% of the total households have a middle income (CBS, 2018a). About 5% of this group lives in a non-regulated rental house (see figure 9). In total, there are 7.794.075 households in the Netherlands (CBS, 2018b). There are about 1,4 million middle-income households (CBS, 2018a and CPB, 2018). About 72.500 middle-income households live in a non-regulated rental house.

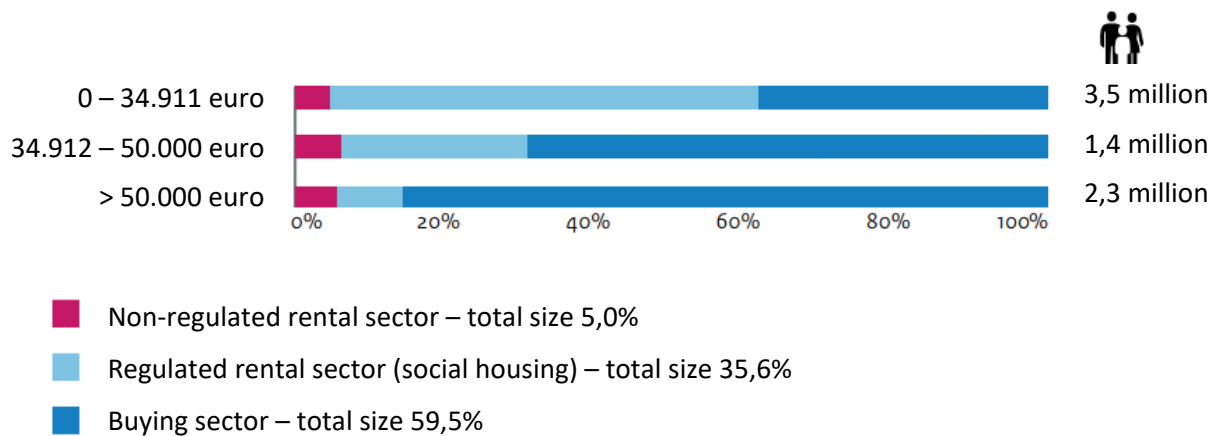


Figure 10: Household total income per housing sector (adjusted, based on CPB, 2016)

Average square meter price social housing sector vs market rental sector

In the figure below, the average square meter price development in the past years for Amsterdam and the Netherlands could be seen. Between 2015 and 2018, the national average rose from about €13 per square meter to €16 per square meter. In Amsterdam, the price rose from about €20 to €23 per square meter.

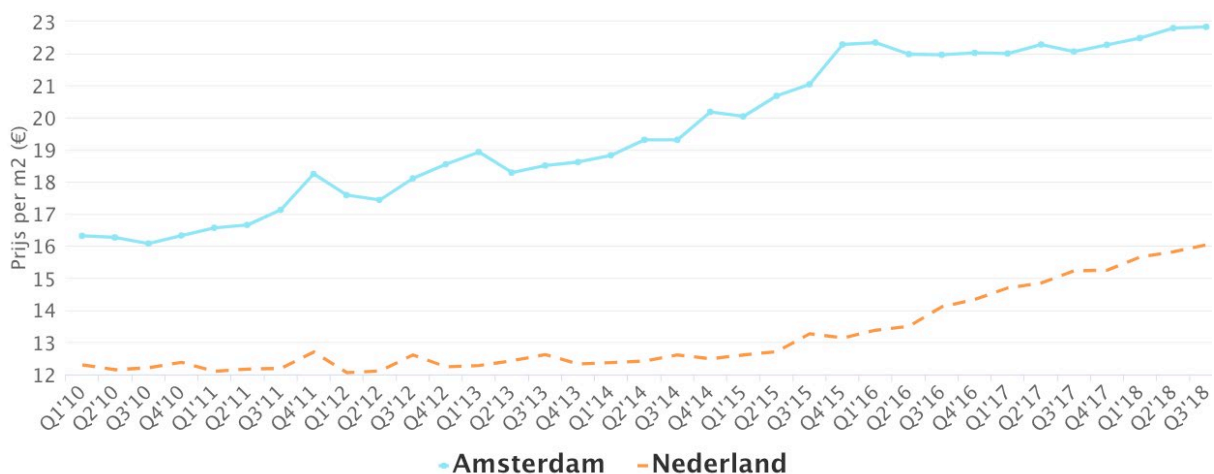


Figure 11: Average rental price development per square meter in Amsterdam and the Netherlands (Pararius, 2018a)

According to the Volkskrant (2013), no organization keeps track of the total current range of social rental properties in the Netherlands. An average price per square meter over the past years is therefore hard to determine. However, without mentioning a source, the Woonbond (2015) states that the average price per square meter in the social housing sector is €10,52. In Amsterdam, the average price is €11,87, in Rotterdam €11,53 and Utrecht € 10,45. Striking is, that Minister Ollongren (Home Affairs and Kingdom Relations) in 2018 said that the average rental price per square meter in the social sector is €6,67 (Overheid.nl, 2018).

Regardless of which source is right, it is clear that the rent per square meter in the non-regulated sector in Amsterdam is way higher compared with the social sector. The price in the non-regulated sector is double the price of the social sector. The national average price per square meter in the non-regulated sector is a lot closer to the prices in the social sector.

Conclusion rental sector

It can be concluded that the absolute price increase in percentages for current tenants in the social housing sector and the market rent sector does not differ extremely. However, the price gap in the average price per square meter between social and market rent (especially in Amsterdam) is big. Next to this, the yearly rent increase for new tenants in the market sector is a lot higher than for current tenants. Also, only 72.500 middle-income households live in a non-regulated rental house, while there are 1,4 to 1,5 million middle-income households in the Netherlands.

It could be concluded that the middle-income group is the most affected by all the described developments and that there is a need for houses that fill the gap between social rent and the available (cheapest) non-regulated market rent houses. Boelhouwer & Schiffer (2016) also confirm that the middle-income group earns just too much for social housing and that the other offer on the market is too expensive so that they fall into a gap.

1.3.4 Problems in the buying market

Buying a house is difficult for middle-income households in the Netherlands. Especially in the category of houses up to €250.000, in large cities, there are big shortages. To have a chance of making the highest bid, people have to offer the asking price or even more. This is partly caused by wealthy investors, with which people have to compete in the housing market. Buying real estate for renting out is currently more lucrative than savings rates will yield (Hypotheek rentetarieven, 2019). Not only the wealthy investors could be blamed, but the rising house prices are guilty as well. In figure 11, the year-on-year price growth could be seen. From 2014 until now, the prices kept growing. According to Bokeloh (2019), ABN AMRO, the price keeps growing, but not as fast as before. In December 2018 the average price for a house grew with 9,5% year-on-year. In 2019, it is expected that the price will grow by 6%.



Figure 12: year-on-year price rise in percentage in owner-occupied homes (Bokeloh, 2019)

In the period after the Global Financial Crisis (GFC), the government introduced new regulations on the housing market, which made it even more difficult for buyers with a middle income. The LTI (Loan To Income) and LTV (Loan To Value) were introduced. The first decreased the amount of money someone with a certain income can borrow and the second one made it impossible to get a mortgage for more than 100% of the value of the house (Boelhouwer, 2017). Normally, more money than only the value of the house is needed, because of the extra purchasing costs. On average this is 5% to 6% of the value of the house (ABN AMRO, no date). This results in the fact that people who buy a house have to invest a lot of their own money. Also, parents are called upon, more and more, to help with the mortgage (Hypotheek rentetarieven, 2019).

As last, more than a quarter of the Dutch workforce does not have a permanent employment contract. A large part of this group consists of people with middle income and young people (Boelhouwer, 2017). Not having a permanent employment contract makes it difficult to get a mortgage and buy a house.

1.4 Social difficulties related to Dutch housing

As described in the analysis of the housing visions of the G4 municipalities, next to the need for more social and market rent sector houses, these municipalities also want to keep diversity amongst people living in the city, the amount of single-person households grows fast and most of the municipalities are facing challenges with healthcare institutions and/or people in need of care. These three topics will be treated in this paragraph.

1.4.1 Groups leaving the big cities

One of the biggest groups leaving the city is young families. According to the CBS (2017) data in the figure below, a high percentage of the young families who got their first child in the city move to another municipality in the first four years after the birth of their first child.

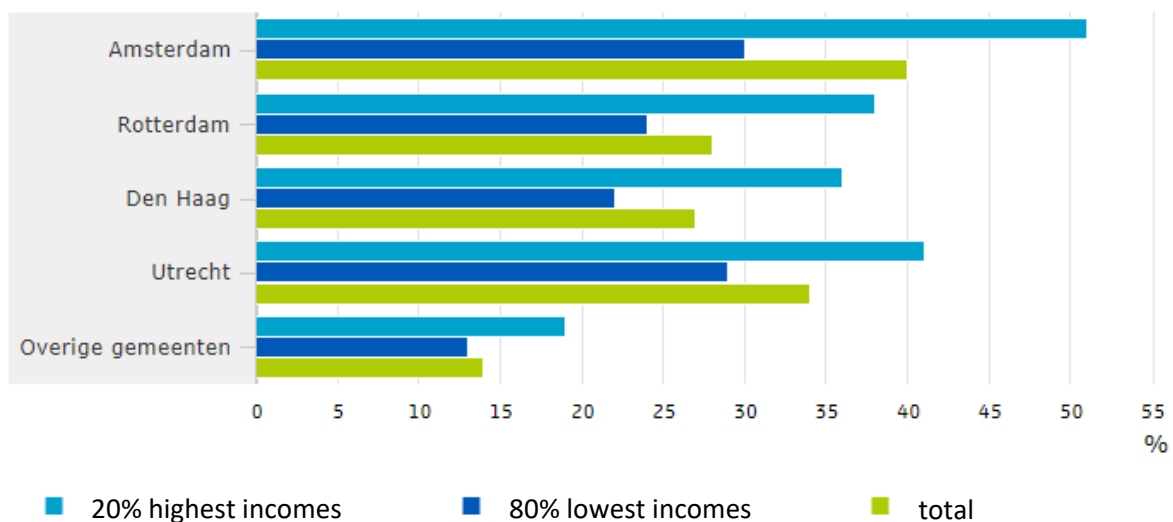


Figure 13: Percentage of families who moved from the city to another municipality in four years (2012-2016) after the birth of their first child (CBS, 2017)

According to different news articles, the municipalities of large Dutch cities want to keep young families in the city (NOS, 2017, NRC, 2018 & Vastgoed, 2018). The focus of the municipalities changed in the past decades, but since about the zeros, it could be concluded that they want to keep the young families in the city. This because they want to offer a place for everyone and because families are needed for social cohesion, which they find important. Next to this, families (especially young urban professionals with children) do have certain qualities the municipality thinks that are important to become the city they want to be. These statements are further explained in the paragraphs below.

During the seventies, in the Netherlands, the administrators, planners and urban planners planned to clean up different old city districts. Most districts were post-war residential areas. Contrary to their expectations, these plans lead to a lot of protests of residents. The plans were changed and in the alternative plans, much attention was paid to making these city neighborhoods more child-friendly, without transforming them into family neighborhoods such as on the outskirts of the city. Streets were reclaimed from car traffic, inner courtyards transformed into collective gardens and schoolyards were laid out as playgrounds. Childcare was established, and real children's farms were established in the middle of the city (Karsten, Reijndorp & Van der Zwaard, 2006).

In the eighties, this vision changed again. The unemployment rates in the just transformed districts grew, mainly among immigrants who had just been settled there. The focus of the municipality changed to young urban professionals (YUP). They are young, well-educated and a single or double-income household. They perfectly fit in the one- or two-room apartments in these neighborhoods. Families, having children or not, did not participate in urban entertainment enough and new suburbs, on the edge of the city were destined for them (vinox locations) (Karsten, Reijndorp & Van der Zwaard, 2006).

The focus during the nineties shifted from the residents of the city to the tourists. City marketing became important and the big cities in the Netherlands ended up in a competition. The success of a city was measured by the amounts of people attending festivals and manifestations in the city. Another development that took place in those years, was the change in workforce and jobs. More and more people occupied manager positions for their jobs and the percentage of entrepreneurs in the city decreased. People occupying a management position are only temporarily connected with a company. According to Burgers (1992) and Van der Land (2004), this leads to a decrease in involvement with the city, economically and socially. The old entrepreneurs were much more involved with the city (Karsten, Reijndorp & Van der Zwaard, 2006).

Recently, the focus shifts back to the residents again. According to Florida (2002), successful cities are cities that attract creative, cultural knowledge workers by making an attractive living environment. This group of people consists of mostly middle-class households. "The members of this professional middle-class also include their skills and way of working in, for example, contacts with neighbors and social institutions" (Karsten, Reijndorp & Van der Zwaard, 2006). This group of people has about the same qualities as the old entrepreneurs and makes them interesting for the city. However, this group mainly consists out of single- or double-income households, without children. This makes the city a "...volatile community, a temporary place to live for young people, who disappear as soon as they have children" (Karsten, Reijndorp & Van der Zwaard, 2006). This goes against the desired development of the municipality, to strengthen social cohesion in the city. Families are needed for this (Karsten, Reijndorp & Van der Zwaard, 2006).

Next to the developments during the past decades and the desired social cohesion in the city, there are some other reasons for municipalities to do their best to keep families in the city. First of all, households with children are an important factor in the creation of social networks. Not only the parents, but a lot more other people are involved in raising the children. This forces the parents to get in contact with neighbors, teachers, etc. Another reason is the fact that segregation increases when middle-class families leave the city. These families are aware of the importance to have a diverse community. They lived in the city (a diverse community) for years. The third matter goes about women. Female potential won't get lost when families stay in the city. Because travel time is reduced a lot, women (or men) can go to work after they brought the children to the day-care or school. As last, in a volatile city with only young people, it is hard to establish memories and a feeling of proudness. Parents who decide to raise their children in the city go against this development and give the city roots and memories (Karsten, Reijndorp & Van der Zwaard, 2006).

1.4.2 Loneliness

In the Netherlands, 70% of the inhabitants see loneliness as a problem. A million Dutch people feel lonely (Ministerie van VWS, no date). More and more people, not only elderly, live on their own and do not have that much social contact. There are two types of loneliness: emotional loneliness and social loneliness (Van Tilburg, 2007). Emotional loneliness means that someone is missing an intimate

relationship and social loneliness means that someone is missing a wider group of people such as acquaintances, colleagues or neighbors. An intimate partner relationship cannot abolish social loneliness.

However, according to Boomsma et al. (2005), “the estimate of genetic contributions to variation in loneliness in adults was 48%”. Loneliness is a serious problem since it increases the risks of several diseases, such as Alzheimer's, heart disease, strokes, sleeping problems, stress, inflammation, depression and suicide (Volksgezondheidszorg.info, 2019).

A development that could contribute to this, is the growing amount of single-person households in the Netherlands. The amount of single-person households is expected to rise from 3 million in 2020 to 3,8 million in 2060, while the total population will grow by 1.4 million people by 2060. The rise of single-person households is not only caused by the growing total population but by continued aging of the population, fewer people forming couples and an increasing risk of divorce, as well (CBS, 2018e).

CBS (2018f) expects an increase of 550 thousand households between 2019 and 2030. They expect that 406 thousand of these are single-person households. These numbers are visualized in figure 14. Next to the loneliness-problem, this development brings some other challenges, because the Dutch housing stock is not built taking into account this growing group of smaller households.

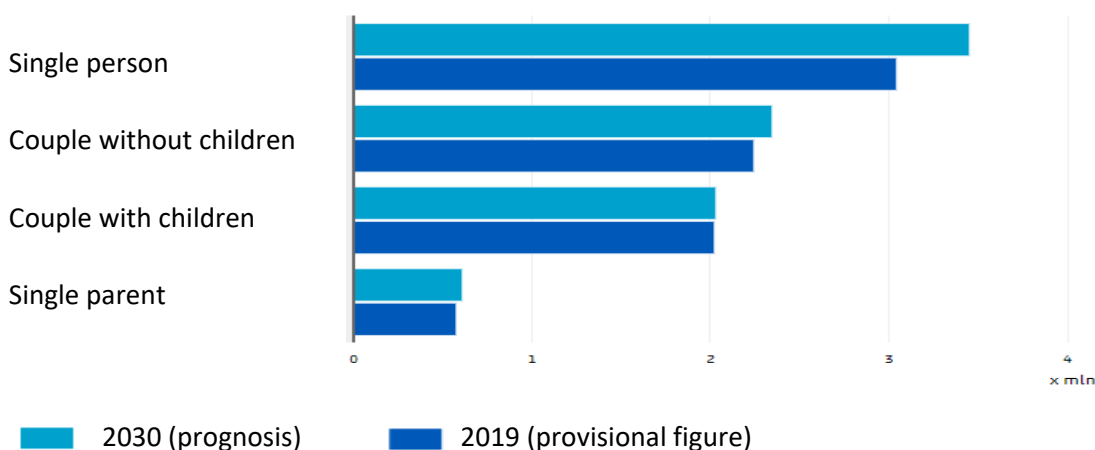


Figure 14: Households by type (CBS, 2018f)

Next to single-person households, a striking fact is that the percentage of single-parent households in big municipalities is higher than in smaller municipalities. In smaller municipalities, this percentage is 5 or less and in the bigger municipalities, this is 8 or more. Especially in Amsterdam, Rotterdam, Den Haag and Almere, the percentage is high. This probably relates to a different lifestyle: in big cities, fewer people are religious and people more often live together, unmarried. Both relate with a higher chance of ending the relationship (Planbureau voor de Leefomgeving, no date).

1.4.3 Housing of people in need for (mild) care

In 2012, the Dutch government decided to make a separation between housing and care and stop the government funding for the housing costs of people with a mild demand for care, living in a care home (EIB, 2012). A lot of care homes became vacant because the former inhabitants left or no new ones came in. People are expected to live for a longer time at home. At the same time, there is a big shortage in housing in general. However it may seem the perfect solution, transforming the vacant care homes into ‘normal’ housing turns out to be unruly (Platfrom 31, no date a). According to the

housing visions of the G4, these municipalities are still having problems with offering the right housing for this group of people.

1.5 Shared living

In this paragraph, shared living will be treated. Therefore, firstly, different forms of shared living will be discussed and after this, the re-emergence of shared living and floor space use in recent years are treated.

1.5.1 Different types of shared living

In this paragraph, different forms of shared living are described. There exist different ways of developing shared living projects, different ways of living in a shared living project and different types of ownership. All three will be treated briefly.

Different ways of developing

Firstly, shared living can be developed in different ways. The project could be developed by a commercial developer, and in this case, most times the future residents do not know each other before they move to their new home. This form is called co-living. The other form of development is when the shared living project has been developed by future residents themselves. In this case, future residents do know each other before they live in the project. This way of development is called cohousing (D.K. Czischke, personal communication, February the 19th, 2019). The second type is also known as Collective Private Commissioning (CPC). The last type is a form in between the first two. In the case of co-commissioning (Dutch: Medeopdrachtgeverschap), [...] “a professional (such as a project developer, architect or contractor) develops a project together with the future residents. The recruitment of the participants usually takes place via the professional” ().

CPC offers the most freedom, but also the highest risk for the residents. Development by a commercial developer offers the least freedom, but also the least risk to the resident. Co-commissioning is in between in both cases.

In all types, the residents (families, couples, single persons, etc.) have their private part in the building (this could be one room only, or a multiple room space) and there could be a part that the residents of the building share with each other.

Examples

An example of a co-living project is The Student Hotel, located in different cities in Europe. The projects are being developed and the future residents do not know each other before they move in. The residents get a private furnished room and bathroom. The other facilities, such as a kitchen, laundry, study- and lounge space are shared with the other residents. Some locations offer twin rooms, most other locations only offer single rooms (The Student Hotel, no date).

An example of a cohousing project is the Wandelmeent in Hilversum, the Netherlands. The residents knew each other before they moved in. They live in private family houses and share for example the washing machines, a hobby room and the day-care (Centraal Wonen, no date).

Different ways of living in a shared living project

Secondly, next to different ways of developing (cohousing, co-living or a form in between), there are different forms in use; different ways of living in shared living projects with common spaces and shared facilities. Three forms will shortly be mentioned, starting with ‘collective housing’. In this

form, the collective organization of housing and services within a building or area is focused attention on. The term 'Communal housing' is used, when the house is designed to create a community. "Collaborative housing refers specifically to housing that is oriented towards collaboration among residents" (Vestbro & Horelli, 2012, p.315). Activities and collaboration, aiming to reach a certain goal are stimulated.

Different types of ownership of shared living property

As last, there are different types of ownership of a shared living project. Firstly, the dwellings in the project could be separately owned by individual residents themselves, all with their own mortgage. Secondly, the project could be owned by an investor, that rents out the dwellings to the residents. As last, there is a form in between the first two, called the 'housing cooperative'. In this form, the property is owned by an association that is managed by the residents living in the property. The dwellings are rented out to the residents.

The 'housing cooperative' does not necessarily have a relation with sharing any parts of the building, but with the cooperative ownership of the building (Vestbro & Horelli, 2012).

Shared living is a broader term, that covers all different types of cohousing, co-living and the different ways of living in such a project. All described types of developing, living and ownership in this paragraph can be used in combination in shared living projects.

1.5.2 The re-emergence of shared living

According to Czischke (2017), different types of shared living are re-emerging across Europe. According to Tummers (2017), the re-emergence of cohousing in cities has a pragmatic reason, rather than the aim for a utopia of equality. The people living in cohousing in cities take advantage of the benefits of sharing service- and energy-costs and the better accessibility. Especially middle-income households "... seek the benefits of the city, such as the proximity of schools, culture, jobs and services, avoiding suburban disadvantages such as mono-functionality, isolation and car-dependency (Tummers, 2017).

The living research lab of Ikea, called Space10, conducted a survey amongst 14.000 people, from almost 150 different countries. Most of them between the age of 18-39, either single or in childless relationships. The research was called One Shared House 2030 (SPACE10, 2018).

Part of this research is about which facilities in a house people want to share. According to this research, people do not want to share the following facilities in their house: bedroom, toilet, storage and bathroom. They want to (possibly) share all the other facilities in their house. Next to the facilities, the respondents make clear that they would appreciate the possibility shared living offers in terms of providing more ways to make social contact. Also, they would appreciate the lower housing costs.

As described before, the 'housing cooperative' does not necessarily share parts of the building, but it is seen as a form of shared living, because of the cooperative ownership of the building. Paragraph 1.6 describes that many housing cooperatives, even though it is not necessary for the 'type', do indeed share various things.

According to Lengkeek (2019), housing cooperatives are probably becoming more popular because the housing costs are lower and that there are possibilities for customization for specific groups such as people in need of (mild) care or big families. Another reason for their popularity is that they could be realized, located in the city (A. Lengkeek, personal communication, June the 24th, 2019).

Next to the statement of Lengkeek, Platfrom31 (2018) states that 17% of the people living in social housing is interested in a higher level of self-management and self-organization, two aspects that both could be described as an additional advantage of some types of shared living, such as housing cooperatives. Carriou, Chatterton, Bresson & Denèfle (in Czischke, 2017) confirm this because their research shows that ‘affordability’ and ‘social inclusion’ are in many cases driving forces for new initiatives.

1.5.3 Sharing in time

In theory, when underutilized facilities such as a hobby room or a guest room are shared by more residents, the used floor space per person decreases. Different types of shared living can share that kind of underutilized spaces.

The table below shows a decreasing average household size. It also shows the average floor space of the dwellings built in the relevant year. This line is not decreasing. Based on the table, it could be concluded that in the past 70 years in the Netherlands, about the same floor space becomes used by fewer and fewer residents.

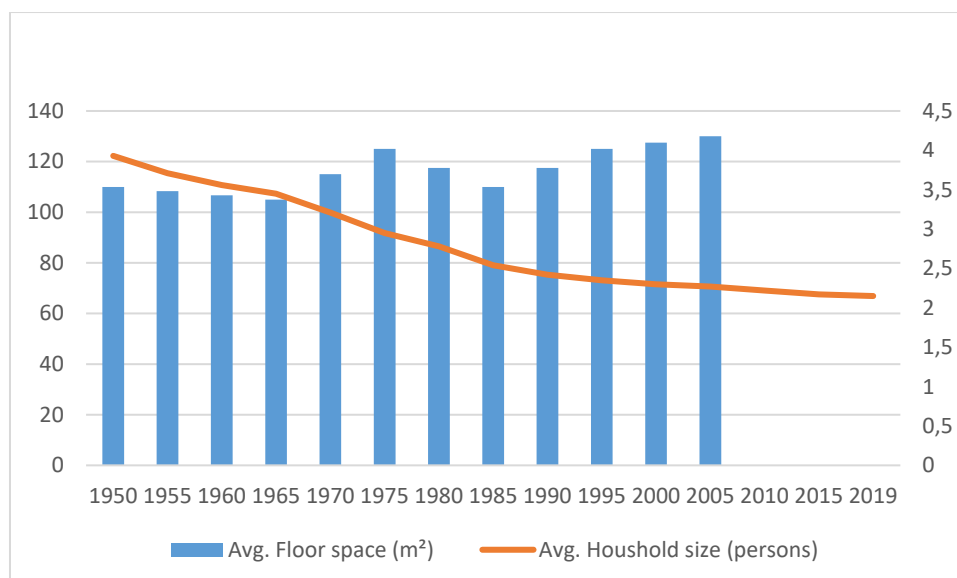


Figure 15: Household size against average floor space per dwelling (Own illustration, data from Statista, 2020 and Ministerie van BZK, 2016)

1.6 Housing cooperative

In this report, one form of shared living, namely housing cooperatives, will be researched. Therefore, this form will be treated more extensively, in the introduction chapter. A housing cooperative is a collective of residents, who together have extensive self-management over their (rental) homes. “They set up an organization, the (cooperative) association, in which self-government, self-determination and living as a social task without a commercial objective [...]” are the central goals (Platfrom 31, 2018). Just like an owners association (Dutch: Vereniging van Eigenaren, VvE), the residents of the housing cooperative together decide about their residential complex. However, they decide based on collective ownership, instead of a single owner.

A housing cooperative has several benefits:

- The residents have a direct influence on the decisions made about the house where they live;
- The residents have the power to control the costs;
- The (better) quality of the houses can be managed by the residents themselves and;

- There are possibilities for customization for specific groups such as people in need for care or big families.

As stated before, a housing cooperative has not necessarily a relation with sharing any parts of the building. However, according to Crooy and Lupi (2017), a shared wish or a shared practical need are important for the success of the housing cooperative. While setting up the plan, but also to maintain the project in the future. In practice, it is seen that next to sharing facilities in the building or the collective purchase of goods (Platfrom 31, 2018), many housing cooperatives have a shared goal, such as preventing demolition, maintaining the homes or shared garden together, removing homes from the speculative real estate market, living sustainably (which goes beyond current sustainability rules) or have another shared interest or hobby or otherwise fit together.

In the Netherlands, there exist different variants of housing cooperatives. Four main-types are to be distinguished in this research:

- **Management cooperative** (Dutch: Beheercoöperatie): the real estate keeps in possession of a social housing association or municipality and the residents only take over some of the management tasks. However, the residents do unite in an association.
- **Housing cooperative as a 'subsidiary'** (Dutch: Wooncoöperatie als dochteronderneming): the houses in question are placed in a separate entity, separate from the social housing association or other property owner organization. The social housing association or other property owner is a shareholder. "The tenants operate and manage this subsidiary as a housing cooperative. They can also gradually acquire ownership by taking over the shares" (Platfrom 31, 2018).
- **Independent housing association** (Dutch: Zelfstandige woonvereniging): the housing cooperative is as a 'legal person' the owner of the real estate which has been bought or developed. The residents are a member of the association and rent their house from the association. They operate and manage the organization as well. The purchase agreement could include restrictions on resale and the target group for (future) tenants.
- **Buyer's Cooperative** (Dutch: Koperscoöperatie): all the residents are individual owners of the houses in the residents complex. The buying and selling of houses are restricted to be done within the collective only. The cooperative takes care of the maintenance of the houses.

At the moment, housing cooperatives poorly fit within current national legislation, which is one of the reasons that make it hard for initiatives to be realized. However, the national government recently acknowledged the housing cooperative as an alternative for social housing and the commercial market in the revised Housing Act in 2015 (Dutch: Woningwet 2015).

1.7 Societal and scientific relevance

The preceding paragraphs have demonstrated that municipalities in the Netherlands (especially the G4) are facing several serious problems in the field of housing. Cities are densifying and they need more social and market rent sector houses. In between those two sectors, there is a large group of people falling in a gap. Municipalities want to keep diversity amongst people living in the city, want to reduce the 'loneliness-problem' and most of them are facing challenges with healthcare institutions and/or people in mild need of care.

It is not inexplicable that different forms of shared living become more popular since shared living can contribute to the solutions to several of these problems. The housing costs of some types of shared living could be lower, compared with comparable non-shared housing (e.g. because facilities could be shared). This could be a reason for some groups to stay in the city (and keep the city a

diversified place for everyone). Also, (newly realized) shared living projects could more easily offer a place for single-person households and people in need of mild care. At the same time, these places could contribute to the prevention of this group feeling lonely, since collaboration could be stimulated and facilities could be shared.

This explains why the G4 municipalities state in their housing vision that they are open for projects using new ways of organization, financing and living. Tijsseling, Brekelmans, Liebrand and Raadgever (2014) confirm that the current difficulties in the Dutch housing market imply that new ways of adding to the supply need to be introduced, to make the housing market more inclusive and stable. Tijsseling et al. (2014) also state that the housing cooperative in special can contribute to solving the problem with the gap in the rental market.

According to Beetz (2008), the organizational governance model of a housing cooperative has positive implications for sustainable urban development. "Positive external effects of co-operative governance practice are mainly seen in the stabilization and even increasing attractiveness of neighborhoods through long-term investments in social relationships among residents, or in the physical quality of their housing stocks" (Lang & Roessl, 2013). Because of the financial and organizational commitment the residents make to their housing provider (the housing cooperative), they have an interest in keeping the rents down and the housing quality up. According to Lang & Roessl (2013), this has spillover effects on the housing stock in the rest of the city.

According to Turner & Fichter (1972), when residents "[...] control the major decision and are free to make their contributions in the design, construction, or management of their housing, both this process and the environment produced stimulate individual and social well-being (Thompson, 2018).

However, several rules and legislation make it hard for initiators to realize a housing cooperative. Not only rules and legislation make development hard, also social/cultural-, financial- and legal/policy related difficulties could be seen as possible bottlenecks in the process of realizing these projects. Identifying these bottlenecks contributes to the body of knowledge about the development of housing cooperatives and these insights could encourage the emergence of housing cooperatives.

1.8 Research aim

It is legally possible for a long time to set up a housing cooperative in the Netherlands even though it is difficult, but recent changes in the Housing Act (2015) are facilitating the sale of property by social housing associations to housing cooperatives and the concept, in general, has gained more attention in politics. By an experimental policy rule, social housing associations are allowed to sell their property with a discount. The Dutch national government focuses on the sale of property by social housing associations to housing cooperatives in the most recent stimulation program (2020-2021) they support (F. Wassenberg, Platfrom31, personal communication, December 6, 2019). Until now, only one housing cooperative successfully bought their property from a social housing association (A. Robertson, Autoriteit Woningcorporaties, personal communication, December 4, 2019). Also, the type in which Independent housing associations develop their property newly by themselves only knows a few examples. Most of them are still in development and not realized yet. For this reason, the research focuses on the type of housing cooperative: 'Independent housing associations'.

The management cooperative also has its difficulties in realizing, but there are already more successful examples of self-management projects in Dutch history. Such as 'Centraal Wonen', which in many respects is similar to the management cooperative. There are no recent examples of the type: Housing cooperative as a 'subsidiary' nor initiatives trying to realize this recently. The type:

Buyer's Cooperative has a lot of similarities with Collective Private Commissioning (CPC) for buyers. More research has been done into this type already.

This research aims to gain more insight into the bottlenecks and potential solutions of these bottlenecks, in the process of realizing a housing cooperative in the Netherlands. The type of housing cooperative is the Independent housing association. Therefore the following research questions are formulated.

1.8.1 Main research question

What are the bottlenecks and potential solutions for these bottlenecks, in the process of realizing a housing cooperative (type: Independent housing association), in cities in the Netherlands?

1.8.2 Research sub questions

- What are the contradicting interests and ambitions the internal and external stakeholders have that could cause bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?
- What kind of knowledge is missing at residents' initiatives that could limit the realization of housing cooperatives in the Netherlands and how could this potential limitation be overcome?
- What are the financial bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?
- What are the social/cultural related bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?
- What are the legal/policy related bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?

1.9 Structure of the report

In the next chapter, the background chapter, an international framework of housing cooperatives in the EU will be presented. After this, the Dutch history of housing cooperatives will be treated. Also, a comprehensive description of the different types of Dutch housing cooperatives will be given. Next to this, the research dimension used in the conceptual framework will be described. The research dimensions relate to the research's sub questions. This will be explained in the methods chapter. After this, the findings of the research will be described and discussed and the conclusion will be drawn. As last, the recommendations for further research will be discussed.

2. Background

This chapter provides an international framework of housing cooperatives, an overview of the history of housing cooperatives in the Netherlands and further describes the four different types of housing cooperatives in the Netherlands. After this, the research dimensions are defined and the conceptual framework is presented.

2.1 International framework housing cooperatives in the EU

The background chapter starts with an international framework of housing cooperatives in the European Union. Bliss et al. (2013) state in Lang & Roessl (2013) that the concept of the housing cooperative is widespread across the globe and has a long tradition, however, it is little known. According to them, the concept “[...] is just being rediscovered as an innovative alternative to property rental as a means of coping with the increase in demand for affordable housing following the housing crisis in many countries”. In the Netherlands, the housing cooperative ‘sector’ is very small. There are European countries with a larger housing cooperative ‘sector’. As an indication, according to CECODHAS Housing Europe & ICA Housing (2012), “on average, 10% of Europeans live in housing cooperatives”. Housing cooperatives manage approximately 20% of the total housing stock in Poland, 17% in the Czech Republic, 15% in Norway and 4,3% in Switzerland. The role housing cooperatives play in the national housing markets, therefore, differs per country.

According to Czischke (2017), different forms of shared living are re-emerging across Europe. However, the current situation and history of the development of housing cooperatives differ per country. Also, the housing cooperative ‘model’ works differently per country. Furthermore, there are differences between countries in:

- Sizes of housing cooperatives (total dwellings);
- Professionalism of the housing cooperative;
- Local and national laws and regulations;
- Percentage of- and influence on the national housing market;
- Exact specifications of the housing cooperative model;
- Relation with institutions in the country;
- Financial model of the housing cooperative;
- The situation of the current housing market and history.

It is therefore difficult to make a comparison between countries in this research. What is or what was a solution for a certain bottleneck in one country does not have to be at all for another country. Hence, this paragraph gives an overview of several different striking developments in European countries related to housing cooperatives. This immediately indicates the differences in the models per country.

According to Czischke (2018a), an important reason for the re-emergence of shared living initiatives across Europe, are the baby boomers. This group grew up in the time of the flower power, and with their old age in prospect, they go back to the idea of commonality. Together with others, they want to enjoy their old age. The number of initiatives by groups of elderly has increased considerably. According to Czischke (2018a), for younger generations, climate change is an important motivator for shared living. “They want to live in a sustainable way and also realize that in their immediate environment. That means, among other things, sharing facilities, energy-efficient construction and minimizing waste flows.” These communities aim to be inclusive and intergenerational. Young and old people live together and help each other with daily tasks.

The group of people interested in this form of living and housing grew since the global financial crisis. From that moment, also people with an economic reason became interested. They are looking for affordable housing. A housing cooperative offers possibilities for them.

In the Netherlands, the social housing sector owns a large part of the total housing stock, about 30%. This is the highest percentage of all countries in Europe. In other countries, where the social housing sector is not as big as in the Netherlands, the people had and have to organize affordable housing themselves, together in groups. This is a reason for the fact that housing cooperatives in countries other than the Netherlands do have a longer and richer history and own a larger part of the market. There are countries where different housing cooperatives are united in organizations, that invest their collectively built-up equity in new housing cooperative initiatives. An example of an organization like this is the Mietshäuser Syndikat in Germany (Mietshäuser Syndikat, no date). In countries where housing cooperatives have a longer history, institutions like banks developed more trust in bottom-up initiatives such as housing cooperatives. In these countries, housing cooperatives can get bank loans on better conditions than in the Netherlands (Van der Zande, 2019). Several Dutch housing cooperatives got bank loans at the German GLS bank, because of the better conditions they offer compared with Dutch banks. The fact that banks developed more trust in the bottom-up initiatives is not the only reason they offer them loans (on good conditions). In some countries, the housing cooperatives are large organizations, employing many professional employees and owning several hundreds of houses. This makes them more trustworthy and therefore, for a bank it is easier to offer them loans. Also, in some countries, guarantee funds exist, that guarantee (part of) the debt if a housing cooperative goes bankrupt.

According to Czischke (2018a), not only initiatives in countries where housing cooperatives have a longer history are able to grow successfully. In France, where almost no housing cooperatives existed before the year 2010, the applicable laws and regulations have been changed to be able to realize more housing cooperatives in the country. This led to the successful realization of many projects and housing cooperatives are becoming more normal in the field of housing in France.

According to the international review of Lang & Roessl (2013), recently the policy environment for social housing associations changed. Increasing deregulation and liberalization offer possibilities for housing cooperatives when collaborating with social housing associations. However, an opposite development has recently taken place in the Netherlands (Priemus, 2013). Supervision of social housing associations has become stricter and they are obliged to focus on their core task: managing and renting out rental properties for people with a low income.

2.1.1 Germany

Housing cooperatives in Germany have a long history, which started in the 19th century and has not stood still for the past century. Different models and sizes of housing cooperatives have developed and the country now has about 2000 of them.

Social

According to Brandsen and Helderma (2012), the German housing cooperative model is especially appealing to certain target groups, such as families with young children, elderly and single middle-aged women. They state that the German model is extremely good at mobilizing residents for collective action. However, contradicting to what Beetz (2008) states in Lang & Roessl (2013), the spillover effects of this community spirit usually does not go further than the next block. Within this environment, German housing cooperatives are “[...] very pleasant communities with a high degree of social involvement, many volunteers and a positive influence on their immediate environment”.

Brandesen and Helderma (2012) describe a conflict between two interests, related to the size of a housing cooperative. On the one hand, it is desirable to create a community in a housing cooperative, but this is unrealistic to expect from a housing cooperative with 5,000 homes. A housing cooperative of this scale can contribute to the development of a city as a whole. In a housing cooperative consisting of 100 homes, it is easier to create a community, but for this housing cooperative, it is again more difficult to contribute to the development of the city. Some sort of interim solution is used in Hamburg. Here, larger housing cooperatives allow communities in smaller housing cooperatives to join their organization, provided that these communities live in one building or a clearly defined area.

Brandesen and Helderma (2012) and Ostrom (1990, 2005) found different conditions for successful co-production, that are related to the social research dimension in this research report:

- The criteria for potential members to be eligible to live in the housing of the housing cooperative were well defined, even as the boundaries of the cooperative itself.
- The decision-making structure is clear and simple and based on direct democracy. Members can monitor the management board. During the general meeting, solutions are sought for potential conflicts.

Financial

In Germany, housing cooperatives have a statutory set structure, which means they can claim state aid. As a result, the initiatives are often supported by the municipality with development grants, lower land prices and subordinated loans. There are no income requirements in Germany for living in a housing cooperative, provided that the members make a small contribution to the association (Poelgeest, Kuipers, Raap & Fain, 2019). Another important financial advantage that housing cooperatives in Germany have is that they are excluded from corporate tax, provided that the cooperative primarily focuses on renting out homes to its members (Kuhnert & Leps, 2017). This financial advantage also applies to Austria.

A limitation of some German housing cooperatives Brandesen and Helderma (2012) included in their research, is that these housing cooperatives do not use their assets to build more houses. They do not make any risky investments to attract potential new members or groups. Managing their existing housing stock sustainably and the safety and security of retaining existing homes are seen as being more important than making risky investments. However, larger housing cooperatives do dare to invest more than smaller housing cooperatives (Brandesen and Helderma, 2012) and according to Van de Weteringen (2015), most housing cooperatives in German cities are large organizations. This is supported by Wegner, Pieper & Stahncke (2012), who state that there are 2000 housing cooperatives with more than 2 million housing units in Germany. The size of a housing cooperative is very important given the ease with which larger organizations can obtain financing and the limited difficulty they have with pre-financing, compared to small housing cooperative initiatives.

Stakeholders' interest and ambitions

In their research, based on empirical fieldwork carried out among German housing cooperatives, Brandesen and Helderma (2012) suggest that existing housing providers may provide the conditions that enable initiatives to develop housing in co-production. "If such an approach were to prove successful, existing housing providers could function as a roof over the heads of co-production initiatives at lower levels" (Brandesen and Helderma, 2012).

2.1.2 Switzerland

Housing cooperatives in Switzerland also have a long history, starting as early as the 19th century. Many housing cooperatives were founded in the periods after the first and second world wars. Many housing cooperatives were also developed in the 1980s. Today, the number of housing cooperatives is declining nationally, except in Zurich. For this reason, most information in this paragraph is based on the situation in Zurich. In Switzerland, much of the government's tasks are performed by the counties (Dutch: kantons). Most counties are a lot more conservative than the cities. Zurich is both a city and a county. Counties are responsible for part of the subsidies for housing cooperatives and the approval of structural plans (H. Rupp, personal communication, December the 5th, 2019).

Almost a third of all housing in Zurich is non-profit housing, of which the biggest part consists of housing cooperatives. In 2011, in a referendum, the people of the city of Zurich decided that a third of all housing should be non-profit housing (Poelgeest, Kuipers, Raap & Fain, 2019). Innovative buildings are developed in various aspects, such as energy consumption, mobility, combination living/working, community facilities, public offers, old age communities. At the moment, the main obstacle for development is the scarcity of land and the high construction costs and land prices (Co-operative Housing International, no date)(Van de Weteringen, 2015). For smaller housing cooperatives time and cash, in general, are obstacles for development (H. Rupp, personal communication, December the 5th, 2019).

In Switzerland, 24 housing cooperatives each own more than 1000 dwellings (Keller, 2019). These housing cooperatives are professional organizations and cannot be called bottom-up initiatives anymore. However, there are also 478 housing cooperatives with fewer than 46 homes in Switzerland. The numbers are based on the members of (by far) the biggest national housing cooperative association in Switzerland, "wohnbaugenossenschaften schweiz". More than 150.000 apartments in a housing cooperative of the about 200.000 apartments in a housing cooperative in total are affiliated with the association "wohnbaugenossenschaften schweiz". According to Rupp (personal communication, December 5, 2019), housing cooperatives must be larger or affiliated with a larger body to meet future challenges in the housing market. This is in line with what Brandsen and Helderma (2012) state.

Financial

Housing cooperatives receive a discount on the land price in Zurich, Switzerland. The municipality also issues interest-free loans and uses a leasehold construction to issue land. This is possible because Zurich bought a lot of building land decades ago (although now available land is scarce). In the leasehold conditions, the municipality can impose requirements on the housing cooperative. In addition to the conditions that the municipality guarantees in the leasehold of the housing cooperative, they sometimes also buy shares in the housing cooperative, whereby they obtain a place on the board to check whether the goals of the housing cooperative are still being pursued (M. Luchsinger, personal communication, December 5, 2019).

In addition, initiatives can borrow money for their project from the bank and they often work with their own contributions from members. Members do not necessarily have to live in the housing cooperative. They could also be possible future tenants or other interested people. In addition, a solidarity fund from the housing cooperatives association "wohnbaugenossenschaften schweiz" is available, which issues loans on favorable terms. The same association also offers a loan from their revolving fund, which can be used, among other things, as bridging financing (wohnbaugenossenschaften schweiz, no date).

Shares

The own contributions from members work like shares. However, “the shares are reimbursed to the members upon leaving at the original amount” (Co-operative Housing International, no date). The residents or members actually own part of the property through the shares. The shares for residents cost an average monthly wage for older housing cooperatives. The shares can cost several tens of thousands of euros for new housing cooperatives. Swiss people can use part of their pension fund to pay for the shares (M. Luchsinger, personal communication, December 5, 2019). Because of the shares and contributing large equity capital, Zurich housing cooperatives are less dependent on public money (Van de Weteringen (2017).

Furthermore, housing cooperatives are nonprofit. This means that the rents are based on operating costs (cost-rent), that no dividends or interest are paid on the shares and that if the property is ever sold, the proceeds go to a similar organization (Co-operative Housing International, no date).

Guarantees on loans

The Swiss organization ‘Hypothekar-Bürgschaftsgenossenschaft’ (HBG) was founded in 1956. They offer non-profit developers, including housing cooperatives, guarantees on their loans. This allows lenders such as banks to offer higher loans on more favorable terms. To be eligible for the guarantee, the housing cooperative must be affiliated with one of the national housing cooperative associations ‘Wohnbaugenossenschaften Schweiz’ or ‘WOHNEN SCHWEIZ’. In addition, requirements are set for the minimum equity capital, the minimum construction quality, the minimum investment for renovation objects and the homes must remain permanently affordable, in the non-profit sector. The HBG is a non-profit organization that works with volunteers (HBG CCH, no date).

Cost reduction

Several housing cooperatives in Zurich save costs by prohibiting residents from owning a car. As a result, there is no need to purchase land for parking spaces and there are no maintenance costs for parking spaces. In addition, many housing cooperatives limit the maximum space in a home per person. Finally, costs are saved by using qualitative, but simple construction forms, no luxury (Keller, 2019). There are also housing cooperatives that rent commercial spaces to companies, sometimes to reduce their own costs. In addition, there are also housing cooperatives that rent out conference rooms or guest rooms.

Social

Most housing cooperatives in Switzerland include social rental housing in their program. All houses consist of a mixed range of 1 to 5 room houses. Most housing cooperatives consist of a mixed group of tenants in the areas of age, education, income, ethnicity, type of household and vulnerability. Partly because of this there is a lot of social mixing (Poelgeest, Kuipers, Raap & Fain, 2019). The level of the income of the residents plays a minor role. Although social housing is available in most housing cooperatives, according to Van de Weteringen (2017), wealthier residents are also needed. According to Van de Weteringen (2017), the high quality of the housing cooperatives attracts wealthier residents.

However, in housing cooperatives, rules apply to the maximum number of rooms that a household may have, based on the number of people in the household that lives in the house. The number of rooms usually equals the number of people in the household plus one. If the household composition changes, there is a relocation obligation. Sometimes this only applies if the composition changes with more than one person. For this reason, it could be that people with a higher income may not want to live in a housing cooperative. The largest part of people living in housing cooperatives has a lower income (H. Rupp, personal communication, December the 5th, 2019).

Knowledge

In Switzerland, there are two large national housing cooperative associations, 'Wohnbaugenossenschaften Schweiz' and 'WOHNEN SCHWEIZ, Verband der Baugenossenschaften'. Both share knowledge about setting up a housing cooperative, but there are also courses for which they charge money. In addition, employees of the association are available as advisers (Wohnbaugenossenschaften Schweiz, no date a)(WOHNEN SCHWEIZ, no date).

One method of development that is used in Switzerland, which ensures that much less knowledge is required for initiatives, is having the property developed by a professional developer, who subsequently delivers the building to the housing cooperative with a turn-key agreement. This way also addresses some of the problems that smaller initiatives, in particular, have with financing (H. Rupp, personal communication, December the 5th, 2019).

2.1.3 Norway & Sweden

In Sweden, most housing cooperatives are multi-dwelling buildings. 41% of all multi-dwelling buildings in Sweden are owned by a housing cooperative (Statistics Sweden, 2018). In Norway, 15% of the total housing stock is owned by housing cooperatives (Co-operative Housing International, no date a). For both countries, the percentages in the big cities are higher than in rural areas.

In Norway, after the deregulation in the 1980s, the housing cooperative sector is strongly market-driven (Sjørvoll, 2019). According to Sjørvoll (J. Sjørvoll, personal communication, December the 7th, 2019), a large part of the people living in a housing cooperative is not aware that their housing provider is a cooperative. Some models of housing cooperatives in some counties use a financial model in which the residents have to buy a share, next to their monthly rental costs. This share can be used to (partly) finance the building complex if the bank does not give a 100% loan (which is common). As a benchmark, in Switzerland a share costs a few thousand to tens of thousands of euros (depending on if a housing cooperative has been realized recently or is already a few years old) and the rent is on average 20% to 30% lower than comparable non-housing cooperative rental apartments. Sjørvoll explained his statement about the unawareness of residents because the share that the residents in Norway have to buy in the housing cooperative costs a few hundred thousand euros and different parties can bid on the share when a property is for sale in a housing cooperative. Next to this, the rent consists of a negligible amount. The financing of this Norwegian type of housing cooperative is very similar to the Dutch owners association.

Just like as happens in Switzerland, in Sweden, it is common that a professional developer develops the housing cooperative. Those who are interested can then buy into the cooperative as a tenant. A housing cooperative in Sweden can also arise because an existing rental complex is transformed into a housing cooperative. At least two-thirds of the current tenant must be in favor of this (Poelgeest, Kuipers, Raap & Fain, 2019). This is similar to the Dutch Independent housing association, which buys their real estate from a social housing association.

Shares are also used in Sweden, just as in Switzerland and Norway. Unlike in Switzerland, the value of the share in Sweden may change. Residents are paid the changed value of the share, based on the inflation index when they move (Sjørvoll, 2019).

As for gaining knowledge, the Swedish national housing cooperative association HSB also provides training. They even offer training to future board members (Sjørvoll, 2019).

2.1.4 Denmark

Housing cooperatives own 8% of the housing stock in Denmark and one-third of all homes in Copenhagen. 4900 housing cooperatives out of 10,000 are affiliated with the national umbrella organization, called ABF (Sjørvoll & Bengtsson, 2018). This gives ABF a strong position, also towards politics.

Following the example of what happened with the shares in Norway, after deregulation from the government, this example is from Denmark. In the early 1980s, the government implemented price regulations on the shares of Danish housing cooperatives (Sørvoll, 2014), to ensure cheaper access to housing cooperatives for outsiders. Until 2005, in Denmark, it was also possible to execute so-called speculative sales. In this case, the residents collectively sold the property owned by their housing cooperative to a middleman. The middleman directly resold the property to a new housing cooperative, consisting of the same residents. Unlike the personal shares, the rest of the property value was exempted from price regulations. In June 2005, the Danish government closed this legal loophole (Sørvoll & Bengtsson, 2018).

According to Sørvoll & Bengtsson (2018), inspired by the political scientists Pierson (1996) and Tranøy (2000) it is likely that the discussion about price regulations eventually will be won by the residents living in housing cooperatives, who are in general advocate of deregulation, since this is in the benefit of the seller and not the buyer. Also, housing cooperatives are seen as a stepping stone towards homeownership by a large part of the current residents. The housing cooperative residents are united in national democratic associations, which lobby in favor of their members. The future residents, “who in all likelihood do not even identify themselves as a group with collective interests”, are not represented by a (large) lobby (Sørvoll & Bengtsson, 2018a).

In addition to the maximum value change of the shares based on the inflation index, the Danish government also has several means to determine the maximum selling price of a residential cooperative home. As a result, under-the-counter payments of significant amounts are made in Copenhagen to get a home in a housing cooperative (Dengsøe, 2016).

2.1.5 UK

In 1974, in the UK, a new Housing Act passed. The act created a generous funding regime. It offered 100% capital costs, ongoing maintenance grants and a system of ‘fair rents’ (Birchall, 1988). Housing cooperatives were also included in the system of ‘fair rents’, which made it affordable to rent a house for those with a lower income. A massive, nationwide expansion of the British housing cooperative sector followed. Local political circumstances from 1983 until 1987 marketized and professionalized the housing cooperatives sector and the new Housing Act from 1988 stopped the generous funding. The sector came in decline (Thompson, 2018).

According to Thompson, the poor public housing was the reason for tenants to campaign for housing cooperatives. By the twenty-first century, the tenants campaigned against government plans again, by setting up Community Land Trusts (CLTs) to protect their homes against governmental demolishing and renewal plans. These CLTs became increasingly collaborative in nature (Thompson, 2018).

According to Thompson (2018), the collective energy of the campaigns led to enthusiastic people wanting to co-manage the housing cooperatives and CLTs. However, by the years the energy lacked away and new board members and co-managers were elected who did not experience the collective energy of the campaigns. The mundane realities of housing management, rent arrears and maintenance led to secondary ‘mother’ organizations taking over these tasks.

2.2 History of housing cooperatives in the Netherlands

For this report, the history of housing cooperatives in the Netherlands has been described in two different parts. The first part treats the history from the end of the 19th century until the end of the 20th century and the second part covers the events at the beginning of the 21st century.

2.2.1 End 19th century until end 20th century

The starting point of this overview of the history of housing cooperatives in the Netherlands is in the late 19th century. At this time, mainly the urban bourgeoisie was responsible for developing affordable housing. However, the rise of the labor movement and social liberalism also had an impact on the organization of affordable housing. More and more factory workers and simple craftsmen organized themselves to provide housing for themselves. This movement, in which homeownership was the goal, started in Germany. The first houses with a cooperative operation model were built in Hamburg, in the year 1862. Copenhagen followed three years later and in 1867 the first housing cooperative in the Netherlands was developed. The first Dutch housing cooperatives gained national fame and more initiatives followed, among other things because of the industrialization and the negative consequences of this related with housing. Because of the industrialization, Dutch cities grew rapidly (see figure 14). There was a lot of housing shortage in the cities and the prices grew extremely fast. Residential construction and rental became very lucrative and more and more speculators entered the housing market. Houses were built at a high pace, with quality not being paramount (Beekers, 2012).

	1795	1840	1870	1900
Amsterdam	221.000	211.349	264.694	510.853
Rotterdam	53.212	78.098	116.232	318.507
Den Haag	38.433	63.776	90.577	206.022
Utrecht	32.294	48.491	59.299	102.086
Leiden	30.955	37.464	38.943	53.657
Groningen	23.770	33.484	38.528	66.537
Haarlem	21.227	24.012	30.530	64.079
Dordrecht	18.014	20.991	24.651	38.386

Figure 16: Population of the eight largest cities in the Netherlands in 1795 (Beekers, 2012)

In 1876, the Dutch national government decided to acknowledge the housing cooperative as a legal entity. The main objective was the protection of the material interests of the members of the housing cooperative. The intention was that the tenants would eventually become the owner of the house where they lived. Along with self-ownership comes the self-responsibility for the provision of housing needs (Beekers, 2012).

During the '80s of the 19th century, the social liberals noted that, despite all private attempts to combat the housing shortage, thousands of people lived in way too small houses. Research executed by two Unions in that time made clear that a quarter to half of the people living in the city at the end of the 19th century, live in a house consisting of one room, which sometimes had an area of just a few square meters or was situated in the 1,5-meter high basement of a building. The social liberals reflected on a better approach to this issue. During this time, the number of housing cooperatives grew rapidly. Between 1870 and 1885 just about 20 housing cooperatives were set up. During the period from 1885 till 1900, more than 75 housing cooperatives extra have been set up. The houses that were built for housing cooperatives were primarily intended for the reasonably prosperous workmen. Beautiful houses were built on the outskirts of the city. The most vulnerable group of poor workers who lived in slums in the center of the city were not included (Beekers, 2012).

Until the Housing Act of 1901, the number of housing cooperatives in the Netherlands grew. In 1900, half of the social housing associations even used a cooperative operation model. The Housing Act of 1901 stipulated that social housing associations could register with the government to be admitted to the market and thereby receive government funding. For a few years it was unclear what the government wanted with social housing associations using a cooperative operation model and if their registration to be admitted to the market and receive government funding would be accepted.

Social housing association Rochdale had the plan to let their tenants, in addition to the rent and an extra amount that they paid for maintenance, compulsorily save some extra money to eventually be able to buy the house they rented from the social housing association. This thinned version of the housing cooperative was not allowed by the government. Civil servant Van Gijn, who was in the college that had to advise on the admission of social housing associations to the market, stated that the protection of the material interests of the cooperative members (becoming homeowner) was at odds with the intention of the Housing Act. When in 1905 there was clarity about the conditions of the Housing Act of 1901, the number of admitted institutions (Dutch: Toegelaten Instelling, TI) grew considerably. At the same time, the number of housing cooperatives decreased and the ownership of most of the housing cooperatives that were dissolved was taken over by admitted institutions (Beekers, 2012).

It can be concluded that the movement of housing cooperative from the end of the 19th century to the beginning of the 20th century was partly the result of changes in the political field, the large shortages in housing supply and the rapid growth in the price of a rental home in the cities.

In 1962 the discussion about housing cooperatives flared up again. Minister Witte of Housing and Construction had asked a committee (De Roos) to advise on three problems the government had with social housing associations (admitted institutions). The social housing associations were dependent, incompetent and their members (tenants) were indifferent. One of the recommendations made by the committee to solve these problems was the reintroduction of the housing cooperative into the Housing Act. Ministers, politicians, civil servants, social housing association managers and employees, however, did not like this very much. According to them, development in both directions would turn out to be negative. Professionalization, by scaling up and expanding the number of types of work, was at the expense of the involvement of their members. On the other hand, more involvement of their members, through the reintroduction of housing cooperatives, would be at the expense of the ambition of the higher management of the social housing association to increase professionalism (Beekers, 2012).

The government did not accept the recommendation of committee De Roos. In July 1965 the Minister of Housing and Spatial Planning did the opposite, he adjusted the Housing Act. Despite civil servant Van Gijns meaning about housing cooperatives, some housing cooperatives had managed to become an admitted institution. With the adjustment of the Housing Act in 1965, housing cooperatives could no longer become an admitted institution. That meant they could no longer make use of cheap government loans or operating grants (Beekers, 2012).

The years passed and representatives of the government, social housing associations and residents thought that the union democracy had become a utopia. The thoughts of the government and the market that residents are purely consumers were deeply rooted in their minds. Not everyone agreed on this and some were looking for new ways to bring resident self-management back into the identity of social housing associations.

Hugo Priemus, at that time part-time adviser to the National Housing Council, researcher at TU Delft and named as minister for the PvdA, disagreed that social housing associations gave tenants so little say about their rental properties (and their living environment). He was an advocate of the introduction of neighborhood-bound cooperative associations of homeowners as an alternative system of social housing (social housing associations). A month after Priemus expressed his criticism, a state secretary of the political party of Priemus (PvdA) presented a draft for an Urban Renewal Act. The act opened the possibility for interested parties in an urban renewal area to take matters into their own hands. The wish to develop housing cooperatives came back in the minds of the PvdA and some Christian social housing associations (Beekers, 2012).

However, housing cooperatives did not come back in the Housing Act. The opposite was even the case. In 1975 the Housing Act was amended again and it was incorporated that housing cooperatives could turn into "normal" associations. If they did not do this themselves, the law offered the possibility for governments to oblige them.

In the late nineties, the government started a large privatization operation for social housing associations. In these years, a lot of social housing associations changed their legal entity from 'association' to 'foundation' (Internationaal instituut voor sociale geschiedenis, no date)(Priemus, 2013). Because of this, the influence of tenants on the board declined. According to the law, the highest decision-making body in an association is the general members meeting and in a foundation, this is the board (together with a Supervisory Board).

2.2.2 Begin 21st century

Since the beginning of the 21st century, the housing cooperative is back on the political agenda. Since January 1st of 2015, the housing cooperative has been included in the Housing Act, but different politicians were already busy with the topic for years. Adri Duivesteijn is a key player in the process, already in 1996, he wrote a publication in which he argued for a residential system (Dutch: woonstelsel) in which the citizens themselves explicitly play the leading role (Duivesteijn & Van der Ploeg, 1996). It is therefore not inexplicable that he took the revision of the Housing Act in 2015 as a chance to implement housing cooperatives in the act.

During the same revision, the government coalition planned to implement a new tax in the Housing Act. This tax, the landlord tax, applies on social housing associations and other organizations that own more than 50 dwellings which they rent out in the social sector, something that most Dutch social housing associations do. The tax should generate 800 million euros a year for the state treasury (Weekers, 2012). However, in 2017, the social housing associations together paid 1,5 billion euro landlord tax (Aedes, 2019). The tax is based on the valuation of the buildings under the Valuation of Immovable Property Act (Dutch: WOZ), which is partly a reason for the large increase. The government justifies the tax by the OECD Tax and Economic Growth report (2007), stating that a property tax has the least disruptive effect on the gross domestic product per capita compared to indirect taxes, income taxes and corporation tax. Next to this, the government allows higher rent increases (up to 5% above the inflation percentage) for residents with an income above € 43.000. This should compensate the landlord tax and at the same time stimulates residents having an income above the social housing income limit to move to a house with a higher rent.

Also, because the government granted subsidies focused on the construction of social rental housing to the social housing sector and offers housing allowance to a part of their tenants, which both led to a stable housing market and a guaranteed income for the social landlords, the government [...] "considers it reasonable that all landlords who are active on the regulated market and have an interest in stability and guaranteed income contribute to the government's expenses through this levy" (Weekers, 2012).

Different politicians were not in favor of the tax. Among whom Adri Duivesteijn, who's own political party (PvdA) was in favor of the tax. One of the arguments he used was that the tax would lead to higher rents and these higher rents lead to higher housing allowance from the government. Also, according to him, the tax would lead to fewer investments in the dwellings, what on the long run leads to damage due to lack of investment in Dutch cities. This then needs to be compensated by the government, according to him (Duivesteijn, 2014).

Duivesteijn finally voted in favor of the revision of the Housing Act but ensured that the housing cooperative was also included in the act. In the essay he wrote (Duivesteijn, 2013), he stated that the money that is released by selling real estate from social housing associations to residents who set up

a housing cooperative can be used to pay the landlord tax. He calculated that if the social housing associations sell 100.000 dwellings per year, each year 9 billion euros are released.

In the coming paragraphs, the content related to housing cooperatives in the revision of the Housing Act, subsequent policy rules and action programs will be treated in chronological order up to and including now (2020). In the revision of the Housing Act is stated:

"A housing cooperative is an association with full legal capacity that aims to enable its members to independently manage and maintain the residential areas in which they live and the surrounding environment. [...] Owners or tenants of at least five residential properties located in close proximity to each other that form a unit in financial, administrative, constructional, urban or other terms, can set up a housing cooperative." (own translation, Wet Wonw 1991)

This is a limited description of housing cooperatives in the Housing Act. It is a recognition of the possibility of establishing housing cooperatives in the Netherlands and indicates the minimum conditions to do so. The description is limited because changing the Housing Act is a hard, long process. In the Netherlands, a General Order in Council (Dutch: Algemene Maatregel van Bestuur, AMvB) can further clarify an act and display a broader description. Also, a General Order in Council is easier to change than the Housing Act.

As described before, the government doesn't have as much influence on the market sector as on the social housing sector. Also, Adri Duivesteijn focused on the takeover of real estate by housing cooperatives from social housing associations. Therefore, the clarification of the act focusses on the social housing sector and has been stated in the General Order in Council: Decree admitted institutions social housing (Dutch: Besluit toegelaten instellingen volkshuisvesting, BTIV). The rules in the decree are applicable in the case when a housing cooperative takes over real estate from a social housing association. In the Decree admitted institutions social housing is stated (Overheid.nl, 2015):

- *At the moment of setting up the housing cooperative, the majority of the residents have an income below the social housing income limit.*
- *A cooperative project plan is drawn up in consultation with the social housing association (which, among other things, deals with maintenance and management).*
- *The social housing association must, in any case, make € 5000 available to the housing cooperative in formation (on declaration basis), to obtain independent and professional support for the preparation of a cooperative project plan.*
- *The social housing association is obliged to comply with requests from resident initiative groups to draw up a cooperative project plan.*
- *The social housing association is obliged to reserve the amount of money equal to the planned expenditure on maintenance for the coming five years after the property has been sold to the housing cooperative.*
- *It is forbidden for the social housing association to sell or demolish the property during six months after a resident initiative group requests to buy the property from the social housing association to start a housing cooperative.*

These clarifying rules were announced in the Decree admitted institutions social housing in 2015. At the same time, an action program commissioned by the Ministry of the Interior and Kingdom Relations was being executed by Platform31, from 2014 until 2016. The goal of this program was to stimulate knowledge development and to identify potential bottlenecks in legislation and

regulations. Fourteen housing cooperative initiative groups took part in the action program and formed a Community of Practice. As part of the program, a report was published which concluded that the rules for taking over real estate by housing cooperatives from social housing associations had to be adjusted (Bakker & Beltman, 2015). Another report concluded that in the urban social case, discounts on the sale price of real estate up to 50% may still be insufficient for the desired exploitation (Hanemaaijer & Havermans, 2016). Advocates of the discount argued that by selling more property of the social housing association, a lot of money is released, which can be invested in making their existing property more sustainable and building new dwellings. Another argument is that the total amount of houses in the social sector doesn't decline, because the resale to a third party of sold social housing property would be made unattractive.

Based on the results of the action program, the Ministry of the Interior and Kingdom Relations decided to deviate from the decree, through an experiment, which is possible by Article 125 of the decree. On the 19th of September, 2016, the "Policy rule experiment sales rules housing cooperatives" no. 2016-0000474972 was published (Overheid.nl, 2016). Because it was an experiment, the policy rule would apply until January 1, 2019. The policy rule made it possible for social housing associations to give a discount of up to 50% when selling their property to a housing cooperative. Without this policy rule, it was not allowed to give such a high discount. In the policy rule, two conditions are included, in addition to the conditions in the Housing Act and Decree admitted institutions social housing:

- *Only the residents are allowed to live in the dwelling. It is not allowed to sublet the dwelling to make a large profit.*
- *When the property will be resold in ten years after the housing cooperative has been set up, the discount has to be paid back and a percentage of the profit/added value has to be shared with the social housing association.*

The second condition has been set up to prevent that social capital in the form of affordable housing intended for people with a low income, paid by non-profit social housing associations with government-supported loans, 'leaks away' (into the hands of people with a higher income).

When the first action program, executed by Platform31 ended, the Ministry commissioned a second program, which was executed by Platform31 as well, from 2016 until 2018. The goal of this second program was to guide pilots of the following three types of housing cooperatives: Management cooperatives, Housing cooperatives as a subsidiary and Independent housing associations that bought their property from a social housing association. The housing cooperatives would make use of different financing arrangements. Institutional support would be obtained by appointing ambassadors (aldermen and social housing association directors), setting up action teams consisting of initiatives of housing cooperatives, municipalities, social housing associations & stakeholders and setting up an expert team for specialist knowledge. Sixteen initiatives, thirteen social housing associations, five municipalities and one stakeholder (Rabobank) signed up for the program. Further knowledge development to support initiatives was also part of the program. The program concluded that the risk that social capital 'leaks away' must be further reduced (to stimulate social housing associations to sell their property). The results of the program also argue for making standards for determining a 'social selling price', depending on the incoming cash flow of the future rental segment, social or middle. To encourage social housing associations it should not be called a 'discount', but a 'standard price'. Another conclusion was that the financing possibilities must be broadened by setting up funds, loan guarantees and the possibility for social housing associations to

finance housing cooperatives. The last idea the program argued for is to establish a booster and expertise center for housing cooperatives.

Based on the second program and the fact that “there was only a limited number of examples of successful takeover of housing units at a discount to an established housing cooperative and thus do not permit an evaluation” (own translation, Overheid.nl, 2019), the Ministry decided to extend the experiment until the first of January 2022 and changed some of the conditions. The changed conditions should stimulate social housing associations more to sell their property to housing cooperatives. The policy rule states (Overheid.nl, 2019):

- *For the housing cooperatives, it is forbidden to only allocate vacant houses to family members of current residents or transfer them within the current group of residents.*
- *Not only at the moment of setting up the housing cooperative, but for the rest of the existence of housing cooperative, the majority of the residents must have an income below the social housing income limit.*
- *Not only in ten years after the housing cooperative has been set up, but for the rest of their existence, the discount the housing cooperative got from the social housing association has to be paid back and a percentage of the profit/added value has to be shared with the social housing association when the property will be resold to a third party.*

In 2020 Platform31 will start the third program in commission of the Ministry. As part of this program, Platform31 got the task to guide Cooplink into a more professional organization, that is going to be the booster and expertise center for housing cooperatives in the Netherlands. Next to this, the program aims to guide housing cooperatives initiatives into working pilots, focused on the type Independent housing association that bought their property from social housing associations, through an incentive program in 5 municipalities.

One of the coordinators of the action programs commissioned by the Ministry was Maarten van Poelgeest. He was alderman of spatial planning, construction and housing supervision, climate and energy in the municipality of Amsterdam from 2006 until 2014. In 2018, the municipality of Amsterdam asked him to draw an action plan for the municipality, regarding their policy about housing cooperatives. At the end of 2019, the action plan has been adopted by the Municipal Executive (Dutch: college van burgermeester en wethouders, college van B&W). As the first Dutch municipality, Amsterdam presented their goals for the coming years, regarding the number of housing cooperatives. Within 2 years, the municipality wants to have 15 to 20 projects started, in which they focus on new construction and development areas for the location of these housing cooperatives (Dutch: ontwikkelbuurten). For these projects, they focus on the middle rent segment and mixed segment projects, in the social and middle segments. By 2025, the municipality wants housing cooperatives to have 7,000 homes realized or in development, 50% of which new-build homes and 50% in existing buildings. In 20 years, 40,000 homes must be owned by housing cooperatives, 50% of which new construction and 50% in existing buildings. 50% of this must be in the social sector and 50% in the middle segment. The land price for housing cooperatives in the social sector is the same as that for social housing associations. The land price for homes in the middle segment is determined on a residual basis, taking into account the lower future rental income. The municipality prohibits the housing cooperatives from reselling the houses by having the prohibition included in the statutes of the housing cooperative. The statutes also state that these can only be changed with the permission of the municipal council. The municipality also sets limits on the rent (increase) and income of the tenants. In addition, on an experimental basis, the municipality will

grant more housing cooperatives the right to allocate new homes themselves, the so-called co-ownership right (Poelgeest, Kuipers, Raap & Fain, 2019).

However, since it is possible for social housing associations to sell their property with a discount to residents who set up a housing cooperative, in 2015, and despite various action programs and the efforts of the government, advisory parties and residents' initiatives, according to the Housing Associations Authority, only one group of residents bought a couple of dwellings from a social housing association to set up a housing cooperative (A. Robertson, personal communication, December 4, 2019). Some, but not many Independent housing associations that bought their property or empty lot from a municipality or private party have been established, but exact numbers are missing.

The list below shows the events described above in chronological order:

1. Revision of the Housing Act in 2015
2. Additions in the Decree admitted institutions social housing in 2015
3. First action program housing cooperatives commissioned by the ministry 2014-2016
4. Policy rule experiment sales rules housing cooperatives in 2016
5. Second action program housing cooperatives commissioned by the ministry 2016-2018
6. Changes in policy rule experiment sales rules housing cooperatives in 2019
7. Adoption action program housing cooperatives municipality of Amsterdam in 2019
8. Third action program housing cooperatives commissioned by the ministry 2020-2021

2.3 The four different types of housing cooperatives in the Netherlands

The four different types of Dutch housing cooperatives have been introduced shortly in the introduction chapter. In this paragraph, the four types will be treated extensively. Since 2015, the Dutch national government uses the following definition of a housing cooperative in the Housing Act: *“A housing cooperative is an association with full legal capacity that aims to enable its members to independently provide for the management and maintenance of the residential areas occupied by them and the environment immediately adjacent thereto.”* (Wet Wvow 1991, art. 18a lid 1) Within the definition, Platform31 makes a distinction between four different types of housing cooperatives, which are also used by the Dutch government (Platform31, 2018). The types ‘Independent housing association’ and ‘Buyer's Cooperative’ could, in reality, be combined in one housing complex. In this paragraph, they will both be described separately and at the end of this paragraph, the combination of the two will shortly be discussed. The other two types are the ‘Management cooperative’ and the ‘Housing cooperative as a subsidiary’.

2.3.1 Management cooperative (Dutch: Beheercoöperatie)

The key concept of the management cooperative is that the real estate keeps in possession of the social housing association. In principle, the management cooperative takes over the management and maintenance tasks. The social housing association and the group of tenants who will form the management cooperative make certain agreements about the responsibilities for maintenance and associated budgets. The legal entity of the management cooperative is an association. The residents carry out the tasks themselves to save money or they have the responsibility to hire maintenance parties. The other responsibility they have is taking care of renting out the properties and the associated administration. How this works exactly, differs per type of management cooperative. There exist two different types of management cooperatives. The first type uses individual contracts between the social housing association and all the different tenants and the second one uses one collective contract between the social housing association and the management cooperative.

Properties in both types keep in the possession of the social housing association, which obliges them to comply with the Housing Act (Dutch: Woningwet). The Housing Act includes articles about the allocation of property to certain target groups, the requirements for (minimum) maintenance of the properties, certain taxes (for social housing associations) and the obligation to meet the requirements of the Housing Associations Authority (Dutch: Autoriteit Woningcorporaties). An important requirement of the Housing Associations Authority is to justify the finances of a social housing association by a yearly financial audit executed by an accountant (Dutch: accountantscontrole).

Individual contracts

The management cooperative takes over the management and maintenance tasks or supports the social housing association with these tasks. If the social housing association agrees with it, the management cooperative can create their own waiting list for the allocation of the houses. In some municipalities, the management cooperative needs to get the permission of the municipality as well. When using an own waiting list, they bypass the municipal waiting list for social housing. If the municipality uses an own municipal waiting list, they have to arrange this in their local Housing Regulation (Dutch: huisvestingsverordening). Almost half of the Dutch municipalities use their Housing Regulation for this (Kromhout & Wittkämper, 2019), this includes most major cities. If the management cooperative gets permission, they can create their own waiting list and set up certain criteria to select future tenants who match the current group of people. The responsibility for the allocation and collection of the rent lies with the social housing association. Because the social housing association has to deal with the rent loss if a property keeps vacant, the social housing association is permitted to allocate a new tenant if the management cooperative does not suggest a new tenant for a vacant house in time.

Collective contract

In this case, the management cooperative rents all the dwellings as a whole from the social housing association. The management cooperative rents out the different dwellings to individuals. The individuals sign a contract with the management cooperative and become tenants of the management cooperative. The management cooperative acts as an intermediary landlord. If the management cooperative has been set up in an existing building complex where the properties are rented out to tenants, the contracts these tenants have with the social housing association need to be terminated and a new contract needs to be signed with the cooperative. This is only possible if the current tenants agree with this. Because the management cooperative rents all the properties as a whole from the social housing association, the management cooperative (and not the social housing association) has the risk of rent loss if a property becomes vacant.

The management cooperative needs to get the permission of the social housing association (and in some municipalities permission of the municipality as well), if they want to create their own waiting list for the allocation of dwellings, just like the management cooperative using individual contracts. A difference with the management cooperatives using individual contracts is that the management cooperatives using a collective contract need to keep a clear rental administration by themselves, which is needed to justify their finances by an audit executed by an accountant. Until the beginning of 2019, it was not accepted by accountants who carried out the audit if residents maintain this administration themselves. Since the beginning of 2019, there has been a 'Model Board Statement for Intermediate Rental Accounting' by the Housing Associations Authority, which means that accountants will accept this from then on. In the case of a management cooperative that uses individual contracts, the social housing association keeps the rental administration.

2.3.2 Housing cooperative as a subsidiary (Dutch: Wooncoöperatie als dochteronderneming)

The ownership of the property will be placed in a separate entity from the social housing association, a subsidiary. The subsidiary will be managed by the tenants as if an independent housing association (see next paragraph). The social housing association is a shareholder of the subsidiary, but not the owner. By this, the property is placed outside of the core property of the social housing association (Dutch: kernbezit), which makes the subsidiary a private landlord and therefore not obliged to comply with the Housing Act. The subsidiary does have to meet the requirements in the local Housing Regulation, which can include rules for private landlords renting out property in the social sector. If there are rules included about the allocation of property, the subsidiary needs to get permission to create their own waiting list. The subsidiary does not have to meet the requirements in the local performance agreements between the social housing association(s), municipality and tenant organizations (Dutch: prestatieafspraken). The local performance agreements include agreements about the “new construction of social rental housing, affordability of the homes, accommodation for certain target groups and quality and sustainability of the homes” (Rijksoverheid, no date c). The subsidiary needs to keep a clear rental administration by themselves, which is needed by the social housing association to justify their own and their affiliated companies’ finances (among which those of subsidiaries) by an audit executed by an accountant.

Because of the subsidiary-construction, the dwellings, in theory, are rented out by the social housing association, but in practice, the social housing association does not interfere with the subsidiary. The subsidiary manages, makes policy, allocates the dwellings, collects rents and takes care of all maintenance and management. Because the social housing association is a large shareholder and the results of the subsidiary can influence the total result of the social housing association, the social housing association does supervise operational management remotely. When the subsidiary impends to go bankrupt, the social housing association is authorized to intervene in the subsidiary’s policy. The subsidiary is not allowed to make a loss and changes in its rental policy need to be submitted to the shareholder(s) (the social housing association). It is possible to gradually take over shares from the shareholder(s) (social housing association) by the housing cooperative or tenants if the social housing association agrees with this. The type ‘housing cooperative as a subsidiary’ has been worked out extensively, however, according to Lupi, Van Poelgeest, Duivesteijn, Wijsmuller & Hamers (2018), it provisionally appears too complicated and not efficient enough.

2.3.3 Independent housing association (Dutch: Zelfstandige woonvereniging)

The main difference with the two housing cooperatives described before is that in this case the property is not in possession of the social housing association or her subsidiary, but is owned by the Independent housing association herself. The Independent housing association is as a ‘legal person’ in the legal entity of an ‘association’ or a ‘cooperative association’ owner of the property and is governed by the board of the (cooperative) association. The board represents the members and the General Members Assembly is the supreme body of the (cooperative) association. The resident-members rent their property from the (cooperative) association. A member doesn’t need to live in the property, this means that there can be more members than residents. It is desirable that all residents are members, but members can deregister from the (cooperative) association. It is legally not totally clear what the means for a (cooperative) association are to avoid this or if the lease agreement could be canceled when a member deregisters. On the one hand, it is not possible to cancel the lease agreement when a member deregisters, because the rental law outweighs the association law. However, on the other hand, it could be included in the lease agreement that the tenant implements the agreement according to ‘reasonableness and fairness’ and that it is not ‘reasonable and fair’ to invoke rent protection when the lease is terminated after the termination of membership of the cooperative. It can also be included in the rental agreement that termination of

the membership of the (cooperative) association is regarded as 'not behaving as a good tenant'. The latter is indeed a legally justified reason to terminate the lease contract. However, it is unclear whether this argument persists in court.

(Cooperative) associations can operate in the social sector, but because they are not a social housing association, they do not have to comply with all the rules in the Housing Act. They are not obliged to justify their finances by an audit executed by an accountant and the Housing Associations Authority does not monitor them. They do have to use the national government's dwelling valuation system to determine the maximum rent for the dwellings and the tax authorities set the yearly maximum rent increase percentage (if the housing cooperative provides social housing). Also, (cooperative) associations have to respect the security of tenure arising from the law. This means that, in the case of realizing a (cooperative) association in an existing building housing tenants, the lease agreements of current residents could keep the same (and that only the organization to which they transfer the rent changes) if the residents don't want a new contract with the (cooperative) association. Just like all the other types of housing cooperatives, the (cooperative) association has to pay landlord tax (Dutch: verhuurderheffing) if they own more than 50 houses in the social sector. In principle, the (cooperative) association is free to allocate houses to whoever they want, except if the municipality stated otherwise in their local Housing Regulation. It may contain rules on the allocation of housing in the social sector, but some municipalities also have rules on the allocation, sizes and rental prices of middle segment rental homes. Just as with the types of housing cooperatives described above, an exception may be requested from the municipality, so that the (cooperative) association can allocate housing itself.

There are two main ways of acquiring the property to be distinguished. The first way is to buy the property from a social housing association and the other one is to buy an empty lot or property from the municipality or a private organization. Especially the first one comes with some special regulations.

Property bought by a housing cooperative from a social housing association

The Ministry of the Interior and Kingdom Relations; IKR (Dutch: Ministerie van Binnenlandse Zaken en Koninkrijksrelaties; BZK) wants to stimulate the development of housing cooperatives in the Netherlands. One of their incentives is that they set up a policy rule, called: "Policy rule experiment sales rules housing cooperatives" (Dutch: Beleidsregel experiment verkoopregels wooncoöperaties), until the year 2022 (Overheid.nl, 2019). This policy rule makes it possible for social housing associations to sell their property to housing cooperatives for a reduced price. For housing cooperatives, this discount is needed, otherwise, it is difficult to complete their business case. Social housing associations are allowed to give a discount of up to 50% on the value of the property. The value of the property is determined by the most recent cadastral value (Dutch: WOZ-waarde) or by taxation performed by an appraiser, registered at the Dutch Register Real Estate Appraisers (Dutch: Nederlands Register Vastgoed Taxateurs). The taxation must be validated by the Taxations and Validations Foundation (Dutch: Stichting Taxaties en Validaties).

However, the Ministry of IKR wants to prevent that social capital in the form of affordable housing intended for people with a low income, paid by non-profit social housing associations with government-supported loans, 'leaks away' (into the hands of people with a higher income). This could happen when the housing cooperative sells the property (which they bought for a reduced price) to a market party for a market price or when the housing cooperative allows people with a high income to rent the property. If the housing cooperative decides to sell the property, the sale of the property must comply with different rules and the buyers must adhere to different conditions. The rules and conditions are set up to discourage a potential sale from happening.

The Housing Act (Wet Wonw 1991) states that, when establishing the Independent housing association in a property bought from a social housing association, more than half of the tenants need to have an income below the social housing income limit. To prove this, it is mandatory to have an assurance report from an accountant on the determination of household incomes made. The policy rule states that it must be laid down in the statutes of the association that after the establishment, forever more than half of the (current and new) tenants need to have an income below the social housing income limit. Also, the policy rule includes rules about the allocation of houses to people who do not yet have a connection with the housing cooperative. The statutes of the (cooperative) association have to make clear that it is not allowed to only allocate houses to family members or transfers within the housing cooperative. This should prevent the housing cooperative from becoming a closed community. Another precautionary measure in the policy rule is the obligation that only members of the housing cooperative may live in the houses. This should prevent the case in which the houses will be rented out for a high price and the original tenant is making a profit of this. This measure has to be laid down in the agreement between the social housing association and the housing cooperative. When the housing cooperative decides to sell the property after they bought it from a social housing association which gave them more than a 10% discount, there are extra conditions on the sale. First of all, the discount has to be paid back to the social housing association. Depending on the agreements between the social housing association and the housing cooperative this has to be the difference between the purchase price (when the social housing association sold the property to the housing cooperative) and 90% or 100% of the market value (free of rent and use) at that time. Next to this, the housing cooperative has to hand over part of the value development to the social housing association. The amount they have to hand over is 1.5 times the percentage of the discount they got from the social housing association times the value development, with a maximum of 50% of the value development (Overheid.nl, 2019). The table below illustrates the results of the calculations per discount percentage.

% of the market value free from rent and use received by the SHA upon disposal of the HC	Granted discount percentage by the SHA upon disposal to the HC	Percentage of the value development that, in the event of resale, is credited or debited to the SHA
85	15	22,5
80	20	30
75	25	37,5
70	30	45
65	35	50
60	40	50
55	45	50
50	50	50

Figure 17: Discount percentages and percentages of value development to be shared (Overheid.nl, 2019). (SHA: social housing association, HC: housing cooperative)

The value which has been created by extra investments in the property, to improve the housing may be disregarded in the calculation of the value development. This does not apply to costs for regular maintenance and management. Both must be included in the purchase contract and the deed of delivery and are not transferable in the event of resale.

As last, the legal entity needs to request a statement of good behavior (Dutch: Verklaring Omtrent Gedrag voor rechtspersonen; VOG RP). For this, the data of the representative and the board members of the housing cooperative must be handed over to the Ministry of Justice and Security.

The Ministry executes a check, in their data, about the persons and gives out the statement if they behave well in the past.

The above-described information will be collected in a cooperative project plan, together with regulation concerning how the housing cooperative contributes to the maintenance and management of the property.

The Housing Associations Authority is authorized by the minister who must approve the sale from the social housing association to the housing cooperative. They supervise the correct course of the process and check all documents submitted.

After all, a social housing association is not obliged to sell the property. They are, however, obliged to make €5000 available to draw up a cooperative project plan if a group of residents can demonstrate that they intend to set up a housing cooperative. Nor is the social housing association obliged to give a discount if they decide to sell the property (Wet Wonw 1991).

It is forbidden for the social housing association to sell or demolish the property during six months after a resident's initiative makes the request to buy the property from the social housing association and starts a housing cooperative (Wet Wonw 1991).

If the property has been sold to the housing cooperative, the social housing association is obliged to reserve the amount of money equal to the planned expenditure on maintenance for the coming five years, which is declarable by the housing cooperative (Wet Wonw 1991). This money can only be declared by residents with an income below the social housing income limit.

Property or land bought by a housing cooperative from a municipality or a private organization

An association may carry out business activities, such as renting out properties. However, the potential profit may not be distributed to the members. The money may be invested in the association (e.g. the building). When the property has been bought from a social housing association, it is obliged that the housing cooperative uses the 'association' as their legal entity (Platform31, 2017). When the property has been bought from the municipality or a private person, the housing cooperative can use the 'cooperative association' as their legal entity. A cooperative association is allowed to distribute profit to the members. Also, a cooperative association can accept investments (and is allowed to pay a dividend to the investors) and an association is not. Both are allowed to get bank financing. The tax authorities consider a cooperative association as a business, they must, therefore, prepare annual accounts, pay corporation tax and sometimes also VAT (Platform31, 2017). Next to the freedom of choosing the preferred legal entity, a housing cooperative which bought the property from the municipality or private party does not have to comply with all the same rules in the policy rule, described above. However, the municipality can include rules in the sale or lease agreement of the lot. The municipality of Amsterdam includes in their agreement a restriction on resale of the land and/or property and they impose restrictions on rent increases (Zonneveld, 2018). Also, it differs per municipality if only social housing associations have to comply with the local rules on allocation or if all landlords renting out houses in the social sector have to comply with the allocation rules.

If the housing cooperative buys an empty lot, they have the freedom to design the building. In theory, a housing cooperative that bought the property from a social housing association is allowed to extensively redesign or demolish and rebuild, but in practice, these cooperatives experience difficulties in financing the property at all.

To complete their business case, Independent housing associations that bought their property or empty lot from the municipality or private party often need a discount on the market price as well. Because of the principle of equality, a municipality must not stand in the way of fair competition and therefore land or real estate cannot simply be sold for a low price. Before a sale, a municipality must explain how this relates to their objectives in various policy areas, including those of market

conformity (Gemeente Bergen, 2010). The municipality of Amsterdam offers the land for social rental housing in a housing cooperative for the same price as to social housing associations. The municipality explains the cheaper land price for the other land of the housing cooperative (where middle segment rental dwellings are located) because the prohibition that they impose on resale and limiting rent increases results in a lower residual land price than if these restrictions are not imposed (Zonneveld, 2018). Until now, only the municipality of Amsterdam has a policy that describes that due to a residual calculation, a lower land price for housing cooperatives is charged. In the current property market, it is not realistic that a private party offers property or land with a discount.

2.3.4 Buyer's Cooperative (Dutch: Koperscoöperatie)

The buyer's cooperative has some similarities with the Dutch owners association (Dutch: Vereniging van Eigenaren, VvE). The residents are individual owners of the houses but organize management and maintenance collectively. Next to this, resale of the houses can only be done within the housing cooperative. The housing cooperative also welcomes members who don't live in one of the houses in the cooperative yet. Specific financing arrangements may be associated with this type of housing cooperative (Platform31, 2018).

There exist two different types of Buyer's cooperatives, one with a fiscal purchase character and one without. The one with the fiscal purchase character is legally owned by the housing cooperative. The residents have the right to live in the building, based on their membership. The members monthly pay principal and interest to the lender and pay operating costs such as insurance, taxes and maintenance to the housing cooperative. The financing options are based on the financial capacity of a member and a member has an interest in the change in the value of the house. The residents are eligible for mortgage interest relief (Dutch: hypotheekrenteaftrek) (Bakker & Wouters, 2016).

In the case of the other one, the Buyer's cooperative without a fiscal purchase character, no settlement takes place upon termination of the membership. This type does not have so many differences with the Independent housing association. However, depending on the statutes, it is possible to transfer a share in the assets from the housing cooperative to the residents every several years, when the housing cooperative is dissolved or a building has been sold. The residents monthly pay a contribution to the housing cooperative. With this contribution, the housing cooperative pays the financing costs and operating costs. Although this type is very similar to the Independent housing association, a resident cannot make use of rental protection, the resident cannot receive a housing allowance and the housing cooperative is not limited by the rent legislation in determining the amount of the contribution. All this, because the status of the members is based solely on the statutes and decisions of the association. The residents are not eligible for mortgage interest relief. The housing cooperative is allowed to allocate new residents themselves (Bakker & Wouters, 2016).

2.3.5 Combination of Independent housing association and the Buyer's Cooperative

In this combination, the housing cooperative buys the whole complex of houses and offers the residents the choice to buy or lease a house. In theory, this model makes it easier to set up a (new) housing cooperative, because it is easier to get bank financing if the residents bring in a large part of their own money (Lupi, Van Poelgeest, Duivesteijn, Wijsmuller & Hamers, 2018). In practice, according to Bakker & Wouters (2016), this combination is extremely hard to realize, because of the fundamental differences in the position of the members concerning risks, liabilities and equity interests. However, the combination is possible to make. Bakker & Wouters (2016) suggest that the combination is easier to make if the combination is an umbrella organization, existing out of two different associations (owning two separate buildings). Tenants and buyers have the same rights in the combination, the housing cooperative. Management and maintenance are organized by the combination, the housing cooperative.

Next to this above-described combination, it is even possible that a management cooperative is located in the same building complex as an owners association (VvE). In this case, the statutes of the management cooperative and the owners associations property division regulations must be aligned (Crooy & Lupi, 2018).

2.3.6 Reflection on different types of housing cooperatives

In the Netherlands, it is possible to buy property from a social housing association or a municipality or a private party. As described above, there are many rules and restrictions when buying property from a social housing association. The municipality also imposes restrictions if they sell the land at a discount. An important limitation is the prohibition or unattractiveness to resell the property. Residents do not build up equity and, therefore, the financial difference between an Independent housing association and a Management cooperative is small for the residents. In the case of the Management cooperative, the residents themselves do not have any influence on the rent, but given that they rent from a social housing association, it is assumable that the rent will remain low in the future.

Some Independent housing associations work with a construction whereby the residents have to buy a share in the housing cooperative. In some European countries where this construction is also used, these shares may be worth more or less in the future, if the government has not imposed any restrictions on this. In this case, a resident of an Independent housing association with restrictions from the municipality can still build up limited equity. In the Netherlands, this would only be possible at a housing cooperative using the "cooperative association" as their legal entity.

However, for example, the municipality of Amsterdam (a leading municipality in the field of housing cooperative policy) is not in favor of housing cooperatives in which tenants themselves own large shares, because they believe that if they can do that, they should not have to use the support of the municipality through cheaper land. As a result, the potential shares are small and it cannot be said that the residents can still build up limited equity due to the change in the value of these small shares (S. van Engelen, personal communication, February the 28th, 2020).

2.3.7 Overview of the four different types of housing cooperatives

In the table below, an overview of the four different types of housing cooperatives is presented. The different rows present summaries of the discussed topics per housing cooperative type. In the table, the abbreviations HC means housing cooperative and SHA means social housing association.

	Management cooperative		Independent housing association		HC as a subsidiary	Buyer's cooperative	
	Individual contracts	Collective contract	Property or empty lot bought from municipality or private party	Property bought from SHA	Limited company, Ltd (Dutch: Besloten vennootschap, B.V.)	With fiscal purchase character	Without fiscal purchase character
Legal owner	SHA	SHA	HC	HC	Ltd (SHA is a shareholder in the Ltd)	HC	HC
Housing market category	Social housing sector (rental) only. <i>(In consultation with SHA 10% could be accepted of people with a higher income.)</i>	Social housing sector (rental) only. <i>(With the same addition as the Management cooperative with individual contracts.)</i>	Social housing sector (rental) and/or market sector (rental).	Social housing sector (rental) and/or market sector (rental).	Social housing sector (rental) only. <i>(With the same addition as the Management cooperative with individual contracts.)</i>	Market sector (buying).	Market sector (buying).
Legal entity	Association	Association	Association, cooperative association or foundation.	Association	Ltd (Dutch: B.V.)	Association, cooperative association or foundation.	Association, cooperative association or foundation.
Allocation	Exemption is required from the SHA and municipality if the HC wants to allocate themselves.	Exemption is required from the SHA and municipality if the HC wants to allocate themselves.	If the municipality has a housing regulation containing rules for allocation of social rental housing that apply to all landlords in the social sector and the HC owns social rental housing, permission must be requested from the municipality if the HC wants to allocate themselves. Homes above the deregulation level may be allocated by the HC themselves anyway.	If the municipality has a housing regulation containing rules for allocation of social rental housing that apply to all landlords in the social sector and the HC owns social rental housing, permission must be requested from the municipality if the HC wants to allocate themselves. Homes above the deregulation level may be allocated by the HC themselves anyway.	If the municipality has a housing regulation that contains rules for the allocation of social rental housing that apply to all landlords in the social sector, permission must be requested from the municipality if the HC wants to allocate themselves.	Houses have to be allocated by the HC themselves.	Houses have to be allocated by the HC themselves.
One-time discount on property/land	Not applicable, property keeps in possession of SHA.	Not applicable, property keeps in possession of SHA.	A municipality must explain how the sale relates to their objectives in various policy areas, including those of market conformity if they give discount. It differs per municipality if they offer land with discount. At the current property market it is not realistic that a private party offers property or land with a discount.	By experiment (until 2022), SHAs are allowed to give a discount up to 50% on the value of the property. The value of the property is determined by the most recent cadastral value or by a taxation performed by an appraiser, registered at the Dutch Register Real Estate Appraisers.	A discount is not necessary, because the property is transferred to a subsidiary.	The financing of the houses is similar to the financing of private dwellings and even a Loan To Income (LTI) check per resident will be done. There is no mention of a discount for this type.	A Loan To Income (LTI) check per resident will be done. There is no mention of a discount for this type.
Limitations in the purchase/lease contract	Not applicable, property keeps in possession of SHA.	Not applicable, property keeps in possession of SHA.	A municipality or private party is (to a certain level) free to include (restrictive) conditions in the contract. The municipality of Amsterdam includes restrictions on resale and limiting rent increases in their contracts with HCs.	More than half of the tenants needs to have an income below the social housing income limit. It is not allowed to only allocate vacant houses to family members of current residents or transfer them within the current group of residents. Only members of the cooperative may live in the houses.	Not applicable, because the property is transferred to a subsidiary.	Not applicable, there is no mention of a discount which normally makes it unrealistic to include limitations in the contract.	Not applicable, there is no mention of a discount which normally makes it unrealistic to include limitations in the contract.
Profit sharing and refund discount at resale	Not applicable, property keeps in possession of SHA.	Not applicable, property keeps in possession of SHA.	There is no national regulation for municipalities giving discount to HCs. Profit sharing and the refunding of discount are means to discourage resale. It is possible for the municipality to prohibit a HC to resell (via an obliged article in their statutes).	The HC has to pay back the discount they got (in consultation up to 90% of the value) and next to this, they have to pay 1.5 times the percentage of the discount they got from the SHA times the value development.	Not applicable, it is not possible to sell the property.	Not applicable, there is no mention of a discount which normally makes it unrealistic to share the profit.	Not applicable, there is no mention of a discount which normally makes it unrealistic to share the profit.
Form of individual, recurring financial allowance	If the residents meet the personal and income requirements, they can receive housing allowance.	If the residents meet the personal and income requirements, they can receive housing allowance.	On certain conditions (personal, income and rentlevel), residents can receive housing allowance. <i>(according to Het Rotterdams Woongenootschap (no date), HCs offering houses above the deregulation level are able to do this for cost-price, which is 20% to 30% lower then comparable apartments.)</i>	On certain conditions (personal, income and rentlevel), residents can receive housing allowance. <i>(With the same addition as the Independent housing association that bought their property or empty lot from a municipality or private party.)</i>	If the residents meet the personal and income requirements, they can receive housing allowance.	Residents are eligible for mortgage interest relief.	Residents are not eligible for financial compensation related to their housing situation.
Landlord tax (Dutch: verhuurderheffing)	Yes, from 50 rental properties in the social rental sector (below the deregulation level, both SHAs and private landlords)	Yes, from 50 rental properties in the social rental sector (below the deregulation level, both SHAs and private landlords)	Yes, from 50 rental properties in the social rental sector (below the deregulation level, both SHAs and private landlords)	Yes, from 50 rental properties in the social rental sector (below the deregulation level, both SHAs and private landlords)	Yes, from 50 rental properties in the social rental sector (below the deregulation level, both SHAs and private landlords)	No.	No.
Yearly financial audit	Is mandatory, performed by SHA.	Is mandatory, performed by HC	Not mandatory.	Not mandatory.	Is mandatory, performed by SHA or HC.	Not mandatory.	Not mandatory.

Figure 18: Overview of the four different types of housing cooperatives (own illustration).

2.4 Research dimensions

Different distributions of categories or research dimensions related to the bottlenecks in the process of realizing a housing cooperative could be used. Czischke (2018) describes the following challenges for Dutch housing cooperatives. There is “little societal knowledge/familiarity with self-organized initiatives in housing”, the institutional actors lack trust in self-organized groups and the current Dutch law and policy do not take housing cooperatives into account. She roughly outlines three categories: “Legal and policy”, “Organization/Tenure” and “Societal/Cultural”.

Lau & Kong (2006) state that, to enable a good project performance, controlling the constraints in project development is required. From the field of construction management, they identify five different constraints categories: economic, legal, environmental, technical and social. Economic constraints relate to budgeting and allocation of money and legal constraints to laws and regulations. Environmental constraints mainly touch public interest in terms of nature preservation and nuisance. Technical constraints apply to technical limitations on the building site and transport and social constraint to constraints of a social origin or human origin (human resistance, emotional constraints and ownership of the problem).

Van der Zande (2019) uses the following distribution to categorize the obstacles to take, in the process of realizing a housing cooperative: Community (form a group of residents), Land (find a plot), Money (for pre-financing and project costs), Knowledge (to be able to set up a housing cooperative and develop a housing complex) and Perseverance (because the process can take a long time). Similarities in the three categorizations can be seen. Based on these and an extensive market and literature research, the used research dimensions for the research, which are combined in the conceptual framework are defined in this paragraph. The used research dimensions are Knowledge, Financial, Social/cultural and Legal/policy. Next to the conceptualization of the different categories related to the bottlenecks and potential solutions of these in the process of realizing a housing cooperative, the stakeholders and their interests and ambitions are mapped and included in the conceptual framework.

Some bottlenecks and potential solutions for these bottlenecks are related to certain stakeholders. These will be discussed in the research dimension ‘Stakeholders’ interests and ambitions’. Other bottlenecks and potential solutions for these bottlenecks are more general or not related to a certain stakeholder. These will be discussed in the research dimensions ‘Social/cultural, Financial, Legal/policy and Knowledge’.

The research dimensions deal in categories with aspects related to setting up a housing cooperative. The following paragraphs illustrate what is meant by the relevant research dimensions, making it possible to classify the results of the research into these research dimensions. The descriptions also made it possible to structure the interviews into these categories and tailor the interview questions accordingly. They do not go deeply into bottlenecks that come with it nor potential solutions for these bottlenecks. However, based on literature research, some can be mentioned briefly, to be able to better illustrate what is meant with the relevant research dimension.

The next chapter, the Methods chapter will describe how the research on bottlenecks and potential solutions are in this report was conducted. The result of the research, which goes into depth of the found bottlenecks and potential solutions, is presented in the ‘Findings’ chapter.

The research dimensions will be described based on the type of housing cooperative: Independent housing association, as is described in paragraph 1.8.

2.4.1 Stakeholders' interest and ambitions

Different researchers use different definitions for stakeholders. Bryson (2004) collected the following four definitions and provided various stakeholder identification and analysis techniques.

- "All parties who will be affected by or will affect [the organization's] strategy" (Nutt & Backoff, 1992).
- "Any person group or organization that can place a claim on the organization's attention, resources, or output, or is affected by that output" (Bryson, 1995).
- "People or small groups with the power to respond to, negotiate with, and change the strategic future of the organization" (Eden and Ackermann, 1998).
- "Those individuals or groups who depend on the organization to fulfill their own goals and on whom, in turn, the organization depends" (Johnson & Scholes, 2002).

For this research, the definition of Bryson (1995) will be used, because not only the people with power or people that directly want to fulfill their own goals are involved in the process of realizing housing cooperatives. Because the attention for housing cooperatives is growing recently, different parties are (voluntary) active in stimulating the projects. These parties need to be included as well and therefore the definition of Bryson (1995) is used.

A housing cooperative is set up by (potential) future residents. The housing cooperative has a board, has members and sometimes has a supervisory board. These are three potential, internal stakeholders. The highest body in the organization is the general members' meeting. Potential external stakeholders are an investor or bank, a construction company, the municipality or (other) supporting parties (such as an architectural office or a developer). An investor or bank could be needed to get a loan to build the project. The municipality could be needed to get help by the acquiring of land or property or an environmental permit. There could be other supporting parties that (voluntarily) help future residents with realizing the project.

2.4.2 Knowledge

Before an initiative has reached the point where there is (the prospect of) external financing, many documents must already be drawn up. Experts can be hired for this, but these can be expensive (Karataş, no date a). It is therefore advantageous for an initiative if they themselves have the knowledge to do so, but this is often not the case when a single initiative develops a single housing complex. This makes the process difficult because, in the highly institutionalized field of housing, which is not aimed at citizens' initiatives, specialist knowledge is required to set up a housing cooperative. In addition, the unfamiliarity of municipalities, banks and social housing associations requires a lot of consultation and persuasion. This process takes a lot of time (Lupi, Van Poelgeest, Duivesteijn, Wijsmuller & Hamers, 2018).

In the case of an Independent housing association that bought their property from a social housing association, the social housing association has to make €5000 available (declarable) for the housing cooperative to draw up the cooperative project plan. With this money, the housing cooperative can hire experts to help them with this.

Neither the government nor the Housing Associations Authority sets a legal framework or requirements for the content of the cooperative project plan. Both do not test on the content of the plan, when they receive an application for alienation of property by a housing cooperative (Karataş, 2017). The law only states that the social housing association is obliged to consult with the initiators about the cooperative project plan and that the plan includes an arrangement describing how the housing cooperative contributes to the maintenance and management of the members' homes. Also,

if this is the (long term) goal of the housing cooperative, they have to include the conditions of sale at which the properties could be sold to the members.

In practice, the social housing association determines the rest of the content of the cooperative project plan. Next to the obliged content, in general, the plan includes a business case and explains the social added value of the housing cooperative. Different sources provide different information, but as an indication of what a social housing association could ask for to draw up in the cooperative project plan, the housing cooperatives could be asked to describe their objectives, initiators, intended target group, dwellings, required investment, business operations, organizational model, risks of the plan, which (maintenance) tasks will be carried out by the residents themselves (to save money), allocation policy and social vision on the neighborhood (Karataş, no date b, Jonker-Verkaart, 2016). To be able to draw up the business case, according to Jonker-Verkaart (2016), the housing cooperative needs to have insight into the following information:

- The rents of all dwellings;
- Structural inspections;
- Value analyzes of the houses;
- Multi-year maintenance plan (Dutch: Meerjarenonderhoudsplan, MJOP);
- Plans for planned maintenance;
- Fixed charges for the complex, such as taxes and insurance;
- Historical acquisition value.

In order to receive a complete plan that gives confidence in the organization of the housing cooperative and its management, according to Lupi (2018), the bank, in addition to the costs and revenues in the financial part of the business case also could ask for:

- How is the group composed and what binds the residents?
- Have appropriate statutes and household rules (Dutch: huishoudelijk reglement) been drawn up for the housing cooperative?
- Where are the houses located?
- What characteristics does the property have?
- Are the properties vacant or are they currently being let?
- What is the quality and state of maintenance of the houses?
- What is the cadastral value of the houses and what is the market value used by the social housing association?

In addition to the allocation policy, statutes and the household rules, it may also be necessary for the housing cooperative that the following documents have to be drawn up:

- The lease contracts
- The rent collection policy
- The decision-making procedure (if not in the statutes)
- A vision document for the project

All this requires specialist knowledge and knowledge of the applicable legislation. Besides, a comprehensive and well-founded business case is necessary to interest potential financiers in (financial) participation in the housing cooperative and to convince a social housing association of the plan. For a social housing association (in particular), the statutory duty of care (Dutch: zorgplicht) they have towards their tenants or clients in this case (the housing cooperative) also plays a role in this, which reinforces the reason for a good business case.

2.4.3 Financial

With a few exemptions (e.g. housing cooperative “De Samenwerking”, Amsterdam), housing cooperatives in the Netherlands are small and recent initiatives start small as well. A single initiative develops a single housing complex. Most housing cooperatives focus on the middle rental and social housing segment. In this research, the focus is on independent housing associations. Part of these initiatives is housing cooperatives that bought their property from a social housing association, which obliges them to rent out a minimum of 50% of the dwellings to people with an income below the social housing income limit. As a result of the small, starting initiatives and social sector rents, the rental income for these housing cooperatives is low and the housing cooperatives do not yet have large amounts of money that can be invested. Banks are said to be reluctant to finance an organization whose participants hardly (can) participate financially. Also, financing housing cooperatives is almost unknown territory. Banks estimate the risks as high (Lupi, Van Poelgeest, Duivesteijn, Wijsmuller & Hamers, 2018).

To be able to finance the housing complex, most times the housing cooperative has to get a mortgage from a bank. As a general rule, it may be assumed that a bank finances about 60% to 80% of the total value of the housing complex (Lupi, 2018). Most of the Dutch housing cooperatives that were set up in the past years got their mortgage at the GLS Bank in Germany because they offer better conditions than Dutch banks. For the other 20% to 40% of the financing, the housing cooperative has to find other sources of financing. This could be subsidies, crowdfunding, obligations, other loans or the own money of the future residents or association members.

Lang & Roessel (2013) even state that financing problems are a reason for housing cooperatives to not be able to grow and expand, in history as well. Housing cooperatives [...] “are facing the same challenges experienced by the early co-operative housing movement. Housing co-operatives have not been able to grow and expand significantly through self-help mechanisms alone, given their inherent scarcity of economic capital, compared with other co-operative sectors” (Novy 1983, in Lang & Roessl, 2013).

2.4.4 Social/cultural

According to Czischke (2018a), there is no culture of self-organization in the social rental market in the Netherlands. “Tenants are generally well cared for, so they are not used to designing their own living environment.” The supply of housing in the social rental market is large (about 30% of the total housing stock), nevertheless there are long queues for a social rental home, and these days there is a gap in the rental market between the social and the market sector as well. Yet, Dutch people are not used to developing their own home or building complex, together with their future neighbors. Realizing a housing cooperative requires a lot of own initiative of its future residents.

It is questionable if the problems in the Dutch housing market will cause campaigns for more affordable housing among which housing cooperatives, like in the UK in the '70s (Thompson, 2018) and if the lack of a culture of self-organization will limit the growth of the housing cooperative sector in the Netherlands. Also, the report partly focusses on housing cooperatives that buy property from social housing associations and these people already live in affordable housing. For this group of people, the desire for self-government and self-determination will rather be a reason for them to set up a housing cooperative than the desire for affordable housing.

Next to the residents, there are institutions and professionals in the field of housing. Most of both are not used to resident initiatives, working together with groups or commissioned by a group of (future) residents. It is questionable if these new collaborations will cause any difficulties.

Collaboration depends on the possibilities institutions like banks, social housing associations and municipalities are willing to offer. As described in the international framework, in the Netherlands there is no culture of trust in bottom-up housing initiatives from groups of people by the banks. Also,

social housing associations offer limited possibilities in cooperation with initiatives. In the Netherlands, there is a culture in which people (and social housing associations) are not very used to tenant groups buying property from social housing associations.

In the UK, for example, already since the Housing Act of 1980 the Right to buy exist, which means that people living in social housing may buy their homes (Murie, 2015). Nowadays, people in the UK living in a dwelling owned by a social housing association may buy their home with a discount up to £16.000 (GOV.UK, no date) and people living in a 'council home' even may buy their home with a discount up to £82.800 pond (GOV.UK, no date a). Municipalities are bound by EU legislation, which obliges governments to treat all parties equally and therefore cannot simply give discounts on land or real estate. However, there are possibilities to offer a lower land price by imposing certain restrictions on housing cooperatives. This has been done in many European countries and the city of Amsterdam has recently been offering this as well.

To stimulate the development of Dutch housing cooperatives, initiatives arise where people can sign up who are interested in setting up a housing cooperative. The initiative brings interested people together so that they can form a group and set up a housing cooperative together (WeOwnThisPlace, no date). It is important that this group fits together well, that they can agree on the details of their new housing complex and that they do not fall apart in the long term. It is difficult to predict whether this will happen. Foreign housing cooperatives give good hope in that sense because things often go well there. The situation in which a new group must be formed will mainly occur at housing cooperatives that do not buy their property from a social housing association, because in that case, the group is already there, living in the houses that they want to buy collectively.

In the situation in which the housing cooperative buys their property from a social housing association, it is important that the group fits together well too. In this case, a neighbor could suddenly be the director of the housing cooperative that owns the houses instead of a social housing association. It is unclear what this change of roles could entail, related to the group of residents as a whole.

2.4.5 Legal/policy

Since the revision of the Housing Act in 2015, the government acknowledged housing cooperatives as an alternative for social housing and the commercial market. However, according to Lupi, Van Poelgeest, Duivesteijn, Wijsmuller & Hamers (2018), there are still challenges in current local and national legislation. For example, the calculation of the land value. There is no commonly accepted land price determination method for housing cooperatives, different from the social and the market sector. Also, several municipalities determine the minimum amount of social housing in area developments. These regulations could occur difficulties for housing cooperatives to close the business case if they are obliged to include social housing. Other municipalities are starting to implement price regulations for middle-income houses in local municipal middle segment rent policies (Dutch: Gemeentelijk middenhuur beleid). For housing cooperatives with a lot of shared spaces, this brings difficulties, since these shared square meters are not yet always taken into account in these regulations (A. Lengkeek, personal communication, June the 24th, 2019). Also, some housing cooperatives (based on examples in Zurich) oblige residents to move when the family composition changes. "Such an obligation does not yet seem feasible in the Netherlands", according to BPD (no date). Next to these examples, there are a lot of housing-related laws and regulations a housing cooperative needs to take into account. For example, the Decree admitted institutions social housing, Housing Act, Local performance agreements, Landlord tax, law on housing allowance, co-otation law, allocation rules and the Dwelling valuation system. The findings will treat the laws and regulations that cause bottlenecks in the process of realizing a housing cooperative.

Next to the laws and regulations, there is the Municipal Executive which implements municipal policies. Policy differs per municipality. Most Dutch municipalities do not have a special policy regarding housing cooperatives. The municipality of Amsterdam is the first municipality that implemented a policy regarding housing cooperatives, called 'Actieplan wooncoöperaties gemeente Amsterdam' (Poelgeest, Kuipers, Raap & Fain, 2019). It is assumed that it is more difficult for an initiative group to start the conversation and collaborate with a municipality that does not have a policy regarding housing cooperatives or is not aware of housing cooperatives in general compared with a municipality that does have a policy.

2.5 Conceptual framework

To answer the research questions, the different research dimensions are described in the paragraphs before. As described, the conceptualization of the different categories related to the bottlenecks and potential solutions for these in the process of the realization of a housing cooperative in paragraph 2.4 deals with aspects related to setting up a housing cooperative. This made it possible to describe the bottlenecks and potential solutions in the process in the 'Findings' chapter that follows after the 'Methods' chapter. This results in the conceptual framework, as presented in figure 19.

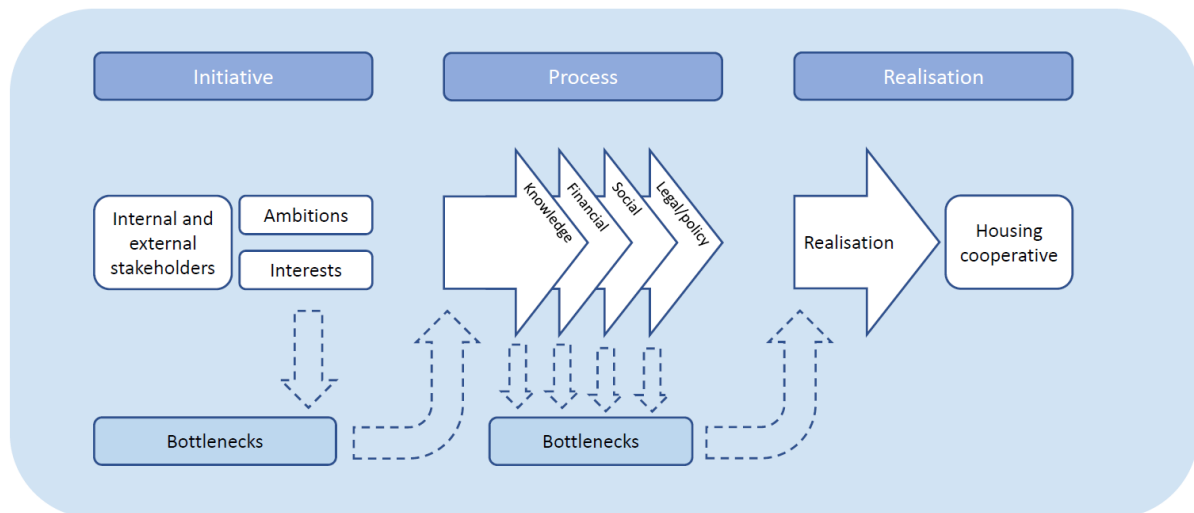


Figure 19: Conceptual framework (own illustration)

3. Methods

The conceptual framework presented in the previous chapter is related to the research’s sub questions, which are presented in paragraph 1.8 of this report. In this chapter, the method is described, which has been used to answer the main- and sub research questions in this research.

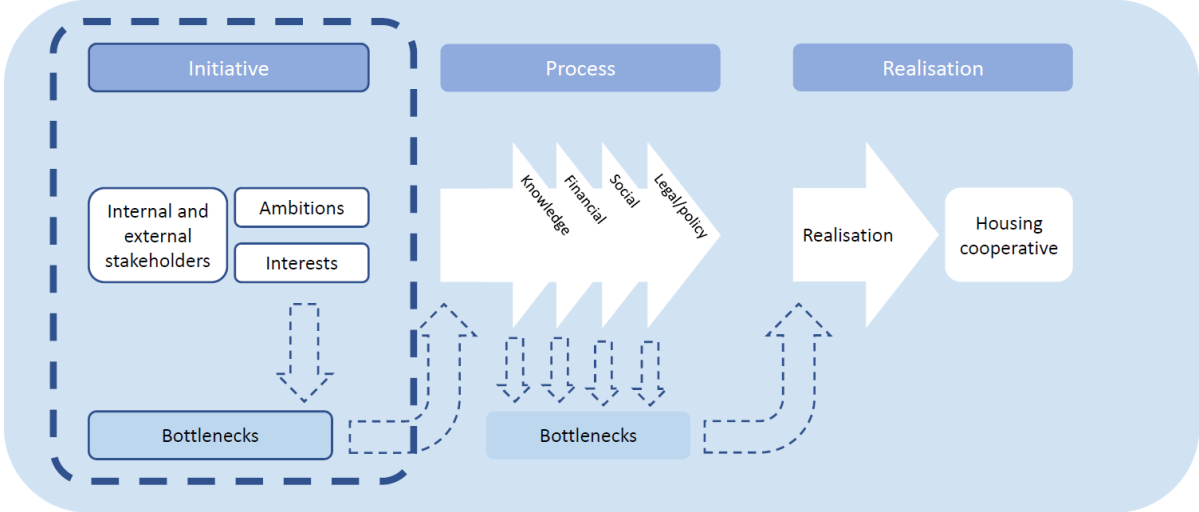


Figure 20: Interests and ambitions of the stakeholders (own illustration)

In the first section, an inventory of the stakeholders is made. Their interests and ambitions are described and potential contradicting interests and ambitions are highlighted. The conceptual framework starts with the initiative phase. This phase relates with the first sub research question, about contradicting interests and ambitions of stakeholders

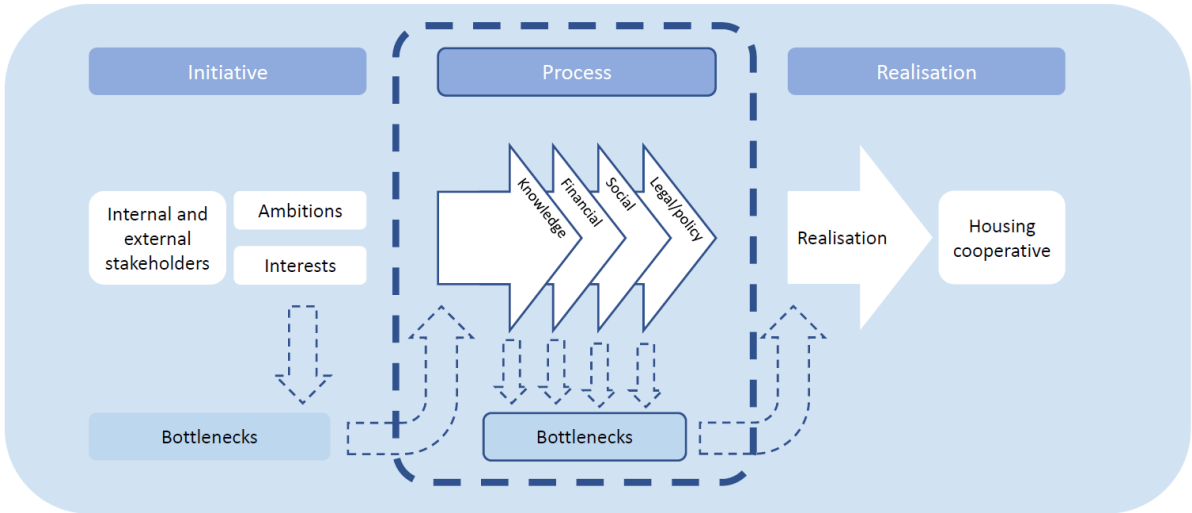


Figure 21: Bottlenecks per category in the process of realizing a housing cooperative (own illustration)

In the second section, an inventory of the bottlenecks during the process of realizing a housing cooperative in the different categories has been made and solutions for these have been mapped. The second phase is the process phase. This phase relates to the other four sub research questions, about the bottlenecks and solutions in the knowledge, financial, social/cultural and legal/policy research dimensions.

3.1 Study design

Firstly, the internal and external stakeholders themselves and their interests and ambitions in the process of realizing a housing cooperative in the Netherlands are identified. Four cases are used to interview stakeholders. Five research dimensions to research are selected: stakeholders' interests and ambitions, knowledge, financial, social/cultural and legal/policy. The sub research questions connected to these five categories are answered by conducting interviews and doing literature research. Therefore, a qualitative study design is chosen. The case study has been supplemented with a cross-sectional study, where interviews have been conducted with experts in the field. The cross-sectional study also offered the possibility to place the lessons learned from the cases in perspective.

3.2 Sampling cases and interviewees

The sampling of cases and interviewees is purposeful. The research questions provide guidelines, based on which a set of criteria is made for the selection of cases and interviewees.

3.2.1 Case Study

Four cases are used for this research. The cases are selected based on the following **case criteria**:

1. The cases should be a housing cooperative in a city in the Netherlands;
2. The cases should be located in at least two different cities;
3. Two cases should be a housing cooperative of the type independent housing association, that bought or tried to buy their property from a social housing association and act as a 'legal person';
4. Two cases should be a housing cooperative of the type independent housing association, that developed their property newly by themselves or tries to develop their property newly by themselves and act as a 'legal person';
5. The case projects have been started recently or have been realized recently (2015 and after).

Case criteria ->	1.	2.	3.	4.	5.
Possible cases					
Het Rotterdams Woongenootschap	Yes	Rotterdam	No	Tries to develop their property newly by themselves.	Started in 2017, not realized.
Woonvereniging Roggeveenstraat	Yes	Den Haag	Bought their property from a SHA (Haag Wonen).	No	Realized in 2019.
De Warren	Yes	Amsterdam	No	Develops their property newly by themselves.	Started in 2018, realized 2021 (estimation).
Copekcabana	Yes	Amsterdam	Tried to buy their property from a SHA (Ymere).	No	Started in 2015, not realized.
De Groene Gemeenschap	Yes	Amsterdam	Tried to buy their property from a SHA (Rochdale).	No	Started in 2018, not realized.
De Nieuwe Meent	Yes	Amsterdam	No	Develops their property newly by themselves.	Started in 2018, realized in 2022 (estimation).

Figure 22: Case criteria plotted against possible cases (own illustration)

Het Rotterdams Woongenootschap focused on a project in which they would develop their property newly by themselves, at the Loydpier in Rotterdam. This project stopped and since recently they are talking to different social housing associations, to develop property newly, in collaboration with them. They aim to reach a turn-key agreement.

Interviewees

Most times, a housing cooperative is set up by the future residents and the board of the housing cooperative. Therefore a minimum of one board member or initiator of each used case has been interviewed.

The reason that only a board member or initiator per case is interviewed is as follows. Chapter “2.3 Research dimensions” in the literature review showed that most bottlenecks occur at the start of the process of realizing a housing cooperative. In this phase of the process, no urban planner, architect and contractor are involved. However, there are other institutions involved in this phase, such as banks and municipalities.

The following interviewees were interviewed:

- Interviewee A: the secretary of housing cooperative ‘Het Rotterdams Woongenootschap’;
- Interviewee B: the chairman of housing cooperative ‘De Warren’;
- Interviewee C: the initiator of housing cooperative ‘Copekcabana’;
- Interviewee D: the initiator of housing cooperative ‘Woonvereniging Roggeveenstraat’.

This research is about the bottlenecks in the process of setting up a housing cooperative and potential solutions of these bottlenecks. Several bottlenecks come from Dutch institutions, including banks and municipalities. It was decided to interview these institutions (chapter “3.1 Study design”), but not to link them to the cases. If these interviews were linked to a case, the interviewees could get an uncomfortable feeling, as if they were being held responsible for the difficulties in the process for the real cases and this could influence the interview results. Therefore, an additional cross-sectional study has been chosen to execute, in which interviews are conducted that are separate from the case studies.

3.2.2 Cross-sectional study

A group of organizations is currently involved in the process of stimulating housing cooperatives to be realized. Others, such as institutions like banks and municipalities deal with certain bottlenecks that complicate the development of housing cooperatives. These organizations are not always involved in one certain case and as described above, interviewing them as a stakeholder linked to one certain case could influence the interview results. To implement their information in the research anyway, a cross-sectional study has been conducted. The interviewees for the cross-sectional study are selected based on the following criteria:

1. One interviewee working for a bank that has had an application for a loan/mortgage for a housing cooperative, in the past 5 years;
2. One interviewee in the board of a social housing association that has had an application from a housing cooperative to buy their property, in the past 5 years;
3. One interviewee that works or worked for Cooplink/Platform31 and advised a housing cooperative initiative in the past 5 years;
4. One interviewee that works for a municipality that has had an application from a housing cooperative to buy land to develop property on, in the past 5 years.

Cooplink is the national association for housing cooperatives in the Netherlands and Platform31 executed different stimulation programs for housing cooperatives in the Netherlands, commissioned by the Ministry of IKR.

The following interviewees were interviewed:

- Interviewee E: an employee at the Rabobank, dealing with loan applications from housing cooperatives;
- Interviewee F: a board member of a social housing association in Nijmegen;
- Interviewee G: a board member of a social housing association in Amsterdam;
- Interviewee H: an initiator of Cooplink and housing cooperative expert at Stichting !WOON;
- Interviewee I: an employee and housing cooperative expert that worked for Platform31.
- Interviewee J: an employee of the municipality of Amsterdam

It has been chosen to interview two board members of a social housing association and both a former employee of Platform31 and an initiator of Cooplink.

3.3 Data collection

The way the data is collected has been described in the table below. Per sub research question is described what will be measured and how this has been done.

Sub research question	What to measure	How to measure (method)	Interviewees
What are the contradicting interests and ambitions the internal and external stakeholders have that could cause bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?	List of stakeholders with their corresponding interests and ambitions as defined in the research dimensions. Highlight contradicting interests and ambitions and search for solutions to these.	Semi-structured interviews with stakeholders in case studies and separate interviews with cross-sectional interviewees.	- Case interviews - Bank - Social housing association - Cooplink/ Platform31 - Municipality
What kind of knowledge is missing at residents' initiatives that could limit the realization of housing cooperatives in the Netherlands and how could this potential limitation be overcome?	Define the needed knowledge generally and search for bottlenecks and solutions in the process as defined in the research dimensions.	Literature research and semi-structured interviews with stakeholders in case studies and separate interviews with cross-sectional interviewees.	- Case interviews - Bank - Social housing association - Cooplink/ Platform31 - Municipality
What are the financial bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?	Define the financial process, needs and possibilities and search for bottlenecks and solutions as defined in the research dimensions.	Literature research and semi-structured interviews with stakeholders in case studies and separate interviews with cross-sectional interviewees.	- Case interviews - Bank - Social housing association - Cooplink/ Platform31

What are the social/cultural related bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?	Search for social/cultural related bottlenecks and solutions as defined in the research dimensions.	Literature research and semi-structured interviews with stakeholders in case studies and separate interviews with cross-sectional interviewees.	- Case interviews - Cooplink/ Platform31
What are the legal/policy related bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?	Search for legal/policy related bottlenecks and solutions as defined in the research dimensions.	Literature research and semi-structured interviews with stakeholders in case studies and separate interviews with cross-sectional interviewees.	- Case interviews - Social housing association - Cooplink/ Platform31

Figure 23: Data collection (own illustration)

3.4 Data analysis

The data retrieved from the case study interviews have been written into summaries, which are placed in the appendix of the report. The interviews are recorded. Next to this, the data is organized per research dimension and linked to the sub research questions. To organize the data, tables have been drawn up. An overview in the form of a table has been made for the bottlenecks, in which the bottlenecks are described, the interviewees that mentioned the relevant bottlenecks are given and an example per bottleneck is quoted (see figure 24). For the research dimension ‘stakeholders interests and ambitions’, an extra column has been added, in which the stakeholders that have a contradicting interest or ambition are mentioned.

Per identified bottleneck different solutions can be mentioned by the interviewees. An overview in the form of a table in which a majority and minority report are used, based on Czischke (2014). The overview presents the potential solutions that are mentioned more than once or twice (majority report) and potential solutions that are mentioned only once or twice (minority report) by the interviewees in the case studies and the cross-sectional study (see figure 25). It has been decided to include the minority report, because this offers to possibility to learn about differences in perceptions amongst interviewees (Czischke, 2014).

Theme: Financial			
#	Bottleneck	Mentioned by	Example (quote)
1	The bottlenecks will be described here.	Interviewee X	"An example quote will be placed here." - Interviewee X

Figure 24: An example of the table used to present the bottlenecks (own illustration)

#	BOTTLENECK (SIA)	MAJORITY REPORTS		MINORITY REPORTS	
		Attributes	Example	Attributes	Example
1	The bottlenecks will be described here.	Potential solutions that are mentioned by the majority of the interviewees.	"An example quote will be placed here." - Interviewee X	Potential solutions that are mentioned by a minority of the interviewees.	"An example quote will be placed here." - Interviewee X

Figure 25: An example of the table used to present the potential solutions (own illustration)

All data is available for the graduate student, the delegate of the board of examiners and the two graduation mentors only. The presentation of the research and the final research document is available for the graduation committee and will be published on the repository website of the TU Delft, which is accessible for everyone. The summaries of the interviews will not be included in the published document.

3.6 Ethical considerations

Interviewees are adequately informed and give free consent about the data produced during the interviews. The Consent form, which has been signed by all interviewees and the corresponding information sheet is included in the appendix of this research.

4. Findings

In this chapter, the collected data as announced in paragraph 3.3 is summarized and presented in tables, as described in paragraph 3.4. Firstly, the context of the cases is described in paragraph 4.1 and after this, the findings per research dimension are presented.

4.1 Context analysis

In this section, the contexts of the findings are analyzed. For the case study, the current state of the project and the motivation of the interviewee to be involved in the project are described. For the cross-sectional study, the way in which the interviewee and eventually their company is involved with housing cooperatives is described.

4.1.1 Case 1: 'Het Rotterdams Woongenootschap'

Amount of houses: not yet known
Rental category: middle rent
Type: develops newly by themselves
Location: Rotterdam
Started in: 2015
Realized in: not yet known

The case of 'Het Rotterdams Woongenootschap' (HRW) is located in Rotterdam. They aim to develop "comfortable and affordable family apartments of sustainable quality, for middle-income groups, in and around the Rotterdam city center" (Het Rotterdams Woongenootschap, no date). They base

themselves on the housing cooperative type commonly used in Zurich, Switzerland. For example, residents move to another home within the housing cooperative, if their family composition changes, there is a great focus on sustainability and the residents refrain from individual car ownership. HRW aims to develop housing cooperatives at several locations in the city of Rotterdam. The project is led by a board consisting of several experts from the real estate sector.

The current state of the project

The initiative started in 2017. Their first project was located at the Lloydpier in Rotterdam. Developer Timpaan supported them in this project. In 2019 HRW had to let go of this project, among other things because they could not agree on the land price. At the moment they are negotiating two other locations in the city. At the first location, they work together with social housing association Woonstad. Woonstad already has a mixed-use building (called Odeon) at this location. The plan is to demolish the current building and new build social housing and middle-income apartments. HRW will buy the middle-income apartments using a turn-key agreement.

The second location, in the city district 'Crooswijk', is owned by social housing association Havensteder, at the moment. The plan for this location is that Havensteder will sell their land to the municipality of Rotterdam and that the municipality sells the land to a small, private investor. The investor will develop all the apartments on the land of which he will sell a part to HRW, using a turn-key agreement as well. He keeps the other part in his possession. In both projects, HRW collaborates with a developer, Woonstad at the first location and a small, private investor at the second. Developer Timpaan is not involved in these two projects.

The motivation of the interviewee

The interviewee is one of the founders of the project and a board member since then. He believes that several changes in the housing market and city are necessary. "These changes have to do with the resilience and productivity of civil society. Not the market, not the government, but the self-organizing civil society" (interviewee A). He is fascinated by the idea of the commons, and HRW is a

way, for him to investigate in practice what it means if you use that as a guiding principle for real estate development. It is a large but concrete project and the reason that he works on it one day a week.

4.1.2 Case 2: 'De Warren'

Amount of houses: 36
Rental category: social and middle rent
Type: develops newly by themselves
Location: Amsterdam, Centrum Eiland
Started in: 2017
Realized in: 2021 (estimation)

The case of 'De Warren' is located in Amsterdam. "De Warren wants to realize an affordable future, one in which there is room for care for each other, for the environment and the city" (De Warren, no date). They develop on one location in the city district 'Centrum Eiland' in Amsterdam. They are the housing cooperative that won

the first tender in Amsterdam only housing cooperatives could register for. The initiative consists of a group of people, united in a collective that has previously organized cultural activities with a sustainability characteristic.

The current state of the project

The location of the project is reserved and at the moment the initiative is collecting construction materials because sustainability and circularity is an important aspect of their project. The initiative is currently in discussion with various contractors. Construction will be started before the summer of 2020 and is scheduled to be completed in 2022. In November 2019, they got the All-in-one Permit for Physical Aspects (Dutch: Omgevingsvergunning).

The motivation of the interviewee

Eight years ago, the interviewee and his girlfriend (at the moment his wife), decided that they enjoyed living in a group more than living 'alone'. They organized several activities and lived with a group of 30 people on a mountain in Portugal, where they built a permaculture farm. They decided that they wanted to continue living with a group of people and were allowed to furnish a floor in a housing complex at the 'Surinameplein' in Amsterdam. The floor houses a shared room and kitchen. However, it was planned that the building would be demolished. "We then started a research project with a group of people to find out how we could live with a group. How does it work legally, financially, where are locations and how does the land policy work?" (interviewee B). The group of people in the research project started to grow. Every month they came together. At this time, they were not specifically researching housing cooperatives. In 2017 they registered for the first tender which was only open for housing cooperatives and they won.



Figure 26: Design of De Warren (De Warren, 2018)

4.1.3 Case 3: 'Copekcabana'

Amount of houses: 30
Rental category: social
Type: tried to buy from social housing association
Location: Amsterdam
Started in: 2015
Realized in: won't be realized

The case of Copekcabana is located in Amsterdam. Copekcabana wants to "[...] offer an alternative housing career to ambitious residents with low and middle incomes [...]. We strive to develop affordable and sustainable living space with great control over their own home and living environment" (Copekcabana, no

date). The initiative initially aimed to buy the property from social housing association Ymere, however, Ymere did not accept their offer. The two building blocks they wanted to buy are located in a renovation area in the city district 'Amsterdam-Noord'. Ymere offered Copekcabana the possibility to start a management cooperative. They accepted this and are developing the management cooperative at the moment.

The current state of the project

At the moment, there is an agreement with the social housing association Ymere to start a management cooperative. The area in which the two building blocks are located in a renovation area. The area mainly consists of monumental real estate that is being renovated, partly with money from the municipality. Due to the major renovation, many residents have a temporary lease contract. When the renovation starts, they have to leave the house. However, this process has been going on for years and some people have been living there for several years with a temporary lease. People with a temporary lease also live in the houses where Copekcabana will start the management cooperative. When the renovation of the buildings has been finished by Ymere, Copekcabana will be allowed to select the residents for their housing cooperative themselves. However, for that, Copekcabana still needs permission from the municipality of Amsterdam. At present, the application for co-optation right is with the municipality. The houses will soon be renovated to the wishes of the housing cooperative. According to interviewee C, they had to fight hard for that. Their wishes differ from Ymere's own renovation plans. For example, they want a floor plan without fixed walls, so that the houses are easy to adjust when the family composition changes and an extra room is needed, for example. The management cooperative also wants a collective inner garden.

The motivation of the interviewee

The interviewee was inspired by the book of John Habraken, 'The Structure of the Ordinary'. He is convinced that neighborhoods deteriorate because social housing associations carry out large-scale, radical and planned maintenance once every few years when the housing supply is outdated. The private housing stock, on the other hand, changes very organically and continuously, because residents themselves have control over their own home. The motivation for the interviewee was to bring more continuity in the adaptation and improvement of social housing. He is convinced that this is a management problem and not a technical problem that the social housing associations themselves could solve. To do this, a housing cooperative must be established. This is his motive to set up a housing cooperative himself.



Figure 27: One of the building blocks of Copekcabana (own picture)

4.1.4 Case 4: 'Woonvereniging Roggeveenstraat'

Amount of houses: 65
Rental category: social
Type: bought from social housing association
Location: Den Haag, Roggeveenstraat
Started in: 2015
Realized in: 2019

The case of Woonvereniging Roggeveenstraat is located in Den Haag, in the city district 'Zeeheldenkwartier'. From the beginning of the project, the aim was to maintain the street, with affordable housing (Woonvereniging Roggeveenstraat, 2018), because social housing association 'Haag Wonen', the former owner of the

street already finished their plans to demolish the houses on one side of the street and build new housing back. The residents united themselves, first to collectively build a shared garden and after this to start a housing cooperative. It took them four years to realize this. They are the first housing cooperative in the Netherlands that bought their property from a social housing association.

The current state of the project

At the moment, the houses in the street are being renovated (see figure 29). The dwellings are managed by the board of the housing cooperative. The garden is in possession of the housing cooperative as well. The board is being supported by a Supervisory Board. Also, they hire an administration office, which helps the housing cooperative with the rental administration. The former director of the social housing association Haag Wonen called the project a highlight in her ten-year directorship.

The motivation of the interviewee

"I think it is most important that your children have food and that it is cozy and safe at home. But if you know your neighbor is hungry, then you have a responsibility to do something about it" (interviewee D). The interviewee wants to improve the world but says he can't do that on a country or neighborhood scale. He compares this to politics, where people come up with rules that work out very differently in practice because they are not there themselves. The interviewee had ideas about starting a community in the street, but at the same time thought this was not very realistic. The idea of a community in the street has its origins far before there were ideas about demolishing the street, even before the interviewee lived in this street. When the possibility to build a collective garden arose, he immediately took action. When the garden was opened by the alderman, the interviewee suggested that (next to the garden) the street now should be taken into their own hands as well. He saw this as the perfect moment to try out his idea about the community in the form of a housing cooperative. There already was a community through the garden and there was a common goal, the preservation of the houses in the street.



Figure 28: Collective garden (own picture) Figure 29: Renovation of the houses (own picture)

4.1.5 Cross-sectional study

In this paragraph, the involvement of the interviewees (and eventually their company) with housing cooperatives in the cross-sectional study will be described.

Employee at the Rabobank

The interviewee works for the Rabobank and is the contact person for housing cooperatives that apply for a loan. He is an active participant in various meetings and discussions about (the stimulation of the development of) housing cooperatives in the Netherlands. The Rabobank did several offers to different Dutch housing cooperatives, but none of them accepted the offer. Only 'Woonvereniging Roggeveenstraat' accepted a small loan. The other housing cooperatives that applied for a loan accepted the offer of other banks offering loans with better conditions. Housing cooperatives De Warren, De Nieuwe Meent and Copekcabana all applied for a loan from the German GLS bank. This bank finances several more housing cooperatives in Germany. According to interviewee E, the Rabobank would rather see this situation differently and they do their best to be able to offer better conditions on their loans for housing cooperatives. This will be further explained in paragraph 4.4.

Board member of a social housing association in Nijmegen

The board member of this social housing association is an active participant in the discussion about the stimulation of the development of housing cooperatives in the Netherlands. He was part of the steering committee in the last action program of Platform31 (supported by the Ministry of IKR). He is an advocate of people living collectively and supporting each other. The social housing association he is working for houses many management cooperatives, which they place with another social housing association that specializes in the supervision of self-management initiatives. They also offer the possibility to construct new collective residential buildings, together with management cooperatives. The board member is no advocate of selling property to the housing cooperatives type: Independent housing association.

Property sales policy

In 2017, the social housing association owned 9.793 dwellings in the municipality of Nijmegen and 4.317 dwellings in the municipality of Wijchen (Talis, no date). In the Local performance agreements with the municipality of Wijchen, they agreed to sell no more than 15 dwellings per year (Gemeente Wijchen, 2020). In the agreement they have with the municipality of Nijmegen, together with other social housing associations in the area, it is stated that dwellings may be sold, as long as the total stock grows with 1.000 dwellings until 2025 (Platform Nijmeegse Woningcorporaties, huurdersorganisaties en gemeente Nijmegen, 2020). When they sell a house, it is intended that this renews their housing stock and that it contributes to differentiated neighborhoods.

Board member of a social housing association in Amsterdam

This social housing association owned 28.999 social housing dwelling in 2017. In this year, they sold 165 dwellings and demolished 235 dwellings. They build 96 new dwellings (Stadgenoot, 2017). The board member of this social housing association is an active participant in the discussion about housing cooperatives in the Netherlands. The social housing association owns several self-management initiatives. The board member is no advocate of selling property to the housing cooperatives type: Independent housing association.

Property sales policy

This social housing association has an extensive property sales policy. At the moment, when they sell a house they can build two new houses with the proceeds from the sale. People renting from the social housing association have priority to buy a house from them. When former renters buy a house, an extra social housing dwelling comes 'vacant'. By this, an extra person on the waiting list can rent a social housing dwelling.

Houses will only be sold to people that are going to live in the house. It is forbidden to rent it out to a third party. Also, it is not allowed to resell the dwelling. Both rules apply for two years after the sale. There are different reasons for them to sell a house. Firstly, the sale may contribute to differentiated neighborhoods. Dwellings located in an area with a high concentration of social housing are more likely to be sold since this attracts middle- and higher-income people into the neighborhood, and that creates a mixed, differentiated neighborhood. Secondly, the sale can contribute to improving the quality of the social housing association's total housing stock. Selling homes is a means to get low-quality homes out of the portfolio of the social housing association (Stadgenoot, 2019).

Initiator of Cooplink and housing cooperative expert at 'Stichting !WOON'

This interviewee (H) had the idea to start a housing cooperative himself, together with friends, in the year 2007. Also, he works for 'Stichting !WOON', where around 2015 they noticed that more groups became interested in the housing cooperative. They decided to start working with the housing cooperative because they aim to make resident initiatives possible. From that moment on, the interviewee propagates the idea of the housing cooperative in as many places as possible. He thinks that the housing cooperative "[...] is not only a way to attract more self-management to residents but that it can also be a sustainable solution for affordability" (interviewee H). The interviewee is a very active participant in the process of stimulating the development of housing cooperatives in the Netherlands. He advises different housing cooperative initiatives in their process and works together with the municipality of Amsterdam as well. Next to this, he is one of the initiators of the Dutch national housing cooperatives association 'Cooplink'. Among other things, Cooplink shares knowledge from and about housing cooperatives.

Employee and housing cooperative expert that worked for Platform31

This interviewee (I) worked for Platform31, where she was the project leader of both housing cooperative programs, from 2014 until 2018, supported by the Ministry of IKR. During these programs she coordinated different local action teams and a steering committee, guided several pilot projects, lobbied successfully for various changes in laws that were preventing the development of housing cooperatives and wrote various publications, together with experts, to clarify and increase knowledge about housing cooperatives. At the moments she works for the municipality of Almere, where she is the coordinator of the municipal program for innovative forms of living. One of the projects in that municipal program is a housing cooperative.

She admits that she has to be careful that she will not run that project because she is now a program manager, but she knows exactly what they should do. "But now I also know how a municipality works and I also know that I should not go in too quickly because otherwise, things will not happen" (interviewee I).

Employee of the municipality of Amsterdam

Amsterdam is the first Dutch municipality to draw up an action plan detailing how they want to deal with housing cooperatives in broad terms. The action plan indicates the ambition of the municipality concerning the number of housing cooperatives in the city in the future. It also shows in which different ways they want to achieve this. This interviewee (J) is one of the authors of the action plan

of the municipality of Amsterdam. She is currently working with colleagues on the further elaboration of the plan.

The current alderman for housing is a strong supporter of the housing cooperative, as is his predecessor. His predecessor also contributed to the action plan that was drawn up together with interviewee J, among others.

4.2 Stakeholders' interest and ambitions

In this paragraph, a list of stakeholders with their corresponding interests and ambitions as defined in the research dimensions is presented. Contradicting interests are highlighted in the table below (see figure 30) and further described below the table. After this, stakeholder-specific bottlenecks that are not conflicting with the interests of other stakeholders, but do play a role, are presented (see figure 31). In addition, bottlenecks related to stakeholders' interests and ambitions that were found during the literature research but were invalidated during the interviews are presented (see figure 32). As last, an overview of the solutions for the contradicting interests that are mentioned by the interviewees is presented in a table (see figure 33). Solutions found for the stakeholder-specific bottlenecks that are not conflicting with the interests of other stakeholders are presented as well, in the last table of paragraph 4.2 (see figure 34).

4.2.1 Interests and ambitions per stakeholder

The headings below describe the interests and ambitions per stakeholder. The described stakeholders are the ones mentioned during the interviews and that are involved in the process of realizing a housing cooperative.

Housing cooperative

A housing cooperative has a board, has members and sometimes has a supervisory board. The highest body in the organization is the general members' meeting since the legal entity of a housing cooperative is a (cooperative) association. In this research, the housing cooperative is seen as one stakeholder, since the collective of the beforementioned internal parts have the same interests and aim to achieve the same ambitions. The interests and ambitions differ per housing cooperative. The location of the project, the income of the members or a certain (shared) belief can be of influence on this. In general, most initiatives aim to be able to offer affordable rent that matches the income of the members. Especially in cities, where the land price is on average higher than in the rest of the country, the pursuit of affordability can be an important interest.

For initiatives where the residents live in social rental homes and already have affordable rent, there are various other common interests, such as the desire for more self-determination and self-management of the homes where they live (interviewee C), retaining the homes and prevent them from demolition (interviewee D) or more freedom in allocating homes and internal relocation (interviewee C).

In addition, various possible beliefs could be shared by the residents of a particular initiative which could be a reason for them to set up a housing cooperative collectively. Examples of these beliefs are the goal of living socially, economically and/or ecologically sustainable, the desire to live collectively and share facilities, the goal of caring for each other, the joint purchasing of care or living with a certain target group. This can be a single target group, such as the elderly, but sometimes it is explicitly a mixed group consisting of different target groups. Because the initiative wants future residents to share this belief, many housing cooperatives wish to have the right to allocate new tenants themselves (co-optation right) when a home becomes available.

A means to achieve all these goals is having the ownership of the real estate by the housing cooperative.

Bank

Generally, banks have the goal that the interest they charge for a loan and the principal payments are paid to them. They also want to keep their credit rating. In addition, it varies from bank to bank in which general sectors they invest more or less.

According to interviewee E, Rabobank is very keen to finance housing cooperatives. Rabobank itself is a cooperative bank. Rabobank has made several offers to housing cooperatives for financing and finances a small part of the financing of 'Woonvereniging Roggeveenstraat'. In addition to the Rabobank, there is the German GLS bank that gladly finances housing cooperatives and provides the bulk of the project financing for several Dutch housing cooperatives (housing cooperatives: 'De Warren', 'De Nieuwe Meent', 'Ecodorp Boekel' and 'Nieuwland'). Banks other than Rabobank have not been interviewed for this study, but have also not made any financing offer to recently established housing cooperatives (interviewee D and H). The Triodos bank has expressed interest but has not come to an offer either.

Municipality

Related to housing cooperatives, the interests and ambitions of a municipality are described in their housing and land policy. It differs per municipality what goals they have with their housing and land policy. For some municipalities, the income from their land policy is very important (interviewee I). It also plays a role whether there is a (high) demand for housing and, if so, which segment of housing. The possibilities that the current market conditions offer can also influence the municipal policy related to housing and land. However, according to Jones (2020), "the municipality is the only government level that explicitly makes the connection between the (changing) demand and the current supply. From that, only the municipalities are able to deduce that there is a housing mismatch." A change in the housing and land policy of a municipality can be made by the Municipal Executive or local council (interviewee B and I). As described in paragraph 1.2.1 and 1.4.1, the G4 municipalities aim to be an inclusive city, where different types of housing are available in different price segments.

Social housing association

The construction, rental and management of social rental housing for low-income people is the most important task of a housing association. That is imposed on them by the government. The Housing Associations Authority strictly monitors whether social housing associations comply with the law. It is in the interest of social housing associations to adhere strictly to the law to prevent fines or stricter supervision of the Housing Associations Authority.

One social housing association thereby focuses more on a specific target group than the other. The rental income they collect from the homes must ensure that they can do the maintenance and management of their homes and that they can pay the interest on the loans they have on their homes. In addition, the rental income and value of the homes must yield such a return in the long term, so that they can also build new homes again. In this way, they ensure that the continuity of social housing in the Netherlands remains guaranteed. They, therefore, have the goal of keeping the houses in the best possible condition. They manage to do this while they have a lower return requirement than commercial developers and landlords (interviewee F).

Different social housing associations have a different financial position, for example, because they have done too much maintenance, spent too much money on management, had the wrong portfolio so that vacancy arose or invested too much in houses that did not yield enough. The reason for poor financial positions always lays in the past. Sometimes social housing associations have taken out the wrong loans. There have also been social housing associations that had problems with derivatives in the recent past. There were insurance policies on the rise in interest rates. However, then the

interest rates dropped and because of this, the policyholder had to pay extra. The financial position of a social housing association can influence their interests and ambitions (interviewee F and G). What has been described above is a reason for social housing associations to spend their money in the best possible way, so that they can build as many social rental homes as possible. The enormous scarcity in homes also plays a role in this (interviewee G). Social housing associations are against leaking social capital (interviewee F and G). This means that money from social housing associations, which is intended for public housing and is often obtained with certain support from the government, leaks out to private parties. The sale of homes with a discount is a sensitive case because there is a risk that social capital will leak. For this reason, the government has already taken various measures to prevent this, when selling properties to a housing cooperative, as described in section 2.3.3.

As last, social housing associations often own large parts of neighborhoods. They strive to make these neighborhoods as liveable as possible, with as little nuisance as possible. They see differentiation in types of residents, types of housing formulas and income groups as a means to achieve this (interviewee F and G).

Ministry of IRK

According to Rachlinski (2006) in Jones (2020), the national and provincial governments take a more instructive position. They have a “top-down” approach to policymaking, where “general principles are declared through a centralized authority that are to be applied in individual cases”. The coalition agreement of the current cabinet of the national government states that “[...] it will be investigated how the possibilities for members of the housing cooperatives to take over the rental properties can be increased” (Haersma Buma, Pechtold, Rutte, & Segers, 2017). The year before the coalition agreement was presented, the Ministry of IRK set up the “Policy rule experiment sales rules housing cooperatives”. This policy rule makes it possible for social housing associations the sell their property with a discount to housing cooperatives, under certain conditions. The General Order in Council, the implementing decree belonging to the Housing Act is named the Decree Admitted Institutions Social Housing and provides further regulations regarding housing cooperatives. These further regulations regarding housing cooperatives are all aimed at the sale of real estate by a social housing association to a housing cooperative. To be able to evaluate the “Policy rule experiment sales rules housing cooperatives”, the Ministry of IRK, contrary to what Rachlinski (2006) says, takes an active role in the stimulation of social housing association selling property to housing cooperatives. They do this not only by having third parties set up action programs, but they also actively contribute to these programs themselves. Ministry officials go on working visits to housing cooperative projects and draw up criteria for projects that they can support with the amount made available by the minister of IKR, for the stimulation of housing cooperatives (M. Bongenaar, personal communication, February the 28th, 2020)(Ollongren, 2018). It is in the interests of the ministry that real estate from social housing associations is sold to housing cooperatives (or at least an attempt is made) so that they can inform the House of Representatives about the progress of stimulating the development of housing cooperatives and evaluate the policy rule.

Housing Associations Authority

The task of the Housing Associations Authority is to check whether social housing associations comply with the law. They strictly monitor this (interviewee F and G). Furthermore, they have no interest in this.

Private investor

There are countless different investors. Their purpose and the things in which they invest differ greatly. For most investors, it applies that they want a return on the investments they do. They have much more freedom than banks when it comes to the things they invest in and the risks they want to run.

Constructor

A contractor is a commercial party. In addition to the fact that every contractor can pursue other specific goals, even per project, the continuity of the company requires that it is financially sound. Therefore, this is an important goal for them.

Developer

Just like a contractor, a project developer is a commercial party. They will therefore also strive for financial health, in order to guarantee the continuity of the company. There are, however, project developers who present themselves as developers with a social objective. A concrete example of this is project developer Timpaan, who collaborated with housing cooperative 'Het Rotterdams Woongenootschap' in their first project (one of the cases in this research). Timpaan does not pay its returns to shareholders but places them with a foundation. "This foundation invests in social projects that are in great demand but that are sometimes difficult to finance" (Timpaan, no date).

Project developers can be involved in a housing cooperative in different ways. They can develop the entire project and provide it with a turn-key agreement to the housing cooperative (interviewee A) or they can be hired as an adviser to support the housing cooperative.

Architect

An architectural firm must also strive for financial health to guarantee the continuity of the business. However, in practice, it happens that architects support housing cooperatives voluntarily. Various housing cooperatives currently make use of acquainted architects who are friends. They support them, for example, at the start of the project, to help with the tender (interviewee B).

Other advisors

Various advisors can be involved in the process of setting up a housing cooperative. These may be, for example, financial experts for the business case, housing cooperative experts for general guidance during the process (like interviewee H) or legal experts for construction and housing-related legislation. Most advisors work for commercial parties. Nevertheless, some advisers who advise housing cooperatives, only charge a small percentage of their normal rates (interviewee D). Other consultants only ask for compensation when the initiative undergoes serious development and, for example, starts participating in a tender (interviewee H). However, some advisors just ask market rates.

4.2.2 Contradicting interests and ambitions

The table below highlights the contradicting interests and ambitions. These will be further described below the table. The number corresponds with the number of the bottleneck in the left-hand column in the table below.

Theme: Stakeholders interests and ambitions				
#	Bottleneck	Involved stakeholders	Mentioned by	Example (quote)
1	Social housing associations have an interest in spending their money as efficient as possible. In most cases, housing cooperatives have an interest in offering affordable rents to their tenants and are therefore not able to pay the market value for the property they want to buy from the social housing association.	- Social housing association (SHA) - Housing cooperatives (that buy property from SHA)	Interviewee C, F, G, H and I	"The biggest issue in Amsterdam is the housing shortage. I think that from the euro that I have, we have to build as many houses as possible. Then I will not give any value away to a group." - interviewee G
2	Some municipalities have a high interest in the income from their land policy. However, in most cases, housing cooperatives are not able to pay the price charged by the municipality, for land, because they have an interest in offering affordable rents to their tenants.	- Municipality - Housing cooperatives (that develop property newly themselves)	Interviewee A, B, H and I	"Just ask Het Rotteramds Woongenootschap (housing cooperative) why they don't have a place in Rotterdam yet. Because they cannot afford the land on which they want to build that housing cooperative." - Interviewee I "Almere really lives on housing. That makes things pretty hard here in Almere. Sell land, build homes, preferably for the highest price." - Interviewee I
3	The Ministry of IKR has an interest in social housing associations selling more property to housing cooperatives. Social housing associations have an interest in spending their money as efficient as possible. In most cases, housing cooperatives are not able to pay the market value for the property they want to buy from the social housing association. Next to this, there are other reasons social housing associations have for not wanting to sell property to housing cooperatives.	- Ministry of IKR - Social housing association - Housing cooperatives (that buy property from SHA)	Interviewee C, D, F, G, H, I	"There was a motion in the First Chamber to make legislation for cooperatives possible, and that has been an important signal at political level. And then the ministry must give the minister the opportunity to give the correct answers, because otherwise you will get a fuss. Minister Blok promised, right?" - Interviewee F

Figure 30: Stakeholders contradicting interests and ambitions (own illustration)

1. Social housing association (SHA) – Housing cooperatives (that buy property from SHA)

As described in the table, there is a conflict between the interests of the social housing association and the housing cooperative. The housing cooperative is not able to pay the market price the social housing associations is asking, because they have an interest in offering affordable rent to their tenants. As described in 4.2.1, the social housing association has an interest in spending their money as efficiently as possible and therefore asks the market value when selling property.

It plays a role that, at the moment, there are enough other parties to which social housing associations can sell their property at market value. Also, the fact that at the moment the market value of most property in Dutch cities is extremely high plays a role in the fact that housing cooperatives cannot offer the market value when they want to buy property. According to interviewee G, who often speaks with other social housing associations, almost all other social housing associations in Amsterdam think in this way about selling real estate with a discount to housing cooperatives.

2. Municipality – Housing cooperatives (that develop property newly themselves)

As described in the table, there is a conflict between the interests of the municipality and the housing cooperative that wants to buy land from the municipality, to develop their property on. As described in paragraph 4.2.1, the interest and ambitions of the municipality regarding housing and land are described in their housing and land policy. The bottleneck for housing cooperatives is the land price the municipality charges, which they cannot afford. When the municipal executives and the local council decide that they want to stimulate housing cooperatives, they have to change both their housing policy and land policy. It plays a role that this depends on politics. There must be support from the parties in the local council coalition to change these policies. Also, the municipality has to justify themselves to prove that the discount on the land is not a form of state aid. Next to this, the importance of the income from the land for the municipality can be a reason to not give a discount on the land to housing cooperatives.

3. Ministry of IKR – Social housing associations

As described in the table, there is a conflict between the interests of the Ministry of IKR and the social housing associations. As described in paragraph 4.2.1, the interest and ambitions of the Ministry of IKR regarding housing cooperatives is based on politics and the assignment they have to realize housing cooperatives that bought their property from a social housing association, in order to be able to evaluate the experimental policy rule for the minister. Whether real estate from social housing associations is sold, is determined by the social housing associations themselves. With the current legislation, the Ministry of IKR cannot oblige social housing associations to sell. It may be, that at a given moment the ministry determines that the sale of real estate by social housing associations to housing cooperatives at a discount does or does not work well and should, therefore, be encouraged to a greater or lesser extent. Their interest can therefore change. However, that is not yet the case.

Stakeholder-specific bottlenecks

Some bottlenecks are stakeholder-specific, but not conflicting with the interests of other stakeholders. All are related to the contradicting interests and ambitions in the table above. The right-hand column in the table below shows the number of the related contradicting interest.

Theme: Stakeholders interests and ambitions					Related with the contradicting interest in the table above:
#	Bottleneck	Involved stakeholders	Mentioned by	Example (quote)	
1	When a property is sold to a housing cooperative, it must be valued. That property is valued lower than the market value. That is because almost no properties are sold to housing cooperatives, so the appraiser cannot compare the value with anything. Also, it is unclear what the building will ever yield again, whether someone wants it when it is resold.	- Social housing association	Interviewee F	"But the argument of not selling because of the loss of value on your balance sheet and because you cannot value on market value, I think that is another argument for not selling." - Interviewee F	1
2	Social capital can not only leak when selling real estate, but also in the future. When the houses are paid off, the money that comes in afterwards remains stuck in the housing cooperative. That money is not used for building new homes, as a social housing association does.	- Social housing association	Interviewee G	"Then that association saves it. Look at the Amsterdamsche Coöperatieve Woningvereniging "Samenwerking", which is very rich. And then it's just there, dead money." - Interviewee G	1
3	At the moment, it is stated in the law that at least 50% of the residents must have an income below the social housing income limit. This means that social capital is leaking, because less than 50% of the residents may have an income that is higher than the social housing income limit.	- Social housing association	Interviewee F, G and I	"If you have to give a discount and 50% have an income above the social housing income limit, it becomes even more absurd to give a discount." - Interviewee G	1
4	Social housing associations do not want to sell at a discount because they were once set up for people with a low income who cannot buy a house. Now the social housing association has to give high discounts, so that these people can buy the houses with their association anyway.	- Social housing association	Interviewee F, G and H	"The idea is that if you have a lower income, then you don't necessarily have to buy, but you can rent. Why can't you buy? Because the risk for the bank is too high that you cannot repay the loan and interest, which is why we, the social sector, exist. Because the housing market is not an ordinary market. And then the risk that every owner has on private property, you put it somewhere else, by telling the corporation that they must sell at a discount." - Interviewee F	1
5	If an initiative is given co-optation right, they have the certainty that the complex will continue to exist in the long term and the initiative has a great deal of freedom in adapting the houses according to its own judgment, then social housing associations see no advantages in having the property in ownership by the initiative.	- Social housing association	Interviewee F, G, H and I	Statement: <i>Assuming that a management cooperative is granted co-optation right or is allowed to draw up a waiting list with certain conditions for their desired target group, they have a lot of freedom in adapting the houses, rents remain low, they are certain that they can continue to live there in the long term. What is then the most important difference for you between the management cooperative as I sketch it and the housing cooperative that purchased the property from the social housing association?</i> "I would see no difference" - Interviewee F	1
6	There are several social housing associations that only deal with the rental of social rental properties, because they are afraid that if they do something else, they will do something wrong and get difficulties with the Housing Associations Authority. Especially when a concept is still very new, such as housing cooperatives.	- Housing Associations Authority - Social housing association	Interviewee G	"Yes, but not only with housing cooperatives, it is with everything that is not a normal social rental home. But there are indeed many who fear that the authority will gasp in their necks and therefore only do social rental housing, so that they do not do anything wrong." - Interviewee G	1

7	There are very few initiatives that report to social housing associations that want to purchase their homes collectively with a housing cooperative. As a result, the sale of homes to housing cooperatives remains custom work for social housing associations, and they prefer not to do that.	- Social housing association	Interviewee G and I	"I have never experienced that an entire apartment complex says they want to buy all apartments together." - Interviewee G "[...] if it only has one property or a few properties in their possession, it does not fit into their portfolio strategy. Social housing associations find that complicated. It means that they have to deliver tailor-made solutions for every building. A separate employee must then do this and that does not fit in with current systems." - Interviewee I	1
8	Social housing associations believe that many ideological arguments are used that do not hold true when it comes to real estate. The ownership of real estate is linked to arguments such as obtaining self-determination for residents. Having real estate is the goal for many new initiatives, while for many existing self-management initiatives this is not a goal in itself and is even experienced as an inconvenience by some.	- Social housing association	Interviewee G	"There is a huge ideological layer in this debate. There are many people who have views that they cannot support at all. Because they believe in it ... forget it! It is real estate, they do not have a discussion position. [...] If you ask existing groups what is the purpose of their initiative, none will say that having ownership is the goal." - Interviewee G	1
9	With some social housing associations there are major shifts within the staff. It is therefore difficult to build a relationship. Large social housing associations are very hyrgic. It is therefore difficult to quickly consult with staff who make the decisions. The only housing cooperative in the Netherlands that has purchased property from a social housing association says that building a good relationship has been one of the most important factors for their success.	- Social housing association (SHA) - Housing cooperatives (that buy property from SHA)	Interviewee C and D	"The organization within a small social housing association is much more horizontal. I suspect that there is also less change from people who are deployed on projects. [...] We now have a new project manager again. The old one is going to do something else. As a result, you build up a relationship every year again. [...] As a housing cooperative you don't just speak to the management team. Because that organization is much more hierarchical. This is a major problem for us." - Interviewee C "Indeed, first build a relationship. In retrospect, how long it took and how much we needed from Haag Wonen, I am very happy that I did it that way." <i>Researcher: This has already been mentioned several times in the conversation. For the first time you really call it 'building a relationship', but I think it has been very important to your success.</i> "Yes, definitely. People from the housing sector and the municipality mainly get nagging. If you don't nag, that is also better for them. And you give each other something, instead of just coming for you." - Interviewee D	1
10	Housing cooperatives cannot compete with investors and will always be outbid in a normal tender for a lot.	- Municipality - Housing cooperatives (that develop property newly themselves)	Interviewee B and I	"You have to set tenders exclusively for housing cooperatives. Therefore, the establishment of a housing cooperative does not succeed anywhere else in the Netherlands. Ons Nieuwe Hof (housing cooperative) has participated in 14 tenders and has lost them all." - Interviewee B	2
11	Many initiatives cannot get a piece of land. Too little land is released for the number of initiatives there is.	- Municipality - Housing cooperatives (that develop property newly themselves)	Interviewee B	"The entire foundation of successful policy implementation is land. Land allocation of municipal plots. [...] I do think that prioritization is very important. Also for policy makers and Platform31. It is easier for them to make brochures than to lobby hard for releasing more land." - Interviewee B	2

12	Municipalities are getting more and more familiar with housing cooperatives. All four G4 municipalities are currently working on it, although it varies per municipality how actively they do this. However, the unfamiliarity with the concept still dominates and many municipalities do not yet know how to adjust their regulations on the housing cooperative.	- Municipality	Interviewee A, C and I	"So in the beginning there was a lot of unfamiliarity, but the municipality is accommodating, with Maarten van Poelgeest, Laurens Ivens and the housing cooperative action team. There is a lot of willingness." - Interviewee C	2
13	A municipality does not want to deliver individual customization. To prevent this, they set up policy frameworks. Individual projects must then fit within these frameworks. As a result, the municipality knows how to handle projects. Most municipalities in the Netherlands do not have a policy framework for housing cooperatives.	- Municipality	Interviewee A, B and I	"There must be a policy framework whereby projects fit into a certain box. Then the municipality can do something with it. If there is a policy framework, then land can be sold to a housing cooperative at all, then the conversation can be started at all. We can turn it into a project. We have some rules. What the municipality does not want, is to determined frameworks for each initiative. Delivering individual customized work. And they are not even allowed to do that." - Interviewee I	2
14	The existence of a form between social and commercial in the real estate world is unknown in the Netherlands. As a result, the financial construction of the housing cooperative is unknown to many people. This leads to incomprehension among different parties.	- Municipality - Bank - Investor	Interviewee A, H and I	"The principle that you exclude real estate from speculation and return on investment-thinking, but that you only exploit it on the basis of real costs, is something that we in the Netherlands have forgotten that it is possible. [...] That is actually the big new factor. This means that financial aspect is dealt with on all points in which you deal with other parties." - Interviewee A	2
15	Many social housing associations have little confidence that residents of a housing cooperative can manage the property properly themselves. This involves performing maintenance, but also coordinating renovations and controlling the costs involved. In the case of self-management or a management cooperative, there are social housing associations that oblige the initiatives to cooperate with a management party, so that they take responsibility for maintaining the good condition of the property.	- Social housing association (SHA) - Housing cooperatives (that buy property from SHA)	Interviewee C, D and F	"While if you do nothing about it, what the Owners association was planning, then you have to demolish the building in 20 years. Those buildings do not look good, they have no appearance, they are not maintained. People with low incomes, if you let them buy, cut back on maintenance." - Interviewee F	1

Figure 31: Stakeholder-specific bottlenecks (own illustration)

Invalidated potential bottlenecks

During the literature study that was done for this research, several potential bottlenecks related to stakeholders' interests and ambitions were encountered that were suggested by different sources, which were invalidated during the interviews for the research. An overview of this is shown below.

Misunderstandings about bottlenecks	Example	Example
<p>SHA vision on collective forms of housing What may not always be clear is that certain social housing associations strongly support collective forms of housing. They see it as a solution to the various problems they face. For example as a solution for loneliness, care for elderly people living at home and people who are less strong in society on their own.</p>	<p>"When people get along with a group, they can be stronger than alone. I think that's important. We now have a few properties and are working on two new ones (Noorderzon and Leven Lief huis), but more are coming. We call it something like 'clustered living for the elderly', or so. If we build 100 homes, why don't we turn 30 of them into a clustered form?" - Interviewee G</p>	<p>"Because of course I am a strong advocate of everything that is cooperative!" - Interviewee F</p>
<p>Reluctant banks Banks would be reluctant, because the housing cooperative is a new and therefore complex concept in the Netherlands. There are banks that are reluctant, but that may also have other reasons. For example, because the housing cooperative is still a niche market. Rabobank is keen to finance, but they are just not yet able to make a better offer, due to the risk model that they must use from the European Central Bank (ECB). This model can differ per bank.</p>	<p>"There is no question of no financing being available, Rabobank would like to finance. [...] They (GLS bank) may estimate the risks lower than we do. This is due to our risk models. Our risk model is made in consultation with the ECB." - Interviewee E</p>	
<p>Co-optation right Social housing associations would not be in favor of selling real estate to housing cooperatives because of the co-optation right these initiatives would get. However, for various reasons they have no problem with this, if it contributes to solving a social problem and certain conditions can be imposed on it. In addition, there are many social housing associations that own real estate of residential groups that also have co-optation right.</p>	<p>"Residents get co-optation right, so they can decide who will live with it. I want to agree that they will receive a concession (co-optation right for a limited time) for, for example, 5 or 7 years. After that period we will see if the group is still doing what they were founded for and if they are allowed to continue, if they are not, they will lose the co-optation right and the social housing association will decide who will be living there again. [...] I think that there should be agreements with a housing cooperatives that gets co-optation right about their social significance. In which way they want to fill in that social significance. For example, by creating space where the neighborhood can do things. In the scarcity that we have here, co-optation right is an incredibly large gift, if you get it. Then it makes perfect sense that we expect a social performance from such a group." - Interviewee G</p>	<p>"If a housing cooperative fits in with the neighborhood and the quality and vitality of the neighborhood is gets better because of the housing cooperative, I think it is quite defensible that people are allowed to live there, even though it is not their turn yet (they are not the first waiting on the waiting list)." - Interviewee F</p>
<p>Mandatory maintenance reservation Social housing associations are required to pay the planned maintenance for the first five years after the sale. They have to make a reservation for this and they would not like this. This could have a negative impact on their decision to sell real estate to housing cooperatives. However, they find that reservation no problem at all.</p>	<p>Researcher: The maintenance reservation for 5 years for a housing cooperative, which the social housing association has to make. Is that an obstacle or objection? "No." - Interviewee G</p>	<p>Researcher: It must be declarable for 5 years for people with an income below the income limit. "No, that's no objection." - Interviewee F</p>

Figure 32: Invalidated potential bottlenecks (own illustration)

4.2.3 Potential solutions for contradicting interests and ambitions

In this paragraph, the found potential solutions for the stakeholders' interests and ambitions related bottlenecks are presented. First, the found potential solutions for the contradicting interest and ambitions will be presented in the table below. Secondly, the found potential solutions for the stakeholder-specific bottlenecks, which are not conflicting with the interests of other stakeholders will be given.

#	BOTTLENECK (SIA)	MAJORITY REPORTS		MINORITY REPORTS	
		Attributes	Example	Attributes	Example
1	<p>Social housing associations have an interest in spending their money as efficient as possible. In most cases, housing cooperatives have an interest in offering affordable rents to their tenants and are therefore not able to pay the market value for the property they want to buy from the social housing association.</p>	<p>Several interviewees see the management cooperative as the best possible solution to the problem that social housing associations currently do not want to sell their real estate with a discount. If an initiative gets co-optation right and they get a lot of freedom in adapting the houses and there is certainty that the real estate will remain there in the long term, then most goals of most housing cooperatives can be fulfilled. In the management cooperative, the mean to achieve these goals is not the ownership of the homes, but the management of the homes and the additional rights the initiative gets.</p> <p>Social housing associations are already implementing this. Some in limited versions, where the maintenance of the building, for example, is still done by the social housing association and the initiative only has co-optation right and shares a number of spaces. Others go a lot further in the tasks that the initiative itself can perform and even offer initiatives the opportunity to design their own complex, which the social housing association then builds for the initiative.</p> <p>Some social housing associations place their properties that house management cooperatives with another social housing association that acts as a management supervisor. This party bears the final responsibility for the complete management. This gives the social housing association that owns the property certainty that the value of their property will not deteriorate. An example of such a party is the 'Woningbouwvereniging Gelderland' (WBVG). An additional advantage for the social housing associations that work with the WBVG is that the WBVG itself is also an Admitted institution, which means that they are obliged to comply with the rules in the Housing Act for SHAs.</p>	<p>"Because of course I am a strong advocate of everything that is cooperative!" - Interviewee F</p> <p>"I think we should have four WBVGs in the Netherlands. East, south, northwest and the Randstad. And that they are available for guiding self-management. And that initiatives can come to them and that they are also available for social housing association. You will then get an easy counter for both residents' collective and social housing association. They can also mediate. [...] There are hundreds of (initiatives) in the queue that want that. Then we hit the ground running!" - Interviewee F</p> <p>"WBVG can do things that a large social housing association cannot do at all, they are much more agile in dealing with collectives." - Interviewee G</p>	<p>If renovating old homes or building new ones yields less than selling to a housing cooperative, this may be a reason to sell. This was the case at 'Woonvereniging Roggeveenstraat' in The Hague. However, after demolition, often more homes are being built back than there originally were, which means that the proceeds from demolition and new construction are higher. There are also social housing associations that do not want to sell homes that would actually be demolished, based on their social approach.</p> <p>Some see the sale of property not happening at all, if the social housing association does not intend to demolish the houses in the other case.</p>	<p>"Social housing associations can also approach residents themselves if they have homes in their portfolio that are too expensive to renovate." - Interviewee D</p> <p>"I am basically opposed to selling junk. As a social entrepreneur, I think you should take the responsibility that the houses that are there are in good condition, before they pass into other people's hands." - Interviewee F</p> <p>"We would demolish and build back three times as much." - Interviewee G</p> <p>Researcher: If there is no question of demolition at all, do you consider it likely that sales will succeed? "Not based on my experience. The housing association simply wants to see money." - Interviewee D</p>
-	-	-	-	<p>In times of a financial crisis, when the land prices and house prices are lower, housing cooperatives can pay the market value more easily.</p>	<p>"Yes. In the time when things were not going so well (financial crisis), we had a much better story. Now you see that all municipalities, Amsterdam, Utrecht, are making deals with the big parties again." - Interviewee I</p>

<p>2. Some municipalities have a high interest in the income from their land policy. However, in most cases, housing cooperatives are not able to pay the price charged by the municipality, for land, because they have an interest in offering affordable rents to their tenants.</p>	<p>Various initiatives that want to build on land of the municipality and have homes for middle-income people in their plan. Social housing associations have an interest in differentiated neighborhoods. In general, they want to attract both collectives and middle-income residents in neighborhoods with a high concentration of social housing. Selling buildings or land in these neighborhoods therefore fits in with their strategy and therefore they are open to it. Some want to sell this only at market value, some want to consider to offer a discount to middle-income people under certain conditions.</p> <p>Different rules apply to the sale of housing by social housing associations, because it is not a service of general interest (SGI). When the social housing association has a legally demerged subsidiary, this is a lot easier. However, only a few SHAs have such a subsidiary.</p>	<p>"I would be in favor of selling a housing complex in a cooperative context to middle incomes. Provided it contributes to the quality of the neighborhood. [...] If I were to be asked for social capital at such a moment, I would still like to consider that." - Interviewee F</p>	<p>Because the interests and ambitions of a municipality are determined by politics, they can only be brought into line with the interests and ambitions of housing cooperatives if politicians change their mind.</p> <p>In general, right-wing parties are in favor of citizens who arrange their affairs themselves and are less dependent on the government. The residents of a housing cooperative arrange their homes themselves. Left-wing parties are more in favor of collectives of citizens. Citizens work together collectively in a housing cooperative. In this way both right-wing and left-wing parties could be made enthusiastic about the housing cooperative in their municipality.</p>	<p>Researcher: I hear that most political movements, both left and right, can fit in with the idea of the housing cooperative, but all in a different way. "Yes, it is fitting." - Interviewee I</p>
			<p>Social housing associations benefit if their residents move to a middle segment property. This is because homes will be released where people on the waiting list can live. Social housing associations speak more often with the municipality than housing cooperative initiatives. Because social housing associations benefit from additional middle segment homes that remain affordable in the future and various housing cooperatives have the goal of developing these, they could encourage the municipality to promote the development of housing cooperatives in their municipality.</p>	<p>"Even if that target group falls outside the target group that they have. So then it is very much about moving on (from a social rental home to a market sector home) in the neighborhoods. And with that the vitality of the neighborhood as a system." - Interviewee A</p>
<p>3. The Ministry of IKR has an interest in social housing associations selling more property to housing cooperatives. Social housing associations have an interest in spending their money as efficient as possible. In most cases, housing cooperatives are not able to pay the market value for the property they want to buy from the social housing association. Next to this, there are other reasons social housing associations have for not wanting to sell property to housing cooperatives.</p>	<p>This bottleneck would have been remedied if the Ministry would shift its focus from selling social rental housing to the stimulation of management cooperatives or housing cooperatives in the middle rent segment. As described above in this table, the chances for management cooperatives are greater, because social housing associations are keen to encourage that type of housing cooperative.</p> <p>In addition, the chances for housing cooperatives in the middle rent segment are considered to be greater. There is a large shortage of homes in this segment. The people who want to buy social rental homes from the social housing association usually already live in these homes and therefore already have an (affordable) home.</p> <p>When the ministry shifts its focus to the middle rent segment, there is a chance that a new bottleneck will arise with municipalities that are not open to the housing cooperative.</p>	<p>Researcher: What do you think the ministry is focusing on the sale of property by social housing associations to housing cooperatives? "Politics. [...] But how many people are there, who really want to buy? [...] How far is politics here from society?" - Interviewee F</p> <p>"You should let the social housing associations do real social rent, I think." Researcher: So you see more opportunities in ... "Middle rent segment. Housing cooperatives in the Netherlands are really a very good solution for lower middle incomes." - Interviewee I</p>		

Figure 33: Potential solutions for contradicting interests and ambitions (own illustration)

Potential solutions for stakeholder-specific bottlenecks

In the table below, the found potential solutions for stakeholder-specific bottlenecks, which are not conflicting with the interests of other stakeholders are presented.

#	BOTTLENECK - summary (SIA)	MAJORITY REPORTS		MINORITY REPORTS	
		Attributes	Example	Attributes	Example
1	The market value of a building for a housing cooperative is valued lower.	-	-	-	-
2	Leaking away of social capital, by money that remains stuck in the housing cooperative in the future.	-	-	Housing cooperatives that are member of the Mietshäuser Syndikat in Germany transfer money that they have left over to a joint account, from which new housing cooperatives are established.	Researcher: There are forms where the money that they keep is deposited into a joint account, from which new housing cooperatives are financed. The Mietshäuser Syndikat in Germany for example. "I find such a German system more interesting than the Dutch variants. The Dutch variants are a form of private property. This means that the assets are also private." - Interviewee G
3	Leaking away of social capital, by housing people with a higher income.	At the moment, at the start and in the future, at least 50% of the residents must have an income below the social housing income limit. A solution to this bottleneck would be that if residents leave the housing cooperative, the new resident has an income below the social housing income limit. However, it is difficult to keep checking this in the future.	Researcher: Suppose there are only people with an income below the social housing income limit. Is it still leaking away? "No, I don't think so. If it can only be an association. We are also a foundation. Then I don't think it is leaking away, but then the capital is already specific to a group of people. Just as our capital is specific to our tenants." - Interviewee F	-	-
4	Social housing associations are the parties that provide housing for people who can't buy a house.	-	-	-	-
5	Social housing associations see no advantages in having the property in ownership by the initiative.	-	-	When the property is owned by the housing cooperative, this offers the possibility to withdraw the property from the speculative market. This allows the housing cooperative to be used to steer towards a different type of real estate market and financial economy. Collaborations with other parties can also be more easily entered into and ownership offers the most certainty for the long term. However, this is an argument for housing cooperatives wanting to buy property from a SHA and not a real solution.	"Some initiatives find the housing cooperative an instrument to steer much more towards another financial economy [...] they also think it is important to lend to other initiatives." - Interviewee H
6	Several social housing associations only deal with the rental of social rental properties, because they are afraid (of the Authority) that they do something wrong.	-	-	-	-
7	Few initiatives that report they want to buy. Selling stays custom work, which is not wanted.	-	-	Not many people know the concept of the housing cooperative. If it becomes more known, then there would probably be more demand.	"If the government shared the nice examples a bit more, people would come up with the idea sooner. Then it is less strange and unexpected." - Interviewee D
8	Ideological arguments for the ownership of property are used that do not hold true for social housing associations.	-	-	-	-

9. Shifts within the staff of a SHA make it difficult to build a relationship with the social housing association. It is difficult to quickly consult with staff who make the decisions.	-	-	A housing cooperative has to invest a lot of time in building a relationship with the social housing association. This is possible by always being nice to them and always treating them in a positive way. It helps to go to as many congresses as possible where the social housing association is also present.	"There are a number of reasons that Haag Wonen was positive about us. One was that I went to congresses with them and was extremely positive about Haag Wonen. [...] I showed up everywhere. If there was anything vague about participation, I was there. [...] I consciously chose to keep my communication 100% positive. That is sometimes terribly difficult." - Interviewee D
10. Housing cooperatives cannot compete with investors for land.	If the municipality makes building land available and uses a tender to choose the party that can buy the land, the municipality must only open the tender for housing cooperatives.	"Making exclusive that the tender for the land is only available for housing cooperatives. That is why it cannot be found anywhere else (then in Amsterdam) in the Netherlands." - Interviewee B	-	-
11. Too little land is released for the number of initiatives there is.	-	-	More lobbying is needed to release more land especially for housing cooperatives.	"Too few plots are being issued for housing cooperatives to start building. This means that the entire process for initiatives can take a very long time and requires a lot of perseverance from the initiative. To resolve this bottleneck, more plots must be issued by the municipality. [...] It is easier for them, policy makers and Platform31, to make brochures than to lobby hard for releasing more land. [...] If it takes so long, the group has already fallen apart 16 times and half of them got children." - Interviewee B
12. Unfamiliarity with housing cooperatives still dominates and many municipalities do not know how to adjust their regulations on the housing cooperative.	To make the housing cooperative better known to more municipalities, more initiatives must report to municipalities. In addition, it helps if the municipalities that are already picking up the housing cooperative start taking a bigger approach, so that other municipalities can see that it is possible and how it can be done.	"It stands or falls by seeing that it is possible and that other municipalities do it. That it is not at all complicated to arrange this as a municipality." - Interviewee I	-	-
13. Most municipalities in the Netherlands do not have a policy framework for housing cooperatives.	A policy framework must be established, to be able to do that, politicians and aldermen must want it. After that, an order can be given to the civil servants to draw up the policy framework and to process the housing cooperative in the other laws and regulations of the municipality.	"It starts with politics. Civil service does not move if politicians do not say what they want. [...] It has been negotiated at political level. Then an order was issued to the civil servants. Then policy comes out." Interviewee B "The alderman and the local council must want it. The housing cooperative must be included in the housing vision. [...] And then the civil service must start running." - Interviewee I "Someone has to say something about the social added value, and there must be a kind of framework that states what the consideration is for a lower land price. Such as not being allowed to sell to third parties and ensuring that it is rented to the target group." - Interviewee I	-	-
14. The financial construction of the housing cooperative is unknown, because it is a form between social and commercial real estate.	-	-	-	-
15. Social housing associations have little confidence that residents of a housing cooperative can manage the property properly themselves.	Housing cooperatives must convince social housing associations that they can manage the housing cooperative successfully. This can be done by hiring experts or by demonstrating with another collective project that the residents have the necessary skills and can arrange this among themselves.	"The plan for the purchase and operation was unsuccessful, but the result was that Ymere saw that our group was capable to do such a thing. And that we are a group where responsibilities are spread." - Interviewee C Researcher: Social housing associations often indicate that they do not have the confidence that residents can manage a housing cooperative. Because you brought certain people to the conversations and because the street had built and maintained the collective garden together ... that did contribute to trust in the social housing association had in you, I understand? "Certainly." - Interviewee D	-	-

4.3 Knowledge

In this paragraph, the needed knowledge will be defined and the bottlenecks in the process as defined in the research dimensions will be presented. Before the housing cooperative will be realized, the following documents need to be drawn up.

Cooperative project plan

For the cooperative project plan, a housing cooperative can be asked to describe their project objectives, initiators, intended target group, dwellings, required investment, business operations, organizational model, risks of the plan, which (maintenance) tasks will be carried out by the residents themselves (to save money), allocation policy and social vision on the neighborhood ((Karataş, no date b, Jonker-Verkaart, 2016).

Business case

Also, a business case must be drawn up. To be able to do so, according to Jonker-Verkaart (2016), the housing cooperative needs to have the following information: insight into the rents of all dwelling, structural inspections, value analyzes of the houses, multi-year maintenance plan, plans for planned maintenance, fixed charges for the complex (such as taxes and insurance) and the historical acquisition value. Both the bank and the social housing association require a business case.

Additional project plan for the bank

In order to receive a complete plan that gives confidence in the organization of the housing cooperative and its management, according to Lupi (2018), the bank in addition to the costs and revenues in the financial part of the business case also wants information about: the group composition, what binds the residents, statutes and household rules, the location of the houses, the characteristics of the property, the vacancy of the properties or if they are currently being let, the quality and state of maintenance of the houses, the cadastral value of the houses and the market value used by the social housing association.

Additional documents to be drawn up

In addition to the before-mentioned documents, it can already be needed to draw up the following documents, before the property of housing cooperative will be realized: the rent collection policy, the decision-making procedure (if not in the statutes) and a vision document for the project.

Many of the other research dimensions are reflected in this specific research dimension. In order to set up a housing cooperative and then manage it successfully, knowledge is needed about: housing- and construction legislation, real estate finance, property maintenance, the development process as a whole, the social process and the internal organization (after realization and during development) (Cooplinc, no date).

4.3.1 Bottlenecks

In the table below, the found bottlenecks in the knowledge research dimension are presented.

Theme: Knowledge			
#	Bottleneck	Mentioned by	Example (quote)
1	A major bottleneck in gathering the required knowledge is the time that initiators have and can invest in setting up the housing cooperative. Most initiators simply work and cannot invest as much time as professionals.	Interviewee B, C and D	"The biggest problem is that people who start a cooperative simply have work in addition to their work for the housing cooperative. All the work for the housing cooperative, you do that work voluntarily, because you enjoy it. You are always 1-0 behind when you sit at the table with professionals and the municipality." - Interviewee C
2	It is logical that initiatives do not initially have the knowledge required to set up a housing cooperative. After all, they are not real estate professionals. A lot of knowledge is needed to set up a housing cooperative. Much knowledge can be obtained from various sources. However, for one initiative this is a bigger problem than the other. Also, there is a huge difference in knowledge that is needed per initiative. One initiative picks up much more itself than the other.	Interviewee A, B, D, H and I	"I do think that the need for knowledge is partly the task." - Interviewee A "But there are, certainly in the beginning, also things that just not yet have been sorted out." - Interviewee I "Does the group only focus on the program, is the front door green or red? Or does the group want to have much more to say. There is an enormous gradation in it. At De Warren they have now found mooring posts for the outer facade, for circular construction. That's great, but before this interview I had a meeting with an elderly initiative. They won't do that. There is a huge difference in whatever you pick up." - Interviewee H
3	There is a lot of knowledge available that is needed for the development of real estate, that initiatives can use. There are also many standard documents and models available that new initiatives can use as the basis for what they want to draft. It is a bottleneck once this knowledge is not within reach of initiatives or they cannot find it. This is the case with some initiatives.	Interviewee B and D	"Knowledge of development does exist. Much is known about it, including how design processes work for groups. Statutes, business cases, governance models, making decisions. A lot of knowledge is known about this in the world. But is the knowledge known to the group?" - Interviewee B "In part there are real standards. For example a multi-year maintenance plan, there are standards for that. For management too, many documents can be copied, from Owners Associations. Those are not the big things." - Interviewee B "I have looked at examples of successful self-management projects. [...] So we actually looked at a lot of other contracts, and based on that we put together our own contract." - Interviewee D
4	There are costs involved in hiring advisers, and a housing cooperative has great difficulty in collecting these costs, which must be paid with pre-financing. Especially when it is not yet certain that the project will actually be built.	Interviewee I	Researcher: What is the obstacle to not just calling in professionals? "They cost money [...]." - Interviewee I
5	The initiative group that sets up a housing cooperative has a lot of knowledge, because they are part of the project themselves. A policy maker or consultant has less specific knowledge than they do because policy makers are (most times) not part of a project. For the initiative group, however, it is not their paid job to share knowledge. This makes sharing knowledge sometimes difficult.	Interviewee A	"So the knowledge that we now collect, we notice that, everyone finds it extremely interesting. But I am not in the National government scale 14 for 36 hours a week to go and spread that knowledge. And someone who does, is not in such a project." - Interviewee A
6	The advisers appointed for stimulation programs are of little significance for initiatives that themselves have experts in their group. They are meaningful for groups that have no knowledge at all. Although there are initiatives with experts in their group, they still have great difficulty setting up a housing cooperative.	Interviewee A	A number of advisers were appointed during the previous Platform31 action program, which are the same caliber as those we have on the HRW board. What is the meaning of that? Do they have an x number of hours available per initiative? That is nice when we have those 6 artists who again think "gosh, let's set up a housing cooperative". - Interviewee A

Figure 35: Bottlenecks in the knowledge research dimension (own illustration)

4.3.2 Potential solutions for bottlenecks

In the table below, the found potential solutions for the bottlenecks in the knowledge research dimension are presented.

#	BOTTLENECK (Knowledge)	MAJORITY REPORTS		MINORITY REPORTS	
		Attributes	Example	Attributes	Example
1	A major bottleneck in gathering the required knowledge is the time that initiators have and can invest in setting up the housing cooperative. Most initiators simply work and cannot invest as much time as professionals.	-	-	-	-
2	It is logical that initiatives do not initially have the knowledge required to set up a housing cooperative. After all, they are not real estate professionals. A lot of knowledge is needed to set up a housing cooperative. Much knowledge can be obtained from various sources. However, for one initiative this is a bigger problem than the other. Also, there is a huge difference in knowledge that is needed per initiative. One initiative picks up much more itself than the other.	Initiatives must ensure that they have a clear overview of everything they do not know. This allows a clear assignment to be formulated. If this is clear, then knowledge can be mobilized and things can be set in motion for that. A lot of knowledge can be acquired via the internet. In addition, existing initiatives or experts may be asked for (unpaid) advice. Many recent initiatives make use of experts that they have in their circle of friends or acquaintances. These may include architects, structural engineers, planners or lawyers.	"Our proposition is that knowledge, with the correct assignment, can be mobilized and a process can be started for this." - Interviewee A "We have done a lot ourselves, without the internet it would not be possible. A lot of knowledge is available. We have architects friends and we have asked developers to support us." - Interviewee B "I have some personal contacts with people with legal knowledge. My youngest brother is a lawyer. I am good at talking to a lot of people and ultimately having an overview." - Interviewee D	When setting up a board for a housing cooperative, experts can be deliberately put on the board. This ensures that a lot of knowledge is already available. A real estate professional can be hired to gain knowledge.	"With us, the team is explicitly composed on that knowledge. [...] That is expertise that is incredibly important and that we now have on board." - Interviewee A "You can also just have a party who understands the world of project development. How you do that. Who can make the right business case, who knows the ways to finance, can really estimate what is realistic. Just as well as that you ultimately need an architect to think with you about the building that you have in mind." - Interviewee I
3	There is a lot of knowledge available that is needed for the development of real estate, that initiatives can use. There are also many standard documents and models available that new initiatives can use as the basis for what they want to draft. It is a bottleneck once this knowledge is not (yet) available in initiatives. This is the case with some initiatives.	To make knowledge more accessible for various initiatives, a central body such as Cooplink can be used. Cooplink has been around for some time, but has been the national association for housing cooperatives in the Netherlands since the end of 2019, but still needs to professionalize considerably.	Researcher: What could be the most important task for Cooplink? "I think it is very good that there is a connection between cooperatives. [...] Here too, the knowledge is with the initiatives, how do you remove that from the initiatives and make it available to others?" - Interviewee A	-	-
4	There are costs involved in hiring advisers, and a housing cooperative has great difficulty in collecting these costs, which must be paid with pre-financing. Especially when it is not yet certain that the project will actually be built.	To remove this bottleneck, a subsidy could be given again, for the first phase of the project, as the province of Noord-Holland has done for a while and which various housing cooperatives have used.	"Municipalities and provinces could also support this a bit. Give an initiative a subsidy of 10 or 15 thousand euros, which is not that much money, in order to be able to get a professional involved." - Interviewee I	It would help if, for example, the municipality makes an advisor available, for which initiatives do not have to pay if they are still in the initiative phase.	"Then it is nice to have an independent advisor, for whom you do not have to pay immediately. I am also very happy that the municipality of Amsterdam makes this possible through! WOON." - Interviewee H
5	The group that sets up a housing cooperative has a lot of knowledge, because they are part of the project themselves. A policy maker or consultant therefore has less specific knowledge than they do because they are (most times) not part of a project. For the group, however, it is not their paid job to share knowledge. This makes sharing knowledge sometimes difficult.	-	-	-	-

<p>6. The advisers appointed for stimulation programs are of little significance for initiatives that themselves have experts in their group. They are meaningful for groups that have no knowledge at all. Although there are initiatives with experts in their group, they still have great difficulty setting up a housing cooperative.</p>				
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Figure 36: Potential solutions for the bottlenecks in the knowledge research dimension (own illustration)

4.4 Financial

In this paragraph, the financial process, needs and possibilities of a housing cooperative are described and the bottlenecks and potential solutions for these as defined in the research dimensions are presented.

4.4.1 Financial process, needs and possibilities

As described in the research dimensions paragraph, most housing cooperatives start small, which means that they don't have a lot of equity that they can use. Most recent initiatives get a loan at the German GLS bank. It differs per initiative which percentage of the total costs the bank offers a loan for. The bank so far does not offer a loan for 100% of the costs. This means that equity must always be contributed. Initiatives do this differently, but in general, they have the choice of applying for grants, issuing bonds (through crowdfunding), attracting money from small investors, applying for extra loans or putting in money from the members of the housing cooperative. An example of the structure of the financing of a housing cooperative with 33 homes which is almost being built in Amsterdam can be seen in the figure below.

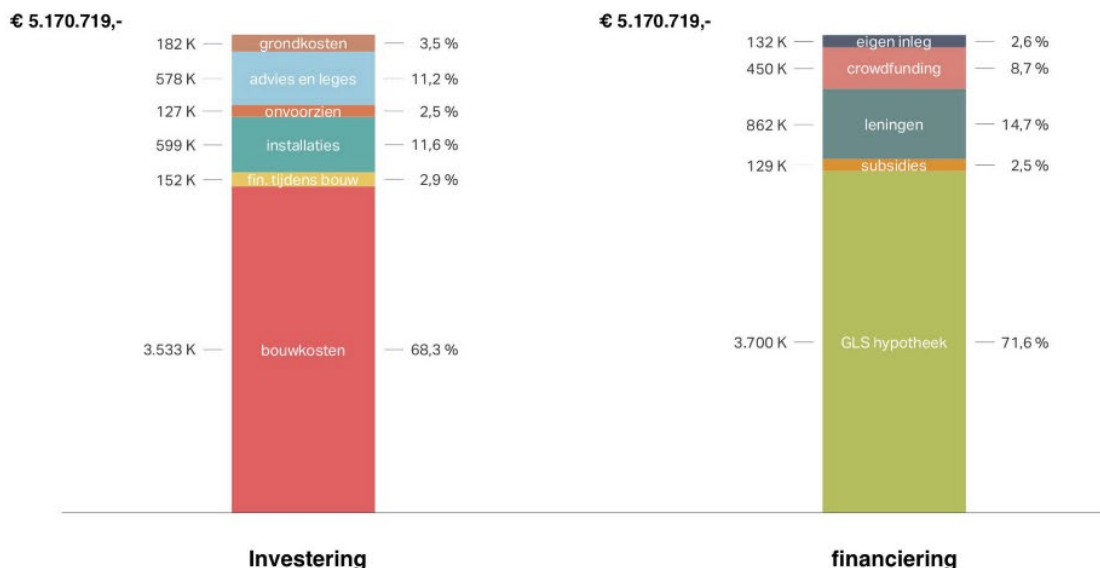


Figure 37: Structure of the financing of a housing cooperative in Amsterdam (de Nieuwe Meent, 2019)

Banks issue the loan for a housing cooperative as soon as the All-in-one Permit for Physical Aspects (Dutch: Omgevingsvergunning) has been issued and the building contract has been signed. Some other parties that also issue a loan only do so as soon as the bank issues its loan. All costs incurred before that time, the pre-financing costs, must be paid from other sources of financing. The largest cost items for a housing cooperative in the pre-financing are the preliminary design, final design and the building permit (interviewee H).

4.4.2 Bottlenecks

In the table below, the found bottlenecks in the financial research dimension are presented.

Theme: Financial			
#	Bottleneck	Mentioned by	Example (quote)
1	The bank only gives a loan of a certain percentage of the total costs. The bank issues the loan as soon as the All-in-one Permit for Physical Aspects and the building contract have been issued and signed. All costs incurred before that time, the pre-financing costs, must be paid from other sources of financing. Initiatives do this in a different way, but in general they have the choice of applying for subsidies, issuing bonds through crowdfunding, attracting money from small investors, applying for extra loans or putting in money from the members of the housing cooperative. This causes problems for many housing cooperatives, because they find it difficult to get this financing together. There is no fixed, clear party where money can be raised to supplement the bank's loan that can be used for pre-financing. In particular the income from crowdfunding is very uncertain and subsidies can be abolished every year. In addition, the residents themselves do not always have money available to invest in the project.	Interviewee A, B and H	"The bank always goes last. Once the All-in-one Permit for Physical Aspects, the building contract have been issued and signed and the long-term lease agreement has been granted, the bank will issue the loan. So basically you have to finance everything for that moment in one way or another." - Interviewee H "There are a number of things that make the pre-financing costs expensive. Making a preliminary design and final design and the building permit. A building permit in Amsterdam quickly costs 100,000 euros. A building permit is a percentage of the building costs. On the whole it is little, but because you have to pre-finance it is a lot." - Interviewee H
2	In some municipalities, the land has to be paid for even before the bank has issued its loan. This considerably increases the pre-financing costs. Most initiatives already have difficulty paying the pre-financing costs.	Interviewee A, B, H and I	"With experience with CPOs, Amsterdam has set up the process in such a way that the costs come late in the process. Not every municipality does that." - Interviewee H Researcher: Imagine if the municipality of Rotterdam would do the same as Amsterdam, with the land, would your previous project have succeeded? "That makes a difference, of course, because that means that you have not put the costs for the construction phase on your exploitation." - Interviewee A
3	In general, it is very difficult for initiatives to get a piece of land to build a housing complex on. Limited financial sources play an important role in this. For that reason, housing cooperatives lose from investors if they are also allowed to register for a certain piece of land.	Interviewee A, B, C, H and I	"Housing cooperatives always lose from a market party." - Interviewee C
4	The (pre-financing) costs incurred by a housing cooperative that buys their property from a social housing association are considerably lower than the pre-financing costs incurred for new construction. This is because there are no costs for the preliminary design, final design and building permit. However, the amount that housing cooperatives receive from the social housing associations (€ 5000) is too little to cover the costs they make.	Interviewee C and D	"All those little bits make a nice sum. [...]" Researcher: What is the approximate amount to think about? "That goes towards € 15,000."
5	It is a bottleneck that there is only one (German) bank (GLS) that is currently financing housing cooperatives in the Netherlands. It would be easier for initiatives to go to a Dutch bank. The majority of Dutch banks are not concerned with housing cooperatives. This can have various reasons. Rabobank, which would like to finance housing cooperatives, is unable to make a better offer that comes close to the GLS banks offer. The risk model that they have drawn up together with the ECB (because they are a large bank) offers no possibilities for a better offer, whereby they could take on a higher percentage of the total financing burden with a lower interest rate. The risk model of the GLS bank has also been approved by the ECB, but they probably use an ECB standard model, which offers more room when estimating the risks.	Interviewee E	"They (GLS) may estimate the risks lower than we do. This is due to our risk models. Our risk model is made in consultation with the ECB. Drawing up a risk model is expensive and difficult. Unless you can use the standard models, if you are a small bank. But we are very large, so we have a bank-specific risk model." - Interviewee E

Figure 38: Bottlenecks in the financial research dimension (own illustration)

4.4.3 Potential solutions for bottlenecks

In the table below, the found potential solutions for the bottlenecks in the financial research dimension are presented.

#	BOTTLENECK (Financial) (summary)	MAJORITY REPORTS		MINORITY REPORTS	
		Attributes	Example	Attributes	Example
1	There is no fixed, clear party where money can be raised to supplement the bank's loan that can be used for pre-financing.	<p>For some initiatives, the difficulties with mainly pre-financing and the contribution of equity in addition to the bank loan are so great that they enter into partnerships with investors or social housing associations. These parties develop the real estate and the housing cooperative buys this with a turn-key agreement. This means that they pay for the building the moment they can enter it and therefore there is income from the rental.</p> <p>If these parties are willing to do so, it will solve many of the financing problems for housing cooperatives. However, cooperation with these parties makes the housing cooperative more vulnerable and more dependent. The commissioning authority of the housing cooperative is also moving more towards the background.</p>	<p>"That is why we now have all the forms in which we work with a social housing association and a private small investor. That they now finance the planning process and that we only purchase real estate at the very end." - Interviewee A</p> <p>"Then the commissioning of the housing cooperative will fade into the background." - Interviewee H</p> <p>"The projects that we are currently involved in, we are nevertheless dependent on the parties with whom we work. This makes us vulnerable to the conditions that can change." - Interviewee A</p>	<p>More use could be made of people who live in the same city and want to socially invest their money in an initiative that they can walk past, rather than in a general fund. This does not concern a few hundred euros, but larger amounts.</p>	<p>"There are enough people in the city who have built up a certain amount of wealth and who want to make it work for society." - Interviewee A</p>
		<p>This bottleneck would be resolved if there was a party that wanted to issue loans on favorable terms. This can be the municipality, province or the government. The province of Noord-Holland has done this for a while, but they have stopped doing this. They gave loans up to 200,000 euros, on favorable terms. Such a fund could, for example, be placed with SVn (Stimuleringsfonds Volkshuisvesting Nederlandse gemeenten).</p>	<p>"Or like in Switzerland, where you can get loans from a revolving fund at very low interest rates, which run for 10 years and which can be 10% of the initial set-up costs." Researcher: Would you also see that as a possible solution in the Netherlands? "If you want the housing cooperative in the Netherlands to remain no exception, but really become a third building flow, then that is a fundamental condition." - Interviewee A</p> <p>"Municipalities can borrow at historically low interest rates. If the City of Rotterdam were to say that for the first ten years they were going to invest part of the equity of cooperative initiatives, it would make a huge difference." - Interviewee A</p> <p>"But you can of course solve this problem with the municipal bank. [...] It would be nice if you had a revolving fund here within the municipality or in the province or the state, whereby you can solve the rest of the financing problem." - Interviewee C</p> <p>"It is the key. The moment there is a fund where you can borrow 10% to 15% of your foundation costs for 15 to 20 years, with a low interest rate, then it starts running." - Interviewee H</p>	<p>Housing cooperatives that purchase property from social housing associations that are on leasehold land that has been bought off, can capitalize the ground lease. With the money that is released, (part of) the houses can be paid for. However, this is not possible in every city and in any case (it was not possible at the copekabana case in Amsterdam, but it was possible at the Roggeveenstraat case).</p>	<p>"Haag Wonen had bought the ground lease forever. We have taken over everything from Haag Wonen, we gave the land back to the municipality, so we capitalized the ground lease, we were paid cash for that and a large part of the transaction was funded. We then took the land back into leasehold, but now we pay the ground rent compensation every year." - Interviewee D</p>
		<p>There are organizations to which multiple housing cooperatives are affiliated. They transfer the money that they have left to a shared account, from which new housing cooperatives are established. This can offer an opportunity to make it easier to obtain to supplement the bank's loan. The Mietshäuser Syndikat in Germany is an example of such an organization.</p>	<p>"In countries where the cooperative model is more common, there are all sorts of ways, including cooperatives that put money together, to obtain financing for new projects." Researcher: Mietshäuser Syndikat are you aiming at? "Exactly." - Interviewee A</p>	<p>If the social housing association agrees to a sale price which is lower than 50% of the market value (which is not allowed by law), the housing cooperative can pay the money that they wanted to use for the renovation to the social housing association as if it was for the purchase of the homes. The social housing association can then place this money into a maintenance fund, from which the housing cooperative can pay for the renovation. This is only possible if a major renovation is required. Also, this money may only be spent on homes where people live with incomes below the social housing income limit.</p>	<p>"Then we paid half, but part of that money went into a maintenance fund, the roofs of which were paid. In that sense we have a more than generous arrangement." - Interviewee D</p>

<p>2. The land has to be paid for even before the bank has issued its loan.</p>	<p>Municipalities that only ask for money for the land later in the process could explain municipalities where this is not yet the case how they do this. This way, this bottleneck is solved.</p>	<p>"Then someone still has to travel from Amsterdam to Rotterdam. Perhaps Maarten van Poelgeest should visit sometime." - Interviewee C</p> <p>"Rotterdam can prevent pre-financing by arranging the process more conveniently. [...] that they only have to settle the land price after the building permit has been granted and the initiative starts to build." - Interviewee H</p>		
<p>3. It is very difficult for initiatives to get a piece of land.</p>	<p>If the municipality makes building land available and uses a tender to choose the party that can buy the land, the municipality must only open the tender for housing cooperatives (same solution as presented in table about stakeholder solutions).</p>	<p>"But then as a municipality you have to state that what you put there is guaranteed [...] low and middle rent. Otherwise you are giving away gifts." - Interviewee C</p>	<p>Municipalities can also manage cooperation between investors and initiatives without having to own land themselves. For example, they can broaden the zoning plan, provided that an investor includes a housing cooperative in his plan. However, some municipalities are reluctant to make separate agreements with developers.</p>	<p>"For example, the Bajesdorp housing cooperative. The municipality said there should be a breeding place. AM has won the tender for the entire area of the Central Government Real Estate Agency, [...] eventually an agreement was concluded between the residents and AM, in which it is stated that the residents are buying a piece of land and developing their own thing (housing cooperative) there." - Interviewee H</p>
<p>4. The amount that housing cooperatives receive from a social housing association (€ 5000) is too little to cover the costs.</p>	<p>To remove this bottleneck, a subsidy could be given again, for the first phase of the project, as the province of Noord-Holland has done for a while and which various housing cooperatives have used (same solution as presented in table about stakeholder solutions).</p>	<p>"In the province of Noord-Holland was a very nice arrangement for starters with self-build. That covered the cost up. But this arrangement is unfortunately no more." - Interviewee C</p>		
<p>5. Dutch banks are unable to make an offer similar to the German GLS bank's offer.</p>	<p>In order to make an offer similar to the German GLS bank's offer, Rabobank must estimate the risk of a housing cooperative lower. This lowers the interest that they charge for the loan. To be able to do this, something has to change in the system, so that a lower risk rating can be used for housing cooperatives. In addition, it must be decided at policy level within the bank that Rabobank accepts and wants to offer that.</p>	<p>"We must see whether we can make a different assessment of the risk of the cooperative. Or accept that the return is lower for us. That is a policy issue. Profitability may then come under pressure and that is not allowed. Or something must change in the system by using a lower risk rating for cooperatives." - Interviewee E</p>	<p>There are various ways in which it may be possible for banks to estimate the risk of a housing cooperative lower. The first is to prepare the financing proposal in the bank's language. An information memorandum can be drawn up, containing a very comprehensive, weighted business case. It is an independent document prepared by a third party. Banks are familiar with this type of document.</p>	<p>"When we had drawn the Lloyd Pier, we had an information memorandum drawn up with Timpaan. [...] In it you show the entire plan, what your financing structure looks like, the risk analysis, what the collateral behind it is. A very comprehensive, weighted business case in which we not only show our side, but where a third party also says "they organized it that way, that is the risk...". This makes it an independent document, so that financiers understand how things work. The first round with the financiers with that document showed that they all wanted to finance. [...] What about liability, the capital of the members, who is the first to bear the risk and who is the next?" I think you should work this out as a project and present it to them in the language of the financiers." - Interviewee A</p>
			<p>When there are more initiatives, the market share is increasing. It then becomes worthwhile to make a financial product for it, which banks can use as standard for housing cooperatives.</p>	<p>"In part it is about market share, although for housing cooperatives there is not that much yet. They do see that a market is emerging there." - Interviewee H</p>
			<p>It must become clearer what a housing cooperative is. What responsibilities do they have and what rules and laws do they comply with? This should also make the assessment process easier for banks.</p> <p>This has a connection with the fact that the housing cooperative is not sufficiently defined in law, which is often described as the lack of a standard (for what requirements a housing cooperative must meet).</p>	<p>"And the initiative meets the following legal conditions, so we also know that it is not some sort of timebook allowance with foreign money, these are also important factors. If that happens then I see it taking a bigger leap. Making the assessment process easier for banks can save a lot of time." - Interviewee H</p>
			<p>A fund that also controls housing cooperatives on certain set conditions and, as it were, gives them a seal of approval could also help banks to estimate the risk of that housing cooperative lower.</p> <p>That seal could also be given by an organization such as the Mletshäuser Syndikat, if it has developed far enough.</p>	<p>Researcher: That would help banks if initiatives get the support of such a fund, right?</p> <p>"Yes, banks will know that an initiative has been allowed, the credit has been approved, the initiative has gone through due diligence, there is a stamp on it." - Interviewee H</p>

Figure 39: Potential solutions for the bottlenecks in the financial research dimension (own illustration)

4.5 Social/cultural

For these findings, there has been searched for social/cultural process-related bottlenecks and solutions as defined in the research dimensions.

4.5.1 Bottlenecks

In the table below, the found bottlenecks in the social/cultural research dimension are presented.

Theme: Social/cultural			
#	Bottleneck	Mentioned by	Example (quote)
1	In the Netherlands various forms of co-living exist. However, joint development is not yet very common in Dutch culture.	Interviewee A and I	"There are all kinds of forms and connections of self-organization. I just think that the step to realizing new construction is complicated. [...] The culture of commissioning. The realization that that is possible. That people understand that that is possible, that you can set up a cooperative and what that requires. That is reserved for few." - Interviewee A
2	The traditional social tenant wants a good home that he has no worries about.	Interviewee C and I	"In 2014 I presented the first ideas about self-management to the tenants' association. [...] There was little enthusiasm. [...] The traditional social tenant wants a good home without worry." - Interviewee C "That is because we have really good social housing in the Netherlands, there are few countries that do as well as we do. Also of fairly high quality in general. This ensures that you do not have large groups looking for the cooperative form. [...] both the socialists and the Christians love helping the poor, but also love keeping them in that position. That is nice for some, but people are increasingly losing their own initiative, it is a kind of hospitalization." - Interviewee D
3	No space is created for residents to invest in their own home. That does not contribute to changing a culture that lacks self-organization.	Interviewee C	"You now have financial arrangements for self-made facilities (Dutch: Zelf Aangebrachte Voorzieningen, ZAVs), we now also have to deal with that, so then you can install a new kitchen yourself, but you have to write it off in 10 years. So after 10 years you get nothing in return. [...] So nobody's gonna do that. No space is created for residents to invest in their own environment." - Interviewee C
4	With regard to the professional parties, on the one hand there are parties who hide behind the fact that the housing cooperative, the joint development of homes by citizens, is not yet part of Dutch culture and on the other hand there are parties that are trying to gain an advantage from it.	Interviewee D	"There is indeed less environment and less culture to deal with. That makes it more difficult. That the banks think they don't know it and therefore don't want it. Contractors are sometimes hesitant or contractors think they can take advantage of the inexperienced types." - Interviewee D
5	The cooperation between groups and professionals does not always go well, because both parties are not used to doing this. However, there is also an interviewee who says that they have been told that they are better clients than market parties.	Interviewee H Interviewee B	I believe that that is an obstacle (the collaboration). "- Interviewee H "We have been told that in some cases we are better clients than other companies sometimes are. [...] The collaboration is going very well and is positive between professionals and our group." - Interviewee B

Figure 40: Bottlenecks in the social/cultural research dimension (own illustration)

4.5.2 Potential solutions for bottlenecks

In the table below, the found potential solutions for the bottlenecks in the social/cultural research dimension are presented.

#	BOTTLENECK (Social/cultural)	MAJORITY REPORTS		MINORITY REPORTS	
		Attributes	Example	Attributes	Example
1	In the Netherlands various forms of co-living exist. However, joint development is not yet very common in Dutch culture.	-	-	if the housing cooperative becomes more known, this will contribute to the number of initiatives and ultimately to a change in culture. To reach this, the housing cooperative sector has to become considerably larger which can take a long time.	"In the sense that more awareness is needed. I'm working on it. [...] Incidentally, I have noticed that since the action plan (Actieplan wooncoöperaties Amsterdam) has been in place, I have been quite busy with initiatives that come along. Those are things that help." - Interviewee H
2	The traditional social tenant wants a good home that he has no worries about.	-	-	At the moment, a tenant does not have much interest in his home, since it is not his own property. He will not get back the effort he puts into it. This should be made possible in a way.	"Shifting control over the residents. You have to create room for ambition. If the tenant has no interest in his own rental home, he will do nothing about it." - Interviewee C
3	No space is created for residents to invest in their own home. That does not contribute to changing a culture that lacks self-organization.	-	-	To remedy this, more room must be made for the tenant's ambitions and investing in his rental home must become more attractive.	"Shifting control over the residents. You have to create room for ambition. If the tenant has no interest in his own rental home, he will do nothing about it." (same quote is above) - Interviewee C
4	With regard to the professional parties, on the one hand there are parties who hide behind the fact that the housing cooperative, the joint development of homes by citizens, is not yet part of Dutch culture and on the other hand there are parties that are trying to gain an advantage from it.	-	-	-	-
5	The cooperation between groups and professionals does not always go well, because both parties are not used to doing this. However, there is also an interviewee who says that they have been told that they are better clients than market parties.	-	-	if initiatives unite, they can start the conversation with different professions about their collaboration. This allows the knowledge resulting from these conversations to be shared within the profession.	"What can help is that initiatives will unite themselves at a given moment and start a conversation with architects and that there will also be a circle of knowledge sharing among architects." - Interviewee H

Figure 41: Potential solutions for the bottlenecks in the social/cultural research dimension (own illustration)

4.6 Legal/policy

For these findings, there has been searched for legal/policy laws and regulations-related bottlenecks and solutions as defined in the research dimensions.

4.6.1 Bottlenecks

In the table below, the found bottlenecks in the legal/policy research dimension are presented.

Theme: Legal/policy			
#	Bottleneck	Mentioned by	Example (quote)
1	<p>The law does not describe clearly enough what a housing cooperative is and what conditions a housing cooperative could meet. As a result, municipalities are not sure how to deal with the housing cooperative. The limited description does not provide sufficient guidance to be able to adapt their existing laws and regulations or to make a new policy for the housing cooperative. If this would have been made clearer, municipalities could, for example, more easily adjust their land policy with regard to the housing cooperative. Because then it is clear which conditions the housing cooperative meets that apply to this adjusted policy. This also applies to obtaining certain financing products and funds that could be set up in the future. These funds could state that a housing cooperative is eligible for funding when certain requirements are met.</p> <p>This is often described as the lack of standards. An important part of the need for standardization is about being able to offer guarantees to parties with whom a housing cooperative is involved. If the housing cooperative is a known standard, then everything depends on each other, from land and housing visions, to policy and financing options.</p> <p>In addition, the fact that the housing cooperative is briefly described in the law (and there are no standards) contributes to the lack of understanding about the position of the housing cooperative in the real estate market. Namely, between the social and market sectors. If this were arranged, an integrated policy could be pursued, in which different policy documents are coordinated with each other, related to the housing cooperative. That is not the case now, which limits the possibilities.</p>	Interviewee A, H and I	<p>"What would be a reason for the municipality of Rotterdam to charge a different land value for cooperative societies? They must then have a kind of guarantee that cooperatives have indeed laid down in their statutes that you will continue to operate and not sell after 20 years. That is what the need for standardization is about: that you can thereby offer guarantees to the parties with whom you have to deal, who make clear to everyone what it is that we are talking about." - Interviewee A</p> <p>"The most important obstacle, and in the end it is in many policy frameworks, the housing cooperative is a social initiative for both social and middle rent, is that you are not a market party. But you fall in between, we do not know that at all in the Netherlands. There are social housing associations and project developers, that is in everything, that is in very small things: for the law, a cooperative is a company, but housing cooperatives for middle-income groups are also social initiatives. [...] The Netherlands has no frameworks for that at all and that is what hinders a lot. [...] It is clear, but it is also very difficult." - Interviewee I</p>
2	<p>Some municipalities offer the possibility to receive a discount on land through an action plan for mid-rent. Currently, two municipalities adopted an action plan for housing cooperatives (February 2020). However, the action plans 'mid-rent' and 'housing cooperatives' are not aligned, which limits the possibilities for housing cooperatives that want to offer mid-rental housing and excludes them in certain areas.</p>	Interviewee A	<p>"As far as we are concerned, it is about the fact that we are allowed to make a number of apartments that are larger, which therefore have a higher rent than what is in the middle rent action plan (max € 950)." - Interviewee A</p>
3	<p>The tax legislation is far too unclear for housing cooperatives. They can choose the legal entity of an association and if they do not buy real estate from a social housing association, also the legal entity of a cooperative association. For both cases it is not clear what the consequences are in terms of taxes.</p> <p>Housing cooperatives apply for rulings (Dutch: vooroverleg), because tax lawyers are also unable to resolve this unclarity.</p>	Interviewee A, D and H	<p>"What I think could be even clearer is tax legislation in the area of corporate taxation. Income tax, corporation tax. That can be a bit clearer, that is now very puzzling how to get there." - Interviewee H</p>
4	<p>Some municipalities have standards for the number of parking spaces per home. For the feasibility of the business case it would make a difference for initiatives if they didn't have to build parking spaces. However, this is not possible. Also if residents consciously sign for a home without a parking space.</p>	Interviewee A	<p>"So we need less parking space than normal standards. That's possible, because the group that steps in is responsible for it. On the other hand, it makes a big difference in your operation. It has a huge impact on the feasibility of your projects. Because 60 parking places cost money." - Interviewee A</p>
5	<p>It is currently unclear whether a resident who cancels his membership of the housing cooperative can continue to live in the building. This is allowed according to the tenancy law, but there are several contractual clauses about the compulsory relocation after cancellation of membership, of which it is not clear whether these will stand in court.</p>	Interviewee A and H	<p>"In the Netherlands, if you cancel your membership of the housing cooperative, you can continue to rent. Then you can put legal rhetoric in your contract for urgent personal use."</p> <p>Researcher: You mean "reasonableness and fairness," which is not canceling membership but continuing to live.</p> <p>"Yes, things like that. And that membership and renting are inextricably linked, but the legislator can really arrange a piece for that." - Interviewee H</p>
6	<p>The way in which tenders are now drawn up is not necessarily a problem in the sense that it blocks the development of housing cooperatives (vice versa), but the municipalities that now issue tenders for housing cooperatives have organized this process too complicated.</p>	Interviewee H and I	<p>"There are many demands on the initiative, making it a sort of all sorting effect." - Interviewee I</p>

Figure 42: Bottlenecks in the legal/policy research dimension (own illustration)

4.6.2 Potential solutions for bottlenecks

In the table below, the found potential solutions for the bottlenecks in the legal/policy research dimension are presented.

#	BOTTLENECK (Legal/policy)	MAJORITY REPORTS		MINORITY REPORTS	
		Attributes	Example	Attributes	Example
1	The law does not describe clearly enough what a housing cooperative is and what conditions a housing cooperative could meet. As a result, municipalities are not sure how to deal with the housing cooperative. The limited description does not provide sufficient guidance to be able to adapt their existing laws and regulations or to make a new policy for the housing cooperative.	Certain requirements may be imposed on the statutes of housing cooperatives, so that they meet the standards set. A quality mark can also be drawn up that determines the criteria for the standard and tests it for each initiative.	"It must be clear what a housing cooperative is, what it can and may do. This is possible via statutes. Or via a certain standard, a quality mark. The municipality can then say that they only do business with housing cooperatives that meet these requirements" - Interviewee B	Research should contribute to how policies in different Dutch cities can be adjusted to each other, so that national standards can also be applied in each city.	"If it is a known standard, then everything depends on each other. The fact that you can get loans for your pre-financing, the fact that there is a guarantee fund, so that you can take out loans with lower interest rates. Those are things that are tied together. I think it would be very nice, that is perhaps a task of Platform31 and CoopLink, that a kind of structuring will arise in the Netherlands in what happens in the different cities. How can you ensure that this is consistent with each other and is about the same, so that the 'Bank Nederlandse Gemeentes' also starts a loan program for cooperatives, if they meet here and here. That it is not just a Rotterdam story." - Interviewee A "A standard can help you to overcome operational obstacles more easily. You don't have to explain what you are going to do, because that is already described somewhere. And then a bank can also say that if that is the format, the standard, it is not private and not a corporation, but a cooperative, then you can put a certain product in financing for that. Then a standard helps you to solve such operational problems. You can then go to a municipality and say that you are a cooperative with so many percent social and so many percent middle, then they can say which housing rule fits in with that and how they handle the leasehold. Then it's all easier." - Interviewee C
2	Some municipalities offer the possibility to receive a discount on land through an action plan for mid-rent. Currently, two municipalities adopted an action plan for housing cooperatives (February 2020). However, the action plans 'mid-rent' and 'housing cooperatives' are not aligned, which limits the possibilities for housing cooperatives that want to offer mid-rental housing and excludes them in certain areas.	-	-	In order to ensure that there is an integrated policy, a feedback loop must be organized between project management and policy management within the municipality.	"The point is that the municipality organizes its own internal process and that they learn from the processes and projects that run there. Ensure that there is a short circuit between project management and policy management." - Interviewee A
3	The tax legislation is far too unclear for housing cooperatives. They can choose the legal entity of an association and if they do not buy real estate from a social housing association, also the legal entity of a cooperative association. For both cases it is not clear what the consequences are in terms of taxes. Housing cooperatives apply for rulings (Dutch: vooroverleg), because tax lawyers are also unable to resolve this uncertainty.	-	-	-	-
4	Some municipalities have standards for the number of parking spaces per home. For the feasibility of the business case it would make a difference for initiatives if they didn't have to build parking spaces. However, this is not possible. Also if residents consciously sign for a home without a parking space.	-	-	-	-
5	It is currently unclear whether a resident who cancels his membership of the housing cooperative can continue to live in the building. This is allowed according to the tenancy law, but there are several contractual clauses about the compulsory relocation after cancellation of membership, of which it is not clear whether these will stand in court.	-	-	-	-
6	The way in which tenders are now drawn up is not necessarily a problem in the sense that it blocks the development of housing cooperatives (vice versa), but the municipalities that now issue tenders for housing cooperatives have organized this process too complicated.	-	-	The tender process could be simplified through a dialogue.	"You can do it in two or three steps. I do think you should enter into a kind of dialogue with initiatives, in which you ask what could be done on that lot." - Interviewee H

Figure 43: Potential solutions for the bottlenecks in the legal/policy research dimension (own illustration)

5. Conclusion and discussion

In this chapter, the conclusions on the different sub research questions and the main research question will be drawn. Bottlenecks and potential solutions mentioned by just one interviewee are not extensively discussed in the conclusion.

5.1 Stakeholders interests and ambitions

In this paragraph the following sub research question will be answered:

- **What are the contradicting interests and ambitions the internal and external stakeholders have that could cause bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?**

Contradicting interests and ambitions

There are a few contradicting interests among certain stakeholders, which cause bottlenecks in the process of realizing a housing cooperative in the Netherlands. For a housing cooperative that wants to buy property from a social housing association, the contradicting interest in the selling price for the property is the most important bottleneck. The housing cooperative usually is not able to pay the market value and the social housing association does not want to charge less than the market value, because there are enough parties on the free market who can afford the market value.

Housing cooperatives that want to develop their property themselves are more likely to be confronted with the contradicting interest between housing cooperatives and the municipality, in the land price. It differs per municipality and calculation method that the relevant municipality uses to calculate the land price, but in general, housing cooperatives cannot pay the price that the land would yield on the free market. Many municipalities make no exception for housing cooperatives and therefore charge the same amount as they ask market parties.

The third contradicting interest, between the Ministry of IKR and most social housing associations, does not directly cause bottlenecks for initiatives that want to start a housing cooperative. The ministry wants social housing associations to sell houses to housing cooperatives, but social housing associations do not want that (for various reasons). However, initiatives would indirectly be bathed more if this bottleneck was resolved or if the focus of the ministry was shifted and their time and money were invested in stimulating other aspects of the housing cooperative.

The respective conflicts of interest are supported by various underlying interests of the relevant stakeholders. Although these interests cause problems, they are not always opposed to the interests of other stakeholders.

Stakeholder-specific bottlenecks

Stakeholder: Social housing association

Here, the stakeholder-specific bottlenecks that are not directly conflicting with the interests of other stakeholders are discussed. Despite the conditions for the sale of discounted property which are described in the experimental policy rule, social housing associations are still of the opinion that social capital is leaking away. On the one hand, because (a minority of) people with an income higher than the social housing income limit is allowed to live in the houses of the housing cooperative and on the other hand because the money, the rental income, gets stuck in the association as soon as the loans are paid off. If the housing cooperative remains an independent initiative that does not commit itself to other organizations this money won't be invested in other real estate. This opinion is reinforced because several housing cooperatives that are not affiliated with the Mietshäuser Syndikat in Germany (where the housing cooperative sector is much larger than in the Netherlands) do not use their assets to build more houses. They see managing their existing housing stock

sustainably and the safety and security of retaining existing homes as more important than making risky investments.

Social housing associations also believe that they are the ones who provide affordable rental properties for people with a lower income because these people have no money to buy a house themselves. Social housing associations think it is strange that they should give a discount on their property so that people with a lower income can still 'buy' a house together with their association (housing cooperative).

The rules for housing cooperatives that buy property from social housing associations are also very strict. The residents can personally get little financial benefits from this. For some homes, the rent itself becomes even more expensive, such as at the case 'Woonvereniging Roggeveenstraat'. If an initiative is given co-optation right, if they have the certainty that the complex will continue to exist in the long term and if the initiative has a great deal of freedom in adapting the houses according to its own judgment, then social housing associations see no advantages for the residents in having the property in ownership by the housing cooperative.

The fact that there are only a few initiatives that want to collectively purchase their homes does not contribute to making the sale of property to housing cooperatives more common, for social housing associations. Due to the small number of initiatives, the sale of several homes at the same time to a housing cooperative is currently still very new and most social housing associations are not familiar with the process. This ensures that the sale for social housing associations is a lot of work, although it will always be custom work, which takes more time than a standard process.

To get a social housing association so far as to sell the houses to a housing cooperative, building a good relationship between the housing cooperative and the social housing association is very important. However, this is difficult, especially in the case of larger social housing associations, due to the hierarchy within the company and the many changes in personnel involved in the projects. Housing cooperatives do not just get to speak to the director or decision makers easily.

Also, social housing associations say they have little faith in the management skills of residents. This involves performing maintenance, but also coordinating renovations and controlling the costs involved. If the property is ever sold to a third party, the social housing association will get back the discount they have given on the market value when they are sold to the housing association. The increased value of the building must be shared as well. Social housing associations are afraid that the value will not increase if the building is poorly managed.

Stakeholder: Municipality

Released land is often issued via a tender to the party that offers the most for it. When housing cooperatives look for land to develop their homes on and they participate in such a tender, they almost always lose from market parties, because market parties can offer more for the land. Because municipalities do not want to provide individual tailor-made solutions, they set up policy frameworks within which the relevant projects fall. If a project does not fall within a policy framework, it will take a lot of effort for both the municipality and the project to implement it. There are still few municipalities that have a policy framework for housing cooperatives. The unfamiliarity with the housing cooperative of the municipality can be a reason for the lack of this policy. The lack of this policy can also be a reason why municipalities are unfamiliar with the housing cooperative. The unfamiliarity of the financial construction of the housing cooperative, which lies between that of market parties and social landlords, also contributes to the ignorance of the concept. In the Netherlands, people are not familiar with this construction.

Potential solutions for contradicting interests and ambitions

In this conclusion, the potential solutions for contradicting interest and ambitions are presented for the social and the middle segment separately, because the potential solutions for both segments differ.

Social segment

Social housing associations propose to focus more on the management cooperative, whereby a management party supports the housing cooperative. This offers the social housing associations the certainty that the value of the building will not deteriorate. It also solves many financing problems for the housing cooperative. A housing cooperative in the form of a management cooperative can still have a great deal of freedom in managing and dealing with the building and can also get co-ownership right. Many goals a housing cooperative could have can still be achieved with the management cooperative. Next to this, initiatives must be aware of the goals they aim to reach with their housing cooperative. Is the goal to have the ownership of the dwellings or is it being able to live with a like-minded group of people? Some social housing associations go far in the possibilities that they offer to management cooperatives. There are examples where the initiative is allowed to design their own building, which the social housing association then builds for them. The management cooperative seems to be a potential solution for groups that have an income that suits a social rental home.

However, this solution raises a number of issues. The long-term affordability that most housing cooperatives want is not completely guaranteed when the property is owned by a social housing association. The rent can be increased and the property can be sold. However, rules can be drawn up for this and these could be guaranteed via the Housing Act. Those rules are already in force at the moment. Also, housing cooperatives may not want to use this option. This option makes it impossible for housing cooperatives to financially help other housing cooperatives, for example through a similar model to the Mietshäuser Syndikat in Germany. Next to helping other housing cooperatives, it can be a goal to withdraw real estate from the speculative market in general. Both goals are not achievable if the property keeps being owned by a social housing association.

On the other hand, for housing cooperatives that do own their property themselves but that do not have the goal of helping other housing cooperatives, the question is whether they can be checked well enough, to prevent them from selling their property. This is important if long-term affordability is the goal for the municipality and if the housing cooperative has received (financial) support from the municipality or other government agency. To close the gap in the housing market, it is likely that long-term affordability is a goal for the municipality. Most housing cooperatives now say that long-term affordability and lower rents are their goals as well, and they also record this in their statutes or the municipality records it in the leasehold agreement for the land. It is understandable that the municipality is responding to this offer of housing cooperatives because the agreements about affordable rents that the municipality makes with market parties usually only apply for 10 to 15 years.

However, the question is whether long-term affordability can be guaranteed at this time. For example, in Denmark, where housing cooperatives also offer affordable rental housing, residents decided to sell the building to an investor, to distribute the proceeds among the members themselves, and then to buy it back through a mortgage. The Danish government thought to have made this impossible, but a loophole nevertheless offered this opportunity.

For both cases, from both sides, despite the fact that the housing cooperative sector in the Netherlands is still very small, it seems sensible to set up rules for this now. However, this type of problem can also be difficult to prevent, because in general time means that policy and rules become clear and that they can be adjusted based on this.

Middle segment

The solution in the form of the management cooperative for the social sector described above could also be used for the middle segment. However, social housing associations are only allowed to rent out houses to people with a middle income to a very limited extent. Commercial project developers could assist here. They can also develop homes with the same facilities as a management cooperative of a social housing association which they rent out to the residents of a housing cooperative individually or the housing cooperative collectively. Until now, the affordability agreements for rent, between municipalities and project developers have only been valid for 10 to 15 years. In exchange for keeping the rents affordable during this period, developers receive a discount on the land price. The municipality could look into possibilities to extend this period, possibly with extra rules to make sales after this period unattractive, such as an obligation to share the value with the municipality if sales are nevertheless made. This is a similar rule to the agreement that a social housing association makes with a housing cooperative if they sell the houses to them at a discount.

Although there are different rules for the sale of housing by social housing associations, some are open to the sale of housing to middle-income groups. Some social housing associations would even be open to give a discount on this. The reason social housing associations would do this is to create differentiated neighborhoods. Middle-income groups in a neighborhood with a high concentration of social housing can improve the livability of the neighborhood. This is an interesting option for middle-income groups that would otherwise be bound to the issue of plots by the municipality.

The collaboration between social housing associations and housing cooperatives for groups with a middle income can be arranged through the non-SGI (Dutch: niet-DAEB) part of a social housing association. However, many rules apply to this. There are examples in which this is being investigated and appears to be possible under certain conditions, such as in the case of 'Het Rotterdams Woongenootschap'. Fewer rules apply if the social housing association arranges sales through their subsidiary. However, only a few social housing associations in the Netherlands have a subsidiary and it is not easy for a social housing association to set up a subsidiary now. Even fewer rules apply to commercial project developers selling property to individuals or housing cooperatives. The contribution of project developers could help to increase the production of housing cooperatives. However, it seems that housing cooperatives are unlikely to be able to afford the market value of a newly developed housing complex in a city, especially if no discount is obtained on the market value of the property or land. Although this is easier to do for groups with a middle income than for groups with an income that matches social rent. 'Het Rotterdams Woongenootschap' also investigates this possibility, working with a turn-key agreement with a small investor who acts as a project developer. It seems that this option is possible if a discount on the land can be obtained by the investor.

If it turns out that (some) housing cooperatives cannot afford the full market value, in theory, the offering of housing complexes in the middle segment by project developers to housing cooperatives at a discount could possibly be made attractive with, for example, an obliged buy-back guarantee construction (Dutch: Koopgarant). Whether this option is possible should be investigated. Using this construction, the project developers can benefit from the increase in value at every sale, because they can repurchase the house for the original selling price and resell it again for the current market value, eventually using the same construction with a discount again. However, the question is whether a housing cooperative will ever sell the complex. If this doesn't happen, then this is a very unattractive option for a project developer. This uncertainty and the fact that there is currently so much demand for housing in general do not make it plausible that many project developers will use a construction as outlined above. Next to this, there are various challenges involved in this type of

financial construction (obliged buy-back guarantees). Social housing associations used this construction for selling homes, but have therefore stopped doing so for some time.

Nevertheless, this research is not the only research that suggests that there can be a collaboration between existing housing providers and housing cooperatives. Research based on German housing cooperatives suggests that it is possible for existing housing providers to provide the conditions that enable initiatives to develop housing in co-production. In various other countries, hiring project developers as a consultant is very common for housing cooperatives.

The third conflicting interest lies between the Ministry of IKR and most social housing associations, but it affects housing cooperatives in the middle segment. The Ministry now spends time, money and energy on housing cooperatives in the social segment, which want to buy homes from social housing associations. For the reasons described above, this is very difficult and the question is whether this will improve in the short term. The ministry could also invest its time, money and energy in stimulating housing cooperatives in the middle segment. It is expected that fewer bottlenecks will occur here and that this segment will allow the housing cooperative sector to grow more easily. The ministry could help this segment by encouraging municipalities to ask for a lower land price or by setting up a fund (together with municipalities or provinces). Of course, subsidies could also be given to get more projects off the ground in the short term, but this is no solution in the long term. These suggestions anticipate the next few paragraphs. Other solutions will be presented there that may be implemented by the ministry.

An overview of the discussed possibilities and consequences can be seen in the table below.

	Social segment	Possible to help other HCs	Long-term existence and affordability	Feasibility of other goals HC and municipality	Middle segment	Possible to help other HCs	Long-term existence and affordability	Feasibility of other goals HC and municipality
Independent housing association	Buy existing building: - possible via SHA, if discount is given	Green	Green	Yellow	Buy existing building: - limited possible via SHA - possible via PD if discount can be obtained (not discussed in report)	Green	Green	Yellow
	Buy new developed building: not likely this is possible	-	-	-	Buy new developed building: - limited possible via SHA - possible via PD if discount on land can be obtained	Green	Green	Green
	Self develop a new building: - possible if mixed with middle segment houses in one housing complex	Green	Green	Green	Self develop a new building: - possible if discount land can be obtained	Green	Green	Green
Management cooperative	Owned by SHA: - possible in new built building	Red	Green	Green	Owned by SHA: - limited possible in new built building	Red	Green	Green
	- possible in existing building	Red	Green	Yellow	- limited possible in existing building	Red	Green	Yellow
	Owned by PD: not likely this happens	-	-	-	Owned by PD: - possible in new built building	Red	Yellow	Green
					- possible in existing building	Red	Yellow	Yellow

Figure 44: Overview of the discussed possibilities and consequences (own illustration)

Explanation of table

Possible to help other HCs	To help other HCs financially, through such a construction like the Mietshäuser Syndikat.	PD: project developer
Long-term existence and affordability	The certainty that the homes will remain available and affordable for the residents in the long term.	HC: housing cooperative
Feasibility of other goals HC and municipality	<p>Goals HC: live with like minded people that share certain beliefs and self-organization</p> <p>Goals municipality: possibilities for customization for specific groups to keep certain target groups in the city, decrease loneliness-problem and improve possibilities for care for elderly.</p> <p>Long-term existence and affordability is a goal for both the HC as the municipality.</p>	SHA: social housing association

Comments:

- Project developer can also be an investor.
- With 'discount' is meant: discount on the market value.

Meaning of the colors:

No	Limited	Yes
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Potential solutions for stakeholder-specific bottlenecks

To further limit the leakage of social capital, it is possible to opt to adjust the experimental policy rule and only allow people with an income below the social housing income limit to move into the housing cooperative when current residents are relocating out of the housing cooperative. At social rental housing of a social housing association, this is also the way this works.

For the problem that housing cooperatives in tenders almost always lose from market parties, a simple solution can be devised, which is already being used in the municipality of Amsterdam. Certain tenders should only be opened to housing cooperatives, so that market parties cannot participate. This can be justified because the housing cooperative has a social purpose. The municipality reserves land for social housing associations in a similar way.

Two things can be done to gain greater awareness among municipalities. Firstly, more initiatives should report to the municipality, so they see that there is a demand. Second, municipalities that already have decided to stimulate housing cooperatives should address this on a larger scale so that other municipalities can see this. To further stimulate housing cooperatives in a certain municipality, a policy framework must be drawn up in that municipality. This could be done as soon as it is desired by the alderman or city council. Once a policy framework has been established, the other existing laws and regulations can be aligned with this policy.

Housing cooperatives that want to buy property from a social housing association must convince them that they have the required management skills in house. They can do this by hiring experts or by demonstrating with another collective project that the residents have the necessary skills and can arrange this together among themselves.

5.2 Knowledge

In this paragraph the following sub research question will be answered:

- **What kind of knowledge is missing at residents' initiatives that could limit the realization of housing cooperatives in the Netherlands and how could this potential limitation be overcome?**

A lot of knowledge must be gained to set up a housing cooperative. One initiative has more difficulty with this than the other. It does differ per initiative how much knowledge is needed. That depends on what they want to do themselves and what they want to hire consultants for.

In addition, there is a lot of knowledge in the world about the development of real estate. There are also many standard documents and models available that can be used as the basis for what they want to draft. However, the bottleneck is whether this knowledge is present at the initiative.

Next to this, a major bottleneck is the time that initiators have to acquire knowledge. Most initiators of a housing cooperative just have a job. Setting up a housing cooperative can take a lot of time and can still take a few years.

The lack of support for initiatives and standard documents that can be copied for new initiatives is not reflected in the interviews. It can be concluded that the available knowledge per different initiative is not of the same level and that one initiative has more difficulty with acquiring knowledge than the other, but an initial lack of knowledge does not limit the development of a housing cooperative.

Potential solutions

Although an initial lack of knowledge does not limit the development of a housing cooperative, several bottlenecks have been found related to the research dimension knowledge for which a potential solution is given here. There are a number of things that can help to alleviate the bottlenecks described above. For example, it helps for an initiative if it is clear to them what knowledge they are missing. After making this clear, the assignment to obtain this knowledge can be better formulated.

Different sources can be used to gain the missing knowledge. A lot of knowledge can be acquired via the internet. In addition, existing initiatives or experts may be asked for (unpaid) advice. Many recent initiatives make use of experts that they have in their circle of friends or acquaintances. These may include architects, structural engineers, planners or lawyers. To make this even easier, to ensure that available knowledge can be found better, a central national body can be deployed to obtain and manage knowledge related to setting up a housing cooperative. At this moment, an organization called Cooplink is already doing this. However, this organization must be further professionalized. Similar organizations exist in several other countries, to which a lot of housing cooperatives are affiliated. These organizations guide initiators of a housing cooperative as well.

Several interviewees argue in favor of making a grant available, which can be used in the first phase of the project, to gain knowledge or to hire a professional. Many initiatives would not do this now, because it is still very unclear at this stage whether their initiative, their idea, will be realized in the future. However, there should be some way of ensuring that this subsidy continues to exist in the long term.

5.3 Financial

In this paragraph the following sub research question will be answered:

- **What are the financial bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?**

In addition to the bank loan, a substantial amount of equity must be invested in order to complete the total financing of a housing cooperative. Initiatives do this in different ways, but in general, to acquire the amount of money they need for supplementing the bank loan they have the choice of applying for grants, issuing bonds through crowdfunding, attracting money from (small) investors, applying for additional loans or putting in money from the members of the housing cooperative themselves. In particular, the income from crowdfunding is very uncertain and most subsidies can be abolished every year. In addition, the residents themselves do not always have the money available to invest in the project. This creates uncertainty and makes the financing of this part of the total costs a bottleneck. There are no funds in the Netherlands where housing cooperatives can claim additional loans for this part of the financing. This part of the financing is important since the bank issues the loan as soon as the All-in-one Permit for Physical Aspects has been issued and the building contract has been signed. All costs incurred before that time, the pre-financing costs, must be paid from sources of financing other than the bank loan.

Another bottleneck, which would be relatively easy to solve, is the fact that in many municipalities, initiatives must make payments for the land to the municipality before the bank issues its loan. This is an additional burden on the pre-financing costs, which initiatives are already having a lot of trouble with.

The pre-financing costs of a housing cooperative that want to buy property from a social housing association are considerably lower than those that develop a new housing complex. They do not have to pay for the preliminary design, final design and building permit, which are the largest components of the pre-financing costs for new developments. Nevertheless, several interviewees indicate that the € 5,000 that initiatives receive from a social housing association is far too little.

Potential solutions

One way to prevent problems with pre-financing and the contribution of equity is by working together with an investor, developer or social housing association. They can develop the building and deliver it to the housing cooperative with a turn-key agreement. As a result, however, the housing cooperative loses part of its independence and development control.

Different interviewees argue for a fund that offers short-term loans for 10% to 15% of the total capital required. This would reduce the difficulties in obtaining equity. Such a fund can be paid for by municipalities, the province or the state and managed by, for example, the SVn (Stimuleringsfonds Volkshuisvesting Nederlandse gemeenten).

Another possibility for the long term would be if initiatives financially support each other. To this end, they could set up an organization to which various housing cooperatives are affiliated that will deposit money into this organization as soon as they have money left overs. However, this will not immediately generate much money in the short term, but it does offer opportunities for the future. The money that will eventually be in this joint account can then be used for the equity part of new housing cooperatives. A well-known example of such an organization is the German Mietshäuser Syndikat.

The problem that initiatives in some municipalities experience with having to pay for the land early in the process can be solved if municipalities organize their land issue process differently. The municipality of Amsterdam managed to do this successfully some time ago. The problem that housing cooperatives lose the tender if market parties are allowed to participate can also be solved

by the municipality. They can exclude market parties from participating. As a result, land yields less for the municipality. This is also something that the municipality of Amsterdam has been doing since recently. In other European countries, it is very common for housing cooperatives to receive a discount on the market value of the land they buy from the municipality.

The problem with the pre-financing costs housing cooperatives that purchase property from social housing associations have, can be overcome by offering subsidies. This has been done for some time by the province of Noord-Holland, but they have recently stopped doing so.

The fact that Dutch banks cannot manage to offer housing cooperatives an offer for financing that is comparable to the German GLS bank is not described by initiatives as a major bottleneck.

Nevertheless, Rabobank is working on it. They suspect that the risk rating for housing cooperatives in the system on which their risk models are based is too high. To resolve this bottleneck, these models probably need to be adjusted. However, it is not easy to adapt these risk models drawn up in collaboration with the ECB.

5.4 Social/cultural

In this paragraph the following sub research question will be answered:

- **What are the social/cultural related bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?**

As described earlier in this chapter, bottlenecks and potential solutions mentioned by just one interviewee are not extensively discussed in the conclusion. The interviews provided little information related to the social/cultural research dimension, on which to base conclusions. This research dimension is therefore not as extensively discussed as the other ones.

There are various forms of co-living in the Netherlands, where residents share spaces or otherwise undertake action together in their environment. However, the joint development with a group of future residents of housing complexes is not very common in the Netherlands.

The social housing sector in the Netherlands is very large and well organized. Housing cooperatives can offer a solution in providing affordable rent. Compared to other countries, the supply of social rental housing in the Netherlands is very high. As a result, the pursuit of affordable rent for housing cooperatives in this segment is less of a reason. This could be a reason that there are no large groups in this segment looking for self-organization through housing cooperatives.

In addition, a lot of traditional social tenants, who already live in social rental housing, just want a home without worrying about it. Most of them are not interested in self-management and the extra tasks that come with it.

These three bottlenecks do not hinder the process of development itself but are reasons why fewer people are starting it.

It cannot be concluded from the interviews that the group that is going to develop the property together must know each other beforehand in order to be (better) able to realize the housing complex. In the case that the property is purchased from a social housing association, it would give the social housing association more confidence that the residents can manage the houses together if they know each other already. There is also an interviewee who says that it helped their group of future residents a lot that they already knew each other. But, there are also (not realized) initiatives where people do not know each other that well before they live in the housing complex. The literature study shows that if the group develops together, it is important that they have a shared wish or a shared practical need. German research also shows that it is important that future residents share these goals or in some other way fit the group well. The criteria for potential

members to be eligible to live in the housing complex of the housing cooperative must be well defined.

Potential solutions

There is no majority of interviewees that share the same opinion about potential solutions for the bottlenecks described above. Solutions that are mentioned individually vary from making the housing cooperative in the Netherlands more well-known to creating room for ambition for social tenants, by enabling investments in the rental property that the tenant does not lose financially.

5.5 Legal/policy

In this paragraph the following sub research question will be answered:

- **What are the legal/policy related bottlenecks in the process of realizing a housing cooperative in the Netherlands and how could these bottlenecks be remedied?**

'The lack of standards' is often mentioned in literature as a bottleneck related to the research dimension legal/policy. This means that there are no standards that describe the housing cooperative. These standards can be described in the national laws or in a General Order in Council or by imposing requirements on the articles of the statutes of the (cooperative) association, the housing cooperative. At the moment, the law does not describe clearly enough what a housing cooperative is and what conditions a housing cooperative should meet and does not impose enough requirements on the articles of the statutes of housing cooperatives. As a result, municipalities are not sure how to deal with the housing cooperative. The limited description does not provide sufficient guidance to be able to adapt their existing municipal laws and regulations or to make a new policy for the housing cooperative. If this would be made more clear, a municipality could also more easily adjust their housing- and land policy concerning the housing cooperative, because then it is clear which conditions the housing cooperative meets that apply to these policies.

There are a few municipalities that now draw up these standards themselves and determine the requirements that the housing cooperative must meet. This takes a lot of time for municipalities and that does not encourage a municipality to pick up the housing cooperative. In addition, they all have to reinvent the wheel themselves, which means that the rules may eventually differ per municipality. A visible consequence is that there are municipalities that implement the housing cooperative carefully and slowly in their municipal laws, rules and policies. At the moment these laws, rules and policies are therefore not yet coordinated and there is no integrated policy. This limits certain possibilities.

An important part of the need for standardization is about being able to offer guarantees to parties with whom a housing cooperative is involved. The bottleneck of the missing standards also applies to obtain financing. Because there are no standards or requirements, initiatives can differ in the elaboration of their business case and their statutes, and it is not entirely clear which laws can be invoked. This can make it more difficult for various financiers to make a financing offer because they do not know exactly 'what' they are financing. This brings uncertainty and that is not desired by these parties. The lack of standards also limits the creation of new financing products or funds. To qualify for these loans or funds, housing cooperatives must comply with standards that offer certain guarantees to the financiers. If there are now parties who want to set up these financing products or funds, they will have to set these standards themselves. This makes setting it up more difficult and the lack thereof does not encourage this to happen.

If the housing cooperative is a known standard, then everything depends on each other, from laws, regulations and policies to financing options.

In addition, the lack of standards contributes to the lack of understanding about the position of the housing cooperative in the real estate market. Namely, between the social and market sectors.

Something that is not necessarily missing in the law, but of which the applicable law is unclear is the tax legislation for housing cooperatives. Both for the legal entity 'association' as the 'cooperative association', there are uncertainties about, for example, the income tax and corporation tax. The consequences in terms of taxation for individual, personal situations have not even been described in this case. It is possible that tax legislation is simply not easy and housing cooperatives have to hire professionals for this anyway because other housing providers also hire or employ professionals for this. However, there are examples of tax-related cases a housing cooperative has to deal with that are even unclear for tax lawyers.

In addition to the uncertainties about the tax, there is also uncertainty about the consequences of canceling the membership of the housing cooperative by a resident. According to the rent protection law, the resident may continue to live in the house the resident rents from the housing cooperative. However, there are also cases where certain clauses in the rental contract could lead to the termination of the rental contract in the event of termination of the membership of the housing cooperative. However, current legislation does not make clear enough how a judge would deal with this in court.

Next to the biggest bottleneck about the lack of standards and the unclarity about tax legislation and terminating the housing cooperative membership, it can be concluded that there are almost no laws and regulations that obstruct or block the development of housing cooperatives. However, there are many different housing-related laws and regulations that every housing provider has to deal with and therefore housing cooperatives have to take this into account as well. The fact that this variety of laws and regulations must be taken into account means that the initiators must have a great deal of knowledge of this. In this chapter has been concluded as well that a lack of knowledge is no bottleneck in the process of realizing a housing cooperative.

Potential solutions

Also for the potential solutions of this research dimension, the interviews provided little information on which to base conclusions. Only a potential solution for the bottleneck about the lack of standards was found, which has been mentioned by the majority of the interviewees.

To remedy this bottleneck, the lacking standards must be made. These standards should be described in the law, but it has been suggested that certain requirements can also be imposed on the statutes of housing cooperatives so that housing cooperatives meet the standards set. A quality mark can also be drawn up that determines the criteria for the standards and tests these for each initiative. The law can be amended by the national government. A quality mark can be drawn up nationally or by a municipality. A municipality can also set requirements for statutes.

5.6 Main research question

In this paragraph the main research question will be answered, which is:

- **What are the bottlenecks and potential solutions for these bottlenecks, in the process of realizing a housing cooperative (type: Independent housing association), in cities in the Netherlands?**

The introduction chapter describes various problems that affect the housing market or are otherwise related to housing. These problems can be seen as motivations for setting up a housing cooperative

since the housing cooperative can contribute to solving these problems. There are different motivations, of which the possibility that a housing cooperative offers for long-term affordability in the (lower) middle segment, the place where there is now a gap in the housing market, is a very important one. There is an increasing demand for housing in cities, which will not decrease the price of a home. This does not make the problem with the gap in the housing market an easy one to solve.

The type of housing cooperative the Independent housing association has several advantages. It is a non-profit association of which the residents rent their homes, but which is also managed by those residents. The residents, therefore, have the power to control the costs. Depending on the wishes and the time they can put into acquiring knowledge, they can decide for themselves what to do themselves and what to outsource during the development of the housing complex. But even after that, they can choose to do the maintenance or rental administration themselves or to outsource this. Because it is a non-profit association that the members cannot individually profit from financially, there is no interest in increasing the rent or selling the property. As a result, the houses can be rented out cheaper, compared to homes of comparable size and quality, and can remain affordable in the long term. The Independent housing association is, therefore, a good way to contribute to solving the gap in the housing market.

In addition to the gap in the housing market, there are also major housing shortages that are causing problems in the housing market. At the moment it takes a lot of time to set up a housing cooperative that realizes a housing complex. Various bottlenecks ensure that the Independent housing association is therefore not yet suitable for filling these housing shortages. For different reasons, existing housing providers can develop faster and on a larger scale. This research contributes to this insight, but also provides potential solutions with which these limiting bottlenecks for housing cooperatives could be overcome. Some potential solutions propose to move away from the Independent housing association and to set up a management cooperative. Many of the problems outlined in the introduction can still be solved as a result, and many of the possible goals that an initiative group has could also be achieved.

For example, both the Independent housing association and the management cooperative of which the housing complexes are newly developed, which in both cases could be possible for both the social and the middle segment, offer possibilities for customization for specific groups. This allows, for example, the development of affordable housing for larger families, so that they do not have to leave the city. But it is also easier to build single-person homes for both young and old. This can reduce the loneliness problem for both groups and care can be provided more easily for the elderly in particular. A condition is that the residents of the housing cooperative know each other well and form a kind of community, but this is often the case.

However, the downside to the management cooperative remains that it seems that long-term affordability is not as well protected as with the Independent housing association because the management cooperative is not owned by a non-profit association that is managed by the tenants.

The various bottlenecks and potential solutions for bottlenecks in the process of realizing a housing cooperative per research dimension are described in the conclusion paragraphs above. These paragraphs make clear that there are still many different bottlenecks. The most important bottlenecks and potential solutions are highlighted in this paragraph. A distinction is made for this between bottlenecks that apply to housing cooperatives that want to buy property from a social housing association and housing cooperatives that want to develop their housing complex newly by themselves. Also, the most important general bottlenecks and solutions are separately described.

Housing cooperatives that want to buy property from a social housing association

The biggest bottleneck for this type of housing cooperative is that they are dependent on a social housing association for acquiring their property when they have set up a housing cooperative and that most social housing associations have an opposite interest compared to the housing cooperative in the selling price. The social housing association substantiates their interest with various other supporting interests, against selling property. The most important bottleneck is that a social housing association does not sell property for less than the value that the property would yield on the free market and that housing cooperatives cannot afford that. What seems to be the most promising solution for this situation is the establishment of management cooperatives. Social housing associations say they even want to stimulate the development of this. It differs per housing cooperative and the freedoms that the initiative is given by the social housing association when a management cooperative is established but, in general, most goals that a housing cooperative has can also be achieved if a management cooperative is established.

Housing cooperatives that want to develop their housing complex newly themselves

Finding land is the biggest bottleneck for housing cooperatives that want to develop their housing complex newly themselves. They can offer less for released building land than market parties can and will, therefore, lose tenders for the issue of land that are open to everyone. One consequence of only opening tenders for housing cooperatives is that the land will yield less. This is currently not desired by all municipalities. The most promising and also one of the few potential solutions lies with the municipality. To remedy this bottleneck, municipalities must only open tenders for building land to housing cooperatives. Municipalities must, therefore, accept that the land yields less.

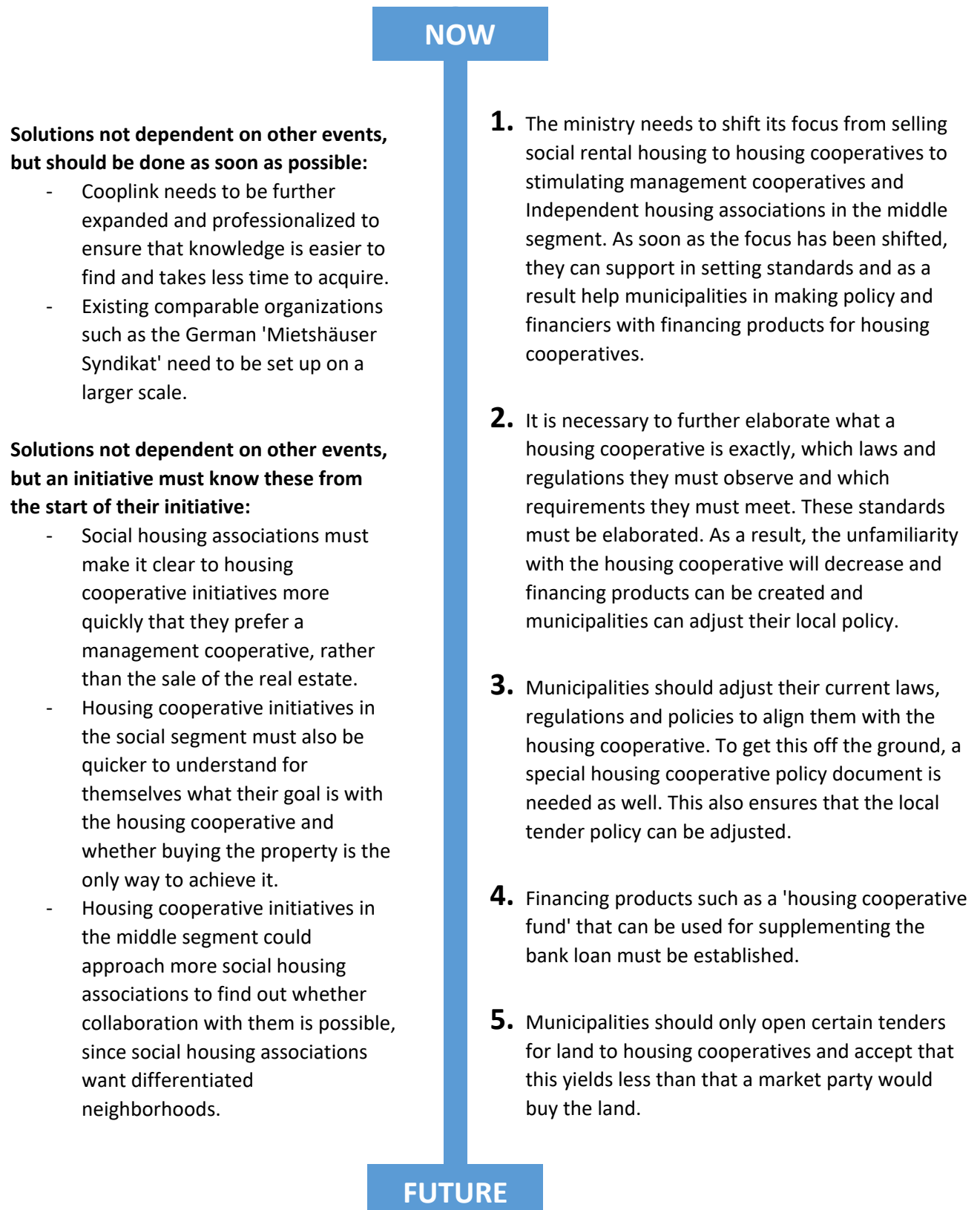
General bottlenecks and solutions

Acquiring the amount of money supplementing the bank loan is one of the most important bottlenecks that applies to both types of Independent housing associations that are distinguished in this research. The possibilities that a housing cooperative has for this part of the financing are limited and uncertain. Subsidies can be abolished, it is uncertain if enough money will be raised through crowdfunding and future residents do not always have the money themselves to invest in the project. The most promising solution to this problem, and even seen by some as a crucial factor for the growth of the housing cooperative in the Netherlands, is the creation of a fund for housing cooperatives. Housing cooperatives should be able to obtain loans from this fund on favorable terms, which they can use to supplement the bank loan. As a result, initiatives get more certainty that they can finance their project at an early stage in the process. A fund also ensures that the availability of this part of the financing is guaranteed in the long term and cannot be abolished after a short time as can be done with a subsidy.

The last bottleneck is that housing cooperatives are too unknown to most financiers and municipalities. Most of both do not know exactly what they are dealing with. The moment this is further developed in the form of standards and it becomes clear which requirements a housing cooperative must meet, this offers financiers and municipalities more guarantees and less uncertainty. Financing products such as funds and loans can then be made more easily. Also, municipalities can more easily adapt their local laws and regulations and ensure that integrated policies are coordinated.

Solutions in the time

Because some solutions depend on other solutions, a rough timeline is shown below, on which the main solutions are projected in the order in which they should take place. Some solutions are less dependent on when other solutions take place. These are shown separately, at the left of the timeline. The main solutions, as described on the previous page, are included in this timeline, supplemented by the other solutions for which time is an important element.



6. Recommendations

Some recommendations arise from this research, which are presented below.

- The first recommendation is for the Ministry of IKR to shift its focus to stimulating management cooperatives or the possibilities for housing cooperatives that want to develop their housing complex themselves in the middle segment.

- In addition, housing cooperatives that want to buy property from social housing associations should be encouraged to make clear for themselves what their goal is. Is this having property in ownership or is it a goal that can also be achieved with a management cooperative. This could also save a lot of time for these initiatives.

- At the moment there is little supply in the lower middle segment, this is called the gap in the housing market. Housing cooperatives could very well contribute to filling this gap, because of the affordability they provide in the long-term. However, not enough housing complexes can be built by housing cooperatives in the short term to fill this gap. A very important advantage of the housing cooperative is this long-term affordability. The housing providers that are best controlled by the government are social housing associations. As a result, agreements can easily be made about long-term affordability, just like with social rent. Social housing associations even indicate that they want more differentiated neighborhoods, by also housing middle-income people in neighborhoods. In addition, they indicate that they see that communities such as those in a housing cooperative can have a positive effect on the entire neighborhood. They also understand that co-optation right is needed for this. An important recommendation is, therefore, to make it easier for social housing associations to offer homes in the middle segment. They could possibly design the housing complex together with an initiative group that wants to start a housing cooperative. The houses can be rented to a management cooperative or they can be sold so that an independent housing association can be started. A condition for the latter is that the residents can pay the market value or that the social housing association wants to give a discount on this (and that they are allowed to give a discount).

- More research should be done into the contribution of project developers to expand the housing cooperative sector. Is it possible that the affordability agreements that municipalities have with project developers or with landlords/investors of homes apply for a longer period than 10 to 15 years? What can be done to ensure that the sale of homes by these parties is made unattractive? For example, can agreements be made about sharing the profit with the municipality if these parties nevertheless sell? And is it still attractive for project developers to develop and rent to housing cooperatives with this type of agreements?

- The lack of standards is a major bottleneck. More research is needed to find out what this means exactly, so that these standards can be drawn up. For this legal research it can be examined how other forms of housing in the Netherlands have been standardized, but it can also be examined how other countries have recorded this.

- The last recommendation is a personal recommendation, which was discovered during the investigation. The housing cooperative is still very unknown in the Netherlands. The researcher suspects that this is partly due to the name. Many people confuse the term with the Dutch term 'woningcorporatie' (English: social housing association). In this way, it is difficult for the Dutch term 'wooncoöperatie' (English: housing cooperative) to gain ground in the field of fame.

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2019, Oktober 24: *Presentation*. Actieplan Wooncoöperaties Amsterdam. Location: Pakhuis de Zwijger, Amsterdam.

2019, November 14: *Workshop*. Coöperatieve woonvormen: kansen en bedreigingen. Location: ARCAM, Amsterdam

2019, December 5-7: *International conference*. Tackling the Global Housing Challenges: Relevance and Replicability of Housing Cooperatives. Approaches and Strategies. Location: ZAZ Zentrum für Architektur Zürich and ETH Zürich. Project visits: housing cooperative Kalkbreite, housing cooperative MEHR ALS WOHNEN, housing cooperative Genossenschaft Dreieck and housing cooperative Entlisberg 2 (ABZ), Zurich (Switzerland).

2020, February 6: *Expert session*. BIJEENKOMST 'GENOSSENSCHAFT'. Opportunities for housing cooperatives in the Netherlands. Location: C-creators, Hoofddorp.

2020, February 27: *Meeting*. One of the first meetings of the Ministry of IKR and Platform31 during the new program. Location: Ministry of IKR, Den Haag.

2020, February 28: *Explanation session*. Two consultants employed by Fakton explained the calculations they did for two housing cooperatives in Amsterdam. Location: Rotterdam.



One of the sessions during the conference in Zurich (picture: Nelly Rodriguez).

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Appendices

Appendix 1: English – Dutch translations of used terminology

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Appendix 5: Interview protocols

Interview protocol interviewee A

Interview protocol interviewee B

Interview protocol interviewee C

Interview protocol interviewee D

Interview protocol interviewee E

Interview protocol interviewee F

Interview protocol interviewee G

Interview protocol interviewee H

Interview protocol interviewee I

Interview protocol interviewee J

Appendix 6: Interview transcripts

Transcript interviewee A

Transcript interviewee B

Transcript interviewee C

Transcript interviewee D

Transcript interviewee E

Transcript interviewee F

Transcript interviewee G

Transcript interviewee H

Transcript interviewee I

Transcript interviewee J

Appendix 1: English – Dutch translations of used terminology

The first time the terms below are used in the text of the report, the translation is provided in the text as well. Some of them are used more often, so the translation is placed in this appendix as well.

Admitted institution – Toegelaten Instelling (TI)
All-in-one Permit for Physical Aspects – Omgevingsvergunning
Buyer's Cooperative – Koperscoöperatie
Cadastral value – WOZ-waarde
Co-commissioning – Medeopdrachtgeverschap
Cooperative project plan – Coöperatieplan
Co-optation right – Coöptatierecht
Core property of a social housing association – Kernbezit
Decree admitted institutions social housing – Besluit toegelaten instellingen volkshuisvesting (BTIV)
Deregulation level – Liberalisatie grens
Development areas – Ontwikkelbuurten
Dutch Register Real Estate Appraisers – Nederlands Register Vastgoed Taxateurs
Duty of care – Zorgplicht
Dwelling valuation system – Woningwaarderingstelsel
General Order in Council – Algemene Maatregel van Bestuur (AMvB)
Household rules – Huishoudelijk reglement
Housing Act – Woningwet
Housing allowance - Huurtoeslag
Housing Associations Authority – Autoriteit Woningcorporaties
Housing cooperative as a 'subsidiary' – Wooncoöperatie als dochteronderneming
Housing Regulation – Huisvestingsverordening
Independent housing association – Zelfstandige woonvereniging
Landlord tax – Verhuurderheffing
Local performance agreements – Prestatieafspraken
Management cooperative – Beheercoöperatie
Maximum permitted income for housing allowance – Inkomensgrens voor huurtoeslag
Ministry of the Interior and Kingdom Relations (IKR) – Ministerie van Binnenlandse Zaken en Koninkrijksrelaties (BZK)
Mortgage interest relief – Hypotheekrenteaftrek
Multi-year maintenance plan – Meerjarenonderhoudsplan (MJOP)
Municipal Executive – College van burgemeester en wethouders (college van B&W)
Municipal policy: middle segment rent – Gemeentelijk middenhuur beleid
National Mortgage Guarantee – Nationale Hypotheek Garantie (NHG)
Owners association – Vereniging van Eigenaren (VvE)
Policy rule experiment sales rules housing cooperatives – Beleidsregel experiment verkoopregels wooncoöperaties
Residential system – Woonstelsel
Services of general interest (SGI) – Diensten van algemeen economisch belang (DAEB)
Social housing association – Woningcorporatie
Social housing income limit – Inkomensgrens voor sociale huur
Social Housing Guarantee Fund – Waarborgfonds Sociale Woningbouw (WSW)
Statement of good behavior – Verklaring Omtrent Gedag (VOG)
Taxations and Validations Foundation – Stichting Taxaties en Validaties
Valuation of immovable property act - Waardering onroerende zaken (WOZ)
Yearly financial audit – Accountantscontrole

Appendix 2: Reflection

Personally, it didn't take me long to choose a direction in the housing department. However, I struggled for a long time and changed directions a few times before I found the final direction (research question).

The research method used has led to good insights that in most cases have been able to answer the sub research questions. Only the question about the social / cultural research dimension has not been answered in part. To be able to answer that question, more tenants and existing initiatives would have to be interviewed.

Quite late in the process it was decided to add a cross-sectional study to the case study, because I discovered during the research that only case studies would not be sufficient to answer the research questions. This meant that extra interviews had to be scheduled, which did increase the time pressure.

During the research I have benefited a lot from the supervision of my mentors. In particular the frameworks that I had to set for the research. Without guidance I would have made these frameworks too wide. A concrete example is the involvement of the other countries in the research. On the advice of my mentors, I have not made an international comparison and have stucked to an international framework in the Background chapter.

My graduation research ensured that I learned an incredible amount. Because housing cooperatives can buy real estate from social housing associations, I have really studied these organizations, how they work and what rules they must comply with. This is an interest that I did not have before but discovered during this research. Of course I learned a lot about all kinds of housing cooperatives and which laws and regulations are involved. In the beginning I was a bit mistaken on how much time it would take me to understand this down to the detailed level.

Several meetings at which I was allowed to contribute to this understanding. A highlight was the international conference in Zurich. Quite frankly, I had hoped to be able to process more information that I gained there in my research. However, the amount of time it took to process the Dutch bottlenecks and solutions in the report limited this.

In my master track not much is learned about housing cooperatives. The functioning of social housing associations is also treated to a limited extent. Both would fit well within the curriculum.

The research is of great relevance, because the development of housing cooperatives in the Netherlands can be improved and there are still many obstacles that stand in the way. Scientific research into bottlenecks in the development of Dutch housing cooperatives has never been done before. The research can be used by municipalities, the Ministry of IKR and other policy makers and supporting parties.

Appendix 3: Consent form for interviewees

Consent Form for Master Thesis wooncoöperaties

Please tick the appropriate boxes

Yes No

Taking part in the study

I have read and understood the study information dated [3-2-2020], or it has been read to me. I have been able to ask questions about the study and my questions have been answered to my satisfaction.

I consent voluntarily to be a participant in this study and understand that I can refuse to answer questions and I can withdraw from the study at any time, without having to give a reason.

I understand that taking part in the study involves an audio-recorded interview. The interview will be summarized and the audio will not be destroyed.

Use of the information in the study

I understand that information I provide will be used for a master thesis report. The report will be published in the repository website of the TU Delft.

I understand that personal information collected about me that can identify me, such as [e.g. my name or where I live], will not be shared beyond the study team.

I agree that my information can be quoted in research outputs.

I agree that my real name can be used for quotes.

Future use and reuse of the information by others

I give permission for the data that I provide to be archived in the TU Delft repository so it can be used for future research and learning.

The data consist of a anonymised summary of the interview.

Signatures

Name interviewee

Signature

Date

I have accurately read out the information sheet to the potential participant and, to the best of my ability, ensured that the participant understands to what they are freely consenting.

Researcher

Signature

Date

Study contact details for further information: -

Appendix 4: Information sheet for interviewees

Information sheet Master Thesis wooncoöperaties

Purpose of the research

The research has the goal to identify bottlenecks in the process of realizing a housing cooperative in the Netherlands and to find possible solutions for the bottlenecks.

Benefits and risks of participating

There are no risks in participating in the research. The benefit is that the interviewee will receive the final report and can make use of the findings.

Procedures for withdrawal from the study

The interviewee can withdraw from the study at any time by sending an e-mail to the researcher. The mail address is: [_](#)

Personal information

The name, mail address and telephone number of the interviewee are collected by the researcher. The mail address and phone number will only be used to contact the interviewee. Both will not be shared with third parties.

The interviewee has the right to request access to and rectification or erasure of personal data.

Data use

The interview will be recorded and the recording won't be destroyed. The data from the interview will be used to write into a summary. The information provided by the interviewee can be used in the report, in the own words of the researcher (this will be mentioned). Quotes can be used as well (translated by the researcher).

Personal information won't be shared with third parties.

The data will be maintained confident and the summarized interview will be anonymized.

the report, including quotes will be published on the repository website of the TU Delft.

Retention period

The data will be stored on the private computer of the researcher.

Contact details

Details researcher:

Name

Phone number

[E-mailadres](#)

TU Delft, Faculty of Architecture, Master track: MBE, department: Housing

Data protection officer TU Delft: privacy-tud@tudelft.nl

Complaints can be send to the researcher or the data protection officer of the TU Delft.

The researcher is executing his research while doing an internship at Platform31 and receives a internship compensation for this.

Date: 3-2-2020

Appendix 5: Interview protocols

On the following pages.

Appendix 6: Interview transcripts

On the following pages.