THE POTENTIAL OF 'KLUSWONINGEN'

Is the provision of 'kluswoningen' valuable for widening the opportunities of first-time buyers?

Master thesis
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Author

Name J.A. (Julia) Schreuder

Student number 4669177

E-mail address j.a.schreuder@student.tudelft.n

Supervision

TU Delft

Management in the Built Environment

Housing Systems

Management in the Built Environment

Housing Management

Graduation company Ymere

Manager Concept & Quality

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Faculty Architecture and the Built Environment

University Delft University of Technology

Preface

I am pleased to present my graduation thesis on the potential of 'kluswoningen'. This thesis represents the end of a year-long research process undertaken during the final year of my Master's program Management in the Built Environment at the Technical University of Delft. I had the privilege of working on this thesis in combination with a graduation internship at Ymere, a housing association in Amsterdam.

Throughout my academic journey, I have nurtured a keen interest in the challenges faced by first-time buyers in the midst of the housing crisis. The idea of embarking on my own housing journey prompted me to delve deeper into this persistent issue. It has become increasingly apparent that accessing suitable housing is a difficult task for many, particularly in large cities, often resulting in excessive housing costs. The prospect of homeownership appears distant. This longstanding predicament piqued my curiosity, and thus, I began exploring potential solutions that could address the needs of first-time buyers. It was during this quest that I discovered the concept of 'kluswoningen' which immediately caught my attention. The examples I encountered showcased the potential for individuals to have greater control over their living spaces and the opportunity to personalize and shape their future homes, in addition to lower housing costs. As I delved deeper into my research, my fascination with this subject only grew, making it an incredibly inspiring and enjoyable journey.

None of this would have been possible without the invaluable support of those around me throughout this process. I extend my deepest gratitude to my mentors from the Technical University of Delft, Harry Boumeester and Sake Zijlstra, for their guidance, for challenging me, for the coherent advice and unwavering support. Their contributions have transformed this year into an enriching and rewarding experience. I would also like to express my sincere appreciation to my supervisor at the graduation company, Irene Ponec, whose constant focus on possibilities and willingness to collaborate on enhancing the content and visualization of my work have been instrumental.

Finally, I extend my gratitude to my family and friends for their unwavering support and encouragement throughout this journey. Your belief in me, words of encouragement, and attentive listening have been a constant source of strength.

Enjoy reading!

Julia Schreuder Delft, July 2023

Abstract

The housing shortage in the Netherlands has been a pressing issue, particularly affecting starters and middle-income households who struggle with high prices and limited access to affordable housing. In response, there have been interventions and policies aimed at stimulating starters to access the housing market, but the supply of adequate and affordable housing remains insufficient. The 'kluswoningen' concept has emerged as a potential solution, because buyers can decide how they want to live and, in addition, the lower entry price is attractive. Besides empowering first-time buyers, housing associations can take on a more socially responsible role with this tool. Housing associations have observed a decline in the number of middle-income individuals in their regions due to the unavailability of affordable housing. This group holds significant importance in maintaining the social fabric and bridging the wealth gap within neighbourhoods. Moreover, housing associations have noted that the sale of social dwellings plays a crucial role in their investment capacity. However, some municipalities are becoming increasingly hesitant to support the sale of social housing. The challenge lies in finding common ground and reconciling these divergent perspectives.

This study explores the potential value of 'kluswoningen' in expanding opportunities for first-time buyers in the owner-occupied market. Currently, housing associations are not actively involved in this provision, but this research aims to investigate whether they should play a more active role and how to implement it effectively. The study also examines the declining use of this instrument in recent years and aims to provide insights into its relevance in the current context for first-time buyers. As a result, this research focusses on the following main research question: "To what extent is the provision of 'kluswoningen' valuable (in terms of affordability, accessibility and empowerment) for widening the opportunities of first-time buyers on the owner-occupied market in the current political context from different actors' perspectives?"

The literature study is complemented by an empirical study, using a mixed method. The empirical study consists of three parts. Firstly, a secondary data analysis is conducted to examine the housing preferences of first-time buyers. Furthermore, case studies and supporting interviews are conducted to provide insights into why housing associations want to sell, why they sell dwellings as 'kluswoning' and how this instrument can be implemented. These findings, combined with the results from the secondary data analysis, provide insights into whether the 'kluswoningen' product aligns with the housing preferences of first-time buyers. Finally, in-depth interviews have been conducted to identify the bottlenecks and opportunities of the use of this instrument. The research results conclude the following findings. Firstly, the provision of 'kluswoningen' enhances accessibility for first-time buyers by increasing the availability of housing options in their search field. Secondly, in terms of affordability, 'kluswoningen' are perceived as one of the most affordable options in the owner-occupied market. However, it should be noted that this housing option may not always fall within the limits of affordable owner-occupancy. Thirdly, the concept of 'kluswoningen' appears interesting due to its empowering nature, enabling individuals to personalize their dwellings and exercise choice in tenure through increased accessibility to owner-occupancy.

Key terms - 'Kluswoningen', first-time buyers, housing associations, accessibility, affordability, empowerment, owner-occupancy.



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01 INTRODUCTION

1. Introduction

1.1 Background information

For a long time, the headlines have been filled with the current issues concerning the housing shortage (NOS, 2021; 'Woningnood', n.d.). Projections indicate that the problem is expected to worsen in the coming years (De Telegraaf, 2022; NOS, 2021). Various factors, including housing policy, market forces, and population growth, have contributed to the current housing shortage (de Geus, 2021). For a long time, there has been a strong central hierarchical control by the government in the Netherlands (Boelhouwer & van der Heijden, 2022). Housing associations and the government were jointly responsible for the provision of qualitative and affordable housing. Consequently, the share of social rented housing increased significantly (Musterd, 2014). However, decentralization occurred in the early 1990s, leading to a shift towards market-oriented approaches and the corporatization of housing associations (Boelhouwer & van der Heijden, 2022). In 2010, the government mandated housing associations to focus on their core tasks, resulting in the downsizing of their housing portfolios (Blok, 2013; Hijlkema, 2013).

Since the emphasis shifted towards market forces and economic growth, there has been a strong drive towards home ownership. This surge in demand for owner-occupied houses has outpaced the supply, resulting in significant price increases in recent years (Boelhouwer & van der Heijden, 2022). The tightness in the housing market has also led to rising prices in the private rental sector (Dol & Boumeester, 2016). Starters and middle-income households are particularly affected by the housing crisis (Boelhouwer, 2019). Furthermore, the waiting lists for affordable social housing are often long and moreover, the group of starters and middle-income households often earn too much to qualify for social housing (Boelhouwer & van der Heijden, 2022). As a result, starters find limited opportunities in the housing market due to high prices and restricted access to social housing. Additionally, starters are often limited in their financing options (Boelhouwer, 2013; Boelhouwer & van der Heijden, 2022). This gives starters a pressing position on the housing market in terms of affordability and accessibility. Sometimes it is doubted whether they can fulfil their housing preferences (Dol & Boumeester, 2016) and if they have control over their living satisfaction.

Being in control over one's living satisfaction and housing situation is related to the concept of empowerment (Kleinhans & Elsinga, 2010). Achieving owner-occupancy instead of renting is already assumed as empowering, since partly the resident is not dependent on the landlord anymore, and in addition, owner-occupancy comes with benefits, such as wealth accumulation, health, self-esteem and the social level in neighbourhoods (Rohe et al, 2002). Moreover, the independence from a landlord also gives the opportunity for and control over renovation and adapting the house to one's own taste (Rohe & Stegman, 1994). Somerville (1998) sees empowerment not as only owning or managing, but more as the gaining of freedom to choose whether to own or not to own. Both rent as owner-occupancy has their benefits as disadvantages, but people should have the right to choose what they prefer. Owner-occupancy can have the benefit of lower monthly costs (Boelhouwer & Schiffer, 2019; de Geus, 2019) and additionally, it gives the opportunity of wealth accumulation (Boelhouwer & Schiffer, 2019; Elsinga & Hoekstra, 2004).

To address the challenges in the housing market, numerous instruments have been implemented over the years. While these instruments may have been individually useful, the simultaneous implementation of multiple measures without addressing the underlying causes often fails to achieve the desired outcomes (Boelhouwer & Hoekstra, 2009). An example of this is illustrated by Conijn (2011) regarding buyer subsidies, which can lead to increased pressure on housing prices without addressing the issue of suitable supply (Conijn, 2011). This is in correspondence with what happened in the Netherlands after the introduction of the exemption of property transfer tax for first-time buyers.

In addition to regulatory instruments, the financial and supply sides also influence the position of starters in the housing market. Financially, it is challenging for starters to obtain mortgages, but some municipalities have introduced the 'Starterslening', an additional loan on top of a regular mortgage, to provide extra support for accessing the housing market (Stimuleringsfonds Volkshuisvesting, n.d.). On the supply side, the Netherlands is adopting a 'build more and build faster' approach (Ministerie van Infrastructuur en Waterstaat, 2022). The 'nationale woon- en bouwagenda' aims to deliver 900.000 dwellings over the next ten years, with one-third designated as social housing, one-third as affordable housing, and one-third as high-end housing (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2022).

1.2 Problem statement

One of the goals of the 'Nationale Woon- en Bouwagenda' is to make housing in the Netherlands more affordable. People must have access to a dwelling that complies with their needs and financial capabilities. Therefore, the government has made agreements with housing associations about the social housing part. Additionally, the housing associations will get more possibilities for building middle segment rent housing and investing in the liveability. Furthermore, the government has decided to regulate the middle rent (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2022). However, these measures and aims seem to be more focusing on making low to mid-rent segment affordable but seem to focus less on the owner-occupied market. Thus, the question remains, who guards the entry opportunities for first-time buyers on the owner-occupied market? The parliament also acknowledges the necessity of improving the position of firsttime buyers, according to a recent parliamentary letter (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2023). Certain instruments are addressed with this letter, which can be implemented by municipalities and developers to realise affordable owner-occupied housing for first-time buyers (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2023).

One of the objectives outlined in the 'Nationale Woon- en Bouwagenda' is to enhance the affordability of housing in the Netherlands. It is imperative that individuals have access to a dwelling that aligns with their needs and financial capacity. Consequently, the government has entered into agreements with housing associations concerning the provision of social housing. Moreover, housing associations will be granted increased opportunities to construct rental housing within the middle segment and invest in improving liveability. Additionally, the government has made the decision to regulate the mid-rental market

(Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2022). However, these measures and objectives appear to primarily target affordability within the low to mid-rent segments, while paying relatively less attention to the owner-occupied market. Consequently, the question arises as to who is responsible for ensuring entry opportunities for first-time buyers in the owner-occupied market and safeguarding the affordability of owner-occupancy housing. In a recent parliamentary letter, the parliament has acknowledged the necessity of improving the position of first-time buyers (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2023). This letter highlights certain instruments that can be implemented by municipalities and developers to facilitate the realization of affordable owner-occupied housing for first-time buyers (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2023).

Could a potential revival of 'kluswoningen' perhaps also play role in addressing this challenge of affordable owner-occupancy? In the past, this instrument has demonstrated its effectiveness in enhancing liveability (Sour, 2009) and for the (at the time) desired reduction housing association portfolios (Hijlkema, 2013). But, in addition, in the current context, reasons such as empowerment, accessibility and affordability come up. Can 'kluswoningen' serve as a tool to increase opportunities for first-time buyers to enter the owner-occupied market, particularly considering that they are among the most impacted target groups affected by the housing crisis (Boelhouwer, 2019)? This particular concept has gained attention due to the freedom it provides buyers in deciding how they want to live, along with the attractive lower entry prices (Platform31, n.d.). Consequently, it implies a sense of empowerment for first-time buyers. This approach, where individuals take charge of improving the value of their dwellings and attaining desired living satisfaction, may prove more appealing than providing subsidies for this target group, as subsidies carry the risk of reintroducing the funds into the market, potentially driving up prices further.

Haest (2019) highlights that 'kluswoningen' can serve as a tool for housing associations to enhance their social value. Furthermore, this concept holds financial attractiveness for housing associations, as large-scale renovation and new construction projects can be expensive, while 'kluswoningen' allow for more sustainable utilization of existing building stock. Housing associations also recognize the diminishing presence of middle-income households in their regions due to the lack of affordable housing options. While explicitly this group is of great significance for the social fabric and for reducing the gap between rich and poor in neighbourhoods (Ymere, 2022). Additionally, some housing associations attribute their investment capacity to the sale of social dwellings (Van Der Ploeg, 2023). Conversely, certain municipalities exhibit increasing reluctance towards the sale of social housing (NUL20, 2023). However, the question remains whether there exists a possibility to find common ground among these diverse perspectives.

1.3 Research objectives and research question

This study examines whether the supply of 'kluswoningen' can be of value to widen the opportunities of first-time buyers on the owner-occupied market, since they are one of the target groups affected most by the housing shortage. At the moment, housing associations do not consciously play a role in this provision, but this research aims to contribute to the question whether they should become more active in this provision and how this can be

best implemented. Additionally, in the past the instrument has been implemented for different reasons but lately, it is not often seen anymore. Therefore, the purpose of this research is to provide insights in the use of this instrument and whether it can be of value, related to the current context and in relation to the first-time buyer. Valuable can mean in terms of affordability, accessibility, empowerment or other things that might come up in the research. Thus, this leads to the following research question:

"To what extent is the provision of 'kluswoningen' valuable (in terms of affordability, accessibility and empowerment) for widening the opportunities of first-time buyers on the owner-occupied market in the current political context from different actors' perspectives?"

This study provides insights into the concept of 'kluswoningen', the housing preferences of first-time buyers, and the challenges and opportunities associated with the implementation of 'kluswoningen'. The research area where this research is studied in, is the current Dutch owner-occupied market. The research is conducted in cities in the Netherlands, because starters often desire to live in cities (de Geus, 2021, p. 41). In addition, the pressure on the housing market is higher in urban areas than in rural areas (Deelen et. al., 2020), which leads to higher housing prices in urban areas (Olsen & Tijm, 2021) and therefore more difficulty in accessing homeownership for first-time buyers. The stakeholders involved in this research comprise housing associations, who possess the potential to provide 'kluswoningen', and municipalities, as housing associations require their support and frequently engage in collaboration throughout the process. The following sub-questions are formulated to support the main research question:

- 1) How have changes in Dutch housing policy affected the housing market, and what are the potential consequences of these policies for different stakeholders, including first-time buyers and housing associations?
- 2) To what extent does the 'kluswoningen' product show similarities to the housing preferences of first-time buyers?
- 3) What are reasons for housing associations to sell social dwellings and why do they sell dwellings as 'kluswoningen'?
- 4) What bottlenecks and opportunities can be identified regarding the use of the tool 'kluswoningen' for first-time buyers from the perspective of housing associations and municipalities?

A literature study is done to acquire a deeper understanding of the historical context of Dutch housing policy, the role played by housing associations, and the current state of the Dutch housing market. Additionally, literature research is used to elaborate on definitions focused on in this study. The empirical research aims to investigate whether 'kluswoningen' offered by housing associations exhibit similarities with the housing preferences of first-time buyers, while also examining the bottlenecks and opportunities associated with the implementation of this housing instrument. The empirical research proceeds in three phases. Firstly, an analysis of the housing preferences of first-time buyers is undertaken. Secondly, case studies and exploratory interviews are conducted to gain insights into

practical experiences and to assess characteristics of 'kluswoningen'. Lastly, in-depth interviews are conducted with housing associations and municipalities to gather their perspectives on the utilization of the 'kluswoningen' instrument and to identify the associated challenges and opportunities.

1.4 Conceptual model

Following the comprehensive examination of background information and factors contributing to the problem statement, the conceptual model showed in figure 1.1 aims to clarify the central focus of this research and illustrate the relationships among the key concepts. This model highlights the specific relationships under investigation, which pertains to the potential contribution of 'kluswoningen' in terms of improving the accessibility of affordable middle-segment dwellings and empowering first-time buyers. However, the viability of 'kluswoningen' depends firstly on its alignment with the housing preferences of first-time buyers. Secondly, it depends on the capacity of housing associations to supply such housing options, which necessitates a careful consideration of their portfolio management choices. This choice in portfolio management to divest social dwellings is again dependent on the cooperation agreements with municipalities. Furthermore, the goals outlined in government housing policies play a role in placing this research in context and its relevance for society.

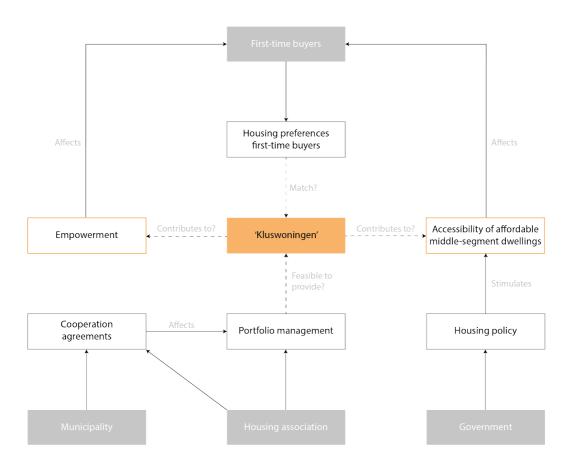


Figure 1.1: Conceptual model which shows the relations between the different concepts in this research.

1.5 Social and scientific relevance

Some of the social relevance might already be pointed out earlier in the introduction but in short, this research aims to contribute to the societal issues of the housing shortage and the housing inequality, which the Netherlands is currently facing. More research is already done on the policy and financial side, but this research aims to contribute to the supply side in relation to whether a concept is fitting for the target group first-time buyers, and what barriers can be identified. The scientific relevance also lies in the relation between first-time buyers and the instrument of 'kluswoningen'. Previous research is done on the instrument of 'kluswoningen', but it is not yet related to the specific target group first-time buyers. This research could be an interesting start for further research on the relation between first-time buyers and the instrument 'kluswoningen'. The study gives insights in the bottlenecks and opportunities, which can be of value for other similar organizations in the field. This research will build on experiences and views from the professional field, of which others in this field can learn from. Finally, the recommendations will be written for the professional field.

1.6 Personal study targets

With this research I would like to learn more about experiences in the professional field and I would like to contribute socially. Housing has always had my interest and especially starters are a target group encountering difficulties for a long time. I can imagine that for many of my age the accessibility of affordable mid-segment housing is very relevant, since I, as well as others, am going to encounter these problems myself, probably in the coming decade. Therefore, learning and understanding how market forces work and how strategies are made is very useful for my future, on personal as well as professional level.

The problems around first-time buyers cannot be solved overnight and there are multiple possible solutions which can contribute to it. With this research I hope I can contribute by exploring whether this one possible solution has potential or not, seen from different perspectives. Additionally, I would like to gain experience in the working field. I think this contributes to the relevance of the thesis because professionals are experiencing and encountering dilemma's related to the topic daily, so this makes sure the thesis stays up to date.

1.7 Reading guide

Beyond this introduction, the report consists of 9 chapters. First, the research design and methods will be elaborated. Next, chapter 3 defines important terms used in this research, followed by a chapter which discusses the existing literature on the research topic. Chapter 5 debates the results from the first part of the empirical research, the secondary data analysis. Chapter 6 elaborates on the results from case studies and exploratory interviews, followed by the results of the in-depth interviews. Furthermore, chapter 8 discusses the conclusions and recommendations. Moreover, a chapter with a discussion follows and lastly, a reflection on the research process will be given.

RESEARCH DESIGN & METHODS

2. Research design and methods

Chapter 2 discusses the research design and methods. It begins by presenting the research design, followed by a detailed explanation of the specific methods used, including data collection, sampling, and analysis procedures. The chapter also addresses the data management plan, outlining how the collected data will be handled. Finally, the chapter explores the trustworthiness of the research findings and discusses the ethical considerations associated with the study.

2.1 Research design

The research aims to explore the use of 'kluswoningen' in relation to widening opportunities for first-time-buyers. Thus, this research has an exploratory nature. The research uses a mixed-method, qualitative and quantitative. Figure 2.1 provides an overview of the methods and techniques employed in this study.

The research gathered theoretical and empirical data to determine the value of 'kluswoningen' in enhancing opportunities for first-time buyers in the owner-occupied market. The main research question follows a retroductive logic of inquiry, seeking to identify underlying patterns and test a hypothetical model by combining various datasets. Sub-question 1 is addressed through a literature study, exploring housing policy and market developments to gain insights into the challenges faced in the housing market and the values of different actors. Case studies have offered preliminary insights into sub-question 2, followed by more general insights derived from in-depth interviews. Sub-question 3 is addressed through a combination of case studies and a secondary data analysis, assessing potential similarities between 'kluswoningen' and the housing preferences of first-time buyers. The final sub-question, regarding bottlenecks and opportunities, is explored through in-depth interviews.

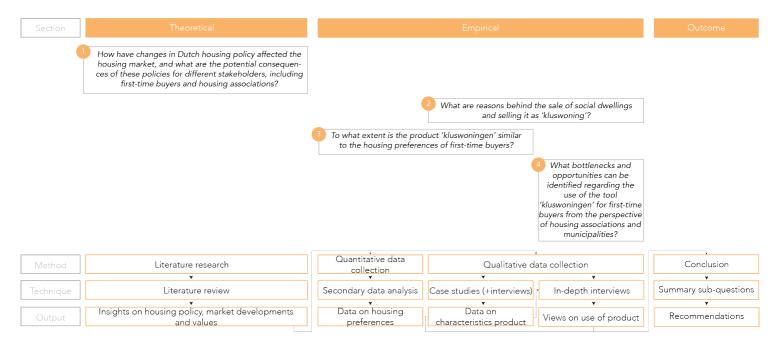


Figure 2.1: Research design (own illustration, 2023).

2.1.1 Theoretical research

In the theoretical research literature is reviewed. First, literature on the terms first-time buyers and 'kluswoningen' are examined to define these terms. Furthermore, a literature review is done to gain insights in housing policies in the Netherlands and how the role of housing associations has changed. Additionally, housing market developments and the consequences for first-time buyers are examined.

2.1.2 Empirical research

In the empirical research, first case studies are evaluated, supported by explorative interviews. These aimed to give insights in why housing associations want to sell, why they sell dwellings as 'kluswoning' and how this instrument can be implemented. In addition, the case studies gave insights in characteristics of the 'kluswoning'. To study the similarities between the characteristics and the housing preferences, a secondary analysis is done based on the data from WoON2021 to obtain data on the housing preferences of first-time buyers. The results from the case studies are used as input for the in-depth interviews. The results of the in-depth interviews contributed to further assess the bottlenecks and opportunities of the use of this instrument and these results are seen as overarching compared to the case studies, because the in-depth interviews are more general as different views of participants are obtained instead of the one view of the graduation company.

2.2 Sampling

This paragraph elaborates on the sampling of the case studies and the participants of the explorative interviews. In addition, the sampling of the participants of the in-depth interviews are discussed.

2.2.1 Case studies and supporting exploratory interviews

Two cases are examined to identify differences and similarities and a better understanding of the application of 'kluswoningen' is gained. Analysing only one case would not provide sufficient grounds for comparing and distinguishing successful and unsuccessful aspects. Including more cases would enhance the reliability of the results. However, two cases already gave insights in the desired output and in addition, the time frame in which the case studies had to be finished did not allow for more case evaluations. Thus, the sampling size for the case studies was 2.

During the theoretical and empirical research phases, various cases were encountered. The graduation company provided some cases, and additional cases from other housing associations were sought. The selection of cases was based on different housing types, whether the 'kluswoning' was part of a homeowners association (VvE), and the recentness of the case. Evaluating different housing types and considering the presence of a homeowners association helped examine the implementation effectiveness of the instrument. The criterion of recentness was chosen to ensure relevance to the current context. Moreover, preference was given to cases from the graduation company due to the availability of documentation and knowledge. Additionally, to facilitate meaningful comparisons, cases within the same region (Amsterdam metropolitan region) were selected to avoid substantial contextual variations. As a result of this selection process, the two cases

chosen were Merkelbach in Amsterdam-West and Bavodorp in Haarlem, both sourced from the graduation company.

Exploratory interviews were conducted with involved employees, to provide insights into the cases from different levels of the organisation. First, two general interviews were planned to get a better understanding of the housing association and how they make choices regarding their portfolio. The first one was with an employee who works on the cooperation agreements with the municipality and the second one was with an employee who has done research on the effect of selling social dwellings on the neighbourhood. For the selection of the other interviews was chosen for the proposed different functions of asset manager, developer and district manager involved in the case. With the case of Merkelbach, these were also the people suggested by other employees and therefore the selected ones. With the case of Bavodorp, employees advised other participants with other functions that would provide the desired information on the specified level. This advice has been adopted.

2.2.2 In-depth interviews

The in-depth interviews are conducted with housing associations and municipalities. 6 interviews are conducted, with an equal division between municipalities and housing associations. It was not necessary that housing associations and municipalities were situated at in the same region, but it was interesting to compare the views of the same region. Sampling of the participants for the interviews was based on the following criteria:

In case of a municipality:

- Location: The organization must be located in large cities in the Randstad of the Netherlands, because these have a high pressure on the housing market.
- *Field of work*: The employee is a specialist in housing in relation to the municipal strategy.
- *View*: Attitude towards sale of social housing, first-time buyers, affordable owner-occupancy.

In case of a housing association:

- Location: The organization must be located in large cities in the Randstad of the Netherlands, because these have a high pressure on the housing market.
- Organization: Large size housing association.
- Field of work: The employee works on portfolio management level.

These criteria were chosen because first, the location matters, since the pressure on the housing market in urban areas is higher than in rural areas (Deelen et. al., 2020), which also leads to higher housing prices in urban areas (Olsen & Tijm, 2021). The criterium of the field of work was given because in case of housing associations, strategies are made on portfolio level, which goes into detail in other things than for example property management within the organisation. The view on whether 'kluswoningen' has potential to implement in their strategy is therefore more related to the portfolio management level. In case of the municipalities, the participant should have some knowledge on the policies and municipal strategy for housing to obtain relevant insights. The last criterium for municipalities is about the attitude towards the sale of social housing, stimulating first-time buyers or their view on

affordable owner-occupancy. It is relevant to study differences in attitude towards this, to give insights in how municipalities view and act on certain situations on the housing market.

For housing associations, the criteria of large organisations in cities still gave a broad range. In order to make a better selection, the organisations that are members of 'De Vernieuwde Stad' were considered. This organisation was set up because some of them did not feel represented in the Aedes organisation, because the field of work in metropolitan areas requires different expertise. The network of 'De Vernieuwde Stad' consists of 25 large and metropolitan housing associations that have similarities in terms of their metropolitan mission and their entrepreneurial and innovative nature (*Onze positie - De Vernieuwde Stad*, n.d.). Thus, the housing associations connected to this organisation were considered and a selection of three housing associations was based on the above-mentioned criteria.

These selection criteria led to contacting specialists on housing of the municipalities Amsterdam, Rotterdam and Utrecht. In addition, it led to contacting consultants on portfolio strategy level of housing associations in the regions of Amsterdam, Rotterdam and Utrecht.

2.3 Data collection

This paragraph elaborates on the data collection during this research. First, the process of data collection during the theoretical research is explained, followed by the empirical research. This last section is divided into the process of gathering data during the quantitative research and during the qualitative data.

2.3.1 Theoretical research

To gather information for the literature study, a search is done on Scopus and Google Scholar. Relevant key words were chosen to find the right literature, and this included also Dutch search terms because some literature on the Dutch housing market and the concept of 'kluswoningen' is written in Dutch. In addition, articles were recommended by supervisors and previous master theses have given insights in relevant articles. Articles were selected based on the title, key words and abstract. If these showed relevance, the whole article was read.

3.3.2 Empirical research

Quantitative research

Through a secondary data analysis data is obtained from the WoON2021data file. This file obtained data through a housing research on national level done on behalf of the government. Data of WoON2021 has been gathered through a survey and provides insight into household composition, housing situation, housing preferences, housing costs and moving behaviour (*Woononderzoek Nederland*, n.d.). Not all data of this file is considered for this research, only a selection of criteria which can be compared to the characteristics of 'kluswoningen' are considered. The characteristics that are subtracted from the data are desired housing type, desired number of rooms, desired purchase price and interest in a 'kluswoning'. The exact steps followed to perform the secondary data analysis can be found in appendix A.

Qualitative research

First, the data collection of the case studies and explorative interviews are discussed. In order to organise the case studies and to be able to compare the two cases, questions are prepared beforehand (appendix B). To support findings from the case documentation, explorative interviews are conducted to fill in gaps of knowledge and to validate findings from the case documentation. The type of interview will be a semi-structured interview because this gives more flexibility during the conversation and on the other hand, makes sure there has been thought about the specific topics which need to be answered to fill in the gaps or validate findings (see appendix C). A total of 9 explorative interviews are conducted with employees from different levels within the organization (table 2.1). The explorative interviews took approximately 30-60 minutes. The interviews are conducted face-to-face and when this was not possible, a video call was planned. The data collection of this phase took place from February, 2023 till March, 2023.

Code				
G1	Region manager	Sale of social dwellings, cooperation agreements	27/02/23	Call/face-to-face
G2	Developer	Sale of social dwellings, effects on social cohesion	06/03/23	Face-to-face
M1	Asset manager	Merkelbach, sale of social dwellings	27/02/23	Face-to-face
M2	Developer	Merkelbach (validating)	23/03/23	Video call
M3	District manager	Merkelbach	06/03/23	Face-to-face (project visit)
B1	Asset manager	Bavodorp	02/03/23	Face-to-face
B2	Sales department	Bavodorp	27/03/23	Face-to-face
В3	Project leader	Bavodorp (validating)	29/03/23	Video call
B4	Project leader	Bavodorp	16/03/23	Face-to-face (project visit)

Table 2.1: Overview of conducted exploratory interviews (own table, 2023).

Moreover, a total of 6 in-depth interviews are conducted with municipalities and housing associations (table 2.2). The type of interview was again a semi-structured interview. See appendix C for the interview protocols. The interviews are mostly conducted face-to-face, because this eases the conversation. In case face-to-face was not possible, video calls were planned. The interviews took approximately 1 hour per interview and were recorded. The data of the in-depth interviews are collected within 1 month (May 2023).

Municipalities Region	Specialism	Date	Way
Amsterdam	Housing	18/04/23	Face-to-face
Rotterdam	Housing	21/04/23	Video call
Utrecht	Housing	06/04/23	Face-to-face
Housing associations Region			
Amsterdam	Portfolio strategy	11/04/23	Video call
Rotterdam	Portfolio strategy	13/04/23	Face-to-face
Utrecht	Portfolio strategy	06/04/23	Face-to-face

Table 2.2: Overview of conducted in-depth interviews (own table, 2023).

2.4 Data analysis and output

First, the literature review was analysed and used as background information for the case study selection and for the interview protocol. Second, the explorative interviews were used to provide insights into the sale of social dwellings and support the information from the case documentation and to fill in the gaps. Furthermore, the case studies were evaluated by producing comparable case descriptions and a comparable overview of characteristics. The case studies gave insights on implementation of the concept and possible fail and success indicators, which were the base for the in-depth interviews. The data from the secondary data analysis was transferred to excel to convert it in tables and graphs, to visualise and analyse the data. After conducting the interviews, the recordings were transcribed. The transcripts were analysed manually, by reading through it and identifying themes. Furthermore, the themes were compared with the interview protocol and a decision was made on final themes, which were summed up in a coding list. This coding list (figure 2.2) was used to analyse the data.



Figure 2.2: Coding list to analyse the in-depth interviews (own figure, 2023).

2.5 Data plan

This study aims to be easily accessible for reuse for further research. Therefore, the data in this research will be addressed according to the FAIR principles, to make it Findable, Accessible, Interoperable and Reusable. First, the final thesis and presentation will be published on the TU Delft Repository. Second, the thesis is written in a formal but accessible language. The thesis and data will be reported in English as truthfully as possible, however, since jargon about this topic is often Dutch, sometimes Dutch terms will be used and can be recognized by the brackets around the term. Interview participants preferred anonymization and therefore transcripts are regarded as sensitive data, so these are not shared publicly. Thus, data that is not attached to the theses will only be provided with the permission of the writer of this thesis. This way it is ensured sensitive data is left out and no data can be traced back to the person involved, but the data remains reusable.

2.6 Trustworthiness

According to Guba (1981), trustworthiness in qualitative research is ensured by meeting the following four criteria. The four criteria are: credibility, transferability, dependability and confirmability (Guba, 1981).

To ensure the first criteria of credibility the participants were not obliged to participate. Thus, it was on a voluntary basis. In addition, participants were given the opportunity to read

the interview transcripts, to make sure the intent of their words is correctly written down and if they had remarks, those have been considered and processed. Furthermore, the researcher aimed for familiarity with participating organizations by doing an internship at a housing association, to better understand the context of the research. Regular meetings took place with supervisors to ensure a smooth process and to expand the researchers view. The number of organisations and participants and further information on the research are shared in the thesis report or can be requested by the writer of this report, to ensure transferability. In addition, the method on data collection, sampling and analysis is described in detail and the number and duration of the data sessions are included. Furthermore, the time period over which the data has been collected is included.

To make sure the research meets the third criteria of dependability, a detailed description of the research design and its implementation is included. Furthermore, a log of the research and the process of this thesis report can be requested. Also, an extensive reflection on the research and limitations is given after finalising the research. Lastly, to ensure confirmability, a constant level of reflexivity must be sought for. There has been made sure no bias or predispositions are included, but the results are solely based on the experiences and views of the participants.

2.7 Ethical considerations

When taking ethics into consideration for research, it is important to minimise harm to participants (Blaikie & Priest, 2019). By conducting interviews, the privacy of the participants must be taken into consideration. In advance of the interview, participants were asked for informed consent (appendix D). Based on a document which explains the goals of the interview and how the data will be analysed and stored, participants have given their consent. In addition, at the start of the interview permission was asked for recording the interview. The interview was transcribed and after completion of the research the recordings were deleted. In addition, participants were not obliged to answer a question if not desired. This means the interviews were fully voluntary. If participants, or the company they work for, wanted to stay anonymous, this was considered and made possible. The names were not necessary for the research, so this information was handled with care.

3-4THEORETICAL RESEARCH

3. Definitions

This chapter discusses two important terms used in the research and aims to give more insights on what these terms entails. First, the term first-time buyer will be explained and defined. Second, the term 'kluswoningen' will be discussed.

3.1 First-time buyers

Dol & Boumeester (2016) distinguish between two categories: the potential starter and the potential first-time buyer. The potential starter intends to move to an independent dwelling without leaving a vacant independent dwelling behind. An example of this would be a recent graduate transitioning from a shared student dwelling to an independent dwelling. Independent housing options are available in both the rental and owner-occupied markets. On the other hand, the potential first-time buyer does leave behind an independent dwelling, specifically a rental dwelling, as they seek to purchase a dwelling for the first time (Dol & Boumeester, 2016).

First-time buyers are a target group who do not have excess value; thus they are financially less wealthy than target groups who already have accessed the owner-occupied market and accumulated excess value. The average age of first-time buyers is 30 years. This average has been increasing due to the need for longer savings periods and the requirement to contribute more equity (Wisman & de Vries, 2020). The majority of first-time buyers is aged between 25 and 34. There are also households who buy their first home at older ages, however compared to the group below the age of 35, this group is relatively small (Boon & Koning, 2021). Additionally, the government defines first-time buyers as individuals under the age of 35 and over 18 in their policy regarding the exemption of transfer tax (Ministerie van Algemene Zaken, 2022). Furthermore, first-time buyers tend to have a higher level of education, which gives a good perspective for future income (Boon & Koning, 2021).

First-time buyers prefer an owner-occupied house, because they can design it according to their own wishes and, in the long run, it is financially more advantageous (BPD, 2019). Research by BPD (2019) shows that first-time buyers value liveliness and a sense of community. They seek neighbourhoods where they can connect with like-minded individuals. Furthermore, the research indicates that the majority of first-time buyers are not interested in shared housing facilities, even in densely populated urban areas where space is limited, as sharing is perceived as compromising privacy (BPD, 2019).

To conclude, for this research the first-time buyer is defined as a household that leaves behind an independent dwelling, such as a rental dwelling, and has the desire to buy and move to an owner-occupied dwelling. The households that leave behind a dependent dwelling are outside the scope of this research, because they can also find accommodation in the rental sector and therefore the position of the potential first-time buyers, as mentioned by Dol & Boumeester (2016), on the housing market is more pressing and therefore subject of this study. In addition, the age above 18 and under 35, as stated by the ministry is considered for the definition of this study.

3.2 'Kluswoningen'

'Kluswoningen' falls under the term self-build. Self-build entails having control over the development of someone's own dwelling. It can have a positive effect on the accessibility of housing for low- and middle-income households and besides this, it can contribute to more affordable housing, a better quality and meeting the demand of the resident better (Parvis et al., 2011). A 'kluswoning' is a specific form of self-build. In literature the terms 'kluswoningen' or 'klushuizen' are often used, which refer to the English term of 'Do-It-Yourself' homes. For consistency reasons the term 'kluswoningen' will be used in this report.

'Kluswoningen' are often located in poor neighbourhoods and sales are often arranged by the municipality or housing associations (EH-ARCHITECTS, 2020). Government sees 'kluswoningen' as a tool for municipalities to combat impoverishment in deprived neighbourhoods. In addition, it is seen as a tool to offer less prosperous people the opportunity to buy and own a home. The construction is aimed at consumers who are looking for a characteristic home in the city where a lot of own influence in completion is still possible. It is also stated the dwelling will be offered for a lower price and the buyer is obliged to finish the dwelling within a certain time span. Because the dwelling is offered below market value, other additional conditions can be required such as the obligation to inhabit the dwelling for a certain amount of years (RVO, n.d.). Furthermore, 'Kluswoningen' is seen as a tool that can promote inclusive living, by influencing the inflow and outflow of certain target groups (Heast, 2019). According to Haest (2019), this can especially include middle groups. It is a socially responsible way to give a target group a chance, who might otherwise not be able or qualified, because housing associations can assign dwellings to certain target groups. In addition, it is a socially responsible way to transform a neighbourhood gradually and sustainable, which includes value retention and creation (Haest, 2019).

In the social sector, housing associations speak of the term casco-dwelling (in Dutch: cascowoning), which is related to the concept of 'kluswoningen'. Housing associations have the option to sell social dwellings in a casco state on the owner-occupied market. Casco dwellings refer to properties in a sound structural condition but with unfinished interiors, lacking elements such as the kitchen, toilet, and bathroom fixtures. When housing associations sell these casco dwellings, they guarantee that essential components up to the fuse box and gas pipes are in proper order, ensuring technical safety. The responsibility for completing the finishing touches and installations lies with the buyer. (Amsterdamse Federatie van Woningcorporaties & Gemeente Amsterdam, 2019). Other literature on the topic indicates a few characteristics linked to this term. Characteristics that came up more often are the buying of a dwelling below market prices, then refurbish it themselves and the buyer is required to live in the dwelling for several years (EH-ARCHITECTS, 2020; Nijkamp, 2021; Platform31, n.d). This is in correspondence with the definition of the RVO (n.d.). Additionally, with this concept, there could be agreed on a minimum amount of money which needs to be invested in the dwelling (Nijkamp, 2021). Furthermore, the duration of the works (Hijlkema, 2013) and the degree of renovation (Dubbeling, 2014; Platform31, n.d.) are mentioned as optional additional commitments. Thus, the instrument can be used for existing dwellings. However, new built could also be delivered in a casco state where the buyer still needs to finish the interiors and for example choose where the interior walls should be placed. However, this research focusses on the existing built and therefore, the provision of 'kluswoningen' in new built is considered to be outside of the scope of this research.

In the past, the concept of 'kluswoningen' has been used for different reasons. It started as an experiment in Rotterdam to deal with bad neighbourhoods, which were in need of large maintenance, and to improve the liveability (Sour, 2009). The experiment was done in the neighbourhood of Spangen with the 'Wallisblok'. The goal of the concept used here, is the revival of Spangen. By giving away dwellings for free, with the obligation to renovate the building collectively, the building is completely refurbished (outside and inside). In this way not only the building is refurbished, but also new initiative-rich residents are attracted to the neighbourhood. This is a win-win situation, since both spatial and social program are made future-proof (van Ginneken & Hooimeijer, 2006). Also, in times of marginalization, the housing associations sometimes offered dwellings as 'kluswoningen'. Government required them to return to their core business and shrink their housing portfolio. An example of this is the Kleiburgflat in Amsterdam. The housing association wanted to sell of this part of their portfolio, but the dwellings were in too bad condition to sell for a good price. Therefore, initially, the housing association wanted to demolish this building. However, there was decided to give the building a second chance, which brought forward the initiative to offer them as 'kluswoningen'.

Furthermore, Urbannerdam, an organization that guided buyers during the process of the 'kluswoningen' at the Klarenstraat in Amsterdam, emphasizes that this concept is so valuable because of its social return and that is why it should be interesting especially for housing associations (Archined, 2018). This relates to the earlier 'social responsibility' mentioned in the definition of 'kluswoningen'. The use of 'kluswoningen' have shown some social, financial and physical effects. Firstly, from a social perspective this approach works well because it can result in a better differentiation in population. Moreover, it can also lead to a better image of the neighbourhood (Platform 31, n.d.) and residents have a higher living satisfaction (Hijlkema, 2013; Platform 31, n.d.; Sour, 2009). Secondly, financially seen, this approach can lower the housing association's operating costs (Hijlkema, 2013; Platform 31, n.d.). Thirdly, on a physical level, a greater quality of dwellings can be achieved and a better environment on street level can be reached (Platform 31, n.d.; Sour, 2009). The 'kluswoningen' attract a certain type of people. Often, young people or starters on the housing market are attracted to this concept. They are people who have access to some financing but cannot afford to buy their dream home in a popular neighbourhood (PLatfrom31, n.d.). Ginneken & Hooimeijer (2006) agree with the previous statement and mention that the people attracted to the concept are pioneers who want to decide for themselves what their homes will look like. Freedom of choice and control in the process, in addition to a low price, are crucial for this target group (van Ginneken & Hooimeijer, 2006). RIGO (2010) and Sour (2009) mention the concept offers opportunities for young buyers to create their own living environment, which would not be affordable otherwise. Sour (2009) adds that by renovating the 'kluswoning' yourself, money can be saved.

Thus, 'kluswoningen' come in different shapes and sizes. A distinction can be made between three categories. First, a complete renovation could be needed. This entails the renovation of the exterior or construction, as was offered in Rotterdam back in the days. Second, a 'kluswoning' in casco state. This means the exterior and construction of the dwelling is in good condition or already renovated and the interior will be finished by the new buyer, such as the installing of a bathroom, kitchen or interior walls. Lastly, from a more practical perspective, often outdated dwellings which are in need of renovation are also offered with a label of 'kluswoning' (*Kluswoning - Van Overbeek Makelaars*, 2022).

To conclude this paragraph, besides that 'kluswoningen' come in different shapes and sizes, the instrument has been used for different reasons by different parties. The focus of this research lies on the role housing associations can play, since they are one of the largest owners of dwellings in the Netherlands and have a socially responsible function within the society; thus, the provision of 'kluswoningen' by other parties is outside the scope of this research. A 'kluswoning' entails an existing dwelling in need of renovation, which will be done by the buyer and additional commitments can be agreed on. Because the buyer can do part of the renovation themselves, money can be saved and the buyer can achieve higher living satisfaction. Since they can influence and realise how they want to live for an acceptable price, which they could not afford otherwise, it suggests to be empowering. Moreover, because of a lower threshold in terms of affordability, it suggests to contribute to the accessibility of the housing market. To further comment on the social responsibility, the definition by Haest (2019) seems to be particularly interesting regarding relating this instrument to the target group of first-time buyers. It is an interesting suggestion he makes, that housing associations can assign dwellings to certain target groups and 'kluswoningen' can transform a neighbourhood gradually and sustainable and that they, therefore, act socially responsible.

4. Housing policy and market developments

This chapter discusses the first sub-question: "How have changes in Dutch housing policy affected the housing market, and what are the potential consequences of these policies for different stakeholders, including first-time buyers and housing associations?" To examine this, first, the changes in housing policy in the Netherlands in relation to the role of housing associations are discussed. Second, the problems that have occurred on the housing market in the last decade will be examined and the consequences of affected target groups will be discussed.

4.1 Housing policy and the role of housing associations

The first housing associations in the Netherlands are founded around 1850, to provide housing for the working class. At that moment, these associations were independent from the government (van Leuvenstein & Shestalova, 2006). However, the condition of the dwellings around 1900 was very poor, especially in large cities. Thus, instead of leaving it only to the independent associations, the government stepped in and decided to take a more active role in sanitation, building regulations and utility provision such as gas, water, light and urban planning (Nationaal Archief, n.d.). With the 1901 housing act, the government and housing associations became jointly responsible for the provision of adequate and affordable housing. The government granted loans and subsidies to stimulate the provision. In the first half of the 20th century, the number of housing associations grew significantly and after the second World War, housing associations even became the most important player on the housing market. Housing associations proved to be useful in quantitatively addressing difficulties on the housing market. The share of social housing in the entire housing market increased significantly (Musterd, 2014). The Netherlands remains the biggest shareholder of social housing, compared to other European countries, as the share of social housing is extremely high in the Netherlands (Behrens et al., 2020).

For a long time, there was a central hierarchical steering by the government. Medio 1990, there was a shift in the central government's policy on housing and spatial planning towards a more market steered housing system. The focus shifted from growth to utilizing economic potential and competition between urban areas. Housing policy in the 1990s focused on strengthening market forces and shifting responsibilities from the government to parties active on the housing market, also known as the deregulation or decentralization. The financial corporatization of housing associations resulted from this. The role of the government became less guiding and more facilitating. From this shift followed a decrease in government subsidies for housing construction. They thought the days of major housing shortages were over (Boelhouwer & van der Heijden, 2022).

Around 2010, the decentralisation went on further (Boelhouwer & van der Heijden, 2022). To guarantee the legitimacy of the housing associations, the government required them to return to their core task. Their core task being the provision of affordable dwellings. When housing associations focus more on low-rent instead of expanding the portfolio with also mid-rent, there will be more freedom for private investors on the housing market. This was

stipulated in the reform agenda (in Dutch: 'Hervormingsagenda') (Blok, 2013) and later in the Housing Act of 2015 (Boelhouwer & van der Heijden, 2022). During this marginalization of the housing associations, they were required to sell the dwellings, which were not required for their primary target group, to investors or to their tenants (Blok, 2013). However, selling the social dwellings encountered some difficulties (Hijlkema, 2013). Therefore, the rules regarding the selling of social dwellings were made more flexible, which made it possible to sell social dwellings much more under the market value than permitted before (Blok, 2013; Lijzenga & Wissink, 2016).

To conclude, this paragraph showed a decentralisation of government control and a shift to a more market steered housing system has taken place. With this, also the role of the housing associations became less dominant and made them return to their core task: the provision of only low-rent dwellings.

4.2 Housing market developments and first-time buyers

The most pressing problem which has occurred on the housing market in the last decade is the lack of sufficient dwellings, also known as the housing shortage (Boelhouwer & van der Heijden, 2022). Besides interpreting this as a quantitative shortage, it is also about enough affordable dwellings (Boelhouwer & van der Heijden, 2022; de Geus, 2021). Since the focus shifted to more market-led and economic growth, home ownership has been steered by wider availability of low-cost financing and low interest rates. The demand for owneroccupied houses increased, but there was lagging supply which has pushed up prices tremendously (Boelhouwer & van der Heijden, 2022). In addition, private rental sector prices rose (Boelhouwer & van der Heijden, 2022; Dol & Boumeester, 2016), due to the tightness on the housing market (Boelhouwer & van der Heijden, 2022). According to Boelhouwer & van der Heijden (2022), this shortage has to do with strong population growth on the one hand, and declining housing production on the other. In addition to population growth, household size has also been decreasing for years, which results in an increase in number of households and therefore an increasing housing demand (Boelhouwer & van der Heijden, 2022). Furthermore, besides a decline in housing production, also the new built prices have risen. Moreover, the decline in new construction will remain because of the difficulties regarding the nitrogen crisis (Boelhouwer & van der Heijden, 2022).

This housing shortage, as just mentioned, has especially influenced the housing pathways of starters and middle-income households, groups who were not yet owner-occupants (Boelhouwer, 2019; Boelhouwer & Schiffer, 2019). The groups of starters and middle-incomes overlap a great deal. What makes it more difficult are the long waiting lists for affordable (social) housing and moreover, that the group of starters and middle-income households often earn too much to qualify for social housing. However, the affordability of these households is limited. The private rental sector and owner-occupied sector used to provide alternatives, but these options have become scarce due to not enough suitable supply and increasing housing prices, for rent and owner-occupancy (Boelhouwer & van der Heijden, 2022). Additionally, starters are often limited in their financing options (Boelhouwer, 2013; Boelhouwer & van der Heijden, 2022), which makes accessing the owner-occupied market very difficult. According to Boelhouwer & van der Heijden (2022), the developments in the housing market result in middle-income households, without own

equity, finding owner-occupancy outside of their reach, particularly in the Randstad. Thus, in the current Dutch housing market the starters and middle-income households either cannot enter the housing market or are often faced with high housing costs (Boelhouwer & van der Heijden, 2022).

When examining the changing role of the housing association, there were also some negative effects which raised extra awareness on the role a housing association can play (Gruis, 2018). Despite much effort to overcome segregation, the returning to the core task by housing associations has led to more segregation. Because housing associations can only assign dwellings to the primary target group, this results in a high concentration of low-income households (Boelhouwer, 2018; Gruis, 2018). Nevertheless, they act in accordance to the last Housing Act: housing associations should concentrate on low-income households and market parties should facilitate the housing of middle- and upper-income households (Boelhouwer & van der Heijden, 2022). Though, this has some unwanted side effects (Boelhouwer, 2018).

The latest aims and goals of the government indicated a shift and a desire to again take more control as government to address issues on the housing market. The 'Nationale Woonen Bouwagenda' addresses the complex issues the Netherlands is facing and desires to join forces with fellow authorities, housing associations and market parties to tackle the causes that have led to undesired situations on the housing market. The three main goals of this agenda are (1) accessibility, (2) affordability and (3) quality. The aim of adding 900.000 dwellings is related to the goal of accessibility. Affordability is related to improving the ratio between housing costs and income. Quality is indicated in terms of sufficient dwellings for focus groups but also in terms of improving vulnerable neighbourhoods and making sustainable housing accessible for everybody (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2022).

In conclusion, the Netherlands is currently experiencing a housing shortage due to various market-related factors. Among the most significantly affected groups are first-time buyers and middle-income households. Consequently, these groups face considerable challenges in terms of accessing the housing market, leading to either exclusion or encountering substantial housing costs. Furthermore, the prospect of achieving owner-occupancy, particularly in the densely populated Randstad region, remains elusive for these groups. Additionally, housing associations have returned to their core responsibilities, which has resulted in increased socioeconomic segregation. In response to these housing market challenges, the government has established specific goals focusing on enhancing accessibility, affordability, and quality.

4.3 Conclusion

The literature study on housing policy and market development has been done to find an answer to the sub-question: "How have changes in Dutch housing policy affected the housing market, and what are the potential consequences of these policies for different stakeholders, including first-time buyers and housing associations?".

The decentralization of government control and the shift to a more market steered housing system led to a higher focus on the core task of housing associations. This resulted in higher concentrations of low-income households and therefore also more segregation. In addition to the shift to a more market steered system, homeownership was steered. The demand for owner-occupied housing increased, while there was a lagging supply. Additionally, private rental sector prices rose which made gaining access to the housing market difficult. On the other hand, when individuals successfully gain access to the housing market, they often face high housing costs. These effects have led especially to difficulties for groups who were not owner-occupants yet, so the starters and middle-income groups. Thus, to summarize the most pressing effects of the developments in housing policy and on the housing market:

- Accessibility of home-ownership is difficult;
- Starters and middle-income groups are falling between two stools;
- Affordability issues;
- Increasing spatial segregation.

Different perspectives' interests

In the introduction it was mentioned that common ground between the different perspectives might contribute to finding a solution for these problems on the housing market. Therefore, the aims and values of the different perspectives are addressed and summarized, before continuing to the empirical research.

First, the government has set up goals to improve the affordability and accessibility of the housing market. In addition, through the goal of quality, they desire improvements in vulnerable neighbourhoods and give housing associations the opportunity to do so. The housing association wants to focus mostly on their core task but can also become a little bit more active in the low mid-rent segment. To make this happen, as discussed in the introduction, they need to sell social dwellings in order to build additional new dwellings. It is interesting that some municipalities are reluctant to the sale of social dwellings, while this can lead to more social dwellings available and therefore better accessibility. The starters and middle-income groups, which includes first-time buyers desire to be able to enter the housing market, including the owner-occupied market. In addition, as they are limited in financing options, they seek affordable housing.

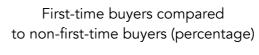
5-6-7EMPIRICAL RESEARCH

5. Secondary data analysis

Chapter 5 discusses the secondary data analysis, which is conducted to contribute to second sub-question: "To what extent does the 'kluswoningen' product show similarities to the housing preferences of first-time buyers?" by providing insights in the housing preferences of first-time buyers. This section presents descriptive statistics of the secondary data analysis of the WoON2021 data. The method to obtain the data is elaborated in chapter 2. Some figures and tables from the output are used in the text, but other tables and figures can be found in Appendix E. To conclude, the final paragraph will summarize the housing preferences.

5.1 Findings

To obtain information on the housing preferences of the first-time buyer, the firsttime buyer must first be extracted from the data and created as a new variable. This variable is based on combining the current housing situation, the willingness to move and the tenure of the desired dwelling of the respondents. When a household is currently not living in the owner-occupied sector and wants to move to an owner-occupied dwelling, the respondent is identified as first-timebuyer. Figure 5.1 shows the first-time buyers versus the non-first-time buyers. This table shows that according to the WoON21 data, the Dutch population contains 618.935 firsttime buyers. That is 7.7% of the Dutch population, which compares to 92.3% nonfirst-time buyer.



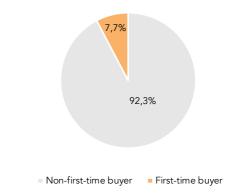


Figure 5.1: First-time buyers compared to non-first-time buyers, WoON2021 (own figure, 2023).

Looking then at how the different age groups in the first-time buyer and non-first-time buyer groups compare, results show 51% of first-time buyers are aged between 25 and 34 (see Appendix F). This percentage is higher than the 12.9% of this age group among non-first-time buyers. Similarly, in the 17-24 age group, the share of this age group is higher among first-time buyers (9.5%) than non-first-time buyers (3.4%). It is noticeable that for the age groups over 45 this relationship is reversed. So, the proportion within the group is higher for non-first-time buyers than for first-time buyers. These findings are in line with the result of the central government, who indicate that the majority of first-time buyers can be defined as a group up to 35 years old (Ministerie van Algemene Zaken, 2022).

The following paragraphs will discuss characteristics of the first-time buyer group, in terms of gross income and household composition, and will elaborate on the housing preferences of first-time buyers.

5.1.1 Gross income and household composition

The groups of first-time buyers and non-first-time buyers are subdivided into two age categories (aged under 35 and aged over 34) in the following analysis. First, it is examined whether this distinction also showed differences in gross income and furthermore, the household composition is discussed. The next paragraph will focus on the housing preferences of the first-time buyers.

Gross income

Approximately 43% of first-time buyers under the age of 35 have a gross income below €40.042, indicating that they fall below the income limit and are eligible for social housing. Another 28% of this group falls just above this threshold and earns between 1 to 1.5 times the average income. Surprisingly, there is a part of the first-time buyers under 35 (14%) who have a gross income exceeding €80.000. Comparatively, among first-time buyers aged 34 and above table 5.1 reveals a higher percentage of gross incomes below €40,042 in the younger age group. In the income ranges of €40.043-€59.999 and €60.000-€79.999, the proportions are relatively similar for both age groups. However, the percentage of individuals earning above €80.000 is higher among the age category of 34 and above, indicating a shift from lower to higher incomes as the age of first-time buyers increases. This trend is logical, considering that individuals with more work experience have had more time to accumulate higher earnings.

Non) first-time bu	yer in rel	ation to gross	income					
			Gross income					
			≤ 40.042	40.043-59.999	60.000-79.999	≥ 80.000	Total	
	<35	Count	161.820	103.591	53.941	54.758	374.11	
		Percentage	43%	28%	14%	15%	1009	
First-time buyer	≥ 35	Count	87.295	70.297	38.849	48.385	244.82	
riist-tiille buyei		Percentage	36%	29%	16%	20%	1009	
	Total	Count	249.115	173.888	92.790	103.143	618.93	
	Total	Percentage	40%	28%	15%	17%	1009	
	<35	Count	574.553	204.806	183.985	251.803	1.215.14	
		Percentage	47%	17%	15%	21%	1009	
Ion-first-time buyer	≥ 35	Count	2.268.672	1.200.033	888.049	1.854.323	6.211.07	
ion-mst-time buyer		Percentage	37%	19%	14%	30%	1009	
	Total	Count	2.843.225	1.404.839	1.072.034	2.106.126	7.426.22	
		Percentage	38%	19%	14%	28%	100%	
	<35	Count	736.373	308.397	237.926	306.561	1.589.25	
		Percentage	46%	19%	15%	19%	1009	
Total	≥ 35	Count	2.355.967	1.270.330	926.898	1.902.708	6.455.903	
TOTAL		Percentage	37%	20%	14%	30%	100%	
	Total	Count	3.092.340	1.578.727	1.164.824	2.209.269	8.045.160	
		Percentage	38%	20%	15%	28%	100%	

Table 5.1: Overview of the first-time buyer and non-first-time buyer, in different age categories, compared to the gross income, WoON2021 (own figure, 2023).

Household composition

The group of first-time buyers under the age of 35 comprises 56% single-households, 31% couples, 9% couples with children, and 2% single-parent households. These figures indicate that 87% of the group consists of either singles or couples. In comparison, the percentage of singles and couples among first-time buyers above the age of 34 is lower, standing at 61%. This suggests that as individuals grow older, there is a tendency for households to transition towards configurations involving children. This trend is clearly illustrated in figure 5.2, where couples with children account for 21% and single-parent households account for 17.4% within the group of first-time buyers aged 34 and above.

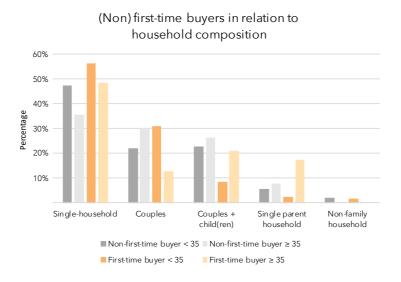


Figure 5.2: (Non) first-time buyer by age group and household composition, WoON2021 (own figure, 2023).

5.1.2 Housing preferences first-time buyers

Furthermore, this study examines the housing preferences of first-time buyers based on age groups. The analysis focuses on specific housing preferences that can be compared to the characteristics of the 'kluswoningen' studied in the case studies. The analysed housing preferences include the desired housing type, the desired number of rooms, the desired purchase price, and the level of interest in a 'kluswoning'.

Desired housing type

Figure 5.3 indicates the percentages of desired housing type between the first-time buyers under the age of 35 and above 34. The figure shows 26% of first-time buyers (under 35) are looking for an apartment. On the other hand, 70% is looking for a single-family dwelling. No striking differences can be seen between first-time buyers under 35 and those over 35.

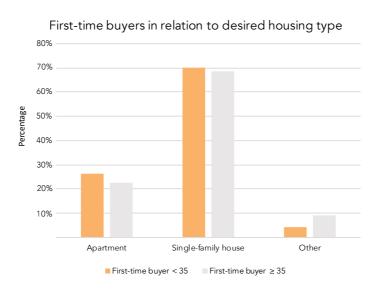


Figure 5.3: First-time buyers by age group and desired housing type, WoON2021 (own figure, 2023).

Desired number of rooms

Figure 5.4 illustrates that 25% of the first-time buyers aged under 35 are looking for a dwelling with 3 rooms. 36% are looking for a dwelling with 4 rooms and 32% are looking for a dwelling with more than 4 rooms. So, even households below the age of 35 are in a large majority looking for a house with 4 or more rooms. Small dwellings (1 or 2 rooms) appear to be hardly in demand among both younger and older first-time buyers. This observation is striking when the household composition among firsttime buyers, which is mainly singleperson households and couples, is considered.



Figure 5.4: First-time buyers by age group and desired number of rooms, WoON2021 (own figure, 2023).

Desired purchase price

The overview of first-time buyers in relation to the desired purchase price (table 5.2) indicates 25% of the first-time buyers aged below 35 desire to purchase a dwelling between €250.000 and €300.000. Thus, quite a large percentage of the population seeks an owner-occupancy dwelling with a low budget. This is similar for the older first-time buyers (30%). The category of €300.000 and €355.000 scores less high for the younger and older first-time buyers (13% and 8%) compared to the other price ranges. Even some first-time buyers seek in the price range of above €355.000. The limit of affordable owner-occupancy is set at €355.000 (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2023), which means not all first-time buyers are bounded to the affordable segment.

Housing preferences first-time buyers regarding purchase price									
				Purchase price					
	≤ 200.000	200.000-250.000	250.000-300.000	300.000-355.000	≥ 355.000	Total			
	<35	Count	89.062	77.350	75.896	44.997	69.427	356.732	
		Percentage	25%	22%	21%	13%	20%	100%	
First-time buyer	≥ 35	Count	70.304	43.334	49.332	19.216	50.355	232.541	
r iist-time buyer		Percentage	30%	19%	21%	8%	22%	100%	
	Total	Count	159.366	120.684	125.228	64.213	119.782	589.273	
		Percentage	27%	21%	21.30%	11%	20%	100%	

Table 5.2: Overview of the first-time buyer by age group and the desired purchase price, WoON2021 (own figure, 2023).

Interest in a 'kluswoning'

Table 5.3 indicates that 33.6% of first-time buyers are interested in a 'kluswoning'. In addition, 22.7% indicate that they are maybe interested or do not know. The remaining 43.7% of first-time buyers under 35 are not interested. The results show that in the age group above 34, there is less interest in percentage terms within the group than the group below 35. Thus, not every first-time buyer is interested in a 'kluswoning', but a part of the population is.

Housing preferences first-time buyers regarding interest in 'kluswoning'						
			Interest in 'kluswoning'			
			Yes	Maybe	No	Total
First-time buyer	<35	Count	122.920	83.284	159.917	366.121
		Percentage	34%	23%	44%	100%
	≥ 35	Count	65.530	47.300	126.948	239.778
		Percentage	27%	20%	53%	100%
	Total	Count	188.450	130.584	286.865	605.899
		Percentage	31%	22%	47%	100%

Table 5.3: Overview of the first-time buyer in different age categories compared to the interest in a 'kluswoning', WoON2021 (own figure, 2023).

5.2 Conclusion

The preceding analysis has yielded valuable insights into the housing preferences of first-time buyers, with a specific focus on those aged under 35, as defined earlier. Consequently, the conclusions drawn in this study are primarily based on the findings pertaining to this target group. The predominant housing type desired by the majority of first-time buyers under 35 was found to be a single-family dwelling, accounting for 70% of their preferences. Conversely, approximately 26% expressed a preference for an apartment. When considering the desired number of rooms, it was observed that most first-time buyers sought residences with three or more rooms. Additionally, there was variation in the desired purchase price. Around 70% of respondents aimed to purchase a home below €300.000, while 22% were searching within the price range exceeding €355.000, which surpasses the affordability threshold for owner-occupancy. In terms of interest in 'kluswoningen', nearly half of the first-time buyers indicated no interest, while the remaining half exhibited either an active interest or a potential interest in such properties.

6. Case studies and exploratory interviews

This section presents the findings derived from the case studies and the supporting exploratory interviews, which contribute to addressing the sub-questions (2) "To what extent does the 'kluswoningen' product show similarities to the housing preferences of first-time buyers?" and (3) "What are reasons for housing associations to sell social dwellings and why do they sell dwellings as 'kluswoningen'?". Chapter 2 provides further information on the methodology on data collection and sampling. During the fieldwork, it became evident that the motives for the housing association to sell preceded the option of offering dwellings as 'kluswoningen'. Consequently, the results of the exploratory interviews on the sale of social dwellings are presented first. This is followed by a description and analysis of two specific cases: the Merkelbach case in Amsterdam-West and the Bavodorp case in Haarlem. To conclude, the final paragraph presents the sub-conclusions on the sale of social housing, the characteristics of 'kluswoningen', the perspectives of different actors on the studied cases and finally, the similarities between the characteristics and the housing preferences of first-time buyers.

6.1 Findings exploratory interviews

The findings derived from the exploratory interviews will be presented by referencing the interviewed employees (designated by codes) of the graduation company. Firstly, the reasons behind the sale of social dwellings will be discussed. Secondly, other factors that must be taken into consideration when selling social dwellings will be addressed. Lastly, there will be an initial exploration of why a housing association might offer a dwelling as a 'kluswoning'.

6.1.1 The sale of social dwellings

Employee G1 provides an overview of how the sale of social dwellings functions in Amsterdam. The extent to which housing associations are permitted to sell is determined by the performance agreements, also known as cooperation agreements, established between the municipality and the housing associations. These agreements outline the contributions each housing association makes in terms of portfolio development within that municipality. Portfolio development includes aspects such as what the organization sells and the construction of new dwellings. In Amsterdam, there are specific quality criteria that a social dwelling must meet before it can be sold, such as addressing foundation issues, swam or asbestos.

According to employee G2, there are multiple reasons why housing associations may choose to sell social dwellings. It is explained that these reasons stem from three considerations: financial, portfolio management, and social aspects. Employee G1 highlights that financial considerations are linked to the organization's capabilities. The revenue generated from selling dwellings and the loan capacity are related to the organization's capacity to maintain existing buildings and construct new dwellings. Employee M1 adds that if an organization is not allowed to sell social dwellings, it hinders their ability to construct new ones, as new constructions are financed through the incomes of the sale of social dwellings. The portfolio management aspect pertains to the desired

composition of the current and future housing portfolio. The housing association aims to provide suitable dwellings for their target group, as emphasized by employee G1. In addition to financial and portfolio management considerations, employee M1 mentions the social aspects related to creating a diverse and balanced neighbourhood. Moreover, the attraction of specific target groups plays a role, as noted by employee G2. Employee G2 addresses once more the need to combine these considerations and emphasizes that selling social housing can be considered socially responsible. By selling dwellings, more new dwellings can be built. As a result, the total number of social dwellings increases, even though some are sold. In addition, the new dwellings can be more sustainable and better suited to the target group, given the growing trend towards one and two-person households, compared to the larger dwellings in their portfolio, which are therefore more suitable for sale.

However, employee G2 highlights the importance of considering the impact of selling social dwellings on the social cohesion of a neighbourhood. This depends on various factors, including the type of neighbourhood, the residents' characteristics, and the existing cohesion within the area where the housing association intends to sell. Moreover, he emphasizes the need to carefully manage the pace at which social dwellings are sold, considering the number of dwellings to be sold within a given time frame. In addition, employee G2 mentions that due to restrictions imposed by the municipality on the sale of social dwellings, often the most expensive dwellings are sold. With more opportunities to sell dwellings, housing associations would be able to offer dwellings at lower prices and would be able to serve a different target group. Therefore, the more limited the sale of social dwellings becomes, the less housing associations can do to serve the mid-segment of owner-occupiers. To prevent the sale of dwellings to investors, all social dwellings are sold with an anti-speculation clause, as highlighted by employee M2 and employee B2.

6.1.2 Offering as a 'Kluswoning'

When the decision is made to sell social dwellings, another consideration arises regarding how to market these properties, specifically whether to offer them as 'kluswoningen'. Employee B2 explains that there are three options for marketing a social dwelling. The first option is a dwelling with a completely unfinished interior. The second option is a dwelling with basic installations such as plumbing and insulation, requiring the completion of interior walls, kitchen, and bathroom. The last option is a fully renovated dwelling with a finished interior, including a fully equipped kitchen, bathroom, and tiles, among other features, ready for immediate sale.

One reason to offer a dwelling as a 'kluswoning' is to minimize the investment required from the housing association's perspective, as mentioned by several employees (G1, G2, B2). Employee B2 further explains that by avoiding additional investment, the housing association can allocate those funds to other initiatives more closely aligned with the target group. Additionally, offering 'kluswoningen' eliminates the risk of not recouping the investment. Employee G2 adds a side note that this may vary depending on the financial situation of the housing association. Another reason, more closely related to social considerations, is that offering a dwelling as a 'kluswoning' attracts a different target group, according to Employee G2. A fully renovated dwelling would be more appealing to higher

income groups, whereas a 'kluswoning' aligns better with groups that have a smaller gap between them and social housing. Employee G1 highlights that a 'kluswoning' attracts buyers who are more involved in renovating the property themselves and creating their own space. Employee G2 adds that these buyers are believed to be more committed to the neighbourhood compared to tenants. Employee M1 mentions that, in addition to location, the nature of the product plays a crucial role in attracting individuals and determining their length of stay. Furthermore, offering 'kluswoningen' can contribute to the supply of affordable owner-occupied housing, as stated by employee G1.

However, employee G2 notes that whether it can be determined as affordable supply is contingent upon the state of the housing market and housing prices, which ultimately influence the target group that can be attracted. In markets where demand exceeds supply, 'kluswoningen' are highly attractive, according to employee G2. However, there have been times when 'kluswoningen' did not sell well. Additionally, employee G1 highlights the challenge of preserving and meeting sustainability standards when using the instrument 'kluswoningen'. It is suggested that if someone purchases a property at the upper limit of their income and does not anticipate income growth in the near future, it raises doubts about their ability to afford future sustainability improvements. However, employee G1 notes that targeting first-time buyers presents an opportunity for improving sustainability standards. This group is not at the peak of their income yet, and it is expected that their income will grow over time, enabling them to afford sustainability improvements in the future. Another opportunity for the housing association, as mentioned by employee G1, lies in providing suitable options for social climbers and retaining this group within the neighbourhood.

6.2 Findings case studies

The structure of the case study comprises four main sections. Firstly, the situation prior to the intervention by the housing association is outlined. Secondly, the renovation plan is described Following this, specific characteristics of the 'kluswoning' implemented in the case are provided, along with an examination of the post-renovation situation and effects of the intervention. These findings are based on internal documentation from Ymere (personal communications Ymere, 2023) and are supplemented by exploratory interviews conducted with the employees involved in the case. The final paragraph of the case study evaluates the case from the perspectives of first-time buyers, housing association and municipality. This evaluation is based on the writer's interpretation of the previous given findings of the case study in combination with findings from the supporting explorative interviews.

Case study Merkelbach

Context

Merkelbach consists of two elongated porch complexes situated in the Landlust neighbourhood of Bos en Lommer, located in Amsterdam West (figure 6.1).

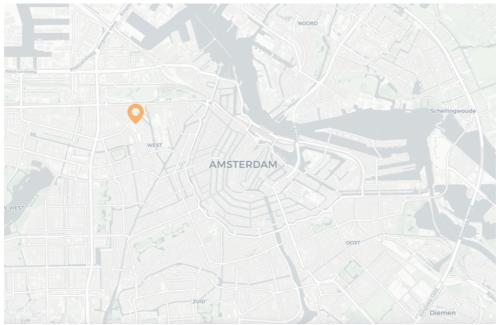


Figure 6.1: Merkelbach situated in the context of the region Amsterdam (own figure, 2023).

The architectural significance of this complex lies in its classification as a municipal monument, as it belongs to Amsterdam's first row constructed buildings. The original construction of this complex dates back to 1937 (see figure 6.2). The complex originally consisted of 208 social housing units (personal communications Ymere, 2023).

For a considerable period, this neighbourhood was recognized as a vulnerable area. According to employee M2, the area had a high concentration of social housing. At a



Figure 6.2: Streetview of the Juliana van Stolbergstraat, archive picture Beeldbank Amsterdam, August 1937 ("Merkelbach Bos En Lommer Arie Kepplerprijs 2020", 2020).

certain point, the neighbourhood reached a tipping point. Through various projects within the neighbourhood, the housing association played a significant role in addressing the challenge of enhancing livability. Renovating the Merkelbach complex was seen as a fitting step towards overall improvement in the neighbourhood, while also addressing technical deficiencies. Both the technical and aesthetic conditions of the dwellings no longer met the desired quality standards. The properties were classified with an energy label of F. Moreover, there was also a desire to achieve a more balanced mix of income groups within the neighbourhood (personal communications, Ymere, 2023).

The renovation plan

The renovation plan initially entailed a major renovation of 168 social dwellings and 38 midrent dwellings. However, a subsequent investment decision revealed the unprofitability of this plan. In order to render the project financially viable, adjustments were made, including the incorporation of the sale of social dwellings. At an early stage, a co-maker was involved in the process. It was determined that the dwellings would be sold as 'kluswoningen' to

minimize investment costs in owner-occupied properties and offer an affordable product (personal communications, Ymere, 2023). Employee M2 also emphasized the neighbourhood's potential for offering 'kluswoningen,' considering the aforementioned tipping point. Furthermore, the importance of the neighbourhood's ongoing transformation was highlighted, because this provided a positive prospect for potential buyers.

Out of the total 208 dwellings, the plan specified that 136 would remain as social housing while 72 would be converted into owner-occupied dwellings. This distribution was chosen with the aim of achieving 70% tenant acceptance. From an investment perspective, it was noted that including more sales in the project would not be wise, given the anticipated future value of the area. The company would not benefit from value appreciation with additional owner-occupied dwellings, but rather with rental properties. Consequently, a mixed complex consisting of both social and owner-occupied housing was envisaged. However, it was advised to keep the social-owner mix as small as possible, as past experiences in other developments have indicated potential challenges in management, vacancy, and sales. Nevertheless, tenants have the right of return, meaning the ultimate decision on which dwellings will be offered for sale will depend on the tenants' preferences (personal communications, Ymere, 2023). The sales strategy entailed the offering of small dwellings on a casco basis, to serve individuals with modest budgets. A distinction was made between the initial 11 dwellings, which were allocated through a competitive selection process, and the remaining units, which were sold via a real estate agent. Finishing packages (in Dutch: 'afbouwpakketten') were assembled based on the plans of the first 11 buyers and were offered to the buyers of the rest of the dwellings. By the end of December, the anticipated asking price ranged from €100.000 to €150.000. The buyers were screened to avoid speculation. Construction commenced in 2016, with the final dwelling completed in November 2017 (personal communications Ymere, 2023).

Characteristics of the 'kluswoning'

Regarding the characteristics of the 'kluswoning', the complex comprises apartments measuring $45 \, \text{m}^2$ and $55 \, \text{m}^2$. These 'kluswoningen' possess the potential to be transformed into open-plan living spaces (studios), one-bedroom apartments or two-bedroom apartments, depending on their respective sizes. While the owner-occupied dwellings are mixed with the social dwellings, they are more concentrated in a particular section, as depicted in figure 6.3.

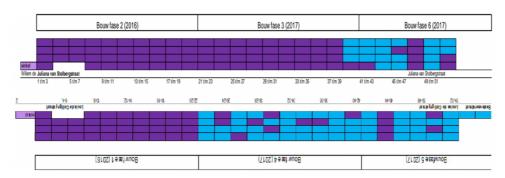


Figure 6.3: Diagram of the façade with the social dwellings in purple and the owner-occupied dwellings in blue (source taken from intranet of Ymere, not publicly accessible).

During the initial sales round in November 2016, the asking price was in the range of €150.000 to €200.000. It is noteworthy that these prices saw an increase in line with the rising trend in the real estate market. In the subsequent sales round, which took place in October 2017, approximately one year later, the dwellings were sold within the price range of €200.000 to €250.000. The upward trend in housing prices has persisted over the past few years. Taking into account the indexation of 2023, the initial round of sales would be categorized within the price range of €250.000 to €300.000. Moreover, it is expected that the second round of sales would fall within the range of over €355.000 in 2023. More details on the indexation of the prices can be found in appendix G. Following the renovation, the dwellings achieved at least Energy Label B, with many even attaining Energy Label A (personal communications Ymere, 2023).

Summary characteristics

Housing type: Apartment
Square meters: 45/55 m²
Number of rooms: 1, 2 or 3

Purchase price (range): €150.000 - €200.000 (2016)

€200.000 - €250.000 (2017)

Square meter price: €3.364 (2016) (average) €4.412 (2017)

Effects

In figure 6.4 the current situation of the complex, so after renovation, is shown. The internal documentation (personal communications Ymere, 2023) states that the combination of social housing and owner-occupied housing has contributed to the upgrading of the neighbourhood. Employee G1 adds that this is achieved not by this complex alone, but because there has been a lot of improvements in the neighbourhood. Thus, it is the combination of multiple things. Additionally, a mixed housing environment is created by mixing social renting with owner-occupation. Employee M3 adds that initially the residents were mainly of foreign origin, but with the addition of owner-occupiers the composition of the residents has become more mixed. According to employee M2, the 'kluswoningen' caused to attract a more socially engaged buyer and resident. In addition, employee M2 states that the selection through the competition for the first 11 dwellings was successful, because there could be better selected on certain criteria, such as this social engagement. Furthermore, employee M2 gave the example of providing the new owner-occupiers with dungarees, to build a community. This worked well, according to employee M2.

As previously mentioned, it was advised that rental and owner-occupation should not be mixed in the porches. However, this was almost unavoidable as residents had the right to return to their homes. Nevertheless, employee M3 stated that the mix in the complex works well, and it works well because often the minority in the porch are tenants, so the interviewee sees that the tenants adapt to the owner-occupiers.





Figure 6.4: The complex Merkelbach during the project visit with the neighbourhood manager (own figure, 2023).

Finally, the evaluation of the project showed that the target group attracted was slightly different from the one intended. The target group is still the starter, but starters with own financial resources and/or parental support. It is because sales prices have risen so quickly that this group has been attracted instead of the pre-targeted group. In addition, it was expected that competitively priced finishing packages would be necessary to encourage sales. As mentioned above, these were made available. However, only one buyer took up the offer of a finishing package (personal communications Ymere, 2023). Thus, it suggests there was enough demand for the 'kluswoningen' without the finishing packages.

Evaluation

The alterations on the renovation plan from mid-rent to owner-occupancy are beneficial from a first-time buyer perspective. The product offered, was meant for a target group with a modest budget. Often the first-time buyer is also expected to have a modest budget, as they are a target group that has not gained any equity from homeownership, as mentioned in the literature study. The case study showed that the attracted target group was the starter, which suggests the product offered is fitting for this target group. Additionally, this case shows opportunities for the first-time buyer to buy in the urban region of Amsterdam under the 355.000 threshold for affordable owner-occupancy housing. However, this was in a context where the housing prices were lower than the prices the Netherlands has seen the last year. After indexation, the first 11 dwellings sold in Merkelbach could be considered as within the limits of affordable owner-occupancy, however it depends on how much still needs to be invested in the finishing of the dwelling. The dwellings offered in the second round of sale do not comply with the affordability threshold. It is important to consider the influence of Amsterdam's location on housing prices in this context. Nevertheless, this product provides buyers with the opportunity to customize their dwellings and choose between a single large open space, a one-bedroom configuration, or a two-bedroom layout. Therefore, it suggests that buyers are given the chance to meet their housing preferences.

Offering 'kluswoningen' in this case proves advantageous for the housing association, enabling them to achieve financial viability and align with their social responsibility. By offering these properties, the housing association minimizes their investment while providing an affordable housing option in the market. Employee G1 highlights that

'kluswoningen' attract socially engaged buyers who can customize their living spaces, which is suggested to be a target group which should be preferred by housing associations when they need to sell. Employee M2 also emphasizes the positive impact of 'kluswoningen' on the neighbourhood, by attracting socially engaged residents. On the one hand, it is proposed the neighbourhood benefits from this intervention. On the other hand, it is plausible to anticipate that not all residents were content with the proposed changes and that some may have been required to relocate. Nonetheless, the attainment of 70% tenant acceptance indicates that the tenants have concurred with the alterations, suggesting that the number of dwellings sold in proportion to the retained social dwellings and the timeframe in which the dwellings are sold appear satisfactory. Furthermore, fostering a diverse resident population is expected to enhance long-term sustainability and mitigate the risk of social segregation.

Mixing social dwellings with owner-occupied dwellings was necessitated by the tenants' right of return, making it challenging to separate the two types of housing within porches. While the overall mixed tenure is considered less efficient and costly for the housing association, employee M3 explains that it functions well at the porch level as there is mostly a minority of tenants in the porches and they adapt to the owner-occupiers. The sales process for this project required increased involvement from the housing association's staff due to the competition format, deviating from regular sales procedures. Employee G1 questions whether the time investment in offering 'kluswoningen' aligns with the housing association's gains. Employee M2 argues that the competition-based sales approach allows for better buyer selection. Furthermore, the revenues generated from selling social dwellings can be reinvested in social housing, which is a desirable outcome for the housing association.

From a municipal perspective, offering this product by a housing association contributes to the availability of affordable owner-occupied dwellings. It also aims to create a more diverse residential environment and enhance neighbourhood liveability. The case study suggests that the renovation plan positively contributes to both objectives. The sale of social dwellings creates a more mixed ownership profile and attracts residents from different backgrounds to the area. Although the improvements of the neighbourhood cannot be solely attributed to the Merkelbach renovation, it is recognized as a contributing factor alongside other investments in the area.

Case study Bavodorp

Context

Bavodorp is situated in the slachthuisbuurt, located in the eastern part of Haarlem (see Figure 6.5). Built in the 1920s, Bavodorp represents a typical example of a garden village (figure 6.4). It primarily consisted of modest working-class houses with one or two stories. These houses were relatively compact, offering a living area ranging from 75 to 80 square metres. Within Bavodorp, the housing association owned 288 social single-family dwellings and 6 commercial properties. Moreover, the majority of other properties in Bavodorp were also owned by housing associations. Consequently, the



Figure 6.4: View of the Slachthuisbuurt in 1924 (source taken from intranet of Ymere, not publicly accessible).

village had a significant concentration of social housing, exceeding 80% of the total housing stock. Furthermore, most of these dwellings were in poor technical condition, requiring substantial maintenance and refurbishment (personal communications Ymere, 2023). Due to the substantial presence of social housing, there was a desire to mix more and create a better balance, as highlighted by employee B3. Additionally, the municipality expressed its support for the sale of social housing in Bavodorp, aiming to create a more mixed residential environment. Specifically, they aimed to sell 50% of the existing social housing units, aligning with their vision for a more balanced and diversified community.

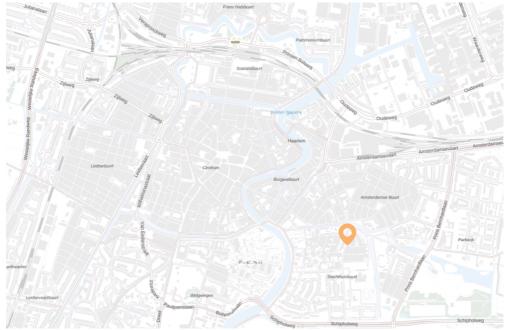


Figure 6.5: Bavodorp situated in the context of the region Haarlem (own figure, 2023).

Renovation plan

The goal of the renovation was to unlock the area's potential and establish a sustainable and diverse neighbourhood for the future. The housing association aimed to attract wealthier target groups to the area and promote homeownership by selling the dwellings. Specifically, they sought to appeal to young families and couples. Market research indicated that offering the dwellings as 'kluswoningen' would be highly marketable at that time. This approach was advantageous as it required less effort and investment from the housing association (personal communications Ymere, 2023). Employee B3 outlined three reasons for choosing the 'kluswoning' concept in this case. Firstly, it minimized the housing association's investment, as previously mentioned. Secondly, it aligned with the principles of circularity. Employee B3 highlighted that when fully renovating a dwelling, new buyers often desired changes or alterations, resulting in unnecessary resource waste. By offering 'kluswoningen', buyers had greater influence over the customization process and resource consumption was reduced. Thirdly, this approach aimed to maintain affordability. Employee B3 emphasized that full renovation would elevate the dwelling's price range. By allowing buyers to undertake renovations themselves, costs could be minimized through personal efforts.

The implementation of the planned renovation program entailed the sale of approximately 117 homes and comprehensive refurbishment of most properties. The project was divided into seven phases (see figure 6.6), with phases 1 and 2 already completed at the time the renovation plan was developed. At the time of this research, phases 3 and 4 are finalized and evaluated, while phases 5, 6, and 7 are scheduled for completion in 2023. Figure 6.7 shows the ongoing construction activities at the site of phase 7 (personal communications Ymere, 2023).

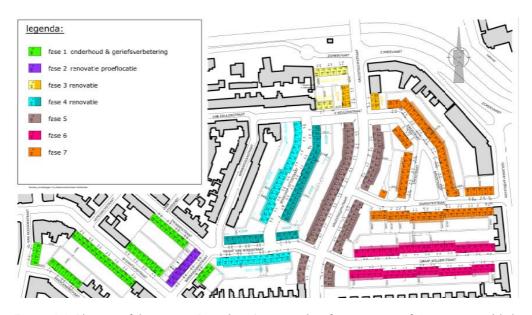


Figure 6.6: Phasing of the project Bavodorp (source taken from intranet of Ymere, not publicly accessible, 2023).

From a portfolio management perspective, maintaining contiguous blocks of social housing is desirable, as it avoids creating speckled blocks of housing. Similarly, from a sales perspective, selling contiguous blocks is also preferable. According to the renovation strategy, all dwelling shells will be restored to meet the municipality's regulations for selling social dwellings, ensuring their foundations and exteriors are in good condition. Employee B2 notes that necessary renovation work will be undertaken to comply with these regulations. Additionally, Employee B3 highlights the attention given to the exteriors, including the design of new doors for all dwellings, both social and owner-occupied, to maintain a cohesive appearance in the neighbourhood. Moreover, to enhance housing diversity, some dwellings will be extended at the rear, accommodating a broader range of potential buyers, from the handyman with a low budget as well as the young couple with two left hands, who want to start a family (personal communications Ymere, 2023).

However, this plan has faced resistance from current tenants, resulting in a revised sales percentage of 40% and a remaining 60% of social housing (personal communications Ymere, 2023). Employee B4 mentions that some tenants have been offered the opportunity to return to their homes. Phase 3 includes three 'kluswoningen' with an area of 75 m², expected to be priced between €150.000 and €200.000. The estimated finishing costs for these dwellings are €50.000. Phase 4 involves the sale of 20 'kluswoningen' with expansions. The expected asking price for these units ranges between €200.000 and €300,000, with finishing costs estimated at €80.000.





Figure 6.7: The construction works on site of phase 7 during the project visit (own figure, 2023).

Characteristics of the 'kluswoning'

In the case of Bavodorp, the housing type offered is a single-family dwelling. The 'kluswoningen' on offer have a surface area of between 73 m² and 80 m² and those with an expansion have a surface area of between 90 m² and 100 m². These dwellings can accommodate 3 or 4 rooms, including the living room. This makes it possible to create two-or three-bedroom dwellings. During the first round of sales in 2018, the 'kluswoningen' were sold for prices in the range of ≤ 200.000 and ≤ 250.000 . Housing prices were still rising, and

with the sale of the next phase the prices even went up further. In 2019, the 'kluswoningen' were sold for prices in the range of €250.000 and €350.000. So, for both the revenue was higher than expected. Considering the indexation of 2023, both rounds of sales are expected to fall within the range of above €355.000. More details on the indexation of the prices can be found in appendix G.

Summary characteristics:

Housing type: Single-family dwelling

Square meters: 73-80 m² (type 1), 90-100 m² (type 2)

Number of rooms: 3 or 4

Purchase price (range): €200.000 - €250.000 (2018)

€250.000 - €350.000 (2019)

Square meter price: €3.249 (2018)

Effects

Figure 6.8 shows a renovated block of dwellings in Bavodorp. According to internal documentation (personal communications Ymere. 2023), residents of the renovated neighbourhood report a strong sense community involvement enhanced feelings of safety. They appreciate the opportunity to connect with other residents who share a desire for social interaction. The renovation project has also contributed to greater diversity in the housing stock and has



Figure 6.8: Picture of a finished phase during the project visit (own figure, 2023).

attracted target groups that have improved the neighbourhood's resilience in social and economic terms. These positive outcomes have had a favourable impact on the overall liveability and social structure of the community.

The predominant group of buyers attracted to the renovated dwellings consists mainly of young couples from the Haarlem region who have shown a keen interest in customizing and renovating their homes. Employee B2 notes that the majority of buyers were young couples who wished to start a family or who already had young children. However, employee B3 points out that formally, this type of dwelling with a surface of almost 100 square meters is not intended to attract first-time buyers, because it is too expensive. Employee B3 adds that it is expensive for how much still needs to be finished, but the option for buyers to invest according to their own preferences and priorities adds to the affordability and empowerment aspect. Nonetheless, employee B3 also acknowledges that the dwellings without expansions, with an area of 80 square meters, may be more suitable for first-time

buyers. However, many dwellings have been expanded, resulting in a lack of diversity in terms of different-sized dwellings, which could have been more desirable during market downturns, as pointed out by Employee B3. Employee B2 also highlights the favourable market conditions that facilitated the successful sale of social dwellings as 'kluswoningen' in phases 3 and 4 of the project.

Evaluation

The decision to already expand the dwellings is an intriguing one. While it may be advantageous for new buyers to have the expansions already in place, reducing the need for renovation work, it diminishes the 'klus' aspect of the homes. Furthermore, this approach, undertaken by the housing association instead of individual buyers or uncertified workers, aims to prevent issues like leakages. However, it also limits the influence buyers can exert on the design and contributes to higher prices, thereby compromising both empowerment and affordability.

In terms of pricing, the indexed prices in 2023 exceeded the limits of affordable owner-occupancy. Nevertheless, there was a significant demand for such properties. The success of the sale of 'kluswoningen' in this case can be attributed to favourable market conditions at the time. Although the regular sales process in Bavodorp makes it challenging to target specific buyer groups, offering a particular product in a specific location allows for some influence in attracting certain target groups. Additionally, the expansions have resulted in a more diverse housing stock, appealing to different target groups due to varying sizes and prices. This aligns with the municipality's objective of creating a mixed residential area and the housing association's objective of creating more mix and a better balance in the neighbourhood. However, it is worth noting that a significant number of dwellings have been expanded, resulting in a scarcity of smaller units. Striking a better balance between the two sizes would enhance the diversity of the housing stock.

Lastly, this case has revealed tenant dissatisfaction with a high ratio of sales. Therefore, it is crucial to consider the number of dwellings being sold within a given time frame, ensuring that it does not exceed a certain threshold and respects tenant preferences.

6.3 Conclusion

This section is divided into several sub-conclusions. First, the findings on the sale of social housing are summarised. This is followed by the characteristics of the 'kluswoning'. Finally, the similarities between the characteristics of the 'kluswoning' and the housing preferences of first-time buyers are presented.

6.3.1 Reasons to sell social dwellings and sell it as 'kluswoning'

According to the results from the explorative interviews, housing associations sometimes desire to sell, and this relates to three aspects, namely: financial, portfolio management and social considerations. Between these, they need to find a balance because the incomes from the sale of social dwellings, in combination with the organisation's loan capacity, is related to how much can be invested in building new social housing and preserving their existing stock and make it more sustainable and fitting for future demand. Furthermore, housing associations may consider transforming social dwellings into mid-rent housing in order to

promote portfolio diversity and facilitate a mix of income groups and residents within a neighbourhood, as was the case in Bavodorp. However, the case study conducted in Merkelbach revealed that the initial plan for mid-rent housing was not viable, which can also lead to the decision to sell social dwellings.

The exploratory interviews and case studies have revealed that one of the motives behind the utilization of the 'kluswoningen' concept is to minimize the investment required by housing associations. By adopting this approach, the housing associations can allocate the saved resources to their core activities rather than other segments. However, it is worth noting that this strategy also contributes to the availability of affordable owner-occupied housing. Additionally, the adoption of 'kluswoningen' is motivated by considerations of circularity and sustainability, as observed in the case of Bavodorp. Instead of fully renovating the dwellings, this approach allows for a more resource-conscious and environmentally friendly approach. Moreover, the provision of 'kluswoningen' attracts buyers who are more socially engaged, which in turn has a positive impact on the neighbourhood. This aspect highlights the social benefits associated with this housing concept.

6.3.2 Characteristics 'kluswoningen'

In terms of the perspective of first-time buyers, it is notable that the housing type offered in Bavodorp differs from that of Merkelbach, as single-family dwellings are offered instead apartments. Offering it as a 'kluswoning' also gives the buyer the opportunity to influence the decision on how many rooms are created. Both cases are situated in urban areas, which is interesting as it was mentioned earlier that accessing home-ownership in urban areas sometimes might be more difficult. However, in Bavodorp, a significant number of dwellings have been expanded, making them less suitable in terms of size and price for first-time buyers, as indicated by employee B3. Furthermore, it is highlighted that the smaller dwellings, which could potentially meet the needs of this target group, are relatively scarce within the project. Consequently, compared to the case of Merkelbach, the housing product in Bavodorp appears to be less aligned in terms of housing type and size. Nevertheless, when considering square meter prices, the Bavodorp case presents a more advantageous scenario. However, the purchase prices in Bavodorp are higher compared to Merkelbach, and therefore less affordable. This can be attributed to the larger number of square meters offered. Nevertheless, only the first round of sales of the case Merkelbach is after indexation to 2023 expected to be below the €355.000 threshold for affordable owner-occupancy. Still, the finishing costs need to be considered. Thus, according to the studied cases, the product of 'kluswoningen' does not always seem to be within the affordability range in the current conditions of the housing market.

In relation to the housing market conditions, it was mentioned the situation on the housing market worked to their advantage, in the case of Bavodorp, making the houses easily marketable. Moreover, both interventions took place in neighbourhoods characterized by a high concentration of social housing. It is suggested that by utilizing the 'kluswoningen' instrument, more socially engaged residents are attracted, which contributes to the betterment of the neighbourhood. In the case of Merkelbach, it was also observed that the neighbourhood was at a tipping point, which provided a positive outlook for future buyers. The Merkelbach case study demonstrated the creation of a more diverse living

environment, with new residents from different backgrounds, resulting in a more varied composition of residents compared to the previous homogenous composition. The case study of Bavodorp addressed more the diversity in housing stock, so the combination of social renting and owner-occupancy and the diversity in size with the made expansions, to achieve a more future proof and balanced neighbourhood. However, it should be noted these outcomes might already be a result of selling a part of the housing stock and may not necessarily be directly attributable to offering the dwellings as 'kluswoningen'. On the other hand, offering specific the 'kluswoning' as product, has attracted starters and young couples or families, according to the case studies.

6.3.3 Different actors' perspective

The government's objective of improving vulnerable neighbourhoods aligns with the housing associations' goals of achieving a more balanced neighbourhood mix and attracting wealthier target groups. In terms of affordability, the government aims to enhance the accessibility of affordable owner-occupancy housing, which resonates with the aspirations of first-time buyers seeking affordable homes in the owner-occupied market. However, the findings presented in this section raise doubts about the true affordability of such housing options.

Nonetheless, when examining the target group attracted to the offered products, it is often observed that they are starters or young couples, which could be first-time buyers. Consequently, the first-time buyer demographic is empowered by the 'kluswoning' because they have gained access to owner-occupancy, as it is more affordable than other properties and they have the opportunity to customize the dwelling according to their preferences. The 'kluswoning' can be seen as common grounds between the first-time buyer and the housing association, as the housing association also prefers to offer the dwellings as 'kluswoningen' because it minimizes investment.

6.3.4 Similarities between 'kluswoningen' and housing preferences first-time buyers The studied cases have shown examples of apartments and single-family homes. However, most first-time buyers prefer a single-family dwelling. This observation suggests that the product offered in Bavodorp aligns more closely with the preferences of the target group. Nevertheless, a small proportion of first-time buyers do express a preference for apartments, indicating a demand within this segment would be served by the product offered in Merkelbach. Furthermore, the analysis of the housing preferences showed first-time buyers prefer around the three, four or more than four rooms. When comparing this to the studied 'kluswoningen' it suggests the product offered in Bavodorp, thus the single-family homes, aligns better with the housing preferences in terms of number of rooms. However, it is worth noting that some first-time buyers may also find suitable options among the 'kluswoningen' offered in Merkelbach, as the larger dwellings can be configured to accommodate three rooms. The case study of Merkelbach further demonstrates that the product offered in this development has successfully attracted a considerable number of starters.

In terms of price, it is notable that the 'kluswoningen' in the examined cases are offered within a wide price range. Research into the housing preferences of first-time buyers reveals

varying demands within this group concerning price ranges, emphasizing the desirability of a diverse supply. Bavodorp is anticipating this by providing some dwellings with extensions, thereby giving buyers more choice in terms of number of rooms and prices. However, it is important to mention that, after price indexation to 2023, all dwellings except for the initial round of sales in Merkelbach are not considered within the affordable segment (under €355.000). Additionally, it should be acknowledged that an additional €50.000 to €100.000 may be required to complete the dwellings, depending on the level of personal involvement and individual choices. Nevertheless, the research into housing preferences indicates that some first-time buyers are also seeking properties in price ranges exceeding the affordable segment, suggesting that such products are not necessarily unaffordable for this group.

Finally, the question arises whether first-time buyers are interested in 'kluswoningen', given that these dwellings require further finishing. The research shows that some first-time buyers do indeed express an interest in such properties. Therefore, the supply of the studied 'kluswoningen' shows similarities with the preferences of a part of the first-time buyers.

7. In-depth interviews

This section presents the results of the in-depth interviews conducted with housing associations and municipalities. These interviews contribute to the answers of the subquestions (3) about the sale of social dwellings and selling it as 'kluswoning', and (4) about the bottlenecks and opportunities of the use of the instrument. The findings from the indepth interviews complement and transcend the findings from the case studies described earlier, by interviewing individuals from other housing associations and municipalities. First, the findings are presented and then a final paragraph follows to conclude the findings.

7.1 Findings

The themes discussed in the in-depth interviews were the sale of social dwellings, 'kluswoningen' and first-time buyers, as mentioned before in the coding list, shown in the methods section. Not all themes will be discussed in the results, as some are more important for the research than others. The theme of first-time buyers/mid-segment/affordable owner-occupancy is left out, as these are more interwoven in the coming paragraphs already or were only used as background information in the interview. The results will be discussed in the order of first, the sale of social dwellings, followed by a discussion on 'kluswoningen'.

7.1.1 Sale of social dwellings

This section pertaining to the sale of social dwellings will consist of three paragraphs. The first paragraph will examine the strategy of housing associations, followed by an exploration of the reasons that drive housing associations to engage in the sale of social dwellings. The final paragraph will focus on occasions that arise in practice in relation to these sales.

Strategy

All three interviewees from the housing associations emphasize the importance of increasing the availability of affordable housing. Additionally, the portfolio strategy consultant for the housing association in the Amsterdam region states their objective to effectively manage their portfolio to meet current and future demand, as well as to enhance neighbourhoods and facilitate flow. The consultant also mentions that the sale of social dwellings is utilized as a strategic tool to achieve these goals. From the perspective of municipalities, the interviewees highlight the significant pressure faced in the social housing segment. Consequently, the municipal interviewees acknowledge the political hesitance towards selling social dwellings, which occasionally leads to a stop on such sales.

Reasons

At portfolio strategy level, three considerations play a role in the choice to sell social dwellings. First, it is related to portfolio management. As just mentioned, a goal of the housing association is to create a portfolio that matches the current and future preferences of the target group. An example is given by a consultant in the field of portfolio strategy from a housing association in the region of Amsterdam, who said:

"Because we own a lot of large dwellings. ... However, we are increasingly serving the single-person households. Or sometimes couples. So, we actually need a lot more smaller dwellings in our portfolio, as we currently have a lot of large single-family homes."

The consultant portfolio strategy from a housing association in the region of Rotterdam indicates to encounter the same. If this is compared to the housing preferences of first-time buyers, most first-time buyers desire a single-family home over an apartment. In addition, the advisor on housing from the municipality of Utrecht mentions that in their region it is almost impossible to add new single-family homes in terms of new build. Therefore, if it is difficult to serve this demand in new build and housing associations already see possibilities in divesting larger dwellings of their portfolio, it seems relevant to look in this direction for the supply of owner-occupancy dwellings for first-time buyers.

Second, it is a financial tool, as the incomes from the sale can be invested in new build and in improving the sustainability standards in existing stock. Third, it can also be used as a tool for more mixing in the neighbourhood and stimulate flow. A consultant portfolio strategy from the housing association in the region of Utrecht addresses they see that a high concentration of social housing leads to vulnerability in neighbourhoods, so that puts pressure on liveability. These three considerations are similar to the ones mentioned in the explorative interviews.

In practice

Even though there is political resistance against selling social dwellings, according to a few interviewees, it seems the situation is more nuanced in practice, because from official (in Dutch: "Ambtelijk") side, there is more understanding for selling. In certain cases, such as neighbourhoods with a high concentration of social housing, exceptions are made and selling properties may be deemed beneficial to stimulate housing flow and promote a diverse range of tenure options. According to the specialist in housing from the municipality in Amsterdam the challenge lies in effectively communicating the reasons for selling and the benefits gained, as public opinion tends to be against it.

In Rotterdam, the situation is slightly different. The specialist in housing from the municipality states Rotterdam also sees a high demand for social housing, which puts great pressure on this segment. Nevertheless, the municipality of Rotterdam also sees value in making the neighbourhoods more balanced. However, the specialist in housing from the municipality in Rotterdam states the friction mostly lies in that if housing associations want to sell, they ask for "compensation locations", as they call it, in return, to be able to build new. However, these locations are scarce and therefore difficult to offer, leading to an impasse.

7.1.2 'Kluswoningen'

For the theme 'kluswoningen', four sub-themes will be discussed. First, the view on 'kluswoningen' will be shortly presented. Second, the opportunities are discussed, in terms of affordability, accessibility, empowerment and other opportunities. Third, the bottlenecks will follow, discussing the same topics as opportunities. Finally, shortly some recommendations will be discussed.

View

When asking the interviewees from the housing associations about the 'kluswoning', some related the 'kluswoning' to a dwelling with outstanding maintenance and a dwelling which does not comply with the current standards and which need to be improved in terms of sustainability. Therefore, these dwellings are also cheaper on the market. Interviewees mention they often offer dwellings in the way they were released on mutation. Though, interviewees add the construction of the dwelling needs to be safe. The consultant portfolio strategy of a housing association in the region of Utrecht even suggests most of the dwellings they sell, can be classified as 'kluswoning'.

Similar to the view of housing associations, interviewees of the municipality also indicated to relate the term of 'kluswoningen' to dwellings which need improvements in terms of sustainability and other modernisations, which will be done by the buyer. A specialist in housing of the municipality of Utrecht mentioned:

"Yes, I feel like a 'kluswoning' can actually, regardless of the owner, shall I say, it is a property with a poor energy label, so label E/F/G. So, the dwelling is put on the market with a relatively low property value to turn it into a better home.

And where the new buyer will then finish the dwelling."

In addition, the specialist in housing of the municipality of Amsterdam expects all dwellings put up for sale by the housing associations to be 'kluswoningen'. This is in line with what the consultant portfolio strategy of a housing association in the region of Utrecht stated. However, it is interesting because the consultant of the housing association in the region of Amsterdam stated the housing association does not offer 'kluswoningen' and prefers to invest more in the dwelling, to guarantee quality.

Opportunities

This section consists of several paragraphs. First, opportunities in terms of affordability are addressed, followed by an examination of accessibility, empowerment and a final paragraph with other opportunities, which could not be placed within the other paragraphs.

Affordability

Nearly all interviewees express positive views on the utilization of this instrument in terms of affordability. The housing specialist from the municipality in Utrecht identifies significant potential for the affordable owner-occupancy segment, as this instrument provides an opportunity for individuals with limited financial resources to enter the owner-occupied market by means of 'kluswoningen', because these are properties of lower value. Similarly, the consultant specializing in portfolio strategy from the housing association in the region of Rotterdam acknowledges that this instrument expands affordable owner-occupancy options in urban areas. This is consistent with what has been found in literature by RIGO (2010) and Sour (2009) about this concept offering opportunities for young buyers, which would not be affordable otherwise.

Furthermore, the consultant portfolio strategy of the housing association in the Utrecht region emphasizes that 'kluswoningen' are the most affordable housing option within the owner-occupied market. Lastly, the housing specialist from the municipality of Rotterdam underscores the value of this instrument, as it enables the provision of dwellings below the threshold of affordable owner-occupancy. In addition, the consultant on portfolio strategy level of the housing association in the region of Rotterdam states:

"Because if you build something new, you can no longer build it for under the NHG limit. To put it roughly. Or it comes in a location where you then... and this does give the opportunity for younger people, people with lower budgets. To buy a property in a city location, just in the city centre. And be content to work on it yourself, to finish it. Yes, it does give opportunities."

This indicates this instrument has potential to contribute to the owner-occupied segment in the lowest price category, whereas according to the quote, building new affordable owner-occupied housing seems difficult to realize in urban areas.

Accessibility

Some interviewees state the 'kluswoning' is one of the most accessible products on the owner-occupied market. A consultant portfolio strategy of a housing association in the region of Utrecht says:

"Yes, it can definitely provide opportunities, I think.

Because it's just, probably, the most accessible property for first-time buyers in the housing market anyways. So, I think, but well yes, well, I think so. Of course, you have to find people who are willing to roll up their sleeves."

Nevertheless, a distinction arises when considering the feasibility of offering 'kluswoningen' in relation to dwellings with or without a homeowners association. Specifically, the interviewee from the housing associations in the Utrecht region observes that the sale of dwellings without a homeowners association, such as single-row dwellings, requires less effort when accompanied by a poor energy label. This observation aligns with previous findings that suggest selling dwellings within a homeowners association tends to be less efficient for the housing association. Additionally, based on the secondary data analysis, it is evident that single-family dwellings are well-suited for the majority of first-time buyers, thereby enhancing accessibility for this specific target group. The specialist in housing from the municipality of Utrecht further highlights the presence of a substantial number of single-family dwellings within the existing housing stock.

Empowerment

Frequently, when the topic of empowerment is raised during the interviews, the response tends to exhibit a degree of vagueness. On occasions, there are mentions that touch upon the notion of social considerations. Occasionally, there are mentions of social empowerment. According to the housing specialist from the municipality of Utrecht, new buyers who invest in a dwelling automatically become more engaged in the surrounding neighbourhood. It could be argued that providing opportunities for social climbers, as

mentioned by several interviewees, constitutes a form of empowerment by offering this group the choice between continuing to rent or to purchase a home, and moreover giving options in their own neighbourhood. Furthermore, an aspect that is repeatedly emphasized in relation to empowerment is the control over customizing the dwelling according to one's own preferences. The consultant specializing in portfolio strategy from the housing association in the Rotterdam region highlights the value of this product lies in the fact that buyers can realize their desired modifications. Similarly, the housing specialist from the municipality of Utrecht adds that through this approach, buyers have greater influence over the finishing of the dwelling, as they can undertake the necessary work themselves. This is in accordance with what was found in literature by Ginneken en Hooimeijer (2006). Finally, the housing specialist from the municipality of Amsterdam states that the 'kluswoning' represents one of the few types of dwellings accessible to the target group, while also being empowering for them due to their youthful energy to complete the necessary renovations, a privilege that may not be shared by other target groups.

Other

In addition to the aforementioned three aspects, the interviews have also revealed certain opportunities that do not neatly fit into these categories. Firstly, the consultants specializing in portfolio strategy at the housing associations in the Amsterdam and Rotterdam regions emphasize the value of minimizing the investment for housing associations and mitigating the risk of not recovering the incurred costs. The subsequent quotation exemplifies the integration of this last opportunity with previously mentioned ones. The consultant in portfolio strategy from a housing association in the region of Utrecht states:

"Look, I think it's of value that people who want to buy, but don't have that much money can buy a property with this instrument. So, I think that's of value. And two, I think it can be an opportunity for our tenants to move on. And if you look more financially. There was, I think a few years ago, it was of value to sell a dwelling as 'kluswoning' because they could not afford to renovate it risking not recouping the costs incurred."

The consultant in portfolio strategy from the housing association in the region of Utrecht also imagines minimizing investment can be desired, particularly when a housing association grapples with lending limitations. Furthermore, one of the opportunities of the instrument 'kluswoningen' lies in the potential to attract certain target groups. The specialist in housing of the municipality of Amsterdam states that the people who choose for this product, are a specific group of people who immediately obtain some sort of ownership in the neighbourhood, thereby enabling them to enact meaningful change. Furthermore, the consultant specializing in portfolio strategy at the housing association in the Rotterdam region contends that the new buyers' investment in the dwelling is likely to result in longer occupancy. Lastly, 'kluswoningen' can contribute to the city by fostering greater neighbourhood diversity and vitality through the attraction of young individuals to certain neighbourhoods that may be perceived as less desirable. This observation, made by the housing specialist from the municipality of Amsterdam, highlights the potential for enhancing neighbourhood resilience through the stimulation of mixed communities.

Bottlenecks

In addition to the aforementioned opportunities, this research also sheds light on several bottlenecks associated with the utilization of the 'kluswoningen' instrument. Similar to the structure followed for opportunities, this section is organized into paragraphs addressing the bottlenecks in terms of affordability, accessibility, empowerment, and other relevant aspects.

Affordability

Despite the previously expressed positive perspectives, it is essential to consider the bottlenecks associated with affordability. A more sceptical viewpoint towards 'kluswoningen' is presented by the portfolio strategy consultant from the housing association in the Amsterdam region. The consultant raises concerns regarding the quality of the dwellings. There are indications that selling all dwellings with poor energy labels may not be desirable, as it would impose additional financial burdens on the new buyers, raising doubts about their ability to bear these extra costs and achieve desired sustainability standards. This concern is likewise observed in the Utrecht region, as disclosed during the interview with the portfolio strategy consultant in that area. However, this argument is likely to be applicable to conventional owner-occupied properties available for sale as well. Such properties may also necessitate sustainability enhancements, and there is no guarantee that these requirements will be fulfilled by the new buyers. Moreover, the portfolio strategy consultant from the housing association in the region of Amsterdam expresses concerns that by selling within a complex, the new buyers might not uphold high-quality standards, thereby potentially impacting other tenants of the housing association and the overall neighbourhood. The consultant remarks:

"Yes, the moment we don't organise that properly then, the buyers who are happy that they can just buy that property. Then there is a chance or risk that they will install their bathroom, kitchen or toilet themselves. So, they won't work with recognised installers. 'I will do it myself, it saves a lot of money.' And then it can lead to leakage that will really bother the tenants below or in the complex. So, we just have to do that."

Thus, the interviewee from the housing association in the Amsterdam region states its housing association prefers to invest more in the dwellings before initiating sales, as opposed to leaving them in an unimproved state. Additionally, discussions arise among the interviewees regarding sustainability improvements within the complex. Interviewees worry if the new buyers can afford the extra investments needed to keep up with the sustainability standards. However, in previous results from the explorative interviews, this bottleneck can also be turned around and changed in an opportunity, as some first-time buyers are not yet on the top of their income. This means their income will grow and therefore they will be able to afford improvements in terms of sustainability in the future. It was also stated in the literature study that many first-time buyers are well educated and have a good prospect of future income. Nevertheless, it should be noted not all first-time buyers are starters on the labour market and will have this prospect.

Similar concerns emerged from the municipal interviews. Firstly, apprehensions were expressed regarding the substantial expenses associated with completing the dwellings,

particularly given the current elevated prices of building materials, which introduces an element of risk. Secondly, interviewees expressed worries about the feasibility of keeping the prices below the NHG (National Mortgage Guarantee) limit. Moreover, the housing specialist from the municipality of Amsterdam perceives limited value in the 'kluswoningen' instrument in terms of affordability. The specialist states that due to the highly competitive housing market, the housing prices of this product would not fall within the affordable owner-occupancy segment in the Amsterdam region. Furthermore, the housing specialist from the municipality of Rotterdam expresses concerns regarding long-term affordability, as the properties are initially offered at a more affordable price, but once fully refurbished, their value appreciates.

Accessibility

When examining bottlenecks concerning accessibility, the trade-off between the provision of housing for social tenants and catering to first-time buyers was addressed by interviewees. The specialist in housing of the municipality of Utrecht states that the offering of 'kluswoningen' comes at the expense of the social housing stock. Additionally, the portfolio strategy consultant from the housing association in the Utrecht region emphasizes the priority of serving social tenants over other considerations. The significance of this priority is inherently understood. However, the net growth of the social housing stock can be achieved through the sale of existing social dwellings and the subsequent construction of new ones using the generated revenue. Moreover, interviewees from both the municipalities of Amsterdam and Utrecht address the resistance from local authorities regarding the sale of social dwellings, as these municipalities aim to prevent a decrease in the social housing stock. Furthermore, the interviewee from the municipality of Rotterdam raises the issue of the housing association's need for compensation when selling properties, noting that land availability is limited, making it challenging for the municipality to provide suitable alternatives. Finally, the consultant specializing in portfolio strategy from the housing association in the Amsterdam region questions the value of improving accessibility for first-time buyers. The consultant argues that the housing association prefers demolishing properties in poor condition and constructing new ones rather than offering them as 'kluswoningen'. As a result, they anticipate a limited number of 'kluswoningen' being made available.

Empowerment

Bottlenecks related to empowerment were scarcely evident in the interviews. The sole concern raised, as exemplified by the housing specialist from the municipality of Utrecht, was that the 'kluswoningen' product is not suitable for everyone. There may be individuals who prefer a ready-to-move-in house, but due to its limited accessibility, they have no alternative choice. Consequently, it can be argued that this housing option lacks empowerment for all potential first-time buyers.

Other

Once again, the interviews also revealed certain bottlenecks that do not align with the previously mentioned categories. These concerns mainly revolve around the aspects of quality and sustainability, with some overlap observed with previous mentioned bottlenecks. Interviewees express concerns that the instrument of 'kluswoningen' may not

ensure the desired sustainability standards. Furthermore, the housing association in Utrecht raises concerns about the long-term sustainability dilemma within a homeowners association (VvE). Additionally, interviewees highlight the risks associated with the current housing market. The portfolio strategy consultant from the housing association in the Utrecht region acknowledges the evolving market conditions, including extended vacancy periods and decreasing housing prices. Moreover, the housing specialist from the municipality of Utrecht emphasizes the scarcity of contractors, which poses a risk to the viability of the 'kluswoningen' instrument.

Recommendations

In order for this instrument to be effective, it is necessary to establish strict frameworks and objectives, as emphasized by the portfolio strategy consultant of a housing association in Rotterdam. This applies to both municipal perspectives and the housing association's standpoint. The interviewee provides an example of the undesirability of purchasing a 'kluswoning', completing renovations, and immediately putting it back on the market. Moreover, these frameworks and objectives can address other bottlenecks, such as quality standards, pertaining to the utilization of this instrument. Furthermore, it is advised for several reasons to refrain from selling in complexes and initiating Homeowners Associations (VvE's). Therefore, the specialist in housing of the municipality of Utrecht sees most potential in offering 'kluswoningen' in single-family dwellings. Additionally, the recommendation to prioritize specific target groups was brought up. The portfolio strategy consultant of the housing association in the Amsterdam region even suggests that prioritization may lead to a greater supply of housing for first-time buyers compared to offering 'kluswoningen' as a product. However, such a perspective aligns with their viewpoint on the utilization of 'kluswoningen'. Finally, a suggestion is made by the housing specialist of the municipality of Utrecht to provide or expand sustainability loans or expanding financial support for renovations.

7.2 Conclusion

Firstly, a summary of the sale of social dwellings is provided, highlighting key points and considerations. Subsequently, an overview is presented regarding the concept of 'kluswoningen', encompassing both its opportunities and bottlenecks. Lastly, a recap is given of the few recommendations put forth during the interviews.

Three main considerations regarding the decision to sell social dwellings are identified: portfolio management, social factors, and financial aspects. These results are in line with the results from the explorative interviews. First, regarding portfolio management, housing associations tend to sell larger dwellings, because these do not suit the target group. These dwellings appeal to first-time buyers, in terms of housing type and size. Second, in terms of social considerations, promoting neighbourhood diversity and improving vulnerable areas align with government goals. Third, from a financial point of view the selling of social dwellings generates income for reinvestment in new construction of social dwellings and sustainability improvements. Besides these three positive considerations to sell, there are also some barriers. Some municipalities are reluctant towards selling social dwellings, primarily due to political concerns, but exceptions can be made for neighbourhoods with a high concentration of social housing. The challenge lies in effectively communicating the

reasons for selling and the benefits gained, as public opinion tends to be against it. Finally, conflicts may arise when housing associations seek land in exchange for new construction.

Housing associations and municipalities perceive 'kluswoningen' as dwellings requiring significant maintenance or failing to meet sustainability standards. Some even perceive any housing sold by housing associations as potential 'kluswoningen'. Interviewees recognize the potential of 'kluswoningen' as an affordable option for owner-occupancy. However, it is doubted whether this product will remain beneath the affordable threshold and besides this, also the costs to finish the dwelling must be considered. Additionally, it is doubted whether they can bear the costs to bring the dwelling up to certain quality or desired sustainability standards. Nevertheless, it is considered as one of the most affordable options in the owner-occupancy segment. Selling 'kluswoningen' within a complex is generally discouraged since mixed ownership in a homeowners association (VvE) is not desired. Moreover, 'kluswoningen' are considered one of the most accessible options in the owneroccupied market, particularly in urban areas where building new affordable dwellings is challenging. Although the provision of 'kluswoningen' is perceived to come at the expense of social dwellings, it is important to note that the net growth of the social housing stock can be achieved by selling social dwellings and using the generated revenue to construct new ones. The customization opportunities provided by 'kluswoningen' contribute to the empowerment of the buyers and the personal investment made by buyers contribute to increased community engagement, benefiting the neighbourhood. Furthermore, the youthful energy of first-time buyers makes them well-suited for the necessary renovations, distinguishing them from other target groups. However, it is acknowledged that not all firsttime buyers may find this empowering, as some may prefer ready-to-move-in homes.

Recommendations for improving the instrument from housing associations and municipalities include establishing strict frameworks and objectives, avoiding the sale of properties within apartment complexes, prioritizing specific target groups and it is suggested to expand financial support for renovations, including sustainability loans.

08 CONCLUSION

8. Conclusion

This chapter gives the final conclusion of this research by answering the main research question: "To what extent is the provision of 'kluswoningen' valuable (in terms of affordability, accessibility and empowerment) for widening the opportunities of first-time buyers on the owner-occupied market from different actors' perspectives? First, the sub-conclusions are given, followed by a final conclusion and some recommendations.

8.1 Four steps towards uncovering the potential of the 'kluswoning'

This paragraph elaborates on the various sub-questions related to the research. Firstly, it explores the ongoing developments in the housing market. Secondly, it examines the compatibility of 'kluswoningen' with the needs and preferences of first-time buyers. Subsequently, considerations to sell social dwellings are summarized and lastly, the perspectives of housing associations and municipalities regarding the utilization of this instrument are discussed.

8.1.1 Housing market developments

The decentralization of government control and the shift towards a more market-driven housing system have had significant implications. Housing associations have been required to prioritize their core tasks, resulting in higher concentrations of low-income households and increased segregation within communities. Government policies have steered homeownership, leading to a surge in demand for owner-occupied housing, accompanied by a lag in supply and rising prices in the private rental sector. Consequently, accessing the housing market has become increasingly challenging, and individuals often face high housing costs.

Among the affected groups are first-time buyers and middle-income households who encounter difficulties in terms of affordability and accessibility, finding themselves caught in a challenging situation. These individuals aspire to find suitable and affordable housing in their preferred ownership type. From a governmental perspective, there is a commitment to improving the affordability and accessibility of the housing market, as well as enhancing the quality of vulnerable neighbourhoods. To achieve these goals, housing associations are encouraged to focus on their core tasks but can also become more active in the low to midrent segment. This may necessitate the sale of social dwellings to generate funds for building additional new dwellings. Interestingly, some municipalities exhibit reluctance towards the sale of social dwellings, despite the potential benefits of increasing the availability of social housing and therefore, improving overall accessibility.

8.1.2 'Kluswoningen' in relation to first-time buyers

The housing preferences of first-time buyers have been analysed, revealing their preference towards single-family homes with three or more rooms, while also considering different price categories. Some first-time buyers are open to the idea of a 'kluswoning'. Comparing these preferences to the characteristics of the applied 'kluswoningen' in the case studies, it becomes evident that the single-family homes in Bavodorp align quite well with the housing preferences of first-time buyers, except in terms of affordability. However, it is important to

note that the affordability of the entire housing market is under pressure, and it is not surprising that this example reflects the same trend. Affordability is heavily influenced by housing market developments. Additionally, the analysis of housing preferences reveals that a share of first-time buyers also considers housing options above the €355.000 threshold. So, not all first-time buyers are bound to the affordable segment.

Single-family homes seem to be more viable for housing associations to divest, as they prefer not to sell dwellings within a complex and create a homeowners' association (VvE). Offering these homes as 'kluswoningen' also provides buyers with the opportunity to have influence on the number of rooms realised, increasing customization options. The studied cases demonstrated a wide range of housing options, from studios to three-bedroom dwellings, indicating a diverse array of choices that align with the housing preferences of first-time buyers. Furthermore, the case studies identified opportunities for owner-occupancy in urban areas.

From the perspective of the supply side, it is valuable to contemplate the optimal offerings that housing associations can provide in order to serve the preferences of first-time buyers. Primarily, providing single-family homes is preferable, as this resonates with the majority of first-time buyers and aligns with the housing association's preference to avoid selling within a complex. Additionally, offering a diverse supply of homes in different sizes and price categories is desirable to serve the varied demand within this target group. From a municipal perspective, affordability remains a question, yet it is evident that the supply can match the remaining criteria, thereby contributing to the availability of housing options for this particular group.

8.1.3 Sale of social dwellings

The decision of housing associations to sell social dwellings can be attributed to three factors: portfolio management, social and financial considerations. Portfolio management involves creating a housing portfolio that aligns with the current and future preferences of their main target group: social tenants. Housing associations are increasingly inclined to divest larger dwellings from their stock as they are less compatible with their target group. From a social standpoint, the sale of social dwellings can contribute to greater neighbourhood diversity and integration. This aligns with the government's objectives of improving vulnerable neighbourhoods. On the financial front, the proceeds from property sales can be reinvested in new construction projects and enhancing sustainability in existing housing stock. This is particularly beneficial for the government and local municipalities as it leads to a net increase in the number of social housing units.

Although there is resistance from some municipalities, exceptions are occasionally made. The resistance is primarily politically motivated, but there is understanding among officials, especially in neighbourhoods with a high concentration of social housing, that sales can have positive effects. The primary challenge lies in effectively justifying the need for sale of social dwellings and communicating what will be gained in return. This has proven difficult, as there is strong opposition from the public against the sale of social housing units, and politicians often side with public sentiment. Certain housing associations seek to sell properties in order to finance new construction projects. However, suitable locations for

new developments can be scarce. So, in some cases the municipality desires to achieve a better balance in a neighbourhood and wants to sell, but an impasse may arise as the housing association may request land in exchange for constructing new units.

8.1.4 Opportunities and bottlenecks of the utilization of 'kluswoningen'

Housing associations, local municipalities, and first-time buyers all have distinct perspectives on the value and benefits of 'kluswoningen' as housing option. From the standpoint of housing associations, these properties offer a unique financial tool that requires no upfront investment. Local municipalities value the availability of affordable properties, which serves individuals with limited budgets. By providing affordable housing options, 'kluswoningen' can attract motivated individuals to vulnerable neighbourhoods, contributing to their revitalization and empowerment. For first-time buyers the 'kluswoningen' can be seen as the most affordable and accessible path to homeownership. These lower-value properties facilitate easier entry into the housing market, which is otherwise challenging for aspiring homeowners. The affordability of 'kluswoningen' allows buyers to realize their vision for their homes, empowering them and increasing opportunities for social climbers. Investing in renovation projects for their own homes fosters a stronger sense of ownership and engagement among individuals. This increased involvement positively impacts neighbourhoods, promoting a sense of community. The scarcity of suitable locations for new construction within the National Mortgage Guarantee (NHG) limit presents a challenge. Consequently, 'kluswoningen' may represent one of the most accessible forms of homeownership in urban areas.

Several barriers exist regarding the implementation of 'kluswoningen'. First, ensuring quality and assessing whether new buyers can financially handle the investment in sustainability measures pose challenges. The risk of leaving the burden of sustainability investments to the new buyers is significant, as these properties require extensive renovation. Nonetheless, this risk is inherent in the conventional process of home purchase as well; although it may be comparatively lower. Additionally, the scarcity and high prices of construction materials, along with difficulties in finding contractors, contribute to the risk associated with using this instrument. The affordability of 'kluswoningen' is another concern, as still a high investment is required in the finishing of the dwelling. Furthermore, it is argued that 'kluswoningen' are not intended for long-term affordable homeownership. On the other hand, buyers who invest in renovation and sustainability measures expect a return on their investment through increased property value. Thus, it is a one-time instrument and moreover, long term affordability is not the goal of this instrument. Removing the potential increase in property value would diminish the incentive for buyers to extensively renovate and improve sustainability, which is also not desired. Ultimately, this investment needs to be recovered, and the benefit of this instrument is the improvement of the existing housing stock in the Netherlands. Another barrier is that municipalities opposing the sale of social housing units present a significant obstacle. Furthermore, selling properties within a complex, particularly those where a homeowners' association (VvE) needs to be founded, are not desired. Allocating the target group of first-time buyers for 'kluswoningen' presents to be challenging as well. It is likely that primarily starters and young individuals are attracted to this option because it is one of the few possibilities available to them, but there is not a direct way to allocate the target group.

8.2 The potential of 'kluswoningen'

This paragraph presents the final conclusion of this master thesis. Firstly, this section provides a comprehensive conclusion based on the research conducted. Additionally, a set of recommendations is offered to further enhance the understanding and application of the study's outcomes.

8.2.1 Valuable for first-time buyers?

The instrument of 'kluswoningen' can be useful in addressing multiple issues. It specifically targets vulnerable neighbourhoods where government and municipalities aim to make improvements. 'Kluswoningen' attract socially supportive individuals or families, which has a positive impact on the neighbourhood and its social structures. Furthermore, this approach can also make homeownership more accessible for first-time buyers. It is considered the most affordable option in terms of affordability. The case studies have shown that starters and young couples are attracted to 'kluswoningen', who can potentially be classified as first-time buyers. Moreover, offering 'kluswoningen' increases the number of available homes in their search field and improves accessibility.

In addition, the product can align well with the housing preferences of a part of the first-time buyer group, only affordability remains challenging due to the rising housing prices. However, it remains one of the more affordable options in the housing market, as previously mentioned. Furthermore, there seem to be opportunities within the existing housing stock of housing associations, as housing associations sometimes desire to divest larger homes that do not align well with their primary target group. The larger homes align more with the preferences of a majority of the first-time buyer group, while these often exceed their budget in new construction projects. Therefore, this supply by housing associations would widen the first-time buyers' opportunities for larger dwellings on the owner-occupied market. From a social perspective, the instrument appears interesting as it empowers individuals by allowing them to finish the dwellings themselves and makes owner-occupancy more accessible, as it provides more affordable options in the owner-occupancy segment.

Given that it can address certain dilemmas in the housing market, one could suggest that using this instrument could be beneficial for municipalities desiring to focus on improving vulnerable neighbourhoods and making the owner-occupied sector more accessible for first-time buyers, also in terms of affordability. Therefore, when coupled with the ability to build additional new social dwellings, the sale of social dwellings suggests not to be that bad in contrast to some municipal opinions regarding this. However, it depends on the perspective through which one views it. From the perspective of a first-time buyer, it can indeed offer opportunities for more affordable owner-occupancy. However, social tenants might worry the number of dwellings available for them decreases and there may be unintended effects on the core target group of housing associations, such as impact on the social cohesion. Still, the main focus of housing associations lies on the social tenants and housing associations argue that selling social housing stock does result in a net increase in social housing availability. Additionally, they aim to improve vulnerable neighbourhoods, which is both beneficial for the core target group. Offering this product also provides social climbers with the opportunity to purchase a home for the first time, allowing them to move

up the housing ladder and subsequently a social rental property is released. This opportunity of giving social climbers a choice to buy instead of keep renting, in addition to the possibility of customization of the dwellings and being more accessible shows the instrument of 'kluswoningen' demonstrates significant potential for empowering the target group of first-time buyers. This aspect of empowerment would not be reached if dwellings were offered as ready-to-move-in dwellings aby housing association. Thus, empowerment is a specific added value of the instrument 'kluswoningen'.

8.2.2 Recommendations for further implementation

In summary, it appears that indirectly, the provision of 'kluswoningen' can contribute to enhancing opportunities for first-time buyers in the housing market and empower this target group. However, targeting this specific group exclusively seems to be challenging at present. Nonetheless, with an implementation of a target group regulation (in Dutch: 'doelgroepenverordening') by the government, the municipality would be able to prioritise certain income groups, such as first-time buyers with incomes ranging from 1 to 1.5 times the median income. Though, this depends on whether municipalities aim to promote affordable owner-occupancy or support the first-time buyer group, as the regulation may not be utilized otherwise. This applies to the implementation of 'kluswoningen' as well. If a municipality strongly emphasizes rental housing over homeownership, it becomes more difficult to find common ground between the various perspectives and justify the sale of social dwellings, except when it contributes to improving vulnerable neighbourhoods. Additionally, it is recommended to effectively present the rationale behind the sale and communicate it clearly to city residents, as the sale of social rental housing often poses challenges from the municipal perspective.

For housing associations, it has proven beneficial in terms of reducing financial investment. However, clear guidelines and agreements need to be established to overcome potential barriers. This may include setting quality requirements, as already implemented in Amsterdam. Additionally, an anti-speculation clause is necessary to prevent the immediate resale of renovated properties, because this would not be desired as attracted target groups in the composition of residents in the neighbourhood. To foster the promotion of sustainability enhancements, the provision or expansion of sustainability loans can serve as a valuable strategy.

It is advisable to implement this instrument in neighbourhoods with a high concentration of social rental housing, as these areas would benefit from attracting socially capable groups. However, it should be noted that it should be applied on a small scale, avoiding the sale of too many properties at once, as this may lead to dissatisfaction among existing tenants, while the goal is to add value. Furthermore, it is recommended to prioritize single-family homes and offer variations in sizes to appeal to a larger segment of first-time buyers. However, the demand for such dwellings is contingent upon market circumstances. In a market characterized by high demand and limited supply, there appears to be a notable interest in this particular type of housing product.

09 DISCUSSION

9. Discussion

This chapter discusses the process and research results and limitations of the research. Firstly, the significance and relevance of the research will be addressed. Secondly, the interpretation of the research findings will be discussed. Additionally, the limitations of the study will be outlined. Finally, recommendations for future research will be provided.

9.1 Relevance

This research has societal value as it aims to address issues prevalent in the housing market. The persistent need for sufficient and affordable housing has remained unsolved for an extended period. Recently, there has been a growing awareness regarding the stimulation of first-time buyers, highlighted by a parliamentary letter. While the government has shown increased attention, the implementation and impact of these measures are still pending. Additionally, the reluctance towards the sale of social dwellings has garnered media attention. However, it is important to recognize that the problems in the housing market cannot be resolved overnight, and this research alone cannot provide a comprehensive solution. Instead, this research aims to address a specific aspect and contributes by examining a particular solution that can contribute to a broader solution. Moreover, it should be noted that the results of this research are not generalizable due to the utilization of case studies and interviews, thus qualitative data. Therefore, the conclusions drawn from this study are not universally applicable. However, this research contributes to raising awareness regarding the potential benefits of the examined approach for various stakeholders in the housing market, highlighting the possibility that, in some cases, the sale of social dwellings can be utilized for a beneficial purpose.

9.2 Interpretation of results

An unexpected finding was that housing associations do not offer 'kluswoningen' at a discounted price, contrary to what the literature suggested. This finding is particularly noteworthy as affordability is currently a pressing issue in the housing market. However, the research revealed that the lower price of 'kluswoningen' is primarily attributed to buyers being responsible for completing the renovations themselves, as opposed to a direct discount compared to already finished dwellings. Furthermore, housing associations have expressed their reluctance to sell 'kluswoningen' below market value, as their resources are primarily allocated to the social segment. Making compromises in this area is considered undesirable. Nonetheless, the research findings indicate that setting the price at market value has been effective in previous years, because there was enough demand. However, considering the changing market conditions, it can be anticipated that during periods of less housing market pressure, housing associations may need to offer 'kluswoningen' at lower prices or complete the renovations themselves to facilitate sales.

Furthermore, it was intriguing to discover that the municipality did not exhibit complete reluctance towards the sale of social housing, revealing a more nuanced perspective. This finding provided valuable insights into the situation. Moreover, the research results largely aligned with the initial expectations. It was interesting to observe that sometimes the empirical findings aligned with certain concepts and ideas derived from the literature review.

9.3 Limitations

First and foremost, this research involved the evaluation of two case studies. It is important to note that these cases were located in two municipalities that rank among the top 10 most expensive municipalities. Consequently, drawing broad conclusions about the affordability of this product becomes challenging since it has not been evaluated in other municipalities. However, such an approach necessitated reasonably similar contexts to enable meaningful comparisons between the cases, even though it limits the generalizability of the conclusions to a larger scale. So, the location of a property plays a crucial role in terms of both affordability but also in terms of accessibility. Each location possesses its unique characteristics that influence the potential of a particular housing product. Factors such as regional demand, land availability, or even the presence of land lease arrangements can all contribute to the context-specific dynamics that affect the viability of the instrument. Therefore, it is essential to acknowledge that contextual specifics have a considerable influence on the potential outcomes of the studied instrument.

Moreover, the housing market undergoes constant fluctuations and transformations. Addressing affordability proves challenging due to the escalating housing prices observed in recent years. Affordability limits are established, but with the continuous surge in housing prices, a dwelling that falls within affordability limits one year may exceed them the following year. Consequently, drawing concrete conclusions regarding affordability becomes a complex task. Thus, developments within the housing market significantly impact affordability considerations.

Additionally, the data obtained from the WoON2021 research is extensive. The survey covers a wide range of topics and is distributed among the general population of the Netherlands to provide insights into household composition, housing situation, housing preferences, housing costs, and moving behavior. It is important to consider that not all respondents may be familiar with certain terms or conditions in the housing sector, which could affect the reliability of the research. Moreover, it remains unclear whether respondents answered realistically and took market circumstances into account, or if they responded based on unrealistic desires due to limited awareness of current housing market conditions.

Furthermore, there were challenges in reaching the appropriate individuals within organizations, as organizational structures and areas of focus varied. Moreover, the participation in interviews was dependent on the willingness of individuals to engage and the sample size. Consequently, there is a possibility that other individuals with greater knowledge on the discussed topic may have existed but were not included in the research.

Finally, the extent to which housing associations can effectively utilize the instrument to accommodate the target group of first-time buyers raises some concerns. The findings of this study revealed that first-time buyers exhibit a preference for single-family dwellings, which are in addition, more desirable for housing associations to sell. However, a preliminary analysis using the secondary data from WoON2021 again, indicates that approximately 82% of the social dwellings in the four largest cities in the Netherlands are apartments, while only 15% are single-family dwellings. Consequently, the potential availability of these dwellings within the social housing stock appears to be limited. Moreover, the applicability of the instrument is called into question as it relies on the specific dwellings that the housing association intends to divest. The examined cases in this study were mostly larger badges, but the availability of such dwellings through the mutation process raises questions about their applicability. As a result, the feasibility of establishing frameworks for the utilization of this instrument comes into question.

9.4 Further research recommendations

Firstly, further research is desired to explore the possibilities outlined in the recommendations and investigate methods for their implementation. Establishing a panel comprising representatives from different levels, including the government, municipality, and housing associations, would offer valuable insights into extending and effectively implementing these recommendations. Additionally, the current research predominantly relies on literature and secondary data analysis to understand the perspective of first-time buyers, which is limited in scope. Therefore, conducting interviews with first-time buyers specifically regarding their opinions on 'kluswoningen' and studying their experiences would provide a more comprehensive understanding of their viewpoints and enable a deeper examination of their empowerment. While external opinions suggest that 'kluswoningen' can be empowering, it would be valuable to incorporate the first-time buyers' own perspectives and experiences. Moreover, conducting a study on the mutation rate of areas with 'kluswoningen' would be of great interest in order to ascertain the level of resident satisfaction and its impact on the surrounding dwellings within the neighbourhood.

During the research, it was observed that municipalities sometimes show reluctance towards the sale of social housing. However, conducting in-depth interviews with officials from the municipality, who present a more nuanced viewpoint compared to the political side, has shed light on this subject. Therefore, it would be worthwhile to involve the political side in further research to present a more comprehensive perspective of the municipality. Additionally, incorporating the governmental perspective could offer new insights, as they also recognize the importance of stimulating first-time buyers. Bringing all relevant stakeholders together to discuss the research findings and explore the implementation of the recommendations would be valuable.

Another suggestion for future research could involve studying the dwellings or neighbourhoods that are eligible for implementing 'kluswoningen' within the existing housing stock in the Netherlands. Building upon the findings of this research, test cases can be conducted to assess the potential suitability of neighbourhoods for the implementation of 'kluswoningen'. Furthermore, conducting research on a larger scale, utilizing the extensive database of the existing social housing stock provided by Aedes, would provide

valuable insights into the number of potential 'kluswoningen' within the Dutch social housing stock. Moreover, it is worth considering a combination of instruments to ensure greater affordability. However, further research is needed to investigate this aspect.

Finally, market conditions have been identified as an influential factor in the success of the 'kluswoningen' market. Given the recent changes in housing prices following prolonged increases, it is crucial to evaluate cases where 'kluswoningen' are offered in the coming years. This analysis would help determine if there is still demand for this product under changed market conditions, allowing for a more refined understanding of the necessary conditions for the instrument to be effective.

10 REFLECTION

10. Reflection

Chapter 10 reflects on the experiences during the research process. First the topic selection is discussed. Second, the used methods will be reflected on and lastly the research process will be discussed, with a reflection on the process towards P2 and the process towards P4.

10.1 Topic selection

This research focuses on the interplay between the graduation topic and the master track Management in the Built Environment, specifically examining the interrelations between the demand side (residents and first-time buyers with preferences and limited resources) and the market or public side (seeking viable business cases and public value). The study has provided me with valuable insights into applying theoretical knowledge, enhancing my understanding of market forces, learning from real-world practice, and translating these insights into recommendations. This research is closely aligned with the housing graduation lab and aims to address pressing societal challenges, such as the housing shortage and housing inequality currently experienced in the Netherlands.

Furthermore, the significance of this topic became increasingly apparent throughout the research process. Media coverage and a parliamentary letter highlighted the intersections between the subjects explored in this research and real-world practice. This study aims to provide an objective analysis of the potential benefits of the instrument of 'kluswoningen' in addressing the challenges faced by the housing market. It is worth considering whether a complete halt on social housing sales is truly desirable, as this instrument can be utilized for positive purposes and lead to improvements in certain neighbourhoods.

10.2 Methods

Literature on the historical background of the instrument was readily available, but it was sometimes challenging to find literature on the current application of 'kluswoningen'. Therefore, more information had to come from practical sources to gain insights. Hence, based on this, opting for a more qualitative methodology was the right choice, as it could provide a better understanding of practical experiences. Since it is not implemented on a large scale in the Netherlands, qualitative research was more suitable than quantitative research in this case. Since case studies and in-depth interviews were conducted, the findings are not generalizable. Therefore, further research is needed before any general statements can be made. Thus, the research aims to provide an initial exploration of the relevance of connecting the first-time buyer to the concept of 'kluswoningen'.

What I have noticed is that participants were sometimes in a hurry during the interview due to busy schedules maybe, and therefore sometimes do not take the time to formulate their answers properly or provide a thorough response to the question. Efforts were made to prevent this as much as possible by informing participants in advance about the expected duration of the interview and scheduling it at a convenient time for the participant. Additionally, the interviewer actively listened to the participants' responses and followed up with probing questions to encourage them to elaborate and provide more comprehensive answers. Reflecting on the secondary data analysis, it is evident that only minimal

characteristics were considered. However, this limitation was necessary to facilitate a meaningful comparison with the characteristics of the 'kluswoning'. Consequently, in terms of data transferability, these results hold limited value for other applications.

When approaching interview participants, I encountered challenges in getting in touch and reaching the right individuals. To address this, various ways were pursued, including making phone calls to potential participants to clarify the research purpose and desired participant characteristics. Ultimately, I am proud to say that all the desired interview participants agreed to take part. However, it became apparent that some participants were able to provide more in-depth insights than others. This variation was taken into account during the analysis and presentation of results to ensure the highest level of reliability possible.

10.3 Research process

10.3.1 Reflection towards P2

At the beginning of my graduation year, I started to think about potential topics. This started with thinking about my own future. The starters on the housing market have had trouble accessing the housing market for some time, and I anticipate encountering these difficulties myself in the coming years. Initially, my focus was on examining the supply side of the housing market from the perspective of first-time buyers, considering the existing regulations aimed at stimulating the mid-segment rental sector. However, during my exploration of alternative housing options, which claimed to be more accessible for first-time buyers, I encountered the concept of 'kluswoningen' and immediately I was enthusiastic about this concept. The idea that buyers could shape their living spaces according to their preferences, by personally completing the construction and making individual choices regarding their financial investments, resonated with me. I started looking into this concept and I wondered why this tool is used so little.

I started with some explorative talks with people in the field to gain more insights on what grounds my research could contribute, and then I realised I wanted to study the angle of the implementation by housing associations. To gain further insights and ground my research, I engaged in exploratory discussions with professionals. These conversations solidified my interest in studying the implementation of 'kluswoningen' by housing associations. In order to gain practical experience in the field and enhance the relevance of my research proposal, I started looking for an internship opportunity around milestone P2. My preference was to join a housing association in an urban region, with an interest in or experience with 'kluswoningen' projects. Through my outreach to various housing associations, Ymere offered me a graduation internship, providing me with compelling case studies to analyze and recognizing the potential of my research proposal. Moreover, through these dialogues, I discovered that the sale of social dwellings can sometimes lead to conflicts between housing associations and municipalities, despite the need to sell such properties to generate income for reinvesting in new housing. So, the question was raised whether it perhaps could be a win-win for different actors. Consequently, my research focus expanded beyond the perspectives of first-time buyers to include those of housing associations and municipalities, as these actors play vital roles in the successful implementation of this instrument. I conducted a comprehensive review of literature on the historical context of the instrument, refining the research methodology in the process. This sets the stage for a more detailed exposition of the period following milestone P2.

10.3.2 Reflection towards P4

In response to the P2 presentation, the method was more specified to for example defining sampling criteria better and a further exploration of policies was done. The research design of this study incorporated three distinct methods, which proved to be a captivating aspect. Personally, I found this experience highly enriching as it provided an opportunity to revisit and apply various techniques, of which some had not been utilized for a considerable time, resulting in a comprehensive and multifaceted research. Given the inclusion of multiple research steps in the study, it required a tight schedule, resulting in a constant sense of time constraints. I often felt there was insufficient time to complete everything, which led on occasion to the decision of adjusting the sampling size. Moreover, the collection of data of the case studies took longer than expected. This also influenced the decision to adjust the sampling size. As the researcher had not much experience with conducting case studies, it was not expected supporting interviews had to be conducted. Nevertheless, these interviews have proven its value by overall providing more general insights into the social sector and the sale of social dwellings, as providing and validating information on the specific cases. These provided a good starting point for further research. Returning to the point of many research steps, this also made it challenging to make a coherent story out of it. Sometimes it was difficult to stay focused and remain to the point. In addition, because you are new in the professional field, you notice you are learning a lot and various sideroads also seem interesting. Thus, it was challenging to remain focused on what you are working towards.

During the in-depth interviews, I discovered that the discussion of certain topics related to the sale of social dwellings was sensitive for some participants. Consequently, it was crucial to present the results in an objective manner. However, as a researcher, I also aimed to express my critical perspective, which posed a challenge in finding the right balance between these two objectives. Nonetheless, the results gradually took form, allowing me to draft the conclusions. This provided an opportunity for me to critically reassess the research questions, taking into account the feedback received prior to P4.

More on a personal level, this master thesis has challenged me to use my time efficient and to safeguard the balance between work and private. First, I was pushing myself to act and finish all my to do's but eventually I realised, during the second phase of the in-depth interviews, that I should not see it only as finishing every task, but also enjoy it and see the interviews as something fun. Furthermore, I experienced it was a lot of fun to discuss the topic and barriers they encounter in practice, and to further question certain statements, which was really useful for the discussion.

In addition, I also learned to take some time now and then to think quietly about the structure of the report or about relationships between subjects, as was advised by my mentors. At first, it felt like there was no time for this because research steps were continuously scheduled, but scheduling time for this was very useful to get a clearer sense of what I was working towards. We also talked about not being lived by the research, but to

enjoy it and to raise the alarm and not be too strict with yourself. I did learn to listen to my body and sometimes stopping is better for you and then you are fresh again the next day than always going on. In the end, you do what you can and that's all you can do. It's good to be aware of this.

Furthermore, I acquired the habit of taking occasional moments of quiet contemplation to reflect on the report's structure and the relationships between different subjects, as advised by my mentors. Initially, it felt like there was no time for such contemplation due to the continuous scheduling of research steps. However, allocating time for this purpose proved to be incredibly beneficial, allowing me to gain a clearer understanding of the overall direction of my work. Moreover, my mentors emphasized the importance of not becoming consumed by the research itself, but rather enjoying the process and not being too strict to oneself. Sometimes it worked to listen more to my body and recognize when it was necessary to take breaks. Sometimes, pausing and recharging can be more beneficial in the long run than persistently pushing forward. However, this is still something I can improve in the future.

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APPENDICES

A. Step-by-step secondary analysis

Note: This step-by-step approach for the secondary data analysis from the WoON21 data is written in Dutch, since the data is also in Dutch.

Eerst als test:

1. Eerst huidige huisvestingssituatie

```
Als hvs = 3 (nummer 647)
Als huko = 2 (nummer 648)
```

Nieuwe variabele maken: hvs_huko om de zelfstandige huurder eruit te halen.

2. Dan kijken naar wie willen kopen en huren (verh = verhuisgeneigd)

```
2.1 *Als verh < 4
```

2.2 Als ghuko = 1 (nummer 697)

*Note: 2.1 is niet per se nodig want die stap zit al indirect in 2.2 verwerkt.

Dan in één keer de groep selecteren en checken of dit overeen komt met voorgaande test.

- 3. Nieuwe variabele maken door in een keer alles hierboven mee te nemen. IF (hvs = 3 and huko = 2 and verh < 4 and ghuko = 1) koopstarter = 1
- 4. Kijken naar verhouding koopstarter en niet koopstarter.
- 5. Dan kijken naar leeftijd, inkomen en huishoudenssamenstelling (hoe de groep is samengesteld)
 - 5.1 Nieuwe variabele maken van drie values voor leeftijdscategorieën koopstarters:
 - o Koopstarters > 17 en < 35
 - o Koopstarters > 34
 - 5.2 Nieuwe variabele maken van vier values voor inkomensgroepen van koopstarters (Brutohh_r)(nummer 756):
 - o Inkomen onder 40.024 per jaar
 - o Inkomen van 40.024 59.999 per jaar
 - o Inkomen van 60.000 79.999 per jaar
 - o Inkomen boven 80.000 per jaar
- 6. Kijk voor deze koopstarters wat hun woonvoorkeuren zijn wat betreft:
 - a. Woningtype
 - b. Aantal kamers/vierkante meters
 - c. Koopprijs
 - d. Interesse in een kluswoning

- 6.1 Nieuwe variabele maken van gewenste koopprijs (want nu heeft iedereen het los ingevuld):
 - a. $1 (gkoop_n < 200.001)$
 - b. $2 (gkoop_n > 200.000 \text{ and } gkoop_n < 250.001)$
 - c. $3 (gkoop_n > 250.000 \text{ and } gkoop_n < 300.001)$
 - d. $4 (gkoop_n > 300.000 \text{ and } gkoop_n < 350.001)$
 - e. $5 (gkoop_n > 350.000)$
- 6.2 Nieuwe variabele maken van gewenste srt woning (heel veel overige opties):
 - a. 1 (gsrtwon=1) 'appartement'
 - b. 2 (gsrtwon=2) 'eengezinswoning'
 - c. 3 (gsrtwon>2) 'overig'
- 6.3 Nieuwe variabele maken van gewenste aantal kamers (heel veel opties nu):
 - a. 1 (gkamer=1) '1'
 - b. 2 (gkamer=2) '2'
 - c. 3 (gkamer=3) '3'
 - d. 4 (gkamer=4) '4'
 - e. 5 (gkamer>4) '>4)

Op basis van deze stappen en nieuwe variabelen kan de data worden geanalyseerd om de sub-vraag over woonvoorkeuren van koopstarters te kunnen beantwoorden.

B. Questions case studies

Context

- When did the project/case take place?
- What was the composition of the neighbourhood (rent/owner-occupancy or what kind of residents or housing types)?
- What was the condition of the dwellings before sale, what was the situation?
- What are involved parties and who are the initiators?
- What is the goal of the project?
- What is the reason for selling social dwellings?
- Why was it chosen to offer it as a 'kluswoning'?

After

- What kind of target group has moved into the 'kluswoning'?
- What effect has the implementation of 'kluswoningen' had on the neighbourhood?

Characteristics

- What type of housing is offered as a 'kluswoning' in the case?
- Is the dwelling offered in a mixed complex or not (is there a homeowners association)?
- What is the average living area/number of rooms of the 'kluswoning'?
- What is the purchase price of the 'kluswoning'?
- In what condition were the dwellings sold?

C. Interview protocols

Note: The interview protocols of the explorative interviews were tailored to every participant and therefore many different interview protocols have been made. They were based on theme's that would be discussed and sometimes in advance questions were thought of. The list with theme's can be found beneath in section C.1 (see list beneath). If you wish to access the information, please contact the author of this report, as the protocols for the exploratory interviews are included in a separated file only accessible for the research group. C.2 and C.3 provide the protocols for the in-depth interviews.

C.1 Theme's exploratory interviews

Employees:

- G1 Cooperation agreements with municipality, strategy sale of social dwellings.
- G2 Sale of social dwellings, effect of sale, effect of 'kluswoningen'.
- M1 The case Merkelbach, investment choices, impact of kluswoningen.
- M2 The case Merkelbach, development and construction process, impact of 'kluswoning', attracted target group, challenges and values of the project.
- M3 The case Merkelbach, composition residents neighbourhood, attracted target group, experiences with the case.
- B1 The case Bavodorp, investment choices, impact of kluswoningen.
- B2 The case Bavodorp, selling process, target group allocation.
- B3 The case Bavodorp, development and construction process, impact of 'kluswoning', attracted target group, challenges and values of the project.
- B4 The case Bavodorp, current construction process, current situation in the neighbourhood, attracted target group.

Interview Protocol Corporatie

Voorbereiding interviewprotocol [niet gedeeld met geïnterviewde]

Instelling: Technische Universiteit Delft

Geïnterviewden (titel en naam):

De geïnterviewden zijn werkzaam binnen een woningcorporatie met een functie gerelateerd aan portefeuille strategie, vaak als adviseur. Naam en titel wordt niet vermeld aangezien de deelnemers geanonimiseerd worden. Deelnemers worden individueel geïnterviewd.

Interviewer: Julia Schreuder

Indeling: A: Achtergrondinformatie

B: CorporatieverkoopC: KluswoningenD: Koopstarters

Als het interview online plaatsvindt via Microsoft Teams, wordt het interview via Microsoft Teams opgenomen. Een ander apparaat zal worden gebruikt als back-up opname voor het geval de eerste opname mislukt. Als het interview fysiek plaatsvindt, zal via twee apparaten het interview worden opgenomen, om altijd een back-up opname te hebben. Het interview duurt maximaal 60 minuten. Er is 1 student-onderzoeker aanwezig. Deze stelt de interviewvragen, verzorgt de opnames en beheert de tijd van het interview. Voor elke sectie wordt 10 minuten geschat. Hierdoor is aan het eind van elk interview nog 15 minuten voor uitloop geschat, gezien vaak de meest interessante informatie aan het eind van het interview ter sprake komt en om te garanderen dat de 60 minuten niet wordt overschreden.

Inleiding protocol [gedeeld met geïnterviewde]

Om het interview te kunnen analyseren, wil ik graag ons gesprek van vandaag opnemen. Let wel, alleen ik (als onderzoeker) en mijn mentoren van de universiteit krijgen toegang tot de opnames. Nadat de opnames zijn getranscribeerd, worden de opnames vernietigd.

Ik wil graag benadrukken dat alle informatie vertrouwelijk zal worden behandeld, dat uw deelname vrijwillig is, dat u op elk moment kunt stoppen en dat het niet mijn bedoeling is u schade toe te brengen. Als u niet over een bepaald onderwerp wilt praten, kunt u ook weigeren over dat onderwerp te praten. Ik wil u alvast bedanken voor uw deelname.

Dit interview zal maximaal één uur duren. Ik heb een aantal vragen voorbereid die ik in deze tijd wil stellen. De vragen zijn verdeeld in vier secties en ik schat dat een sectie ongeveer 10 minuten zal duren, waardoor we aan het eind 15 minuten uitloop hebben.

Introductie [gedeeld met geïnterviewde]

U bent vandaag voor dit interview geselecteerd omdat u werkzaam bent binnen een woningcorporatie en u ervaring heeft met de strategie achter corporatieverkoop en, als daar sprake van is binnen uw corporatie, met de toepassing van kluswoningen. Mijn onderzoeksproject richt zich op het onderzoeken van hoe het instrument kluswoningen kan worden ingezet door corporaties om de kansen van koopstarters te verruimen op de woningmarkt. Met dit interview probeer ik meer inzicht te krijgen in hoe u denkt over wat het toepassen van kluswoningen voor uw corporatie kan opleveren en wat de kansen en knelpunten zijn voor toepassing van dit instrument.

A. Achtergrondinformatie

- 1. Kunt u wat vertellen over wat uw functie is binnen uw afdeling/team?
 - 1.1. Probes: Kunt u wat meer vertellen over de werkzaamheden waar u zich mee bezig houdt? Houdt u (of de organisatie) zich ook bezig met starters of bijvoorbeeld met verschillende sectoren in de woningmarkt (koop)? Zeggen jullie daar ook wat over in je beleid/strategie?

B. Corporatieverkoop

- 2. Hoe is jullie beleid ten aanzien van verkoop van corporatiewoningen tot stand gekomen?
- 3. Wat is jullie voornaamste beweegreden om te verkopen, of niet te verkopen?
- 4. Weet u ook hoeveel verkopen er ongeveer plaatsvinden op jaarbasis (als percentage van de portefeuille)?

C. Kluswoningen

- 5. Kunt u mij vertellen wat u verstaat onder kluswoningen? (Dit wordt binnen de corporatiesector ook wel eens aangeduid als casco koopwoning).
 - a) Als nee, uitleggen dat een cascokoopwoning een koopwoning betreft waarin aansluitingen voor het plaatsen van keuken en badkamer en dat het tot aan de stoppenkast geregeld is, maar de verdere afbouw is de verantwoordelijkheid van de koper.
 - b) Als ja, eventueel definitie verder aanvullen.
- 6. Ziet u waarde in het aanbieden van een kluswoning voor de corporatie? Zou u dat willen uitleggen?
- 7. Verkopen jullie zelf wel eens woningen als kluswoning?
 - 7.1. Probes als ja: wat zijn voor jullie redenen om het toe te passen?
 - 7.1.1. Welke woningen komen het meest in aanmerking om als kluswoning verkocht te worden? Wat zijn kenmerken van de woning of van de buurt?
 - 7.2. Probes als nee: waarom niet?

- 7.2.1. Probes: Is er een reden voor dat jullie er niet voor kiezen? Wat weerhoudt jullie ervan om een woning als kluswoning aan te bieden?
- 8. Zijn er (andere) knelpunten die spelen bij het verkopen van woningen als kluswoningen?
- 9. Wat is ervoor nodig om dit instrument meer toe te kunnen passen?
 - 9.1. Probes: Zijn er binnen de corporatie dingen nodig om het beter te faciliteren?
 - 9.2. Probes: Zijn er vanuit de centrale overheid of gemeente dingen nodig om het beter te faciliteren?

D. Koopstarters

- 10. Zou u zeggen dat een kluswoning een betaalbaar product is? Waarom wel of niet?
- 11. Zou de doelgroep koopstarters iets kunnen toevoegen in buurten waar jullie woningen zouden willen verkopen?
- 12. Hoe kijkt u naar het toewijzen aan bepaalde doelgroepen, zoals koopstarters, bij verkoop van woningen uit jullie bestand?
- 13. Zou u zeggen dat kluswoningen een kansrijk instrument is om meer betaalbare koop voor koopstarters aan te kunnen bieden?
 - 13.1. Probes: Waarom wel/niet?

Afsluiting interview

Dan bij deze wil ik graag het interview afronden en wil ik u heel erg bedanken voor uw medewerking en tijd!

- Heeft u naar aanleiding van ons gesprek zelf nog vragen of dingen die u graag zou willen toevoegen aan het gesprek?

Interview Protocol Gemeente

Voorbereiding interviewprotocol [niet gedeeld met geïnterviewde]

Instelling: Technische Universiteit Delft

Geïnterviewden (titel en naam):

Deelnemers zijn werkzaam binnen een gemeente met een functie gerelateerd aan wonen of woonprogrammering, en/of betaalbare koop. Titel en naam worden niet vermeld vanwege gewenste anonimisatie van deelnemers. Zij worden individueel geïnterviewd.

Interviewer: Julia Schreuder

Indeling: A: Achtergrondinformatie

B: Koopstarters
C: Kluswoningen

D: Verkoop corporatiewoningen

Als het interview online plaatsvindt via Microsoft Teams, wordt het interview via Microsoft Teams opgenomen. Een ander apparaat zal worden gebruikt als back-up opname voor het geval de eerste opname mislukt. Als het interview fysiek plaatsvindt, zal via twee apparaten het interview worden opgenomen, om altijd een back-up opname te hebben. Het interview duurt maximaal 60 minuten. Er is 1 student-onderzoeker aanwezig. Deze stelt de interviewvragen, verzorgt de opnames en beheert de tijd van het interview. Voor elke sectie wordt 10 minuten geschat. Hierdoor is aan het eind van elk interview nog 15 minuten voor uitloop geschat, gezien vaak de meest interessante informatie aan het eind van het interview ter sprake komt en om te garanderen dat de 60 minuten niet wordt overschreden.

Inleiding protocol [gedeeld met geïnterviewde]

Om het interview te kunnen analyseren, wil ik graag ons gesprek van vandaag opnemen. Let wel, alleen ik (als onderzoeker) en mijn mentoren van de universiteit krijgen toegang tot de opnames. Nadat de opnames zijn getranscribeerd, worden de opnames vernietigd.

Ik wil graag benadrukken dat alle informatie vertrouwelijk zal worden behandeld, dat uw deelname vrijwillig is, dat u op elk moment kunt stoppen en dat het niet mijn bedoeling is u schade toe te brengen. Als u niet over een bepaald onderwerp wilt praten, kunt u ook weigeren over dat onderwerp te praten. Ik wil u alvast bedanken voor uw deelname.

Dit interview zal maximaal één uur duren. Ik heb een aantal vragen voorbereid die ik in deze tijd wil stellen. De vragen zijn verdeeld in vier secties en ik schat dat een sectie ongeveer 10 minuten zal duren, waardoor we aan het eind 15 minuten uitloop hebben.

Introductie [gedeeld met geïnterviewde]

U bent vandaag voor dit interview geselecteerd omdat u werkzaam bent binnen een gemeente en u ervaring heeft op het gebied van woonbeleid met betrekking tot woonprogrammering en verkoop van sociale huurwoningen. Mijn onderzoeksproject richt zich op het onderzoeken van hoe het instrument kluswoningen kan worden ingezet om de kansen van koopstarters te verruimen op de woningmarkt. Met dit interview probeer ik meer inzicht te krijgen in hoe u denkt over het vergroten van kansen voor koopstarters, de verkoop van sociale huurwoningen en wat het verkopen als kluswoning kan opleveren voor buurten en voor uw gemeente.

A. Achtergrondinformatie

- 1. Kun u wat vertellen over uw functie/rol binnen de afdeling wonen?
 - 1.1. Probes: Kunt u wat meer vertellen over de werkzaamheden waar u zich mee bezig houdt? Houdt u zich ook bezig met starters, de sociale huursector of de koopsector?

B. Koopstarters

- 2. Waarin verschilt volgens u de situatie van koopstarters t.o.v. doorstromers binnen de koopsector?
- 3. Hoe denkt u over het vergroten van kansen voor koopstarters in uw gemeente?
 - 3.1. Probes als positief:
 - 3.1.1. Hoe verwachten jullie dit te stimuleren/te bereiken?
 - 3.1.2. Zijn er instrumenten die jullie meer willen gaan inzetten? Zo ja, welke? (denk bijv aan handreiking instrumenten betaalbare koop, als bijlage van kamerbrief Hugo De Jonge).
 - 3.1.3. Wat zijn volgens u mogelijke voor- en nadelen van het inzetten van deze instrumenten?

3.2. Probes als behoudend:

In een recente kamerbrief van Hugo De Jonge is ook aangekondigd de positie van koopstarters te willen verbeteren, en dat hij daarbij ook een bijdrage van de gemeenten verwacht.

3.2.1. Wat is dan de reden van jullie terughoudendheid als ook de centrale overheid dit van jullie vraagt?

C. Verkoop corporatiewoningen

- 4. Hoe is het beleid binnen de gemeente voor verkoop sociale huurwoningen tot stand gekomen?
- 5. Wat zijn volgens u de voor- en nadelen van de verkoop van sociale huurwoningen?
 - 5.1.1. Probes als terughoudend:
 - 5.1.1.1. Hoe reageert u dan op de reacties die van corporaties komen met de boodschap dat verkoop nodig is om de nodige investeringen te doen en nieuwbouw te kunnen realiseren?

- 6. Zijn er buurten in uw gemeente die wellicht meer in aanmerking komen voor verkoop van sociale huurwoningen? En wat zijn dan kenmerken van dit soort buurten?
 - 6.1. Probes: Speelt een hoog percentage sociale huur bijvoorbeeld soms een rol in leefbaarheid in wijken?

D. Kluswoningen

- 7. Bent u bekend met het instrument kluswoningen? Dit wordt binnen de corporatiesector ook vaak aangeduid als casco koopwoning. En zo ja, kunt u in het kort uitleggen wat u ervan weet?
 - 7.1. Als nee, uitleggen dat een cascokoopwoning een koopwoning betreft waarin aansluitingen voor het plaatsen van keuken en badkamer en dat het tot aan de stoppenkast technisch in orde is, maar dat de verdere afbouw de verantwoordelijkheid is van de koper.
 - 7.2. Als ja, eventueel definitie verder aanvullen.
- 8. Ziet uw waarde in het stimuleren van het gebruik van dit instrument voor de gemeente (voor buurten/inwoners van uw gemeente)? Kunt u uitleggen waarom wel/niet?
 - (Bijv: leefbaarheid, empowerment, betaalbare koop aanbieden)
- 9. Wat zijn in uw ogen voor- en nadelen van het toepassen van het instrument kluswoningen?
 - 9.1.1. Probes: Zou het toepassen van het instrument kluswoningen een manier zijn om een bepaalde doelgroep te empoweren?
- 10. Hoe kijkt u ertegenaan om dit instrument in te zetten voor meer betaalbare koop voor koopstarters?
- 11. Zou u zeggen dat kluswoningen een kansrijk instrument is?
 - 11.1. Probes: Wat zijn vanuit het perspectief van de gemeente kansen?
 - 11.2. Probes: Wat zijn vanuit het perspectief van de gemeente knelpunten?
- 12. Wat is ervoor nodig om dit instrument meer toe te kunnen passen?

Afsluiting interview

Dan bij deze wil ik graag het interview afronden en wil ik u heel erg bedanken voor uw medewerking en tijd!

- Heeft u naar aanleiding van ons gesprek zelf nog vragen of dingen die u graag zou willen toevoegen aan het gesprek?

D. Informed consent

Note: The informed consent is written in Dutch since all participants are Dutch and the interviews will be held in Dutch.

D.1 Informed consent explorative interviews (in Dutch)



Betreft: Geïnformeerde toestemming deelname onderzoek naar de potentie van kluswoningen voor koopstarters. Delft, 3 maart 2023

Geachte heer/mevrouw,

U bent uitgenodigd om deel te nemen aan een onderzoek genaamd 'de potentie van kluswoningen voor koopstarters'. Dit onderzoek wordt uitgevoerd door Julia Schreuder, afstudeerstudent aan de TU Delft, in combinatie met een afstudeerstage bij Ymere. Bij het opzetten van mijn onderzoek begon het eigenlijk met het nadenken over mijn eigen toekomst. De starters hebben al lange tijd moeite om ertussen te komen op de woningmarkt en dat is iets waar ik zelf ook in de nabije toekomst mee te maken zal krijgen. Initieel keek ik naar de aanbodkant vanuit het belang van de koopstarter en toen trok vrij snel het concept van de kluswoningen mijn aandacht omdat kopers zelf kunnen bepalen hoe ze willen wonen, door het zelf af te bouwen en zelf keuzes te maken over hun financiële uitgaven. Maar waarom wordt dit instrument maar zo weinig toegepast? Kan het, naast dat het interessant lijkt voor een bepaalde groep koopstarters, ook een waardevol instrument zijn voor corporaties en gemeentes? Om dit te onderzoeken heb ik de volgende onderzoeksvraag geformuleerd: "Hoe kunnen kluswoningen als instrument worden ingezet door corporaties om de toetredingsmogelijkheden van koopstarters tot de woningmarkt te verruimen?"

Het doel van dit onderzoek is om meer inzicht te krijgen in de knelpunten en kansen van het gebruik van dit instrument, ook vanuit het oogpunt van de corporatie en gemeente.

Daarom voer ik in het eerste deel van mijn onderzoek case studies uit om meer inzicht te krijgen in de werking van het instrument in praktijk en de motieven voor het gebruik ervan. Ik wil begrijpen waarom het is gedaan en wat voor resultaat het heeft opgeleverd in deze praktijkvoorbeelden, om hiervan te leren en dit te kunnen gebruiken als basis voor het tweede deel van het onderzoek, waar verdiepende interviews met gemeentes en corporaties zullen worden afgenomen.

Het exploratieve interview, om de case study te ondersteunen, zal worden afgenomen door onderzoeker Julia Schreuder. Het interview duurt ca. 45 tot 60 minuten. Het interview wordt opgenomen om het achteraf te kunnen verwerken en analyseren, om zo te leren van uw ervaringen en dit te kunnen verwerken in aanbevelingen voor toekomstig gebruik van het instrument. Het onderzoeksrapport zal worden gepubliceerd op de TU Delft repository en de resultaten zullen worden gepresenteerd op de universiteit en het stagebedrijf. U wordt om toestemming gevraagd, waarin u aangeeft mee te willen doen aan het onderzoek en of u het goed vindt dat er een geluidsopname wordt gemaakt van het interview. Uw deelname aan dit onderzoek is volledig vrijwillig, en u kunt zich elk moment terugtrekken zonder reden op te geven. U bent vrij om vragen niet te beantwoorden.

Als u toestemming geeft, dan vraag ik u om uw handtekening onderaan de verklaring op de volgende pagina te zetten en een pdf aan mij te retourneren. Dit document is ook door mij ondertekend, zodat u zeker weet dat er vertrouwelijk met uw gegevens en antwoorden wordt omgegaan. De transcriptie van het interview zal naderhand ter goedkeuring aan u voorgelegd worden, om zo de bedoeling van uw woorden te valideren. Als uw woorden worden aangehaald in het onderzoeksrapport of de presentatie, dan zal uw naam niet worden gebruikt en wordt ervoor gezorgd dat het niet duidelijk is wie dit gezegd kan hebben. We zullen uw naam- en contactgegevens meteen na afloop van het onderzoek vernietigen.

Als u vragen heeft over dit onderzoek, kunt u contact met mij opnemen: Julia Schreuder (email: jaschreuder@student.tudelft.nl). Ook kunt u contact opnemen met mijn begeleider: Harry Boumeester (email: h.j.f.m.boumeester@tudelft.nl).

Met vriendelijke groet, Julia Schreuder

Als u toestemming geeft voor uw deelname aan dit onderzoek, wil ik u vragen om de verklaring op de volgende pagina in te vullen en te ondertekenen.

In te vullen door deelnemer

Ik verklaar op een voor mij duidelijke wijze te zijn ingelicht over de aard, methode, doel en belasting van het onderzoek.

Mijn vragen zijn naar tevredenheid beantwoord.

Ik begrijp dat het geluids- en/of beeldmateriaal (of de bewerking daarvan) en de overige verzamelde gegevens uitsluitend voor analyse en wetenschappelijke presentatie en publicaties zal worden gebruikt.

Ik behoud me daarbij het recht voor om op elk moment zonder opgaaf van redenen mijn deelname aan dit onderzoek te beëindigen.

Ik heb dit formulier gelezen en ik stem in met deelname aan het onderzoek.

Graag ontvang ik aan het eind van het onderzoek een korte samenvatting van de resultaten van het onderzoek. Om deze reden verleen ik toestemming om mijn naam- en adresgegevens tot het eind van het onderzoek te bewaren.
Plaats:
Datum:
(Volledige naam deelnemer, in blokletters)
(Handtekening deelnemer)
toelichting gegeven op het onderzoek. Ik verklaar hierbij bereid te zijn nog nende vragen over het onderzoek naar vermogen te beantwoorden.'
Julia Schreuder



Betreft: Geïnformeerde toestemming deelname onderzoek naar de potentie van kluswoningen voor koopstarters. Delft, 22 maart 2023

Geachte heer/mevrouw,

U wordt uitgenodigd om deel te nemen aan een onderzoek genaamd 'de potentie van kluswoningen voor koopstarters'. Dit onderzoek wordt uitgevoerd door Julia Schreuder, afstudeerstudent aan de TU Delft, in combinatie met een afstudeerstage bij Ymere. Bij het opzetten van mijn onderzoek begon het eigenlijk met het nadenken over mijn eigen toekomst. De starters hebben al lange tijd moeite om ertussen te komen op de woningmarkt en dat is iets waar ik zelf ook in de nabije toekomst mee te maken zal krijgen. Initieel keek ik naar de aanbodkant vanuit het belang van de koopstarter en toen trok vrij snel het concept van de kluswoningen mijn aandacht omdat kopers zelf kunnen bepalen hoe ze willen wonen, door het zelf af te bouwen en zelf keuzes te maken over hun financiële uitgaven. Maar waarom wordt dit instrument maar zo weinig toegepast? Kan het, naast dat het interessant lijkt voor een bepaalde groep koopstarters, ook een waardevol instrument zijn voor corporaties en gemeentes? Om dit te onderzoeken heb ik de volgende onderzoeksvraag geformuleerd: "Hoe kunnen kluswoningen als instrument worden ingezet door corporaties om de toetredingsmogelijkheden van koopstarters tot de woningmarkt te verruimen?"

Het doel van dit onderzoek is om meer inzicht te krijgen in de knelpunten en kansen van het gebruik van dit instrument, ook vanuit het oogpunt van de corporatie en gemeente. Daarom voer ik, naast dat ik de woonvoorkeuren van koopstarters heb onderzocht en cases heb geanalyseerd, verdiepende interviews uit met gemeentes en corporaties om meer inzicht te krijgen in hun kijk op dit instrument. Ik wil begrijpen wat voor uw organisatie belangrijke factoren zijn om dit instrument dan wel/niet toe te passen of te ondersteunen

en waar uw organisatie in de praktijk tegen aan loopt. Dit zal worden bevraagd aan de hand van bevindingen uit de bestudeerde cases. De resultaten uit de interviews zullen worden geanalyseerd en worden verwerkt in aanbevelingen voor toekomstig gebruik van het instrument.

Het interview zal worden afgenomen door onderzoeker Julia Schreuder. Het interview duurt ca. 45 tot 60 minuten. Het interview wordt opgenomen om het achteraf te kunnen verwerken en analyseren, om zo te leren van uw ervaringen en dit te kunnen verwerken in aanbevelingen. Het onderzoeksrapport zal worden gepubliceerd op de TU Delft repository en de resultaten zullen worden gepresenteerd op de universiteit en het stagebedrijf. U wordt om toestemming gevraagd, waarin u aangeeft mee te willen doen aan het onderzoek en of u het goed vindt dat er een geluidsopname wordt gemaakt van het interview. Uw deelname aan dit onderzoek is volledig vrijwillig, en u kunt zich elk moment terugtrekken zonder reden op te geven. U bent vrij om vragen niet te beantwoorden.

Als u toestemming geeft, dan vraag ik u om uw handtekening onderaan de verklaring op de volgende pagina te zetten en een pdf aan mij te retourneren. Dit document is ook door mij ondertekend, zodat u zeker weet dat er vertrouwelijk met uw gegevens en antwoorden wordt omgegaan. De transcriptie van het interview zal naderhand ter goedkeuring aan u voorgelegd worden, om zo de bedoeling van uw woorden te valideren. Als uw woorden worden aangehaald in het onderzoeksrapport of de presentatie, zal uw naam niet worden gebruikt, zodat de uitspraken niet direct te herleiden zijn naar u. Uw naam en contactgegevens zullen na afloop van het onderzoek worden vernietigd.

Als u vragen heeft over dit onderzoek, kunt u contact met mij opnemen: Julia Schreuder (email: jaschreuder@student.tudelft.nl). Ook kunt u contact opnemen met mijn begeleider: Harry Boumeester (email: h.j.f.m.boumeester@tudelft.nl).

Met vriendelijke groet, Julia Schreuder

Als u toestemming geeft voor uw deelname aan dit onderzoek, wil ik u vragen om de verklaring op de volgende pagina in te vullen en te ondertekenen.

In te vullen door deelnemer

Ik verklaar op een voor mij duidelijke wijze te zijn ingelicht over de aard, methode, doel en belasting van het onderzoek.

Mijn vragen zijn naar tevredenheid beantwoord.

Ik begrijp dat het geluids- en/of beeldmateriaal (of de bewerking daarvan) en de overige verzamelde gegevens uitsluitend voor analyse en wetenschappelijke presentatie en publicaties zal worden gebruikt.

Ik behoud me daarbij het recht voor om op elk moment zonder opgaaf van redenen mijn deelname aan dit onderzoek te beëindigen.

Ik heb dit formulier gelezen en ik stem in met deelname aan het onderzoek.

-
Graag ontvang ik aan het eind van het onderzoek het rapport met daarin de resultaten en conclusies van het onderzoek. Om deze reden verleen ik toestemming om mijn naam- en adresgegevens tot het eind van het onderzoek te bewaren.
Plaats:
Datum:
(Volledige naam deelnemer, in blokletters)
 (Handtekening deelnemer)
o toelichting gegeven op het onderzoek. Ik verklaar hierbij bereid te zijn nog nende vragen over het onderzoek naar vermogen te beantwoorden.'
Julia Schreuder

E. Interview transcripts

Note: The transcripts of the interviews done in this research are included in a separated file and only accessible for the research group. If you wish to access the information, please contact the author of this report.

F. Excel output secondary data analysis

First-time buyers and non-first-time buyers								
_	Frequency	Valid Percent						
First-time buyer	618.935	7,7%						
Non-first-time buyer	7.426.670	92,3%						
Total	8.045.605	100,0%						

(Non) first-time buyer per age group											
					Ag	je					
		17-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	> 75 years	Total		
Non-first-time buyer	Count	253.400	961.747	1.115.306	1.412.966	1.445.999	1.229.529	1.007.724	7.426.671		
Non-inst-time buyer	Percentage	3%	13%	15%	19%	20%	17%	14%	100%		
First-time buyer	Count	58.633	315.477	131.989	64.449	34.425	11.023	2.941	618.937		
i iist-tiille buyei	Percentage	10%	51%	21%	10%	6%	2%	1%	100%		
Total	Count	312.033	1.277.224	1.247.295	1.477.415	1.480.424	1.240.552	1.010.665	8.045.608		
Total	Percentage	4%	16%	16%	18%	18%	15%	13%	100%		

(Non) first-time bu	yer in rel	ation to gross	income				
					Gross income		
			≤ 40.042	40.043-59.999	60.000-79.999	≥ 80.000	Total
	<35	Count	161.820	103.591	53.941	54.758	374.110
	\33	Percentage	43%	28%	14%	15%	100%
First-time buyer	≥ 35	Count	87.295	70.297	38.849	48.385	244.826
i iist-tiille buyei	≥ 33	Percentage	36%	29%	16%	20%	100%
	Total	Count	249.115	173.888	92.790	103.143	618.936
	TOtal	Percentage	40%	28%	15%	17%	100%
	<35	Count	574.553	204.806	183.985	251.803	1.215.147
		Percentage	47%	17%	15%	21%	100%
Non-first-time buyer	≥ 35	Count	2.268.672	1.200.033	888.049	1.854.323	6.211.077
Non-mst-time buyer		Percentage	37%	19%	14%	30%	100%
	Total	Count	2.843.225	1.404.839	1.072.034	2.106.126	7.426.224
	Total	Percentage	38%	19%	14%	28%	100%
	<35	Count	736.373	308.397	237.926	306.561	1.589.257
	\ 33	Percentage	46%	19%	15%	19%	100%
Total	≥ 35	Count	2.355.967	1.270.330	926.898	1.902.708	6.455.903
Total	≥ 33	Percentage	37%	20%	14%	30%	100%
	Total	Count	3.092.340	1.578.727	1.164.824	2.209.269	8.045.160
	iotai	Percentage	38%	20%	15%	28%	100%

			Household composition								
			Single-household	Couples	Couples + child(ren)	Single-parent household	Non-family household	Total			
	<35	Count	574.866	267.409	275.879	71.071	25.922	1.215.14			
	~55	Percentage	47%	22%	23%	6%	2%	1009			
First-time buyer	≥ 35	Count	2.206.209	1.888.760	1.632.073	478.648	5.832	6.211.52			
i iist-tiille buyer	≥ 33	Percentage	36%	30%	26%	8%	0%	1009			
	Total	Count	2.781.075	2.156.169	1.907.952	549.719	31.754	7.426.66			
	TOtal	Percentage	37%	29%	26%	7%	0%	1009			
	<35	Count	210.364	115.371	32.253	9.165	6.957	374.110			
		Percentage	56%	31%	9%	2%	2%	1009			
on-first-time buyer	≥ 35	Count	118.688	31.699	51.508	42.547	384	244.82			
OII-III3t-tillie Duyel		Percentage	49%	13%	21%	17%	0%	1009			
	Total	Count	329.052	147.070	83.761	51.712	7.341	618.93			
	Total	Percentage	53%	24%	14%	8%	1%	1009			
	<35	Count	785.230	382.780	308.132	80.236	32.879	1.589.25			
Total	100	Percentage	49%	24%	19%	5%	2%	1009			
	≥ 35	Count	2.324.897	1.920.459	1.683.581	521.195	6.216	6.456.34			
	_ 33	Percentage	36%	30%	26%	8%	0%	1009			
	Total	Count	3.110.127	2.303.239	1.991.713	601.431	39.095	8.045.60			
	Total	Percentage	39%	29%	25%	8%	1%	1009			

Housing preferen	ces first-tir	ne buyers reg	arding housir	ng type					
Housing type									
			Apartment	Single-family home	Other	Total			
	<35	Count	97.465	261.329	15.316	374.110			
	\33	Percentage	26%	70%	4%	100%			
First-time buyer	≥ 35	Count	55.549	167.506	21.771	244.826			
i iist-tiille buyei		Percentage	23%	68%	9%	100%			
	Total	Count	153.014	428.835	37.087	618.936			
	iotai	Percentage	25%	69%	6%	100%			

Housing preferences first-time buyers regarding interest in 'kluswoning'										
			Number of rooms							
			1	2	3	4	> 4	Total		
	<35	Count	1.813	14.879	66.397	95.083	84.337	262.509		
		Percentage	1%	6%	25%	36%	32%	100%		
First-time buyer	≥ 35 Total	Count	84	4.794	40.584	63.557	64.241	173.260		
riist-tiille buyei		Percentage	0%	3%	23%	37%	37%	100%		
		Count	1.897	19.673	106.981	158.640	148.578	435.769		
		Percentage	0%	5%	25%	36%	34%	100%		

Housing preferences first-time buyers regarding purchase price											
		Purchase price									
			≤ 200.000	200.000-250.000	250.000-300.000	300.000-355.000	≥ 355.000	Total			
	<35	Count	89.062	77.350	75.896	44.997	69.427	356.732			
		Percentage	25%	22%	21%	13%	20%	100%			
First-time buyer	≥ 35 Total	Count	70.304	43.334	49.332	19.216	50.355	232.541			
riist-time buyer		Percentage	30%	19%	21%	8%	22%	100%			
		Count	159.366	120.684	125.228	64.213	119.782	589.273			
		Percentage	27%	21%	21.30%	11%	20%	100%			

Housing preferences first-time buyers regarding interest in 'kluswoning'									
			Interest in 'kluswoning'						
			Yes	Maybe	No	Total			
	<35	Count	122.920	83.284	159.917	366.121			
	\33	Percentage	34%	23%	44%	100%			
First-time buyer	≥ 35 Total	Count	65.530	47.300	126.948	239.778			
i iist-tiille buyer		Percentage	27%	20%	53%	100%			
		Count	188.450	130.584	286.865	605.899			
	iotai	Percentage	31%	22%	47%	100%			

G. Calculations indexed prices

Note: The document with calculations for the indexed prices done for the evaluation of the case studies are included in a separated file and only accessible for the research group. If you wish to access the information, please contact the author of this report.

Table price index existing owner-occupancy dwellings

Perioden T	Prijsindex verkoopprijzen Prijsindex bestaande koopwoningen	Ontwikkeling t.o.v. voorgaande periode	Ontwikkeling t.o.v. een jaar eerder
renouen T	2015=100	%	
1995	42,5		
2000	80,3	18,2	18,2
2005	106,6	3,9	3,9
2010	113,0	-2,2	-2,2
2015	100,0	2,8	2,8
2016	105,0	5,0	5,0
2017	113,0	7,6	7,6
2018	123,2	9,0	9,0
2019	131,7	6,9	6,9
2020	141,9	7,8	7,8
2021	163,4	15,2	15,2
2022 januari	181,3	3,1	21,1
2022 februari	182,1	0,4	20,2
2022 maart	183,9	1,0	19,5
2022 april	185,9	1,1	19,7
2022 mei	188,2	1,2	18,8
2022 juni	188,3	0,1	16,6
2022 juli	189,2	0,5	14,5
2022 augustus	189,0	-0,1	11,9
2022 september	187,6	-0,7	9,4
2022 oktober	186,7	-0,5	7,8
2022 november	184,9	-1,0	4,9
2022 december	180,6	-2,3	2,7
.022	185,6	13,6	13,6
.023 januari	183,3	1,5	1,1
2023 februari	180,6	-1,5	-0,8
2023 maart	179,6	-0,5	-2,3
2023 1e kwartaal	181,2	-1,6	-0,7

Bron: Centraal Bureau voor de Statistiek, Kadaster