

# Graduation Plan

Master of Science Architecture, Urbanism & Building Sciences



## Graduation Plan: All tracks

Submit your Graduation Plan to the Board of Examiners ([Examencommissie-BK@tudelft.nl](mailto:Examencommissie-BK@tudelft.nl)), Mentors and Delegate of the Board of Examiners one week before P2 at the latest.

The graduation plan consists of at least the following data/segments:

| Personal information |                 |
|----------------------|-----------------|
| Name                 | Julia Schreuder |
| Student number       | 4669177         |

| Studio                                |                                                                                                                                                                                                                                                                                                                                                            |                    |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Name / Theme                          | Tackling housing inequality                                                                                                                                                                                                                                                                                                                                |                    |
| Main mentor                           | Harry Boumeester                                                                                                                                                                                                                                                                                                                                           | Housing Systems    |
| Second mentor                         | Sake Zijlstra                                                                                                                                                                                                                                                                                                                                              | Housing Management |
| Argumentation of choice of the studio | <p>For some years, the starters have been struggling on the housing market. They have difficulty entering the owner-occupied market and accessing home-ownership.</p> <p>So, the aim of this research is to contribute to the societal issue of the housing shortage and the housing inequality, which the first-time buyer is currently experiencing.</p> |                    |

| Graduation project              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Title of the graduation project | <p>The potential of 'kluswoningen';</p> <p>Is the provision of 'kluswoningen' valuable for widening the opportunities of first-time buyers?</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Goal                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Location:                       | The Netherlands (Dutch housing market)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| The posed problem,              | <p>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 stimulate 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</p> |

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|                                          | <p>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, considering their vulnerability to the housing shortage. 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.</p>                                                                                                                                                                                                                                                                                        |
| research questions and                   | <p><b>Main RQ:</b></p> <p>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?</p> <p><b>Sub RQ's:</b></p> <ol style="list-style-type: none"> <li>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?</li> <li>2) What are reasons behind the sale of social dwellings and selling it as 'kluswoning'?</li> <li>3) To what extent is the product 'kluswoningen' similar to the housing preferences of first-time buyers?</li> <li>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?</li> </ol> |
| design assignment in which these result. | <p>The report will be written for the main actors in relation to the subject of transformation of real estate to affordable middle-segment housing by using the concept of 'klushuizen'. In this case the main actors are municipalities and housing associations, because housing associations own the potential 'kluswoningen' and they need cooperation from the municipality in their policies and strategies. Furthermore, a graduation internship will be taken. Recommendations will be written and the final result of the research will be presented to the graduation company and the department of Management in the Built Environment at the faculty of Architecture.</p> <p>Additionally, the research will be made freely accessible in the repository of Delft University of Technology. The research will be done according to the FAIR (Findable, Accessible, Interoperable and Reusable) principles.</p>                                                                       |
| <b>Process</b>                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

## Method description

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. The methods and techniques used for this research are given in figure 2.1.

Theoretical and empirical data is collected to find an answer to whether the provision of 'kluswoningen' is valuable for widening the opportunities of first-time buyers on the owner-occupied market. The logic of inquiry of the main research is retroductive, because it seeks for underlying patterns and uses the combination of different datasets to test a hypothetical model. A literature study is done to find an answer to sub-question 1 on the developments in housing policy and developments on the housing market, which gives insights into the problems encountered on the housing market and the values of different actors. Case studies will provide preliminary insights into the second sub-question, followed by more general insights from the in-depth interviews. The third sub-question will be answered by the case studies in combination with a secondary data analysis. This will show if similarities can be identified between the product 'kluswoning' and the housing preferences of first-time buyers. The final and fourth sub-question about the bottlenecks and opportunities will be examined by the in-depth interviews.

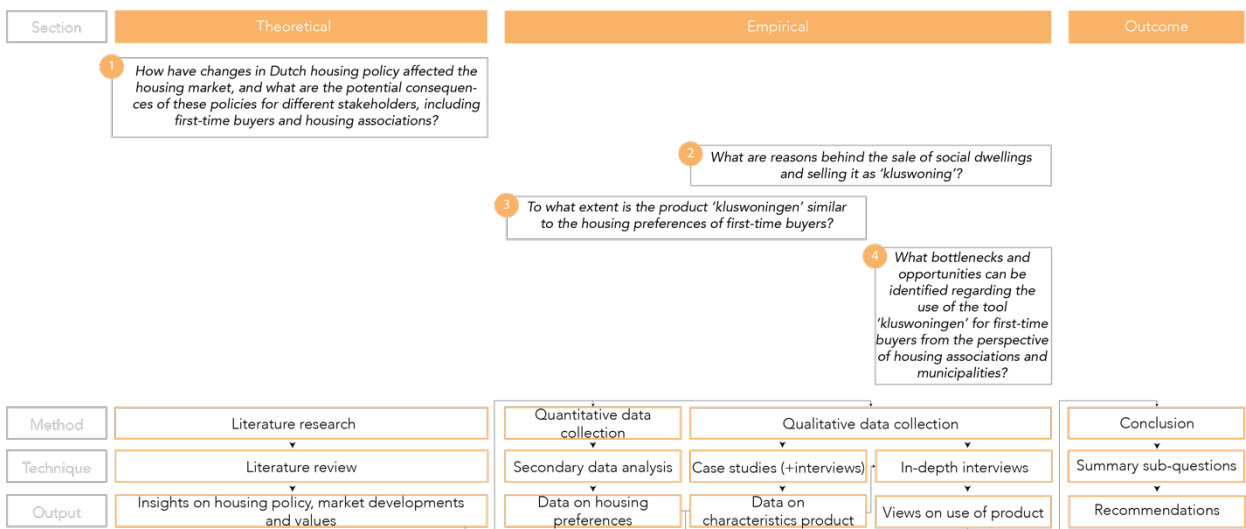


Figure 1: Research design (own illustration, 2023).

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 association has changed. Additionally, housing market developments and the consequences for first-time buyers are examined.

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 it as 'kluswoning' and how this instrument can be implemented. In addition, the case studies give 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 will contribute further to 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.

### **Literature and general practical preference**

- Housing policy and the role of housing associations in the Netherlands
- Current Dutch housing market
- First-time buyers and their preferences
- 'klushuizen' or DIY-homes
- Case studies of 'kluswoning'-projects
- Data on the current Dutch building stock

### **Reflection**

1. What is the relation between your graduation (project) topic, the studio topic (if applicable), your master track (A,U,BT,LA,MBE), and your master programme (MSc AUBS)?

The relation between the graduation topic and the master track Management in the Built Environment is the focus in this research on the interrelations between the demand side, with the residents and starters who have preferences and motives and have limited access to means, and the market/public side, who desire a feasible business case and public value. The study has made students learn to use the theoretical knowledge, understand market forces, learn from practice and to combine/convert all this to recommendations/policies that can be recommended.

2. What is the relevance of your graduation work in the larger social, professional and scientific framework.

This research aims to contribute to the societal issues of the housing shortage and housing inequality we are currently facing in the Netherlands. 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. 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 this specific target group. This research could be an interesting start for further research. 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, where others in this field can learn from. Finally, the recommendations will be written for the professional field.