Bridging a Path to Social Value

Strategies to Improve End-user Well-being in Housing

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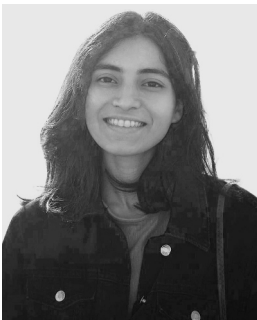Management in the Built Environment
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Abstract

This thesis investigates how housing providers in the Netherlands can improve tenant well-being and satisfaction in the rental sector through developmental and operational strategies, to enhance social value creation. Using a Design Science Research (DSR) methodology, an end-user well-being framework was developed by synthesising objectives from ESG frameworks, academic literature, and industry publications. The framework was refined through expert input and tested in interviews with developers and asset managers, under investors and housing associations operating in the Randstad region. Findings reveal which tenant-oriented social value objectives are integrated into current practices, where gaps remain, and how tenant needs and preferences influence business practices. The research positions tenant health, satisfaction, and lived experience as central to social value creation and offers strategy recommendations to help housing providers and policymakers align development and operations more closely with tenant well-being.

Keywords: social value, end-user well-being, housing providers, strategy development

Personal Note

As an international student from a developing country, investigating the Dutch housing context presented a striking contrast to the conditions I have known. Many of the principles underpinning Dutch housing policy, such as tenant protections, regulated affordability, and social value ambitions, initially appeared aspirational - even idealistic. Over the course of this research, however, I came to see that these ambitions are real and often realised. However, they are also unevenly experienced, contested, and constantly negotiated in practice. Some examples include: Uncertainty around how to foster and manage inclusivity and diversity; Community-driven efforts, though widely acknowledged as valuable, typically being the first to be deprioritised when regulation or finances tighten; Top-down strategies being common, reinforcing power imbalances where tenants are seen as unable to sustain initiatives without external support; Ambiguity around the actual effectiveness of social value initiatives, with limited evidence and weak measurement tools making progress difficult to assess or sustain.

This thesis is shaped by a dual perspective: as someone who brings curiosity, distance, and comparative sensitivity, but also deep respect for the complexity of this context. While some insights in the following pages may be familiar to Dutch practitioners and scholars, approaching them from an outside perspective gave me the chance to see them with fresh eyes. I hope that this perspective adds value, not by introducing entirely new problems but by revisiting ongoing ones with renewed attention to their complexity, and with a curiosity formed by my background and shaped by contrast with what I had previously known.

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I would like to take this opportunity to express my heartfelt appreciation to everyone who supported me throughout the process and contributed to the completion of this master's thesis.

First and foremost, I am deeply grateful to my mentors, Ellen and Michaël, for their generous guidance, time, and support through the development of this thesis. Your thoughtful questions, constructive feedback, and continuous encouragement challenged me to think critically and pushed me beyond what I thought possible. I feel truly fortunate to have been mentored by both of you.

I would also like to thank all the professionals who generously participated in interviews for this research. Your openness, perspectives, and industry knowledge gave me the insights I needed at a moment when my confidence in the project was faltering. Your contributions enriched the research, grounded it in practice and made the process feel purposeful.

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Finally, I owe the deepest thanks to my family. Mom, Prashant and Nishtha, thank you for the encouragement and support throughout this endeavour, and for the pictures and videos of Rihaan and Lucas that kept me going through tough times. Mom, your constant belief in me has been my greatest strength, and I am endlessly grateful for it.

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Executive Summary

Background & problematisation:

Socially sustainable developments aim to enhance quality of life by addressing aspects such as social equality, cohesion, accessibility, participation, and basic human needs (Almahmoud & Doloi, 2020; Zetterberg et al., 2023). Resident satisfaction plays an integral role, serving as both a measure of success and a condition for long-term stability (Salleh, 2012). However, housing developments often fall short of fully addressing these aspects, with resident, particularly tenant, satisfaction notably declining over recent years (CBS, 2022). This points to shortcomings in the incorporation of end-user needs into the planning and operations of housing providers in the rental sector, and reveals a gap in the creation of socially sustainable rental housing. While frameworks exist to measure and guide environmental performance, social metrics often lack clarity, standardisation, and depth (Kempeneer et al., 2021; PwC & ULI, 2023; Raiden & King, 2023). Participation practices frequently fail to represent end-user interests or lead to lasting tenant agency (Levelt & Tan, 2023; Little & Slade, n.d.; Loonen, 2020; Oswald, 2024; Stapper & Duyvendak, 2020; Tonkens & Verhoeven, 2019). Regulatory and financial pressures further constrain providers, making investment in social initiatives difficult to prioritise. These tensions create a gap between provider practices and end-user needs, especially among tenants.

This thesis explores how housing providers can more effectively embed end-user well-being into their strategies for social value creation. The main research question guiding this study is: *How can end-user considerations, particularly those of tenants, be better integrated into housing providers' strategies to enhance social value creation?*

To answer this, the study identifies key well-being objectives relevant to tenants; examines how housing providers currently act upon these objectives; investigates organisational and regulatory constraints that shape their capabilities; and proposes recommendations for better alignment with resident well-being.

Methodology:

This thesis employs a Design Science Research (DSR) methodology, a practice-oriented approach aimed at developing actionable knowledge through the creation and refinement of design artefacts. Two outputs were central: an end-user well-being framework and a set of strategy recommendations.

The research followed a two-phase process. First, the framework was developed based on literature and industry sources, identifying key themes and objectives of end-user well-being in housing. This framework was then used to structure semi-structured interviews with an urban sociologist - to maintain alignment with the realities of the Dutch context - and professionals from housing associations and private investor organisations - to understand how they address end-user well-being in their developments. The interviews were thematically analysed and findings were triangulated with insights from the National Housing Survey (WoOn) 2021 to confirm the prevalence of certain issues. Strategies deployed by social and commercial providers were compared to deeply understand the different factors affecting their working. Using an abductive logic of inquiry, the findings informed the strategy recommendations for housing providers to address end-user needs.

Key Findings:

Feelings of identity, belonging, and incentive to engage in community are more influenced by familiarity, social structure, and perceived agency than by aesthetics. While architecture can facilitate interaction, it cannot create trust or cohesion - these require intentional social facilitation and community management.

To tailor strategies around the built and social environment, housing providers extensively research local needs for each development. Commercial providers often have the capacity to implement high-budget strategies - investing in design quality, safety, amenity spaces, and providing essential infrastructure - while social providers rely more on standardised approaches and institutional support due to financial constraints.

Despite regulatory attention to indoor quality, maintenance and upkeep remain persistent issues. Outsourcing property management increases the distance between providers and tenants, reducing responsiveness to everyday problems.

Both provider types use surveys for feedback but find them insufficient. Commercial providers sometimes appoint full-time on-site teams for ongoing engagement, while social providers rely on informal chats and door-to-door visits for qualitative insights, informing both social and environmental renovations. Both encourage the formation of tenant governance bodies to represent resident needs.

Commercial providers, who often target homogenous tenant groups, design tailored experiences without the challenges of social mix. Social providers, in contrast, manage diverse tenant profiles and must proactively establish common ground. At times, they mobilise this social mix in mixed-living projects to reduce social isolation and dependence on formal healthcare. Both rely on spatial cues to passively foster interaction.

Community management practices vary across providers, influenced by tenant profiles and financial flexibility. Commercial providers are able to integrate social engagement into their brand, with consistent staffing, tenant-facing services, and regular events. Social providers, facing tighter constraints and limited capacity to recover costs through service charges, deploy tiered staffing models and target interventions to high-need areas. They attempt to maintain regular contact with tenants to perform signalling functions, given the vulnerabilities within their resident base.

Conclusions:

While the end-user well-being framework offers a structured lens to identify tenant-relevant objectives (see Annex 1), the findings show that these factors are experienced with greater complexity in reality. To improve tenant well-being, and create social value, the framework may be followed but with adaptations to local contexts and the needs of diverse tenant groups, including underrepresented populations. Further, besides delivering a housing product that is well-connected, accessible and sensitive to tenant health and safety, well-being also entails the long-term resilience of these aspects - hence, changes in tenant needs overtime must also be investigated and addressed. A sense of agency was also found to be vital, not just through formal participation, but through everyday recognition, responsiveness, and the ability to exercise control in shaping one's environment. Social cohesion emerged as something that cannot be pursued through one-size-fits-all

strategies; instead, supporting diverse, flexible forms of connection - fostering micro-communities, everyday neighbourliness, and social support that respects personal boundaries – aligns better with tenants' lived realities.

The study also finds broad awareness and engagement with well-being strategies among housing providers, though approaches differ significantly. Social housing providers tend to focus on socially driven, community-facing programming, shaped by public mandates, while commercial providers adopt service- and lifestyle-oriented models driven by market differentiation. While spatial and technical well-being objectives are consistently embedded across organisations, backed by regulatory frameworks and technical standards, relational and symbolic dimensions - like community-driven development and belonging - remain loosely implemented: often described as aspirational or still needing improvements, tied to specific tenant groups or development profiles, at times even delivered reactively or opportunistically.

This uneven engagement reflects broader institutional dynamics. Social providers often express strong intent to support inclusion and connection but are constrained by affordability mandates and budgetary limits. Hence, they focus on needs-based, scalable efficiencies, aiming to reduce future management burdens, but are, in theory, not equipped to foster long-term social capital or resilience. Commercial providers show greater flexibility in deploying strategies. However, their practices are not necessarily more socially embedded, often driven by tenant retention and asset performance. Many of the same gaps around community-building and fostering belonging persist, instigated by the lack of clear models measuring or justifying these goals. While the repertoire of practices is expanding, their application is still shaped by institutional, regulatory, and organisational structures, as much as by financial restraints. This suggests that even when intent and awareness are present, discouraging systemic conditions can dilute social value delivery.

Recommendations:

Some best practices used by housing providers that can be applied widely to improve tenant well-being include tiered community staffing models that allocate facilitators based on neighbourhood vulnerability; in-house management to reduce distance between providers and residents; modern tenant feedback using qualitative and digital tools to better capture lived experiences; leveraging moments of sustainability upgrades as community-building opportunities; planning community rituals like clean-up days or cultural events to foster social cohesion.

Though empowering tenants to sustain initiatives themselves, to eventually allow providers to be more hand-off, requires more asset-based strategies that give tenants agency, such as by asset mapping to identify community activators; storytelling and encouragement to develop peer-to-peer exchange systems; offering training to tenant governance leaders; training caretakers for social facilitation roles; supporting resident-led initiatives with seed funding, facilitation and communal spaces.

Policymakers can support these efforts through proactive strategies such as: embedding social KPIs in tendering; funding a national repository of proven social interventions and tenant-centred impact measurement frameworks; and incentivising community-building through the WWS points system.

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Chapter 1

Introduction

1.1. Background

Socially sustainable developments aim to enhance the quality of life within communities by addressing the multidimensional aspects of social sustainability. Some of these dimensions include social equality, cohesion, accessibility, participation, and the fulfilment of basic human needs (Almahmoud & Doloi, 2020; Zetterberg et al., 2023). Incorporating these dimensions into housing developments strengthens neighbourhood resilience and satisfaction (Hagen et al., 2017), and leads to long-term economic growth (Llena-Nozal et al., 2019). Resident satisfaction, in particular, plays an integral role in socially sustainable development, serving as both a measure of success and a condition for long-term stability (Salleh, 2012). Addressing end-user needs, such as safety, security and comfort is foundational to these developments. Despite this, existing developments often fall short of fully addressing these opportunities.

The Netherlands Housing Survey (WoON) 2021 found that 87% of residents are satisfied with their homes. While this figure is an improvement over 2018 levels (85%), it represents a decline compared to 2009 (90%). Notably, homeowners report higher satisfaction (95%) compared to renters (72%), with a significant decline in tenant satisfaction over time - dropping from 81% in 2009 to 72% in 2021 (CBS, 2022). This decline among renters, as illustrated in figure 1, highlights the importance of understanding and addressing their needs.
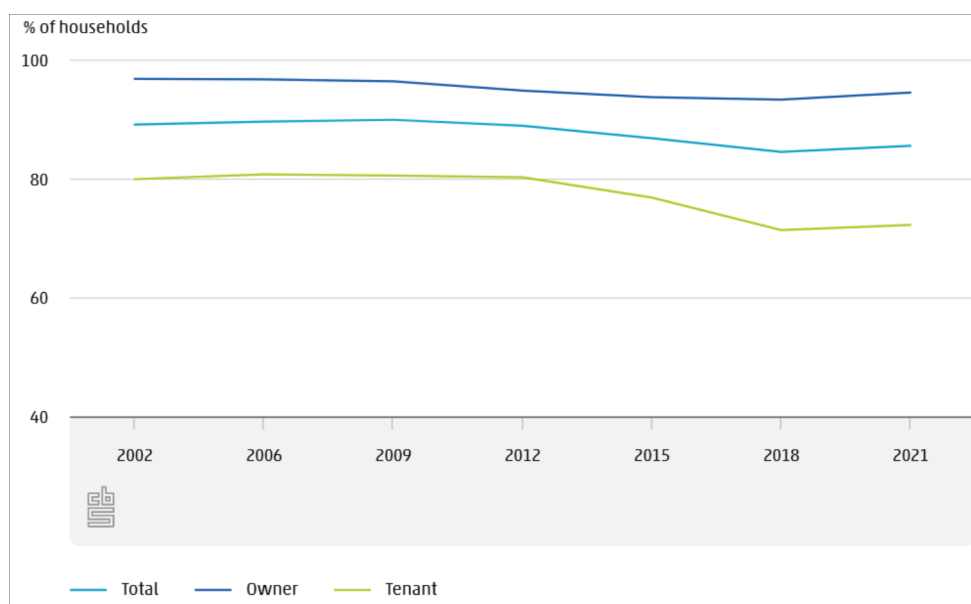
Figure 1: Housing satisfaction over the years in the Netherlands (CBS, 2022)

These findings suggest a need for housing providers to integrate end-user considerations, especially for tenants, more thoroughly into their strategic planning and operational processes. This integration of end-user needs is particularly relevant for building socially sustainable developments and generating social value, both of which hinge on addressing community well-being and equity (Platform on Sustainable Finance & European Commission, 2022).

1.2. Problem Statement

Resident dissatisfaction is becoming increasingly visible in public discourse. In 2025, *De Telegraaf* reported that "Nederlanders minder tevreden over hun woning" (Van Erven Dorens, 2025). This growing discontent reflects deeper structural challenges in the Dutch rental housing sector, particularly with tenant satisfaction experiencing a notable decline over the past decade. This suggests that housing providers acting in the rental sector need to be doing more to effectively incorporate end-user considerations into their planning and operations. This shortcoming also points to a critical gap in the creation of socially sustainable housing developments that prioritise end-user well-being.

While research shows that social value objectives influence end-user choices (Knight Frank, 2021), research on end-user expectations of sustainable development in housing has mainly focused on environmental aspects like energy efficiency and green features, with less dedicated attention to social impacts (Brouwen & Kok, 2011; Foti & Devine, 2019; Rachmawati et al., 2019; Tan & Goh, 2018; Zalejska-Jonsson et al., 2020; Zhao & Chen, 2021). The social dimension of ESG, particularly aspects related to user well-being and satisfaction, remains underdeveloped (Kempeneer et al., 2021).

Moreover, while the inclusion of end-user needs and preferences in housing is formally mandated at the local level through performance agreements and participatory processes, research indicates that these mechanisms often fall short in effectively capturing and representing the interests of end-users (Levelt & Tan, 2023; Little & Slade, n.d.; Loonen, 2020; Oswald, 2024; Stapper & Duyvendak, 2020; Tonkens & Verhoeven, 2019).

This research seeks to address these challenges by developing a standardised framework to guide housing providers, more effectively translating end-user well-being into actionable strategy - without requiring direct input from end-users. Building on ESG principles - whose social dimensions remain underdeveloped - alongside industry publications that more directly address social aspects, the framework identifies socially-oriented objectives and strategies to support end-user well-being and, in turn, enhance social value creation. In doing so, the study also contributes to the growing body of knowledge on social value.

1.3. Relevance

This research supports Dutch housing providers in aligning social value strategies with the lived needs of tenants. By focusing on end-user well-being, it contributes to inclusive, equitable, and resilient housing development, addressing challenges such as declining tenant satisfaction and unmet social needs. The findings are also relevant to national and local policymakers seeking to strengthen the social impact of housing policies.

Scientifically, the study contributes to the under-explored social dimension of ESG in housing, where environmental metrics are well-developed but social outcomes remain vague. By developing a framework that translates end-user needs into strategic objectives, this research bridges the gap between abstract social aims and operational housing practices. It builds on the academic understanding of socially sustainable development while offering practical tools for improving tenant-centered outcomes in real estate.

1.4. Research Questions

This research seeks to explore how housing providers can more deliberately align their practices with the needs and well-being of tenants, ultimately strengthening social sustainability outcomes.

The central research question guiding this study is:

How can end-user considerations, particularly those of tenants, be better integrated into housing providers' strategies to enhance social value creation?

To comprehensively address this question, four sub-questions have been developed:

1. **Which key social value objectives are pertinent to end-users, particularly tenants, in housing projects?**

This sub-question aims to identify the specific aspects of social value that most directly impact tenant health, well-being, and satisfaction, thereby establishing the objectives housing providers should prioritise.

2. **What social value strategies do housing providers deploy to address tenant needs in housing projects?**

Building on the previous sub-question, this inquiry explores the actions and initiatives housing providers currently implement to meet tenant needs and generate social value within their projects.

3. **How are tenant-related social value objectives reflected in housing providers' business practices?**

This sub-question investigates the tenant-related objectives that have been embedded into housing providers' standard business practices. It helps reveal the extent to which providers actively address these factors and highlights gaps where tenant needs may remain underserved. Here it can be determined which objectives are being explored in the field, and which are relatively unexplored or not explored in depth. This will pave the way forward towards developing strategy recommendations.

4. **What strategies can be adopted to bridge the gap between the social value propositions of housing providers and tenant needs?**

Finally, this sub-question synthesises the findings to propose practical strategies that can be adopted by housing providers and policymakers to better align housing provider operations with tenant needs, ensuring a more comprehensive and impactful approach to social value creation.

As illsutrated in figure 2, together these questions offer a structured progression: from understanding tenant needs, to assessing current practices, identifying critical gaps, and ultimately recommending improvements to cater to these needs holistically and enhance tenant well-being.
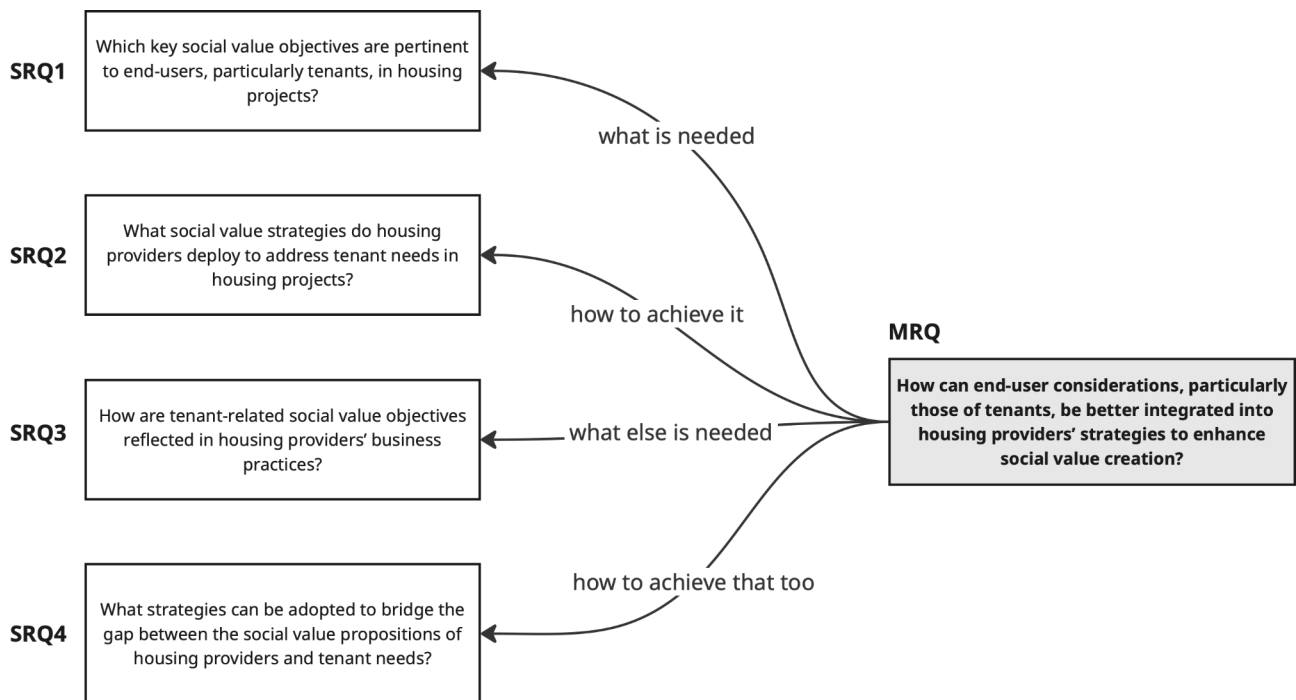
Figure 2: Structure of sub-questions leading to the main research question (own work)

1.5. Conceptual Model

The conceptual model presented in figure 3 illsutrates the relationship between end-user-focused social value objectives and social value strategies deployed by housing providers. It positions the main research question (MRQ) at the center, investigating how social value is created through the alignment of objectives and strategies through end-user-focused social value strategies that will be proposed in this study.
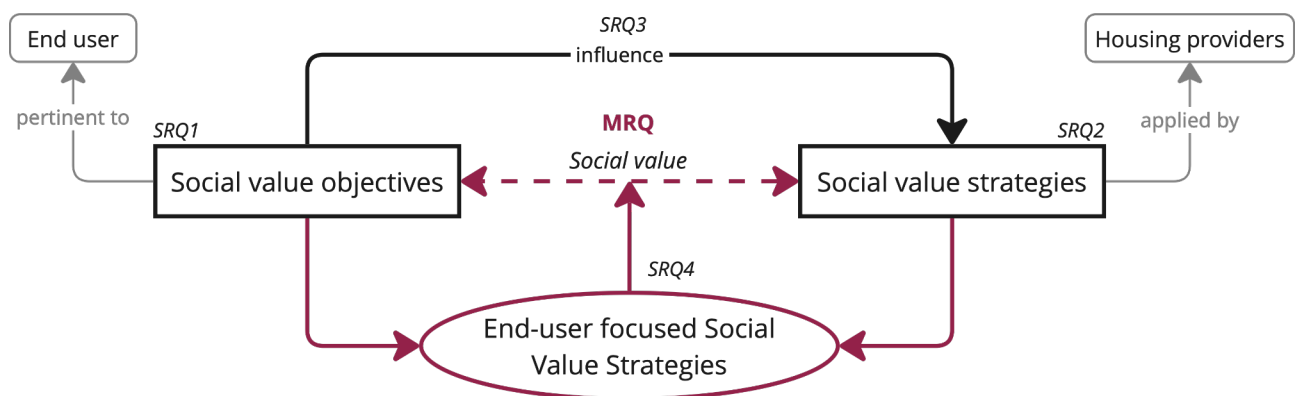
Figure 3: Conceptual model (own work)

Chapter 2
Theoretical Background

This chapter presents the theoretical foundations for understanding how housing providers can enhance social value creation by more effectively integrating end-user considerations into their strategies.

It introduces the core components of the theoretical framework forming the "supply side" and the "demand side" as established within this study, and sets the stage for examining their interplay within the Dutch rental housing context.

To address the main research question, the various components within the enquiry and the relationship between them are illustrated in figure 4 and explored in depth in this chapter. The chapter begins by identifying the key actors in the Dutch rental housing sector and the institutional, regulatory, and operational factors that influence their strategies. It then examines how end-user considerations are currently embedded within housing provider practices and the limitations of these approaches - collectively comprising the study's "supply side." The chapter then turns to the "demand side" by first establishing what constitutes social value in the context of housing, and current issues in its valuation and measurement. Following this, an understanding of end-user well-being and factors contributing to it is derived from literature and industry publications, informing the objectives within the end-user well-being framework.
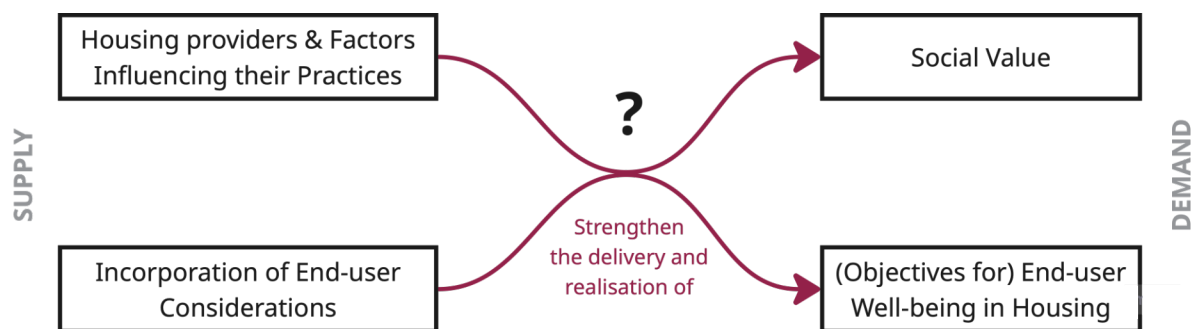
Figure 4: Theoretical framework (own work)

Together, these concepts reveal a disconnect between current supply-side practices and demand-side needs. By articulating this gap, the chapter frames the theoretical underpinning behind the study and justifies the need for mechanisms that support housing providers to more effectively foster end-user well-being and realise social value.

2.1. Housing Providers and Factors Influencing their Practices

The operations and decision-making practices of housing providers are shaped by a complex interplay of institutional, financial, and policy-related factors. This section explores how regulatory frameworks, funding mechanisms, and market dynamics influence how social and commercial housing providers pursue social goals.

As of 2023, the Netherlands' housing market comprises approximately 4.6 million owner-occupied homes (57%) and 3.5 million rental properties (43%), as illustrated in figure 5. The majority of rental homes fall within the social housing segment, where housing associations own about 29% of the total stock, with an additional 1% in the private segment and 2% held by investors. The remaining private rental stock is divided between institutional investors (around 11%) and private investors, including individual landlords and small property companies (approximately 78%) (Burgers, 2023). Each actor operates under distinct institutional constraints and opportunities but is increasingly expected to deliver social value.
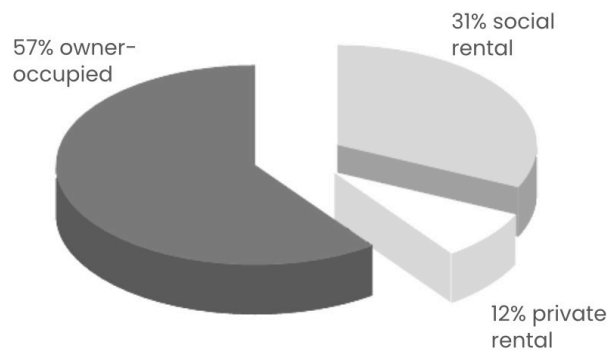
Figure 5: Distribution of housing stock in the Netherlands (own work)

The housing sector has shifted from prioritising luxury to focusing on well-being (Cortesi et al., 2022), compelling stakeholders to adopt sustainable, health-focused development practices centred on end-users. The growing demand for participatory planning further highlights the role of tenants and stakeholders in shaping social value strategies. Providers are finding it harder to make decisions without involving end-users, particularly in a digital age of heightened public scrutiny (Kempeneer, 2022).

Social value strategies aim to create positive social impacts through well-being, inclusivity, and community engagement (AECOM, 2022; JLL, 2023a, 2023b). These strategies have evolved from being peripheral considerations to becoming integral components of long-term policies and business models, with many housing providers now prominently showcase their social-value initiatives. Housing providers, including associations and investors, increasingly embed social value into operations (Samuel & Watson, 2023).

Investors, especially institutional actors, prioritise ESG factors to align investments with sustainability goals and financial obligations (Newell et al., 2023). However, ESG frameworks often emphasise environmental metrics and provide limited tools for capturing social value (PwC & ULI, 2023; Raiden & King, 2023). Existing social reporting practices (e.g. CSRD) focus on workplace equality, human rights, and safe working conditions (Platform on Sustainable Finance & European Commission, 2022). While important, these topics often represent the bare minimum of social responsibility, leaving broader end-user concerns, such as community well-being and housing satisfaction, underrepresented (Kempeneer, 2022). This reflects a broader trend where audit cultures and performance systems promote "thin" accountability (Power, 1997), focusing on measurable outputs. This also creates an environment prone to isomorphic pressures, in which housing providers may be increasingly adopting practices not necessarily because they are effective, but to gain legitimacy and maintain alignment with external expectations (DiMaggio & Powell, 1983).

Housing associations inherently create social value through affordable housing and community services, working closely with municipalities and national institutions (Aedes, 2024a; Government of the Netherlands, n.d.). As hybrid organisations between market and public logics (Mullins et al., 2012), housing associations face pressures for financial efficiency, accountability, and legitimacy, creating tensions between their public role and market demands. Resource dependence shapes their priorities (Pfeffer & Salancik, 1978), especially after the abolition of direct government subsidies, which forced greater reliance on capital markets (Gruis & Nieboer, 2006). Financial pressures increased further with the

landlord levy and corporate income tax (Council for the Environment and Infrastructure, 2022), limiting associations' capacity to invest in social initiatives. It can hence be said that the capabilities of housing associations are heavily influenced by broader economic and policy contexts.

A weak link persists between social objectives and the actual strategies of housing associations, compounded by limited process innovation and a tendency toward risk-averse, path-dependent approaches (Nieboer & Gruis, 2004, 2011; Eikelenboom et al., 2021; van Deursen, 2023). Established routines and cautious planning constrain responsiveness to evolving tenant needs and limit the potential for generate lasting social value.

The regulatory landscape further influences housing providers' capacities and constraints. The Dutch government sets legal frameworks such as the Housing Act (Woningwet), defines rent regulation policies and eligibility rules, and shapes financial conditions for housing associations (Council for the Environment and Infrastructure, 2022). These national housing policies, however, have shown a tendency to shift in response to stakeholder pressures or unintended outcomes. This is evident in the abolition of the landlord levy and amendments to the 2015 Housing Act (Nieuwe Woningwet), which contribute to strategic uncertainty among providers.

For commercial housing providers, the regulatory landscape imposes additional constraints. Rent regulation reforms and the Housing Valuation System (WWS) limit pricing flexibility (Capital Value, 2025). While tax incentives exist for sustainable construction, they are often tied to strict compliance criteria (Visser & Docx, 2025). Municipal land use policies and zoning requirements - such as mandatory proportions of social or mid-market housing - further reduce design and financial flexibility Combined with lengthy permitting procedures, these factors create a challenging environment for balancing financial viability, regulatory compliance, and social value objectives.

In summation, the Dutch housing sector operates within a complex matrix of institutional, financial, and regulatory forces. While providers increasingly recognise the importance of social value, their ability to act is constrained by operational norms, limited innovation, and external pressures. Shifting national policies contribute to uncertainty, while current reporting tools emphasise quantifiable outcomes over the qualitative aspects of social value.

These conditions call for a more enabling regulatory environment and for providers to move from fragmented or symbolic efforts to embedded, portfolio-wide strategies that address end-user needs. Achieving this requires decision-useful data (Cort & Esty, 2020) and mechanisms that enable providers to consistently integrate end-user considerations into planning and operations, strengthening their ability to deliver lasting social value.

2.2. Incorporation of End-user Considerations

The concept of end-user refers to the ultimate user of a finished product, typically consumers using it for private purposes (Platform on Sustainable Finance & European Commission, 2022). For this research, end-users are tenants of housing projects provided by housing associations or investors.

Research suggests that involving end-users in planning and design enhances occupant satisfaction, tenant retention, and social sustainability (Johansson, 2022; Kempeneer et al., 2021; UKGBC, 2018, 2021). This ensures housing developments resonate with residents' daily lives and aspirations. However, citizen engagement presents notable challenges. Meaningful participation requires time and resources, and outcomes do not always justify the efforts invested (Loonen, 2020). Participation processes are highly context-dependent, and higher levels of citizen influence are not always suitable due to existing power dynamics. As a result, participation can become tokenistic, favouring vocal, higher-status residents while excluding less privileged or less represented groups (Stapper & Duyvendak, 2020; Tonkens & Verhoeven, 2019). Further, the complexity of planning processes can deter meaningful participation from ordinary citizens, limiting the diversity of input (Levelt & Tan, 2023). Institutional actors often control the participatory space, undermining more organic community input (van de Wetering, 2024).

The 2015 revision of the Housing Act (Woningwet) aimed to enhance governmental oversight by mandating performance agreements between municipalities, housing associations, and tenant organisations, to translate national goals into local action (Capital Value, 2015; Plettenburg et al., 2021). However, these agreements often lack specificity and adequate enforcement mechanisms (Oswald, 2024), limiting their ability to drive effective planning and alignment with broader social goals. They tend to prioritise quantitative targets, such as the number of housing units, over qualitative goals such as tenant satisfaction or community development. They also often focus on high-level housing policies and lack alignment with the operational concerns of tenants (Little & Slade, n.d.). Moreover, the negotiation process between parties can be strained, by divergent priorities of municipalities and housing providers, and the limited capacity of tenant organisations (Plettenburg et al., 2021).

Existing performance measurement practices further hinder the integration of end-user needs. Tools like satisfaction surveys and KPI dashboards tend to reduce complex social dynamics to narrow metrics (Koopman et al., 2008). These often fail to connect physical interventions to meaningful social outcomes or translate feedback into actionable improvements. The result is a pattern of symbolic compliance, where accountability is signalled but genuine responsiveness remains weak.

These challenges suggest that there is a need for standardised frameworks that encompass end-user needs to be addressed in housing strategies without over-relying on direct tenant involvement.

Additionally, the housing crisis has exacerbated power imbalances in the rental market, particularly in the private sector. Many landlords neglect serious issues such as mold, damp, and infestations (Ceren Büken et al., 2022), despite legal obligations to maintain

habitable dwellings. Many tenants are afraid to challenge their landlord or to contact the rent assessment committee due to fear of retaliation (van 't Klooster, 2020). This imbalance highlights the importance of embedding empowerment-oriented practices within housing provider strategies to foster tenant agency and drive cultural change across the sector.

2.3. Social Value

Social value is a way of trying to quantify things that are not inherently quantifiable, such as well-being, good health, or a feeling of safety in your neighbourhood (NHF UK, 2020). The term "social value" is frequently used interchangeably with social impact or social return on investment (SROI). Social impact generally refers to any influence on individuals' lives or communities. SROI is a specific methodology for assessing social value that involves assigning monetary value to the social benefits created (NHF UK, 2020).

Social value is increasingly being considered alongside issues of quality of life and wellbeing, to both the individual and the community (Samuel & Watson, 2023). Social value creation involves initiatives that prioritise human well-being, equitable opportunities, and enhanced community cohesion (UKGBC, 2018), further highlighting the interdependence between sustainable initiatives and end-users. Incorporating end-user considerations ensures that socially sustainable initiatives effectively address real needs, creating developments that are both impactful and resilient (Raiden & King, 2021; UKGBC, 2021).

The definition of social value is still evolving and is often used interchangeably with 'well-being' (Samuel & Watson, 2023). Across literature and industry guides, it is framed around creating positive outcomes beyond direct economic returns, encompassing social, economic, and environmental benefits that collectively improve the well-being and resilience of individuals, communities, and society (Corfe & Pardoe, 2022; Daniel & Pasquire, 2019; Fujiwara et al., 2021; Murtagh & Brooks, 2019; Opoku & Guthrie, 2018; Raiden et al., 2018; Sustainable NI, 2018; UKGBC, 2018, 2020, 2021; White, 2023). Definitions vary in emphasis - some focus on deliberate actions, others on measurable outcomes or spillover effects - but common themes include enhancing quality of life, fostering public good, supporting environmental sustainability, and promoting equitable socio-economic development.

Across these sources, the terms "benefit" and "well-being" frequently emerge, alongside the adoption of the triple bottom line approach, encompassing the social, economic, and environmental paradigms. Social Value UK, a prominent organisation in the field of social value, adopts a well-being-focused definition that highlights the importance of a people-centered approach (Samuel & Watson, 2023). On this basis, this research defines social value as "value created through social, economic and environmental well-being, thereby improving the quality of life for people." Under this foundation, various factors contributing to the well-being of end-users in housing developments are derived from literature and used in this research.

Social value evaluation in housing typically occurs within ESG frameworks, such as GRESB, Aedes benchmarks (Dutch social sector), UN SDG mapping, the EU taxonomy, WELL Building Standard, BREEAM, and LEED. However, these frameworks are widely

acknowledged to inadequately reflect many real estate challenges and opportunities, particularly regarding climate change, social impact, and occupier needs (PwC & Urban Land Institute, 2023). Moreover, the 'E' in ESG tends to dominate, partly due to a lack of benchmarking on social aspects (PwC & Urban Land Institute, 2023).

Current social value benchmarking practices also rely too heavily on quantitative metrics. Qualitative exploration is essential for a deeper understanding of the processes involved in creating social value, such as lived experiences, and the sense of purpose derived from initiatives - factors difficult to quantify but essential for assessing true social impact (Raiden & King, 2023). Policymaking that forces measurable requirements for social value risks reducing it to a compliance-driven, numerical target, which can be manipulated to serve various stakeholder interests. The emphasis on quantitative measures further limits creativity and genuine community engagement, as organisations may focus on meeting minimum standards rather than pursuing meaningful impact (Raiden & King, 2023). These issues call into question the role of these valuations in driving meaningful social impact.

UKGBC (2020) found that the challenges of measuring and demonstrating social value also stem from a lack of effective feedback loops and argues that data collection should inform decision-making rather than serve merely as a compliance tool. Current ESG models often lack this dynamic, limiting their capacity to support planning and strategy.

Building on ESG frameworks by incorporating end-user perspectives can help bridge the gap between housing provider strategies and resident needs. By focusing on occupant health, satisfaction, and community well-being, housing projects can create meaningful social value while supporting long-term investment returns (Kempeneer et al., 2021). Since current ESG models fall short, providers require further guidance, in the form of targeted recommendations, to align their approaches with end-user needs and enhance social value creation.

2.4. End-user Well-being in Housing

The concept of end-user well-being in housing developments lies at the intersection of spatial, environmental, social, and psychological domains. To bridge the gap between housing providers' strategies and residents' everyday realities, this research develops an *end-user well-being framework* (see Annex 1). It offers a standardised mechanism to help housing providers consistently integrate end-user considerations across planning, design, and operations. In practice, it functions like a checklist - consolidating dispersed knowledge into one actionable reference to support more holistic and socially sustainable decisions.

The framework was developed through an iterative process, starting with a review of literature and industry publications centering user well-being in housing. Four key sources - *Housing for Hope and Well-being* (Samuel, 2022), *Five Ways to Well-being* (Aked et al., 2008), *Quality of Life Framework* (Quality of Life Foundation, 2024), and *Healthy Homes Principles* (TCPA, 2024) - formed the foundation. A metric frequently used by housing providers, the Leefbaarometer, was not used to inform the framework, as it measures expected liveability based on limited environmental characteristics, without offering

actionable strategies to improve well-being. Its scope and data limitations make it unsuitable as a comprehensive foundation for a resident-focused well-being framework (Ministry of the Interior and Kingdom Relations, n.d.).

The sources were reviewed to identify recurring themes and explicit objectives. Whenever the sources offered further explanation or contextual significance, these were documented and integrated into the framework. The framework was then cross-referenced with leading ESG and policy frameworks, such as the EU Social Taxonomy, GRESB, WELL Building Standard, and OECD Well-being Framework. These ESG guides did not generate new objectives but helped confirm the relevance of those already identified. This dual-stage approach ensured that the framework captured both lived and measurable aspects of well-being.

The result is a multidimensional structure, illustrated in figure 6, organised around five thematic pillars: Outdoor characteristics; Living environment; Indoor quality; Community-driven development; Identity and belonging. These pillars are positioned along a continuum from place to home to individual, representing spatial, social, and personal dimensions of well-being.
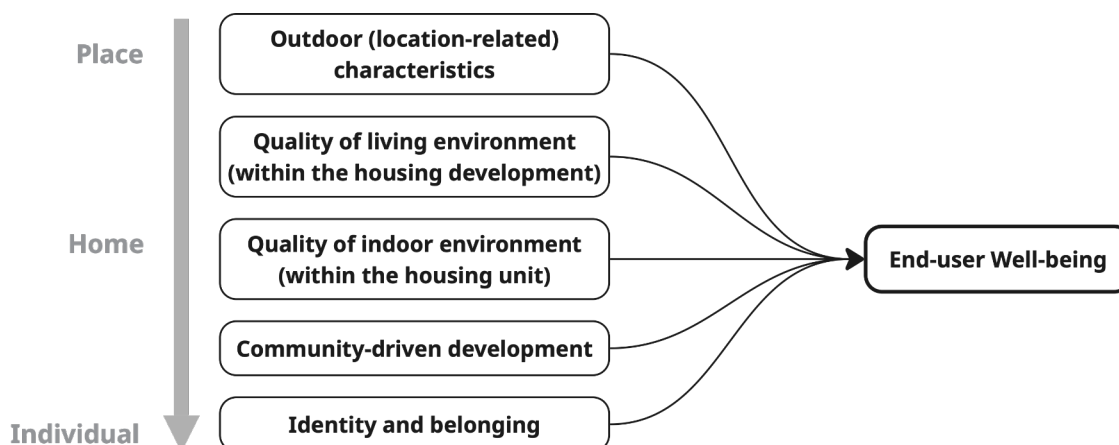
Figure 6: Pillars for End-user Well-being in Housing

Outdoor (location-related) characteristics: This dimension reflects the understanding that well-being extends beyond the home to the broader physical and infrastructural context in which it is situated.

A consistent theme across the literature is the critical role of proximity to essential services—schools, supermarkets, healthcare, recreation, and employment—in supporting well-being. The Healthy Homes Principles (TCPA, 2024) stress that access to such amenities enables people to meet basic needs with dignity, particularly important for those with limited mobility or financial means. The Quality of Life Framework (2024) similarly notes that poor access to services compounds inequality and social exclusion. Walkability and connectivity further shape autonomy and mobility; neighbourhoods that support walking, cycling, and public transport foster both physical health and social interaction (Quality of Life Framework, 2024). These factors directly affect whether residents can access work, education, and healthcare, influencing life chances and social participation.

Access to green and blue spaces is equally important. These are not just aesthetic choices but essential for psychological restoration and sensory stimulation (Aked et al., 2008). The Healthy Homes Principles (TCPA, 2024) link green space access with lower stress and improved mental health. The Quality of Life Framework (2024) similarly argues that the presence and quality of natural environments are key well-being predictors, particularly in high-density urban settings where psychological escape and opportunities for play or relaxation are otherwise limited. From an ecological perspective, these spaces also reduce air pollution and mitigate excessive heat and noise.

Environmental quality and the sensory experience of place are often underemphasised but crucial. Adequate distance from poor air, noise, and light is vital, as prolonged exposure to these stressors contributes to cardiovascular disease, sleep disturbance, and mental health issues (Quality of Life Foundation, 2024; TCPA, 2024). Municipal zoning and the EPA (Environment and Planning Act) aim to buffer residential areas from industrial, traffic-heavy, or otherwise polluting zones, yet studies show that rental homes are increasingly being built in noisy, air-polluted places (Dutch News, 2024).

Finally, the liveliness of the surrounding environment - cafés, small shops, public gathering spots, or other elements that keep ground levels active - supports social visibility, reduces isolation and encourage passive engagement with one's surroundings (Samuel, 2022). This overlaps with the need for perceived safety, shaped by both physical design and neighbourhood atmosphere. Low criminality and slowed vehicular traffic create environments where residents, especially children, women, and elderly, feel secure and confident in their movement (Quality of Life Foundation, 2024; TCPA, 2024).

Living environment: While location determines access and connectivity, well-being is equally shaped by the immediate environment within the housing development at the scale of the building, block, or cluster. This category reflects the spatial, sensory, and social quality of shared environments, which form the backbone of daily life beyond the home.

Many objectives here are mandated or encouraged through planning regulations, building codes, and performance standards. These include reliable access to basic services such as electricity, clean water, and waste disposal - while not highlighted in the literature, this was consistently found across ESG guides, representing the baseline of social responsibility as mentioned in Section 2.2. Access to fresh air, daylight, and outdoor space - via balconies, operable windows, or courtyards - is critical for mental health. The Healthy Homes Principles (TCPA, 2024) identify natural ventilation and daylight as key factors for improved sleep, mood, and reduced stress. Energy efficiency and structural resilience are also vital. Poor insulation, inefficient heating, and leaky plumbing not only increase utility costs, placing strain on low-income households, but also contribute to respiratory illness and anxiety around energy insecurity (TCPA, 2024).

Interior walkability and reduced car dependence foster spontaneous interaction and greater independence for children, elderly residents, and people with disabilities, aligning with public health priorities promoting active travel and community connectedness (Samuel, 2022; TCPA, 2024). The quality of shared spaces is also key to interactions. These must be clean, hygienic, and well-maintained to ensure usability, dignity, and safety. Beyond functionality, design richness and character - expressed through material detail,

variation, and human-scaled proportions - enhance emotional attachment and belonging. Samuel (2022) notes that aesthetics of home and its surroundings significantly influence how people feel about themselves.

Lastly, the importance of work-from-home facilities became especially clear during COVID-19. Spaces that support remote work are now integral to both economic resilience and psychological well-being (Quality of Life Foundation, 2024; Samuel, 2022).

Indoor quality: At its core, well-being is shaped by the internal conditions of the home. While many features are mandated through building codes - fire safety, ventilation, humidity control, thermal comfort, air quality, and acoustic insulation - others, equally important, fall outside regulatory enforcement and may be overlooked.

The Healthy Homes Principles (TCPA, 2024) and the Quality of Life Framework (2024) highlight that fire safety and ventilation are non-negotiable for basic health. Poor humidity or temperature control exacerbates respiratory issues and mental stress, particularly in poorly insulated homes (TCPA, 2024). The same applies to acoustic comfort – exposure to chronic background noise disrupts sleep and concentration. While these issues are governed by norms, they become relevant considerations in older housing stock which may not have undergone adequate renovations or upkeep.

Crucially, many well-being factors remain unregulated. One such factor is optimal space per person, directly influencing perceived control, privacy, and personal dignity. The Five Ways to Wellbeing report (Aked et al., 2008) links overcrowding to elevated stress and reduced ability to relax or focus. Another such factor, access to daylight supports circadian rhythms and cognitive performance; residents in poorly lit homes report higher rates of depression and sleep disruption (TCPA, 2024). This concern is often overlooked and depends heavily on site conditions, with many developments featuring north-facing homes due to site constraints, risking inadequate daylight in dwellings.

The Quality of Life Framework (2024) also stresses the importance of regular maintenance to prevent rot, damp, and mould - factors linked to respiratory illness and psychological distress. Yet such issues frequently go unaddressed (NL Times, 2021).

These needs position housing design and maintenance as key contributors to mental and emotional well-being. While some objectives are regulated, others demand greater attention from housing providers.

Community-driven development: This dimension focuses on aspects of the built environment and neighbourhood that enable social connection, shared purpose, and belonging. At its core is the principle that people thrive when embedded in supportive and inclusive communities.

Central to this is access to connective social infrastructure - libraries, community centres, parks, cafés, schools, and places of worship - where community life happens. The Quality of Life Framework (2024) stresses that these are not merely services but "platforms for interaction," essential for reducing isolation, fostering mutual support, and improving mental health. Similarly, the Healthy Homes Principles (TCPA, 2024) note that regular

contact within shared public or semi-public spaces builds trust and strengthens the fabric of community resilience.

Urban density and mixed use are enablers of vibrancy and accessibility. When combined with well-designed public space, density supports informal encounters and small-scale commerce, making neighbourhoods more walkable, economically viable, and socially alive (Quality of Life Foundation, 2024; Samuel, 2022). Samuel (2022) observes that successful urban environments are rarely sterile or single-use, they thrive on overlapping functions and social overlap.

A supportive local community provides the social infrastructure that enables residents to form connections, navigate everyday challenges, and maintain their shared environment. Continuity in the social and physical environment – in the form of neighbourly ties, mutual recognition, familiar routines - together build trust, foster a deeper sense of place and long-term well-being (Quality of Life Framework, 2024). These environments also enable residents to age in place - neighbourly networks help older adults remain in their communities rather than displaced by care needs. Likewise, the sense of safety provided by such communities allows parents to let children explore their surroundings (Samuel, 2022), nurturing autonomy and healthy development.

As diversity and inclusivity emerge as key considerations, the framework includes flexibility in housing layouts to accommodate varying household compositions and traditions, for example, providing space for multi-generational families or communal cooking. Samuel (2022) similarly stresses the importance of reflecting user identity in housing design to avoid alienation. This is not about cultural essentialism, but about recognising the diverse ways people live, cook, socialise, and worship.

Inclusivity also extends to accessibility for the differently abled and elderly. Homes should support varied or evolving needs through accessible design for aging in place or flexible layouts that allow for work-from-home arrangements or household growth. Samuel (2022) and the Quality of Life Framework (2024) stress the emotional significance of enabling residents to remain in place as life circumstances change, thereby avoiding displacement or social disconnection.

Identity & Belonging: This dimension focuses on how housing and neighbourhoods support personal expression, cultural continuity, and long-term rootedness. It concerns how residents relate to their homes emotionally and symbolically, and how that connection is supported by material and social design.

A key starting point is tenant engagement. The Quality of Life Framework (2024) highlights "control" as central to well-being, emphasising that the ability to shape one's environment, through daily choices or long-term adjustments, enhances autonomy and dignity. Similarly, Samuel (2022) links well-being to residents' ability to express identity and preferences in lasting, visible ways. Environments that encourage community involvement in design, visioning, or asset management foster buy-in and reduce the alienation associated with top-down approaches.

Equally important is the cultural responsiveness of the built environment. Design that reflects local conditions, through materials, public art, or spatial typologies, helps residents feel recognised. The Healthy Homes Principles (TCPA, 2024) and Samuel (2022) stress the emotional importance of retaining both tangible and intangible heritage. Whether through preserved architecture or sustained social gathering spaces, such gestures promote continuity and reduce displacement as neighbourhoods evolve.

On a personal level, adaptable homes and familiar social structures are essential to belonging. Housing that accommodates changing needs - aging, mobility impairments, or shifting household structures - allows people to remain in place across life stages (Samuel, 2022; Quality of Life Framework, 2024), supporting emotional stability and preventing disruption.

Finally, affordability and security of tenure form the foundation for rootedness. Without confidence in the ability to stay, emotional investment becomes a risk (Quality of Life Foundation, 2024; TCPA, 2024). Stability is not just economic - it is psychological, deeply tied to the experience of being "at home".

Chapter 3
Research Methodology

3.1. Research Design

The research was conducted using a Design Science Research methodology: DSR aims to develop an innovative solution to a problem by leveraging existing components of a solution, integrating, refining, and expanding upon established design knowledge (vom Brocke et al., 2020). This methodology was particularly suitable for this study, which employed qualitative methods to address low housing satisfaction among end-users and enhance their well-being. Using literature, industry publications and existing ESG frameworks as a foundation, an end-user well-being framework was developed as a solution to guide social value creation. A DSR project can extend beyond creating design entities, by also contributing to design theory (Chandra Kruse et al., 2019; vom Brocke et al., 2020). Here, the end-user well-being framework represents the design entity, while the strategy recommendations to enhance end-user well-being constitute the design theories.
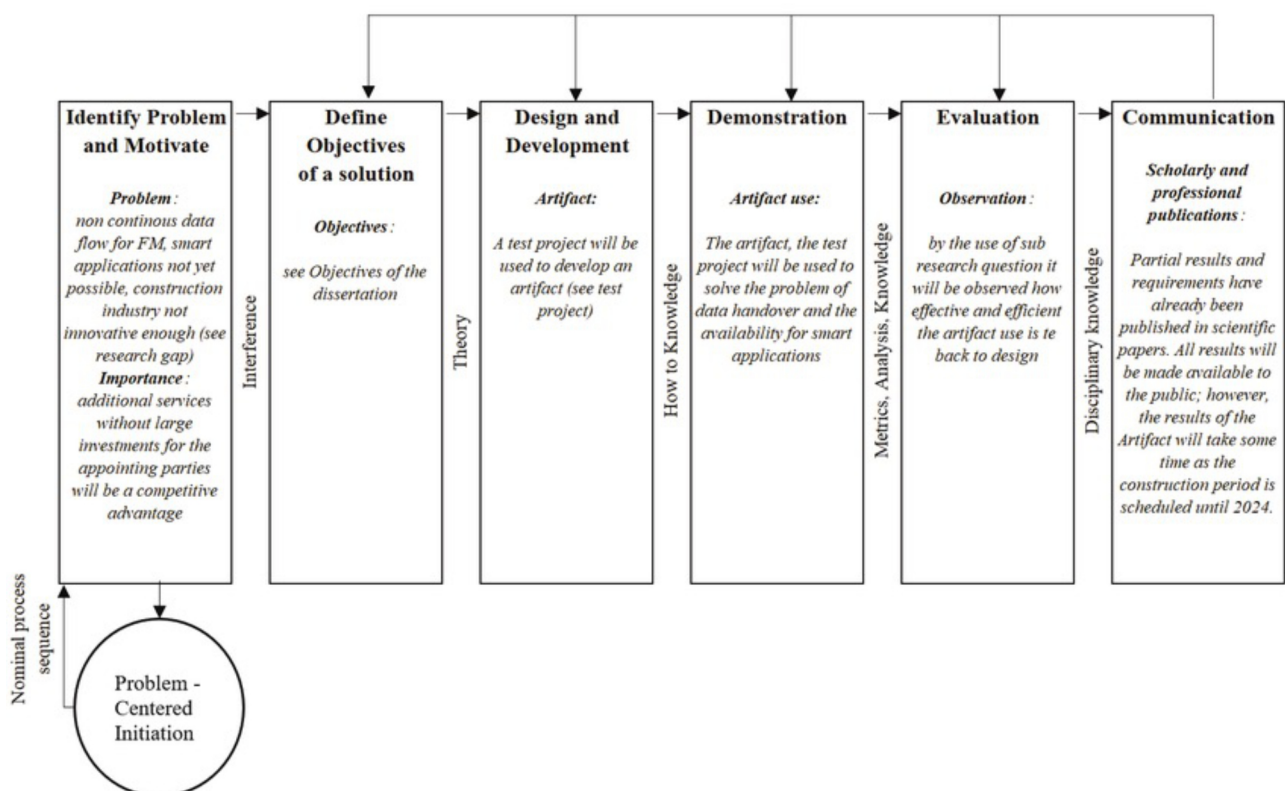
Figure 7: DSR Methodology Model (Peffers et al., 2007)

As outlined by Peffers et al. (2007), six steps comprise the DSR methodology, illustrated in figure 7. The first two steps - identifying the problem and defining the objectives of the solution - have been discussed in Chapters 1 and 2.

The third step involved developing the end-user well-being framework (see Annex 1). This process included gathering factors/objectives to improve end-user well-being from literature and industry publications, and various ESG frameworks, such as the EU Social Taxonomy, GRESB, WELL Building Standard, and OECD Wellbeing Framework, to compile a set of objectives relevant to end-user health and well-being in housing developments. Some frequently used ESG standards like GRI Standards and ESRS were excluded due to their generalised scope and lack of focus on the built environment or end-users. The literature and industry publications used in this process were selected based on the

definition for social value developed for this study, i.e. publications presenting ways to ensure well-being and quality of life through housing developments. These publications were the Housing for Hope and Well-being book (Samuel, 2022), the Five Ways to Well-being report (Aked et al., 2008), the Quality of Life framework (Quality of Life Foundation, 2024), and the Healthy Homes Principles report (TCPA, 2024). The relevance of these publications was also supported by their inter-referential nature, with one supporting the findings and claims of the other(s). These publications were incidentally all UK-based, which further supported their relevance considering the recent advancements in the field of social value studies in the UK (ALMOs, 2013; NHF UK, 2020; RIBA & University of Reading, 2020; Salford Social Value Alliance, 2022; Samuel & Hatleskog, 2020; Samuel & Watson, 2023; Sustainable NI, 2018; UKGBC, 2018, 2020, 2021; White, 2023). The extracted objectives were self-evaluated to ensure consistency, clarity, and alignment with the goal of improving end-user well-being and quality of life. This approach aligns with Sonnenberg & vom Brocke (2012) concurrent evaluation method, where each stage focuses on different design aspects, providing incremental feedback toward the final design entity and theories. This step in the process answers the first research question.

Following this, a semi-structured interview was conducted with an urban sociologist of Dutch background. The purpose of this interview was to refine the list of objectives. The framework was be tested for its ease of use, alignment with real-world dynamics, and overall robustness - concurrent with the next stage in Sonnenberg & vom Brocke's (2012) concurrent evaluation method, illustrated in figure 8. This step was taken to ensure the framework is both rigorous and practically applicable within the Dutch context. It surfaced additional insights - particularly local nuances and context-specific considerations - that were not fully addressed by the predominantly UK-based or internationally oriented literature. While this step did not result in the addition of many new objectives into the framework, it provided deeper insights into how certain objectives play out in reality, that enriched the interpretation of certain categories and objectives. These reflections added important dimensions to the framework and helped shape more targeted and contextually attuned lines of enquiry for the next stage of interviews with housing provider representatives.
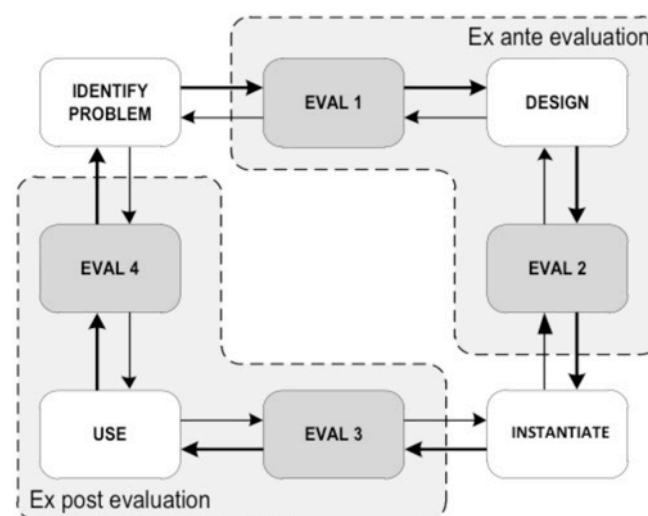
Figure 8: Evaluation Activities within the DSR Process (as adapted from Sonnenberg & vom Brocke (2012)) (Peffers et al., 2007)

Once refined, the framework underwent the fourth DSR step - demonstration. In this step, semi-structured interviews were conducted with developers, development managers and asset managers of housing providers, including housing associations and institutional investor- developers. Institutional investors like pension funds and insurance companies were excluded from the study, since they only deploy capital for developments rather than putting in development and management efforts themselves. Typically, even if they hold onto assets that have been acquired or developed, they outsource operations and management processes to external property managers and hence would not have the end-user oriented strategic data required for this enquiry. Investor- developers need to look not only into aspects such as value and investment potential but also conduct the research and put in the work that goes into developing, operating and managing these properties, hence being able to provide actionable insights and strategic best practices required for this study.

The framework itself acted as a guide for the interview structure (see Annex 2) and informed the line of questioning – in this way it is put to use, to understand how it may be able to serve its purpose towards improving end-user well- being, in line with the purpose of this step in the DSR process. These interviews explored current social value strategies, identifying which framework objectives were included in development and operational strategies, which are less explored or absent, and the reasons for any gaps. Along this line of enquiry, they also examined how end-user needs influence housing providers' business models, exploring how certain priorities and focuses shaped larger organisational and financial deployment strategies. The inputs and findings from these interviews answered the second and third research questions. This phase also evaluated the framework's effectiveness in aligning end-user needs with housing provider strategies, by questioning its utility, practicality and relevance in development and operational processes.

The fifth DSR step, framework evaluation, occurs during this same step. Feedback from interviewees highlights potential issues in operationalising the framework's metrics, identifying areas for improvement. These insights provide suggestions for refining the end-user well-being framework, ensuring it aligns with the practical planning and decision-making processes of housing providers.

The data collected from the interviews was triangulated with findings from the Netherlands Housing Survey (WoON) 2021. Key statistical findings from WoOn were used to confirm the prevalence of certain issues raised by providers and to highlight their wider relevance among the Dutch tenant population.

Using an abductive logic of inquiry, the findings from the research informed the strategy recommendations for housing providers to address end-user needs, delivering the design theory outputs and answering the fourth research question. Together the four research questions lead to the answer for the main research question, as explained in Section 1.4.

The steps of the research design, the data collection instruments used, the progression between stages, and how each stage contributes to answering the research questions are illustrated in figure 9.
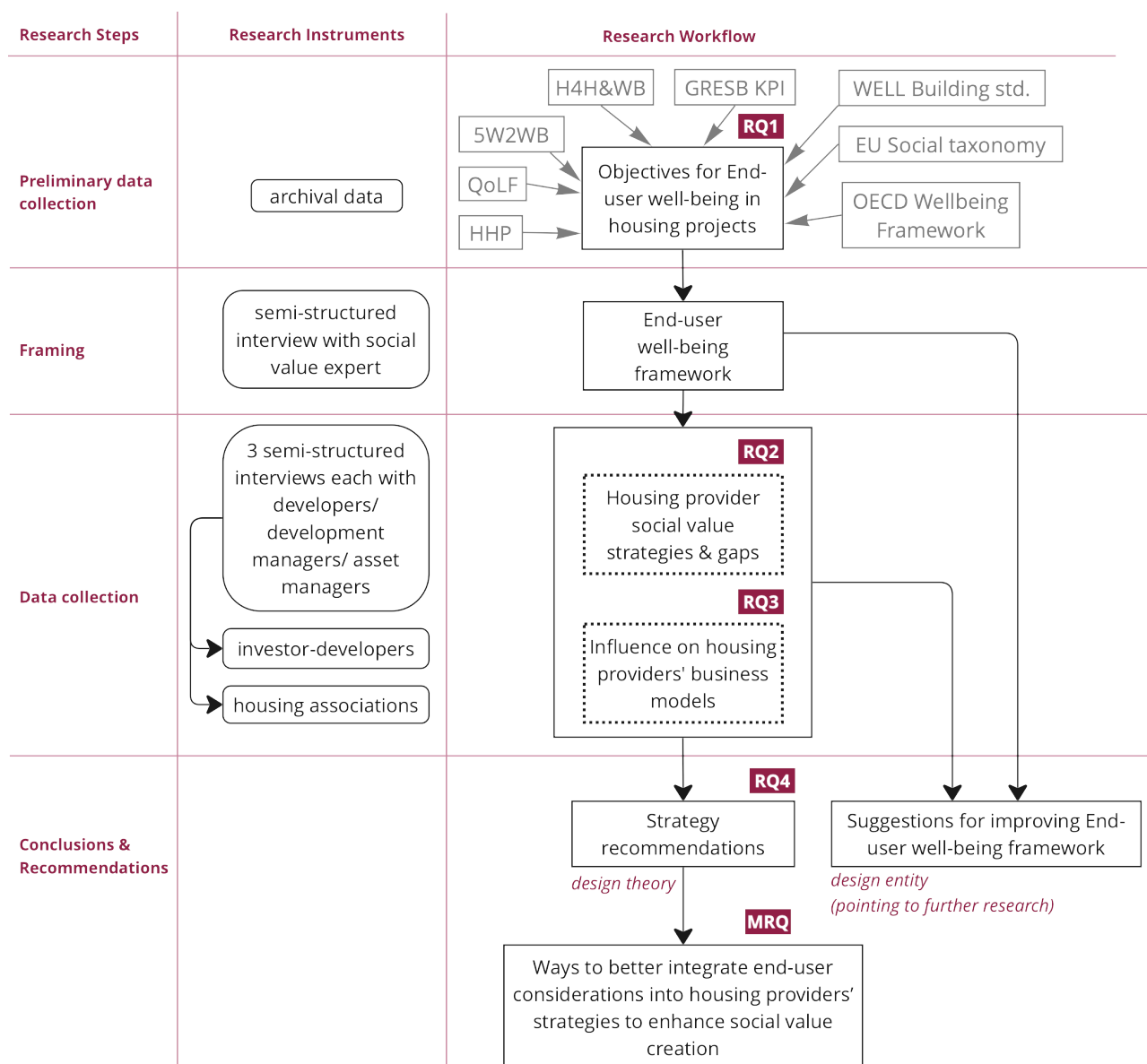
Figure 9: Research methodology (own work)

3.2. Data Collection

The research begins with data collection from academic literature, industry publications and ESG frameworks to objectives supporting end-user well-being. The next part consisting of the semi-structured interview was conducted with a urban sociologist who has the required extensive knowledge about social value creation in the built environment. For the last part, also consisting of semi-structured interviews, the population consisted of developers, development managers and asset managers of housing associations and investor-developers. The choice to conduct separate semi-structured interviews, instead of a focus group discussion with all the interviewees, is to get deeper insights, unhindered by group dynamics, influence of dominant respondents and reservation about sharing sensitive or confidential information. The samples for these interviews are further explained below.

Interview with Urban Sociologist: The selection of this participant was done to ensure that the interviewee can provide well-informed, nuanced feedback on the framework, grounded in research and hands-on experience. Having a deep understanding of the intersection between housing provider strategies and the realities of the built environment, such as lived experiences of residents and community development in Dutch neighbourhoods, was the primary criteria for selection. This selection of such an expert with relevant experience and expertise allowed for insights that were both academically grounded and practically applicable.

The purpose of the interview was to refine the list of objectives. The interviewee was presented with the end-user well-being objectives and asked to provide their input on their relevance and importance in real scenarios. Feedback was sought on the framework, its comprehensiveness, and whether any critical interconnections between objectives or nuances within them were missing or overlooked. The interviewee's open feedback was also solicited, allowing them to suggest additional objectives, modify existing ones, or eliminate less relevant ones. To ensure sufficient depth in the interviews, a combination of probing and prompting techniques was employed (Blaikie & Priest, 2019). Questions were open-ended to allow the interviewee to elaborate on their views, with follow-up questions designed to delve deeper into specific points of interest.

Interviews with Housing Provider representatives: Semi-structured interviews were conducted with two asset managers and one program manager from housing associations, and a developer, a development & acquisitions manager and a residential concepts manager from investor-developer organisations - totalling six interviews, split evenly between the two groups. Interviewees were selected based on their direct responsibility for the development and/or operation of housing projects, as well as their strategic oversight in balancing financial, social, and environmental objectives. Their diverse professional backgrounds enabled the research to capture perspectives across multiple stages of the development process - from the spatial and conceptual strategies initiated by developers to the long-term operational concerns managed by asset teams.

The housing provider organisations were chosen for their established presence and influence in the Dutch residential sector. These included:

• **Prominent investor-developers** actively involved in the development, ownership, and operation of large-scale residential real estate projects, primarily within the Randstad region. Their portfolios typically include a mix of mid-rent and market-rate housing, with occasional inclusion of social housing.

• **Leading housing associations** based in or around Randstad cities, which develop, own, and manage social and affordable housing stock, often in close collaboration with municipalities and urban stakeholders.

The main tenant groups and housing typologies pursued by the different organisations, as well as their portfolio compositions, are presented in figure 10.

		Tenant groups	Housing typologies	Portfolio composition
Investor-developers	1	Starters, young professionals, couples, elderly, small families	Predominantly 2–3-bedroom apartments, with some studios	~80% mid-rent, 15% market rent, 5% social rent
	2	Starters, young professionals, couples, small families	Predominantly 1–2-bedroom apartments	~45% mid-rent, 40% market rent, 15% social rent
	3	Students, starters, young professionals, couples, small families	Predominantly studios and 1–2-bedroom apartments	~70% affordable (social to mid-rent), 30% market rent
Housing Associations	1	Young professionals, couples, small families, with a small focus on large families and the elderly	Predominantly 1–2 person households	-
	2	Young professionals, couples, small families, elderly	Predominantly studios and 1–2-bedroom apartments (70% of stock is for single-person households)	-
	3	Starters, young professionals, elderly, individuals with care needs	Predominantly1–2-bedroom apartments	-

Figure 10: Interviewee housing provider profiles (own work)

All selected organisations demonstrate a strategic commitment to social value creation and have extensive experience in housing development and asset management. Their inclusion ensures access to best practices and actionable insights across a spectrum of development and operational models.

Although the study did not explicitly restrict itself to a particular housing typology, the majority of examples discussed by interviewees were multi-family dwellings, such as multi-storey apartment buildings. This reflects prevailing development patterns in the Dutch rental sector, where such typologies dominate recent projects. Consequently, the findings are most applicable to multi-family contexts

In addition to primary qualitative data, the research also draws on the Netherlands Housing Survey (WoON) 2021 to triangulate and contextualise the interview findings, to further confirm and highlight relevance within the Dutch population. The dataset provides representative insights into tenant experiences and priorities across the Netherlands, allowing for a broader validation of patterns observed during the interviews.

3.3. Data Analysis

The first stage of data analysis involved examining data relevant to end-user well-being and quality of life collected from academic literature, industry publications, and ESG frameworks. This stage employed a qualitative content analysis approach, focusing on identifying key themes and patterns related to end-user well-being. The analysis involved skimming and interpreting the content to extract insights. Inductive coding was applied, meaning that patterns, themes, and categories of analysis emerged from the data rather

than being imposed externally (Bowen, 2006). Cross-referencing between the various selected sources was done to ensure the development of a comprehensive understanding of end-user well-being objectives. Constant comparative evaluation was done in which emerging objectives were constantly compared with existing objectives and categories to continuously validate and refine the emerging theory (Bowen, 2006; Stewart, n.d.).

Data from the semi-structured interviews were analysed using thematic analysis, as outlined by Braun & Clarke (2012). Though initially the idea was to perform formal coding of the interview transcripts, it was later decided to use structured summaries instead, as this approach was better suited to the focused, framework-guided nature of the research and allowed for a more fluid synthesis of the expert insights. Given the relatively small sample size and exploratory purpose of the interviews, summarisation enabled more direct engagement with the content and avoided over-fragmentation of nuanced responses. The interview transcripts were systematically reviewed and distilled into structured summaries. These summaries were organised thematically based on recurring concepts aligned with the objectives in the end-user well-being framework. Rather than following a chronological format, the summaries consolidated relevant information under conceptual categories, allowing for clearer insight into patterns across the data.

In this early-stage qualitative coding approach, thematic categories were developed inductively from the transcript content and were informed by both the structure of the social value framework and emergent themes raised by the interviewee. Interpretive paraphrasing was used to synthesise responses, making the summaries an intermediate step between raw transcription and formal analysis. This hybrid approach - combining structured summarisation with thematic categorisation - enabled effective data reduction, while preserving the analytical depth required for developing research insights.

From the transcripts of the interviews with the housing provider representatives, additional themes were developed representing the participants' priorities, challenges, and opportunities in aligning their strategies with end-user well-being objectives. Particular attention was given to identify patterns of convergence and divergence across different housing providers. To ensure depth and reliability, the analysis involved cross-comparisons within and between participant responses. Additionally, Silverman's (2011) emphasis on ensuring credibility through the use of "deviant case analysis" was applied, where exceptions or contradictions in the data were examined to enhance the robustness of the findings.

The Netherlands Housing Survey (WoON) 2021 data set was consulted to strengthen the credibility and relevance of the interview findings. This nationally representative housing survey served as a triangulation source, allowing for the comparison of interview-derived insights with broader patterns observed among Dutch tenants. The dataset was particularly useful in highlighting the prevalence and consistency of key concerns, thereby reinforcing and contextualising the emergent themes from the qualitative interviews.

3.4. Research ethics and data management

Ethics and Validity: This research followed established ethical standards to protect participants' rights and well-being. All interviewees were provided with detailed written consent forms outlining the purpose of the study, interview structure, data use, and their rights, including the ability to withdraw or retract responses at any time (Oliver, 2010). No laypersons or vulnerable groups were included.

To ensure internal validity, interviews were carefully structured to align with the research objectives (Ross & Zaidi, 2019). Questions were phrased clearly and neutrally to minimise ambiguity or researcher influence. Probing and clarification were used to address potential misunderstandings, particularly given the interpretive nature of the end-user well-being framework. Where participants seemed unsure or gave vague responses, key concepts were explained, and follow-up questions were asked to elicit specific, reflective insights. The risk of socially desirable or organisationally biased responses was mitigated by prompting participants for real-world examples and justifications.

External validity was reinforced by purposive sampling across diverse organisations – three different housing associations and three different investor-developers - to capture a broad range of perspectives from the Dutch housing sector, supporting the generalisability and practical applicability of the findings. A significant limitation here is the exclusion of private investors from the study – such as individual landlords and small property companies – comprising of 9% of the ownership of the total Dutch housing stock. The reason for this exclusion was to only consult prominent and influential organisations with a social value focus to gain knowledge about industry best practices. The end-user well-being objectives were developed using sources from academic literature, industry publications, and international ESG frameworks, ensuring both theoretical and contextual relevance. Reflexivity was practiced throughout, with the researcher (myself) continuously evaluating the influence of personal assumptions on data interpretation.

Data management: All participants received written consent forms explaining data handling procedures. Quotes from anonymised transcripts were used in the research only when aligned with the "do no harm" principle (Oliver, 2010); explicit consent was sought for any potentially sensitive content, and participants could request statements be excluded from the record.

Data from the interviews was anonymised and stored in TU Delft's Project Storage system, with personal identifiers kept in a separate, secure drive accessible only to the researcher. Temporary sharing facilitated via SURFdrive ensured that storage of raw, identifiable data on platforms lacking institutional-grade security was avoided (TU Delft, n.d.).

Only aggregated, anonymised insights were used in reporting. Final datasets will be shared in the TU Delft repository and retained for 10 years in accordance with the university's Research Data Framework Policy. By adhering to FAIR principles - findable, accessible, interoperable, and reusable (TU Delft, n.d.) - the data will remain available for responsible reuse in future research while maintaining confidentiality and ethical integrity.

Chapter 4
Findings & Analysis

This chapter presents the findings of the research, moving from how end-users experience well-being in housing to how housing providers enable or constrain that experience through their practices. The findings predominantly reflect the context of multi-family housing - the common typology discussed by providers during interviews.

It begins by exploring tenant needs and priorities, highlighting how material, spatial, and social conditions interact to shape well-being. From there, it examines how the built environment influences social outcomes, comparing the strategies used by housing associations and commercial investor-developers. The role of tenant engagement is then analysed, showing how different providers involve residents in shaping their environments and the challenges they face in doing so. The chapter then considers how inclusivity, diversity, and social cohesion are approached in housing developments, and how these efforts are shaped by demographic complexity and local context. It also reflects on the growing role of community management as a bridge between physical housing and lived experience. Finally, the chapter addresses financial restraints and feasibility, outlining the structural limits and trade-offs that influence how far providers can go in delivering social value.

Collectively, these findings offer a grounded, multi-perspective view on the possibilities and constraints of embedding end-user well-being in contemporary housing practice.

4.1. End-user Well-being in Practice: Housing Needs and Priorities

The well-being of end-users in housing developments emerges from the intersection of spatial, environmental, and social conditions. Drawing from interview insights and WoOn survey data, this section establishes the lived realities of the understanding of end-user well-being developed through theory in Section 2.4. Well-being is understood here as a relational and material experience, rooted in the design of dwellings, access to everyday infrastructure, and opportunities for connection and belonging.

As elaborated in Section 2.4, indoor quality is one of the pillars of end-user well-being. Elements such as thermal comfort, daylight access, ventilation, and acoustic insulation have direct impacts on health and emotional stability. Yet despite the high standards of Dutch housing regulations, gaps in indoor quality remain, as highlighted in figure 11. According to the WoOn survey, while 65.3% of tenants are willing to pay more for energy-efficient homes if offset by lower energy bills, 59% report that no energy-saving measures have been implemented in their buildings. Additionally, 24% of tenants still have single glazing windows, 17% feel their home is not pleasantly warm, and 38% are bothered by drafts, suggesting persistent vulnerabilities to fuel poverty and reduced living comfort. Although basic regulatory standards help mitigate risks, 20% of tenants still lack smoke or carbon monoxide detectors, and 62% live without whole-house ventilation systems. Moreover, the upkeep of existing housing stock remains uneven with 56% of tenants responding that there has not been any maintenance done in their buildings; 24% of tenants agree their home is poorly maintained and 28% report moisture or mold problems in their homes, often linked to poor maintenance and ventilation. These figures highlight the importance not only of technical compliance but also of sustained maintenance and retrofitting to support resident well-being.
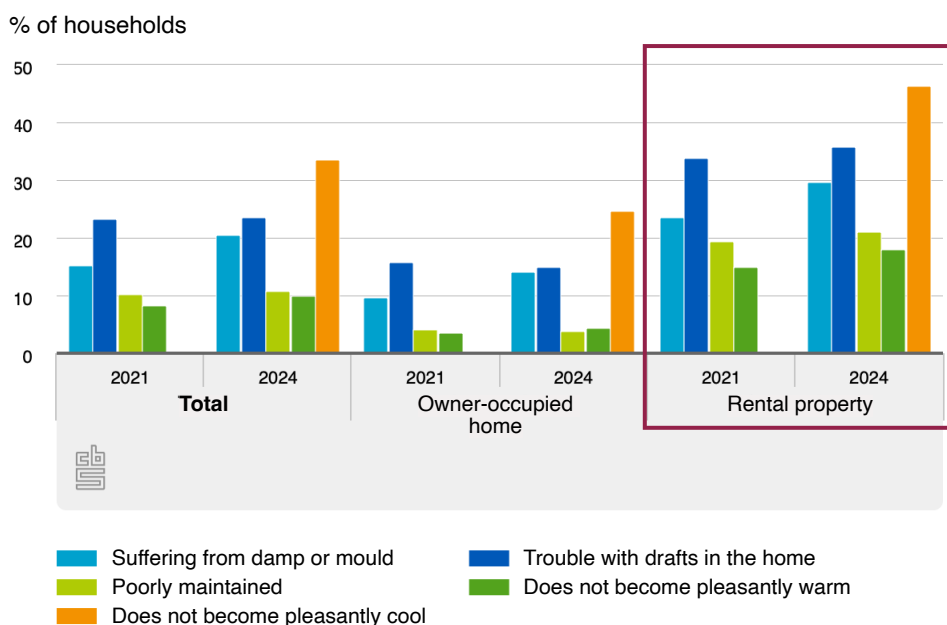
Figure 11: Housing judgment on current housing - highlighting decrease in indoor quality of rental homes (CBS, 2025)

As detailed in Section 2.4, the broader environment beyond the home and accessibility to essential services such as shops, primary schools, and medical care also plays a decisive role in residential satisfaction. WoOn survey data shows that 29.3% of tenants prefer shops within 500 meters of their home, and 34.2% express the same preference for primary schools. Similarly, the availability of parking infrastructure remains a significant factor: 51.4% tenants report having no access to parking, with 2% citing parking issues as a reason for moving. Access to outdoor environments further shapes psychological restoration and social engagement. 71.2% of tenants desire neighbourhoods rich in greenery, and 40.3% express a preference for water-rich environments, underlining the restorative value of natural surroundings - yet studies show shrinking green spaces in Dutch cities with growing urbanisation (NL Times, 2024), as confirmed in figure 12.

Total number of neighborhoods and people	Neighbourhoods that don't meet the standard ≥75m' public green space per residential address per neighborhood	Neighbourhoods without contiguous green areas of ≥ 1 hectare
2,026 neighbourhoods	1,091 neighbourhoods	224 neighbourhoods
3.1 million residences	1.8 million residences	250,000 residences
6.6 million people	3.7 million people	535,000 people

Figure 12: Green space as seen in 32 largest Dutch municipalities (Sweco Nederland & Natuur & Milieu, 2024)

Well-being also extends beyond the material dwelling and environment into the realm of everyday interactions and spatial belonging. When considering how aspects of tradition, culture and heritage influence a resident's well-being - re-evaluating the aspects mentioned for the "Identity & Belonging" pillar of end-user well-being in Section 2.4 - it should be noted that from a sociological perspective, "feeling at home" is shaped more by the presence of familiar social structures than by architectural typologies or styles. WoOn survey data shows that 32% tenants don't have a lot of contact with their neighbours and there is a clear proportionate correlation between tenants that don't feel at home or attached to their neighbourhoods and those not having a lot of contact with their neighbours. Housing should hence include small, everyday spatial cues that enable contact and recognition among neighbours - such as informal gathering spaces or semi-private zones that can also support "eyes on the street".

This suggests that well-being is relational: not only about where people live, but how that environment supports them in forming routines and relationships. Another benefit of these "eyes on the street" is the positive impact on the perception of safety. Safety perceptions significantly influence residential satisfaction and tenant retention: WoOn survey data shows that 10% of tenants feel unsafe due to threats of harassment or robbery in their neighbourhood, and 4% have moved specifically because of security concerns. Another 10% chose to move because of nuisance, uncleanliness and vandalism in their neighbourhood.

Another essential condition for creating a "feeling of belonging" among residents is the provision of opportunities for ownership, influence, and agency. As confirmed in the interview with the urban sociologist, when residents are given real opportunities to

influence their environment, they experience a stronger sense of attachment, responsibility, and psychological security, allowing them to perceive their input as meaningful and their presence as recognised. These also in turn act as incentives for residents to remain more involved and engaged in neighbourhood discussions and interactions.

Inclusivity and adaptability were seen in the literature as essential dimensions of end-user well-being, as established in Section 2.4. To promote a "feeling of belonging" and inclusivity through design, housing must accommodate a wide range of household structures, lifestyles, and mobility needs, whether through layouts that support multigenerational living, communal cooking, or work-from-home arrangements. The idea of inclusivity should also equally encompass accessibility for the elderly and differently abled, in addition to to culture and ethnicity. Yet current housing stock shows persistent gaps, as seen in the WoOn survey: 55.6% of tenants report that their homes are not fully accessible, and only 7% of homes are zero-step dwellings. Furthermore, 47% of tenants express a strong desire for homes with elevators and 32% desire stair-free access to their homes, indicating the need for housing that can accommodate varied accessibility needs.

Though the literature presents that connective social infrastructure can support community-building (see Section 2.4), according to insights from the urban sociologist, there are limits of design in generating community. While architecture can create conditions for interaction, it cannot manufacture trust or social cohesion. The power of spatial interventions should hence not be overestimated. Another insight from the interview was that though shared spaces such as community rooms or gardens are crucial in stimulating interactions between residents, they are often used unevenly across demographic lines. Differences in culture, education, religion, or class can lead to parallel usage or avoidance of certain areas. For example, what may seem like a neutral communal space may be experienced differently by people from various cultural backgrounds, such as discomfort with alcohol in social events, or differing expectations around noise, privacy, and gender norms. Hence, in diverse contexts, separate access points and culturally sensitive design decisions may be more pragmatic than uniform solutions.

Another input from the interview that adds nuance to the literature is how people tend to form micro-communities, as opposed to the idea of large-scale social cohesion. In practice, people tend to orient socially toward a few familiar streets, rather than an entire area. Consequently, strategies that aim to build social capital should be scaled to the lived geographies of residents, not the administrative boundaries of planners or developers.

The importance of contextual dependencies in shaping well-being is highlighted here. Whether discussing inclusivity, community-building, or infrastructural planning, there is no universal formula; strategies must be adapted to the specific needs, cultures, and expectations of the people who inhabit a given area. What works in one neighbourhood may fail in another because the local rhythms, social structures, and histories differ. Hence, though a framework for end-user well-being has been developed as a part of the research, the findings suggest that end-user well-being is not reducible to a checklist of objectives. It must instead be understood as a composite experience, grounded in local material, social, and cultural infrastructure. The publications chosen to develop the framework provide structured ways to identify and measure these components, while the sociological insights highlight the subtle, often informal dynamics that play out in reality.

4.2. The Importance of the Built Environment in Shaping Social Outcomes

The built environment plays a pivotal role in shaping everyday experiences and enabling social value. It not only determines how residents interact with each other and with space, but also influences perceptions of safety, inclusion, and dignity. This section explores how housing providers address these aspects using insights from interviews conducted with their representatives. While both social and commercial parties acknowledge the importance of spatial design in supporting social outcomes, they approach the built environment with distinct motivations, constraints, and priorities, rooted in their respective financial models, target groups, and institutional mandates.

Safety: In all the interviews with the various housing providers, fostering safety and psychological comfort came up as an important focus. The efforts presented in figure 13 are aimed at creating socially controlled and visually open environments. A strategy, employed by both social and commercial parties, involves activating the ground floor, which can contribute to more vibrant and socially controlled street environments, reinforcing the concept of "eyes on the street." Such interventions extend beyond technical safety measures, offering residents a greater sense of psychological comfort. Commercial parties, with access to greater design budgets and specialist expertise, may incorporate advanced safety features into their buildings, particularly in developments located in areas that are known to have safety concerns. Housing associations, in contrast, tend to rely more on partnerships with municipalities and on-the-ground staff to manage safety through other measures, given their more limited capital flexibility. These actions reflect how integrated approaches can be applied, with physical forms and social activation contributing to a broader sense of safety.

Type	Action
Standard spatial strategy	Improved lighting
	Avoidance of narrow passageways
	Surveillance systems
	Electronic access points
	Activation of ground-floor: Commercial functions, amenity spaces, or upstairs-downstairs apartments with outward-facing entrances + *Delftse Stoep* in crowded, inner-city areas
High budget spatial strategy	Glass walls for increased visibility: elevator shafts, common spaces
	Wider and one-way corridors
Non-spatial strategy	Neighbourhood presence and coordination with police
	Resident-led walkarounds to identify blind spots and safety concerns

Figure 13: Strategies employed by housing providers - perception of safety (own work)

Design Aesthetics & Built Form: The symbolic and aesthetic dimensions of the built environment are also treated differently. Commercial parties, at times, emphasise architectural quality, façade design, and visual cohesion as a way to signal care and value. These features are seen as contributing to tenant pride and are frequently tailored to resonate with local identity or urban heritage.

Tenant perceptions align with this emphasis on the symbolic dimensions of the built environment. According to the WoOn survey, while 60% of tenants agree that the buildings in their neighbourhoods are attractive, 16% actively disagree. This minority dissatisfaction highlights that even where general satisfaction exists, careful attention to design quality remains essential in shaping residents' perceptions and connection to place.

Beyond aesthetic appeal, preferences regarding the built form also shape tenant satisfaction. According to the WoOn survey, a significant portion of tenants express a preference for human-scaled living: 34.6% favour developments composed mainly of detached or terraced houses, compared to only 6.3% preferring predominantly apartment buildings. Despite these preferences, Dutch housing production trends continue to lean heavily toward apartment complexes, especially in urban centres, with a 7.4% increase in construction of multi-family homes (Aedes, 2024b). This tension highlights the importance of maintaining a balance between higher-density efficiency and human-scale design principles.

Housing providers use the strategies presented in figure 14 to shape or add to the "character" of their developments. In case of commercial providers, design decisions serve to differentiate products in competitive rental markets. For housing associations, however, design decisions are often shaped by standardised supplier contracts, maintenance considerations, and cost optimisation. While design integrity is not overlooked, visual richness is often a secondary concern to durability and efficiency.

Type	Action
Commercial providers strategy	Work closely with prominent architects
	Avoid industrial prefabrication when possible
	Integration of balconies, rooftop terraces
	Use of carefully curated materials
Social providers strategy	Use of materials, finishes and architectural elements as per standard vendor used across developments

Figure 14: Strategies employed by housing providers - aesthetic quality in developments (own work)

Acceptability & Adaptability: Adaptability, flexibility and greater consideration for tenant needs in housing emerge as shared concerns across both social and commercial providers, as seen in figure 15, especially in light of unit sizes and diverse household structures. While results from the WoOn survey imply that overcrowding is not a major issue - only 3% of tenants live in housing with less than one room/person - a notable 19% of tenants feel that their current home is too small, and 7.8% have moved in search of larger spaces. Demand patterns seen in the WoOn survey further illustrate this point: majority of tenants desire homes with at least 3-4 rooms, yet new housing supply increasingly favours studios and small apartments (see figure 10). This disconnect highlights the risk that shrinking unit sizes (Jacobs, 2024), if not balanced with adaptability and future-proofing, may undermine long-term satisfaction and contribute to residential instability.

Commercial providers attempt to build in allowances for transitional life stages by offering units with extra space or more flexible usage. These reduce the risk of forced mobility or premature functional obsolescence. Housing associations, on the other hand, focus more

on widespread usability. Financial constraints often lead them to opt for solutions that serve a broader spectrum of tenants rather than tailored adaptations which are more resource-intensive to implement at scale. These strategies highlight the tension between designing for the individual versus the collective.

Type	Action
Commercial providers strategy	Adding space for the tenant according to their lifestyle needs: Set up a home office, allow a partner to move in, or a child to be born
Social providers strategy	Making a larger number of buildings rollator-accessible (also supports other tenant groups such as families with children in trolleys) rather than investing heavily in fewer buildings with full wheelchair accessibility
	Designing all new builds with zero-step entries and lifts

Figure 15: Strategies employed by housing providers - adaptability & accessibility (own work)

Communal Spaces: Commercial parties are able to invest in amenity-rich environments, not just for tenant wellbeing, but as part of the overall value proposition to justify rental premiums. These spaces are managed and programmed by on-site teams, reinforcing a lifestyle-oriented product. The inclusion and design of shared spaces also depend on the tenant base, with developments aimed at students, starters, and young professionals showing higher demand and usage, whereas those targeting families often see less usage. Housing associations, while equally motivated, if not more so, to provide communal spaces as part of their social mission, are often only able to do so sparingly due to limited financial capacity. They typically serve practical purposes like tenant meetings, or day programs. Some housing associations also avoid standardised communal features, instead assessing what each area requires. In one example, a common room was retrofitted into a building when it became clear the area lacked gathering spaces. This context-driven model reflects a broader tendency among social providers to tailor interventions to localised needs rather than apply fixed strategies. When financially unfeasible to create building-level spaces, associations may offer them at the neighbourhood level, as seen in figure 16. Developed in partnerships with municipalities or healthcare bodies, these spaces are not branded amenities but civic resources serving broader community needs.

Type	Space
Commercial providers strategy	Recreational/game rooms
	Lounges
	Rooftop lounge/gardens
	Fitness centres, gymnasiums
	Co-working spaces
	Cinema rooms, music rooms
Social providers strategy (building level)	Community gardens
	Multifunctional rooms
Social providers strategy (neighbourhood level)	Community buildings
	Buurtkamers
	Dag- & Doecentrums

Figure 16: Strategies employed by housing providers - communal spaces (own work)

Access to Essential Infrastructure: At the neighbourhood scale, access to essential infrastructure - such as education, healthcare, transport, and retail - is another critical determinant of social outcomes. Location selection and development design are heavily influenced by these considerations. Responses from the WoOn survey highlight this importance of accessibility. While many tenants express a desire to avoid the density and congestion of city centres, they still seek proximity to major urban areas to maintain access to essential services and transport hubs. According to the WoOn survey, 43.6% of tenants prefer to live within 5 kilometres of a major city, while only 6.5% are willing to live more than 30 kilometres away. Furthermore, 36.1% prefer living within a 15-minute walk of a town centre, indicating a strong preference for locations that balance quiet residential life with urban convenience. These findings reinforce the necessity for housing providers to select sites that offer both connectivity and a degree of retreat from intense urban activity.

Commercial parties frequently conduct extensive area analysis before committing to a site, even providing essential services themselves in the development itself, as shown in figure 17, to compensate for the area lacking essential social infrastructure. These inclusions not only fill existing gaps but also reinforce the housing brand. Housing associations also typically prioritise well-connected sites, acknowledging their limited capacity to compensate for infrastructural gaps themselves. They can only go as far as to collaborate with municipalities to address missing elements - such as supporting the introduction of a supermarket in an underserved area.

Type	Action
Commercial providers strategy	Conduct extensive area analysis assessing walkability, proximity to transport and social infrastructure for site selection
	Providing essential services in the development themselves - shared mobility, gyms, pharmacies, supermarkets, language centres
Social providers strategy	Prioritise sites already well-connected to public transport and social amenities
	Collaborate with municipalities to address missing elements

Figure 17: Strategies employed by housing providers - access to essential infrastructure (own work)

Parking Infrastructure: Across housing providers, approaches vary based on tenant composition and municipal regulations. Aesthetic choices made when dealing with parking are presented in figure 18. Housing associations, when working in older high-rise neighbourhoods, must contend with legacy layouts and municipal parking requirements that may not reflect tenant needs. Despite evidence that their tenants typically have lower car ownership, compliance with municipal parking norms results in underutilised parking garages in some developments. Both housing associations and commercial providers are increasingly negotiating with municipalities, particularly in well-connected urban areas, to reduce mandated parking minimums. Housing associations argue that underused parking hubs represent inefficient land and financial investments. They advocate reallocating these resources toward housing, green space, or other amenities when public transport access is strong. Similarly, commercial providers catering to younger, urban tenant groups with lower car ownership adopt low-car or car-free strategies, supplemented with shared mobility options to meet tenant needs while making more efficient use of space.

Across both models, it is clear that parking and mobility strategies are closely tied to the expectations and habits of different tenant groups, as well as the constraints and freedoms afforded by spatial, regulatory and financial environments.

Type	Action
Commercial providers strategy	Raised plinths with underground parking and landscaped courtyards above
	Placing parking at the rear or periphery of developments, balancing spatial efficiency with resident convenience
Social providers strategy	Ground-level parking structures with green roofs built above, softening the visual impact

Figure 18: Strategies employed by housing providers - dealing with parking needs (own work)

Green and Blue Space: Though less frequently highlighted, access to green and blue space plays a vital role in supporting well-being across both sectors - strategies to provide such spaces are presented in figure 19. However, as noted by one of the commercial actors, land parcelling and fragmented planning make it increasingly difficult to deliver meaningful natural spaces, particularly when municipalities allocate large sites across multiple developers without a shared green infrastructure strategy. It was acknowledged by the social providers that, for larger green spaces and public spaces, it is ultimately up to the municipality to create a coherent vision most beneficial for the residents and delegate this down to the developers and housing associations.

Type	Action
Commercial providers strategy	Green courtyards, rooftop gardens, or landscaped terraces
	Consult with in-house or external ecologists & landscapers
Social providers strategy	Functional green areas like community gardens

Figure 19: Strategies employed by housing providers - access to green & blue space (own work)

Indoor Comfort: As shown in figure 20, commercial actors at times go beyond regulatory standards where it serves the tenant experience. Housing associations, in contrast, typically meet minimum standards and focus on ease of maintenance and repair. While the baseline of quality is reasonably high, the capacity to deliver "comfort plus" features remains unevenly distributed, linked closely to pricing strategies and construction models.

Type	Action
Commercial providers strategy	Designing more convenient unit layouts, even outside standards
	Adding extra electrical outlets
	Upgraded, durable finishes to enhance the quality and usability
Social providers strategy	Minimum standards that allow ease of maintenance and repair

Figure 20: Strategies employed by housing providers - indoor comfort (own work)

Access to Outdoor Space: Although Dutch housing regulations require outdoor space provision for units above 50 square metres, gaps persist: according to the WoOn survey, 14.6% of rental homes still lack any form of outdoor space, and 35% of tenants report

feeling that their current dwelling does not offer sufficient outdoor space access. This data highlights that simply meeting minimum standards does not always align with resident expectations or well-being needs. Incorporating accessible and meaningful outdoor spaces thus remains a vital consideration in housing development and retrofit strategies.

Maintenance: Maintaining indoor quality over the lifecycle of a building also remains a persistent challenge. According to the WoOn survey, 25% of tenants have moved due to poorly maintained neighbourhoods, and 9.6% have moved because of maintenance issues in their homes. Persistent problems such as mold, often linked to inadequate ventilation, also remain widespread: 38% of tenants who experience mold report needing to flag the issue multiple times, with 47% citing landlord inaction and 57% noting recurring issues even after repairs. These findings emphasise that achieving indoor quality is not solely about initial construction standards but requires sustained maintenance, repair, and retrofit strategies to protect tenant health and satisfaction over time.

These operational issues flagged by the WoOn findings were not mirrored in the interview findings, with none of the housing providers declaring any problems in this regard. A likely explanation for this is that many housing providers outsource maintenance and repair responsibilities to external property management companies. In these arrangements, the presence of an intermediary can create a disconnect, preventing providers from being aware or bothered about unresolved tenant complaints. One commercial provider reflected on this shift candidly,

"So, between us and the tenant was a property manager. And we were like, tenant, please don't call us - call the property manager. We're not talking to you. And now we have some sort of co-worker on the ground. We can't ignore it anymore.

So, our asset managers get more and more information about - this is what the tenants want. And this is what they don't want. And this is how you should solve it. And you need to be quicker. You need to be better. So, it's really triggering a culture shift in our organisation as well. We can't be far up in our tower anymore."

Prior to implementing an internal system with on-site staff, they had minimal direct contact with tenants and relied entirely on third-party managers. Since bringing communication and oversight in-house, they now receive more direct feedback from tenants, making them more accountable to tenant concerns. This suggests that organisational structure and proximity to tenants strongly influence a provider's ability to detect and respond to operational problems.

In sum, the built environment is a powerful mediator of social outcomes, but its potential is activated differently depending on who is developing and for whom. Commercial parties, driven by market logic and consumer appeal, treat design as a strategic asset, leveraging aesthetics, programming, and amenity to attract and retain tenants. Housing associations, driven by public accountability and social mandate, focus on sufficiency, equity, and functionality, maximising social impact within rigid financial and regulatory constraints.

4.3. Role of Tenant Engagement in Creating Social Value

Tenant engagement plays a pivotal role, functioning both as a mechanism to align developments with resident needs and as a means of cultivating trust, ownership, and resilience at the community level. Across the interviews with housing associations and investor-developers, tenant engagement emerges as a domain marked by both commitment and constraint - valued for its potential to enhance satisfaction and social outcomes, yet difficult to implement consistently and meaningfully. Both have significantly differing approaches, as presented in figure 21, driven by differences in institutional mission, resource availability, and the composition of their tenant bases.

Among housing associations, tenant engagement is closely tied to their broader social mandate and public accountability. They tend to view engagement as integral to their social role but are constrained in how consistently or deeply they can pursue it. Standard practices, such as tenant surveys, are commonly used to assess satisfaction and identify issues. However, their limitations are widely acknowledged: surveys conducted infrequently - every three years in some cases - may only reflect recent experiences. At times, results may be skewed and unrepresentative due to recent negative incidents that trigger tenants to give lower scores, or lower scores due to aesthetic aspects of the development even though the technical aspects are up-to-standard. When discussing the decision-making behind social initiatives, one social provider says,

> "*the numbers are not that telling…we can't solely depend on the numbers…*"

Quantitative data captured by surveys is not reliable enough to inform strategy-making, hence housing associations compensate by investing in more direct, qualitative and resource-intensive methods. These allow for richer insights to inform interventions, particularly in contexts where language barriers, complex support needs and time restraints reduce participation. The importance of diversifying engagement approaches is also needed to avoid hearing only from the same subset of active residents. A mix of strategies, both formal and informal, ensure broader, more representative input.

Housing associations also capitalise on moments of physical intervention, such as renovations or energy transition projects, to initiate deeper engagement. These projects offer natural entry points for conversation, where tenants are not only informed and consulted about the works but invited to reflect on their broader experience of living in the development. They use these moments to make the necessary "social renovations" as well.

In contrast, commercial parties tend to approach tenant engagement through a service-oriented lens, linked to tenant satisfaction and asset performance. Feedback loops are more modernised and continuous, with strategies like frequent satisfaction surveys embedded into community apps that facilitates both social interaction and service requests. They are also supported by responsive on-site teams, enabling daily engagement with tenants, reinforcing a culture of attentiveness and visibility. In these contexts, engagement is not just about problem-solving, but about curating an experience.

Type	Action
Commercial providers strategy	Responsive on-site teams
	Feedback loops embedded into community apps
Common strategy	Periodic surveys
	Triangulating survey data with neighbourhood indicators (e.g. *Leefbaarometer)* to identify gaps between perception and measurement
	Collaborate with external organisations to analyse and structure survey input when internal capacity is limited, so feedback can guide decisions
Social providers strategy	Door-to-door visits and in-person discussions
	Supplement formal engagement with informal conversations and indirect feedback mechanisms (e.g. *De Verbindingskamer*)
	Seek input from potential future residents, not only current ones, in new development or transformation projects to avoid NIMBY dynamics
	Using tenant engagement moments before energy renovations/ physical improvements to also address social issues

Figure 21: Strategies employed by housing providers - improve tenant engagement (own work)

While these models allow for more structured and regular engagement, both sectors face the challenge of sustaining tenant involvement beyond the initial stages of a development. Initiatives launched at the start of a project often taper off unless supported by institutional structures or dedicated personnel, such as a community garden that is started by the community manager with all tenants in good spirits, that dies off once the community manager is not intervening anymore. Both providers tend to address this by delegating responsibility to tenant organisations or providing budgets for resident-led programming. These models aim to shift ownership to residents while still maintaining a degree of institutional support. Crucially, they encourage participation, not only because tenants can influence decisions, but because they are materially invested in the outcomes. Other functions served by tenant organisations are presented in figure 22.

Functions served by Tenant organisations
Contribute to shared funds to organise events and maintain, or even add to, shared spaces
Become a point of contact with the housing provider to discuss technical issues or maintenance of common amenities
Promote transparency
Ensure representation of the tenant base
Reduce reliance on continuous staff involvement

Figure 22: Functions served by tenant organisations (own work)

Information-sharing and co-learning processes are also important to sustain certain initiatives. One housing association supports this principle through energy coaching programmes, particularly during sustainability transitions such as the shift away from natural gas. Tenants receive tailored guidance on how to operate new systems and optimise energy use, ensuring they are not only informed but empowered to navigate technical change confidently. Another housing association pointed to past experiences

where innovative sustainability upgrades failed, because tenants could not accept the new systems - not because they were flawed, but possibly because tenants were not adequately informed or trained. This illustrates that engagement is not only about listening but also about investing in residents' ability to respond meaningfully to change.

Across all cases, it becomes clear that tenant engagement is not a uniform practice, but a spectrum of approaches shaped by context. Housing associations tend to engage reactively and opportunistically, constrained by budget yet driven by a deep social responsibility to represent their tenants. Commercial parties engage more systematically and frequently, motivated by operational performance and resident retention. What emerges across these perspectives is a layered view of tenant engagement, shaped by institutional models, resident demographics, and the resources each provider can commit.

4.4. Social Cohesion, Inclusivity, and Diversity in Housing Developments

Efforts to build social cohesion and foster inclusive communities take on multiple forms in housing developments, with housing providers adopting different methods for enabling mutual support and social recognition among diverse resident groups.

One key approach, particularly among housing associations, involves creating mixed living environments in selected developments, where tenants with a range of backgrounds, needs, and life experiences are housed together. Individuals with physical or mental health vulnerabilities are integrated alongside others under the shared understanding that mutual support is expected and facilitated. This approach stems from the need to reduce dependence on formal healthcare institutions. Other functions served by this approach are presented in figure 23.

The necessity of fostering local support systems is also highlighted in the WoOn survey. While 30% of tenants report living with a long-term illness or disability, only 1% of homes identified as needing adjustments for elderly or disabled residents currently support informal care arrangements. Mobility challenges are also widespread: 35.7% of respondents can climb stairs only with difficulty, and 23.2% experience difficulty walking even short distances.

Housing associations report that these mixed living developments do not generate more problems than conventional ones, suggesting that well-structured integration can enhance social resilience.

Functions served by Mixed Living approach
Encourage neighbourhood support
Intentional selection processes - through motivation letters or pre-screening - foster a commitment to community from the outset
Cultivate environments where asking for or offering help becomes more natural
Reduce social isolation
Reduce reliance on formal healthcare systems

Figure 23: Functions served by mixed living approach (own work)

However, there has been some debate over who should bear the additional costs required for the consistent facilitation required in these developments, especially since the intended benefits extend beyond the housing sector. On seeking co-financing partnerships with healthcare institutions to address this, one social provider said,

> *"…the question is, should social housing companies pay for it? Because it's a health care problem, you know, and that's what we think. We don't think we are the ones that should pay for something that reduces health care costs in the Netherlands. It should be from the health care insurance companies or something like that. So, we're trying to involve those companies too, to solve this problem."*

Unlike social providers, commercial providers do not necessarily pursue a social mix. Instead, they report taking on more targeted development strategies, planning projects to appeal to specific tenant groups to ease the incorporation of their specific needs. Hence, commercial providers generally do not have to deal with the kind of social mix housing associations have to. Social cohesion for commercial providers is a consideration made independent of concerns about inclusivity and diversity, grounded in a service-oriented mindset of improving tenant interaction, and consequently, satisfaction.

The racial and ethnical diversity within the tenant base of social providers reportedly compels them to take it upon themselves to address barriers between these groups, which in turn influences the nature of their strategies to improve social cohesion. Strategies for representing their diverse tenant groups are found in diverse boards of tenant association models. This representation encourages participation in meetings and activities and contributes to a broader sense of legitimacy and trust. Further, providers from both sectors acknowledge that younger residents, families, and older adults often engage best with targeted programming rather than universal initiatives. Not always having the resources to organise such targeted programming, social providers deploy community managers to bridge these divides, and attempt to establish common ground among tenants.

While inclusivity is not always an explicit objective for commercial providers, they often enable it through facilitation by community managers, and also indirectly by fostering environments where residents feel welcome, recognised, and safe to participate. Commercial providers with a community management focus also put in more structured efforts to incentivise participation in social initiatives. Though, these facilitative measures, presented in figure 24, reflect a broader consensus: while social cohesion is desirable, housing providers are not in the business of mandating social life and thus rely on nudging and spatial cues to build communal spirit.

Tenure and ownership structures also influence social cohesion. Reportedly, in mixed-ownership developments, homeowners express concerns about perceived commitment levels of renters, creating a prejudice in their minds and hindering interaction. Developers are also further prompted by housing associations to spatially separate ownership types or even house social units in separate blocks, due to the operational convenience and design standardisation this allows for – housing associations typically work with the same vendors across their assets, hence having their units in a separate block makes maintenance procedures easier. Though such strategies also benefit developers in terms of legal convenience, especially when resale or governance is involved, they can also reinforce segmentation and limit opportunities for interaction. Nevertheless, mixing the two groups -

if not on a building level, then on a development level - can support the greater good since homeowners were cited by social providers to be socially and financially more capable of increasing liveability in an area.

Type	Action
Commercial providers strategy	Dedicated on-site teams and embedded service culture
	Regular events creating low-barrier opportunities for interaction
	Tenants invited to initiate events, ensuring programming is culturally relevant and resident led
	Soft commitments such as asking but not requiring tenants to dedicate time annually to community work
	Gamified competitions at the floor or hallway level, incentivising involvement in communal activities through light-hearted rivalry and collective pride
	Community management staff reflecting diversity of the tenant base, (internationals and native Dutch team members) increasing feelings of comfort and accessibility
Common strategy	Integrating wider hallways to promote stopping & interacting
	Communal spaces, benches in shared areas to encourage casual, organic encounters
	Mixing homeowners/ private renters - if not on a building level, then on a development level
	Marketing projects around shared values - such as nature-oriented or culture-specific branding - that attract demographically diverse residents around a shared value base
Social providers strategy	Teaching language skills to bridge language barriers
	Organising food-oriented gatherings, mitigating verbal constraints

Figure 24: Strategies employed by housing providers - improve social cohesion (own work)

At the same time, most providers recognise the limits of intentional social mixing. Not all residents seek interaction across demographic or cultural lines, and enforced inclusion can undermine comfort or autonomy. Housing associations in particular have questioned whether social integration always enhances well-being. Residents often gravitate toward micro-communities shaped by language, lifestyle, or age - an outcome that need not signal failure, as long as hostility is absent and all have access to a sense of belonging.

Ultimately, the pursuit of inclusivity and diversity in housing developments operates along two distinct yet complementary tracks: on one hand, these principles serve as strategies to ensure representation and support for marginalised or minority groups, an imperative that should not be understated; on the other, as a way to foster mutual aid through diverse, co-existing populations. Importantly, interaction need not be universal for community and social cohesion to thrive; peaceful coexistence and equitable access to connection can be just as meaningful. In this light, social cohesion is less about uniform engagement and more about cultivating safety, recognition, and accessibility across a shared environment. Housing providers share an understanding that physical space, facilitation, and representational equity all influence the potential for improving social cohesion.

4.5. The Value of Community Management in Housing Developments

Inputs from housing associations suggest that vulnerable or time-poor residents often lack the capacity to sustain participation in ongoing programmes or self-managed community initiatives. Here the importance of intermediary roles of facilitators, connectors, and observers within the developments is highlighted. This allows for ongoing engagement, rather than limiting contact to project phases or formal consultation windows. These roles are often funded jointly by housing associations, municipalities, and sometimes healthcare providers, reflecting that tenant engagement in the social sector requires and inter-institutional cooperation. The continuity of such interventions is hence often dependent on external co-financing structures.

For housing associations, community management often takes the form of targeted intervention. Due to limited financial resources, community-building roles are typically deployed only in developments with acute social needs. Some housing associations, despite tighter budgets, also pursue continuity in community presence. One provider emphasised that this approach, while not always the most cost-effective, is vital for maintaining quality and responding flexibly to tenant needs. Social providers have also observed that initiatives started by community teams are frequently abandoned once support from their side becomes inconsistent or withdrawn. This reflects the limited capacity of residents to maintain such efforts independently.

Providers have adopted tiered staffing models as presented in figure 25, to better balance engagement responsibilities with financial constraints. They often distinguish between social activation and caretaking roles. Tiered models adopted in the social sector are shown in the figure below. Commercial providers may outsource property management - covering maintenance, safety, and compliance – to external agencies, while in-house community management teams focus solely on tenant engagement and relationship-building. The result is a more stable and continuous, day-to-day form of community management. Though some housing associations are able to maintain similar informal, day-to-day availability, this kind of support is difficult to fund sustainably in the social sector, hence needing to stretch limited resources across complex needs.

Actor	Role
Community builders (part-time)	Support social interaction, coordinate occasional activities
	Monitor tenant wellbeing
Beheerders (full-time, across multiple buildings)	Focus on cleanliness, safety
	Minor facility management
	Providing more regular presence but without a community-building mandate
Adviseurs Leefomgeving (full-time, across multiple buildings)	Organise social gatherings - usually limited to early phases or specific project types
Buurt teams (full-time, across multiple buildings)	Broader neighbourhood oversight, intervene in individual cases as needed

Figure 25: Tiered staffing model adopted by social housing providers (own work)

By contrast, commercial parties have integrated community management as part of their brand and operational identity, driven by greater financial autonomy and a focus on tenant satisfaction, retention, and asset performance. Even commercial providers that have not historically prioritised community management are beginning to steer in that direction, appointing external property managers with social expertise to bridge the gap. Unlike the reactive or needs-based deployment model seen in housing associations, community management in commercial settings can be seen as proactive, consistent, and scaled as a standard service offering across developments. Though, this difference is partly a function of varying tenant bases. Commercial developments that cater to younger, mobile, and often international residents, may place high value on ease of contact and informal social opportunities. In this context, community management becomes not just a support mechanism, but a valued aspect of the tenant experience and at times even a selling point. It is done from the point of view of catering to "latent" tenant needs. One commercial provider notes that tenants may not explicitly request a community manager, but they do seek the outcomes community managers help create,

"…what they [tenants] want is the effects from it. So they don't want a community manager on site, but they do want social cohesion, and they do want to feel safe and to feel seen, to know what the neighbour is doing, to have these moments of contact, to be able to walk towards someone who's actually there instead of writing an email or putting in a repair request via the app."

Housing associations, in contrast, typically serve longer-term tenants with fewer resources and greater vulnerability. The support these tenants might most benefit from - such as regular contact, signalling mechanisms, or guided programming - is precisely what social actors attempt to provide, but is most difficult to deliver consistently under constrained budgets. Community management strategies employed by social and commercial providers are presented in figure 26.

Type	Action
Commercial providers strategy	Organise events, at times 5-10 a month, and facilitate tenant interactions
	Maintain visibility to allow tenants to raise concerns directly and conveniently
	Deploy full-time, on-site community managers as permanent infrastructure
Common strategy	Maintain continuous contact with residents, formally and informally, and relay both concerns and opportunities back to central teams
	Liaising with external partners like police, municipalities, and local businesses
Social providers strategy	Foster informal connections among neighbours
	Coach residents to initiate and sustain social activities
	Signal cases of isolation or distress to external support services
	Rent out spaces within developments to local welfare organisations to engage specific groups and defuse emerging tensions
	Deployed at developments with high concentrations of vulnerable tenants, persistent safety concerns, or low tenant satisfaction

Figure 26: Strategies employed by housing providers - community management (own work)

The dualities of community management are also apparent in how it is financed. Since social and mid-segment rents are only regulated at the base rent level, commercial providers can incorporate additional charges for community management under service costs, falling outside this regulation. While this creates a pathway to sustaining full-time staff and consistent programming, it also raises concerns around affordability. These added costs can price out key target groups such as students, starters, and young professionals. As these groups are frequently ineligible or too far down waiting lists for social housing, this exclusion leaves them without accessible options. Here, a trade-off becomes evident: the value of well-executed community management efforts must be weighed against their contribution to growing unaffordability.

Social housing tenants, however, are subject to stricter public expectations around affordability. Even in the absence of explicit regulation on service costs, housing associations face heightened scrutiny due to their public mandate, reinforced by the *Nieuwe Woningwet* (Housing Act) of 2015. While the Act does not prohibit investment in social initiatives like community management, it redirected the role of housing associations toward their core mandate of providing affordable housing, in addition to initially banning communal events and introducing stricter financial oversight. Together with the heightened political and public attention that this regulatory context affords, housing associations may feel disincentivised from pursuing initiatives seen as beyond their primary function. Combined with the greater vulnerability of their tenant base, these factors make it difficult for housing associations to pass on additional costs, even when those costs would support social infrastructure. This results in a structural imbalance: there is greater complexity in allowing residents who need the most social support to receive it, while those who are better resourced benefit from consistent, well-funded community infrastructure.

Despite these structural differences, some practices converge. Both types of providers acknowledge the importance of trust-building and informal presence. In both cases, community managers are encouraged to act with autonomy, making intuitive decisions based on their knowledge of residents. However, commercial parties are better positioned to provide continuity. With full-time staff embedded in developments, they are able to build long-term relationships with residents and maintain institutional memory. Housing associations, many a times reliant on rotating or part-time staff, may lack the organisational structures to support the same continuity.

The growing reliance on community management also introduces new challenges. Salary caps and limited career pathways can make it difficult to retain community managers long-term. When trusted figures leave, it can disrupt community dynamics and erode the trust built over time. New staff often face a learning curve, as residents may hesitate to engage initially. These realities highlight the importance of continuity and trust in the effectiveness of community management efforts.

There is also growing recognition that community management cannot always be added as an overlay. In some cases, as noted by commercial parties, efforts to impose a new social structure on developments where organic community rhythms already exist can backfire. Strategies must hence build on what is already present and adapt to the cultural and demographic nuances of the resident population. Where strong networks exist, the task is to support and sustain them, not replace them with a predefined model.

Though these findings may express that community management is increasingly being implemented across developments in the rental sector, findings from the WoOn survey indicate that its actual deployment remains limited. Only 20% of tenants report paying service charges that cover caretaker or neighbourhood concierge services, and just 37% pay for access to communal spaces. These figures suggest that active community management is still the exception rather than the rule, potentially due to financial constraints, operational priorities, and the value in it not being widely recognised.

Ultimately, the findings highlight two distinct trajectories in the evolution of community management: one shaped by public responsibility and uplifting vulnerable populations, though with constrained resources, and another by market responsiveness and service-oriented branding.

4.6. Influence of Feasibility Constraints on Social Value Strategies

While social value has gained recognition as a normative goal in housing development, its translation into practice is inevitably tied to financial feasibility. Across providers, there is consensus that even the most well-intentioned social initiatives must contend with the realities of cost structures, revenue models, and institutional constraints. These factors shape not only which strategies can be deployed, but also where, for whom, and for how long they can be sustained.

For housing associations, affordability and availability remain core mandates. The prioritisation of low-cost, stable housing means that any initiative beyond basic provision must be carefully evaluated in terms of cost. Housing associations often find themselves forced to make difficult trade-offs between equity of provision and efficient allocation of scarce resources, as presented in figure 27. When elaborating on the dependence on co-financing structures with municipalities, welfare organisations and healthcare providers, one social provider highlighted that community management and provision of communal spaces is only viable when additional funding can be secured. This financial fragility often limits the scale of social value initiatives, even when they are deemed effective.

Social provider Strategies shaped by Financial constraints
Deployment of community builders and social staff prioritised for sites with high vulnerability, low tenant satisfaction, or ongoing safety concerns
Accessibility design/upgrades serving the broader population (e.g. making all buildings rollator-accessible instead of few buildings wheelchair-accessible)
Use of tiered models of community management staff
Reliance on co-financing for community management and provision of communal spaces

Figure 27: Influence of Financial constraints on Social provider Strategies (own work)

Commercial parties, by contrast, approach social value through a market-driven lens. They are focused on delivering financially viable projects but also integrate social features into their developments as part of a value proposition. While they may include generous design or environmental features, these are initially framed in terms of improving market

attractiveness, rather than fulfilling a social mission, which is a secondary goal. They note that while having a community-oriented approach is desirable, it often cannot be justified if not financially viable. For economically challenged areas that could use a boost through urban regeneration, one commercial actor could not justify making such investments for the greater good if the pre-determined financial value of the project did not seem promising. In contrast to this, another commercial provider reported developing an area with the intention for a potential uplift, where investment then triggered improvements to reputation and perception. In such cases, the area's image and future potential is assessed as part of the investment strategy, recognising the benefit of stepping in early when values are low, since creating the first development will get others to follow.

Some commercial providers find ways to retain social value strategies even under market pressure. One such provider retains all developed social units in-house, rather than offloading them to housing associations, a practice that allows for consistent management and integrated community programming across all tenants. This is made financially feasible by leveraging free-market units. Premium units are offered with elevated finishes, justifying higher rents and enabling cross-subsidisation. Economies of scale are pursued in developments with several hundred units, allowing equitable allocation of services and products across rental segments. In doing so, financial viability can be maintained while avoiding segmentation in management quality or community amenities.

Social value can further be hindered by divergent expectations in mixed ownership developments. In some developments with both homeowners and social tenants, housing associations reportedly face challenges when shared spaces fall under a VVE (Homeowners Association). Decisions on upgrades or maintenance often require majority approval, meaning tenant priorities can be overruled by homeowners with different expectations or budget preferences. These tensions complicate efforts to create a shared, equitable vision. These governance challenges are reflected across the housing sector. WoOn survey data shows that in developments with both owner-occupied and rental units, only 37% of such developments have an even distribution between ownership types. Furthermore, tenant involvement in VVE activities remains limited: while 21% of tenants participate indirectly through their landlord or housing association, 69% report no involvement at all. This structural imbalance reflects the difficulty tenants face in influencing management and collective decision-making within mixed developments.

Social value exists within a landscape of competing priorities and limited resources. While housing providers increasingly recognise its importance, structural and financial constraints limit how comprehensively it can be delivered. This tension is most acute when social value strategies are expected to fill gaps left by the retreat of the welfare state (Gruis & Nieboer, 2006), extending beyond housing to provide community, care, and infrastructure. In such cases, feasibility becomes not just technical, but ethical - shaped by whether providers view housing as a financial asset or a social right.

The findings suggest that social value strategies are most feasible when they are co-financed, flexibly implemented, and aligned with institutional missions. They are most fragile when dependent on one party, vulnerable to policy shifts, or misaligned with target group capacities. Navigating this landscape requires a capacity to work within limits while still striving to meet the evolving needs of residents.

4.7. From Framework to Practice: Varying Patterns of Embeddedness

To close this chapter, this section reflects on how the components of the End-user Well-being Framework were addressed by housing providers in practice. It examines which dimensions were most readily operationalised and where gaps in implementation or clarity remained.

Categories 1, 2, and 3 of the End-user Well-being Framework - namely, outdoor characteristics, the quality of the living environment, and indoor quality - emerged as the most embedded within standard organisational practices. Providers engaged with these themes confidently, often citing structured mechanisms and internal policies in place to ensure proximity to essential services, energy efficiency, and physical safety. These areas are tangible, measurable, and closely aligned with regulatory frameworks and existing performance benchmarks, making them easier to prioritise within development and management processes.

In contrast, Categories 4 and 5 - focusing on community-driven development and identity or belonging - were acknowledged as important but surfaced with far less specificity Providers frequently described these areas in ways that seemed "aspirational" or "works in progress", with few able to articulate structured methods or impact measures. While these themes often appear in vision statements or long-term goals, they lack the same kind of procedural integration seen in more technical domains. This gap highlights the broader challenge of embedding social and symbolic dimensions of well-being into housing operations and reinforces the need for strategies that can guide providers toward more holistic, accountable practices.

This uneven engagement with the framework reveals broader institutional tendencies. While technical and environmental objectives are well-integrated, relational goals such as fostering identity or community remain vague or aspirational. Notably, social providers often acknowledged the importance of these categories, yet lacked structured processes to realise them. Even when strategies or interventions were cited, the intent was typically to support and uplift vulnerable tenant groups and to pre-empt social tensions, ultimately aiming to enable more hands-off community management over time. This approach, while practical, reflects both financial constraints and forward-looking priorities tied to future development and acquisitions, and remains consistent with their core mandate to maximise the availability of affordable housing. Commercial actors, while more experimental and thorough than social providers in addressing these aspects, also struggled to articulate how community or belonging are measured or supported over time. As one commercial provider noted,

> *"You can't measure that in - this whole thing costs you 15*
> *euro a month – but we do think we need to do it."*

This lack of formal accountability mechanisms may help explain why Categories 4 and 5 are consistently underdeveloped across the sector. Despite these gaps, the framework proved useful in highlighting these disparities and surfacing opportunities for strategic improvement.

Chapter 5

Discussion

This chapter interprets the findings through a critical lens, exploring the systemic, strategic, and cultural tensions that shape how housing providers pursue end-user well-being. The aim is to move beyond isolated findings to identify patterns and opportunities for more socially responsive, context-sensitive strategies.

It begins by unpacking four cross-cutting tensions that hinder the implementation of social value strategies: the mismatch between intent and feasibility, the gap between design quality and lived experience, the limits of participatory ideals, and the friction between standardisation and local needs. These tensions are then contextualised within a regulatory environment that, while designed to protect tenants, often produces operational constraints and unintended consequences for housing providers. Finally, the chapter turns toward Asset-Based Community Development (ABCD) as a potential alternative to dominant needs-based approaches. It evaluates ABCD's promise and limitations in the Dutch context and introduces a hybrid model that integrates institutional reliability with resident agency. Together, these sections build a clearer picture of what makes socially responsive housing difficult to deliver, and what might make it more possible.

5.1. Cross-cutting tensions in Housing Provider Practice

In the findings, well-being surfaced not simply through physical or technical adequacy, or a static output of design or policy, but emerged as something enacted through ongoing relationships, cultural fit, responsiveness, and symbolic infrastructure. It was contingent on whether tenants felt safe, recognised, supported, and able to live with dignity.

The findings also reveal a well-intentioned but uneven engagement with the full spectrum of end-user well-being. While foundational physical and environmental needs are well-integrated into housing strategy, the more complex, relational, and symbolic dimensions remain underdeveloped, highlighting a critical area for future strategic innovation and support.

Despite the commitment to improving tenant well-being, housing providers operate within a landscape shaped by practical, systemic, and cultural tensions that complicate the delivery of socially responsive housing. These tensions emerge not only from external pressures - such as regulation, funding constraints, and shifting policy priorities - but also from internal dilemmas in balancing design ambition, operational feasibility, and community engagement. Understanding these cross-cutting tensions is key to interpreting why well-being outcomes are unevenly realised across developments, and why some goals remain aspirational rather than embedded. Some of these cross-cutting tensions are elaborated in the following sections.

Intent vs Feasibility

While both social and commercial providers express a commitment to improving tenant well-being, the conditions shaping their ability to act differ significantly and reveal a core tension in the pursuit of social value. Among social providers, intent is strong but capacity is stretched. Financial and staffing limitations compel providers to make difficult trade-offs: between new construction and improved quality, between broad accessibility and tailored support, and between sustaining community presence and maintaining affordability. As a result, relational strategies such as community management often remain constrained in scale and consistency, despite widespread recognition of their value.

In contrast, commercial providers operate with greater financial flexibility but less structural emphasis on long-term community-building. Here, feasibility is not the challenge, intent is. Community management and tenant engagement may be seen as service features to enhance retention or brand identity, rather than as ethical imperatives. Tenant retention holds tangible operational and financial benefits: it reduces turnover costs, limits vacancy periods, and helps stabilise rental income streams. These incentives help drive the integration of their service-oriented strategies, such as digital feedback platforms, lifestyle programming, and on-site staff - features designed to keep tenants satisfied and loyal.

For social providers, however, the logic of tenant retention operates differently. In line with the broader purpose of social housing, it is seen as a success when tenants improve their circumstances and move into the private sector, thereby freeing up scarce social units for others in need. This orientation toward mobility over retention shifts the emphasis of their strategies: rather than designing experiences to retain tenants, social providers focus on

supporting and uplifting their more vulnerable populations. Practices are often geared toward enabling independence, increasing social capacity, and fostering upward mobility. This underlying difference in retention goals reinforces their more socially-driven, development-oriented approaches.

This highlights a divergence not only in means, but in mindset. Social providers seek to fulfil a social mandate within strict limits, while commercial actors deliver experience-driven models that are not bound by the same social obligations. This tension underlines a broader systemic imbalance - providers with the strongest public obligations often lack the resources to fully enact them, while those with the capacity to innovate socially may not perceive it as their responsibility or see the value in it. The result is a landscape where well-being outcomes are fragmented, contingent not just on budget or policy, but on drivers behind provider practices. Understanding and addressing this asymmetry is key to any effort to scale meaningful, socially sustainable housing strategies.

Design vs Management

A clear tension emerging from the findings is that architectural quality alone does not ensure well-being. While design remains a foundational element of housing delivery, it is the relational infrastructure - the presence of staff, the consistency of communication, and the responsiveness of management - that often determines whether tenants feel supported, safe, and recognised. In both sectors, the sustainability of liveability is closely tied to who is present on-site, not just what has been built.

This observation is reinforced by the AEDES benchmark, which found that "positive, human contact with the housing corporation matters more to tenants than how perfect the technical delivery was" (Aedes, 2024b). This insight reflects a growing recognition that well-being is experienced not just through the form and function of housing, but also through the quality of everyday relationships tenants have with their housing provider.

When social presence is absent and management is outsourced or inconsistently embedded, the result is a service gap not rooted in cost but in organisational orientation, an issue reportedly prevalent in many commercial provider practices. Commercial actors who retain in-house management teams report stronger outcomes in tenant satisfaction, while outsourced models often suffer from blurred responsibilities and slower response times. In the social sector, resource constraints limit staffing consistency, making continuity in support harder to maintain, even when intent is high.

This divergence highlights a broader point: the social contract between provider and tenant is not delivered solely through architectural adequacy or procedural efficiency. It is enacted daily through visibility, empathy, and accountability. Without structures that sustain relational presence, even the best-designed environments risk falling short of their well-being potential.

Inclusion vs Agency

Providers often pursue social mix or participatory programming as routes to inclusivity. Yet, these strategies sometimes rest on an assumption that all tenants want, or are able, to participate. Findings from social providers reveal that simply placing different tenant

groups side-by-side does not necessarily lead to meaningful interaction, mutual support or social cohesion – a concern echoed in the literature (Jennissen et al., 2023; Van Kempen & Bolt, 2009). While research highlights the potential of social mixing - such as uplifting vulnerable residents through exposure to broader social networks (Arthurson, 2010) - this ideal remains difficult to realise.

Resident-led initiatives have also been said to be more likely to succeed when led by socially or economically secure residents. However, these individuals are not evenly distributed across developments, particularly in older estates shaped by historic allocation patterns (Spoormans, 2023). Even in mixed-tenure projects, physical or managerial separation often persists. Findings indicate that homeowners, due to their long-term stake and stronger influence within VvE (homeowner association) structures, tend to lead community and maintenance initiatives. Tenants, by contrast, often lacking the same decision-making power, may feel less rooted, resulting in a diminished sense of agency or responsibility over their environment. In a vicious cycle, these inherent attitudes and prejudices deepen the divide between the two groups.

These dynamics reveal that inclusivity requires more than social mixing, since power, voice, and opportunity are unequally distributed across tenure types. Homeowners are structurally and psychologically positioned to shape shared spaces, while tenants - especially those in vulnerable circumstances - often lack the tools or confidence to do so. Without measures to rebalance these dynamics, inclusion can remain a surface-level goal.

This subdued sense of agency among tenants is reinforced by the perception that community-building is the responsibility of the provider—a mindset rooted in longstanding welfare-state norms. As one provider observed,

 "…we really need people to think about what should go better. And I think what's hard in these projects is a lot of people think other people should do better, but not themselves."

Repressed tenant capacity and willingness risks undermining well-intentioned initiatives, especially when they depend on voluntary engagement. Without sustained facilitation, such efforts often falter. For community-driven strategies to be genuinely inclusive, tenants must be actively supported - both relationally and structurally - to grow into empowered agents, as capable of shaping their environments as their homeowner neighbours.

Standardised Efforts vs Contextual Needs

Systemic misalignments between regulations or norms and local realities are recurringly raised in the findings. Across both sectors, providers operate within regulatory frameworks and design conventions that favour measurable outputs and procedural efficiency over social adaptability.

The Housing Valuation system (WWS), for example, enforces a technical, standardised logic that can underrepresent social or relational dimensions of housing. Through it, providers optimise for what is measurable, even if tenants value other aspects more. The system rewards location, spatial configurations, and material features. Substantial weight is assigned to environmental performance, through the inclusion of energy labels. This emphasis has effectively brought environmental concerns to the forefront, incentivising providers to prioritise energy efficiency and sustainable technologies. The system offers minimal coverage and weightage for social aspects - in the form of a point each for a

communal space. This is because the WWS is focused on base rent justification and social or communal features are more often seen as quality-of-life enhancers than rent drivers. This also highlights why the 'E' in ESG often takes precedence over the 'S'.

The WWS is a large determinant in housing developments and in turn influences other norms. The PMCs (Product Markt Combinaties) found in De Woonstandaard, created together and followed by a number of developers and Aedes itself, consists of standard layouts, closely linked with the WWS point system, intended to streamline the process of conceptualising and realising affordable housing (NCB, n.d.-a, n.d.-b, 2018). The use of these standard layouts risks neglecting the housing needs of statistically underrepresented groups. These standards also hinder flexibility and innovation.

Findings indicated that standardised approaches tend to favour the statistically dominant user profile, such as small households, mobile tenants, and those with fewer accessibility needs. As a result, larger low-income families, ageing residents, or people with complex support needs are not given the consideration and attention they need. The result is a system optimised for efficiency but not for equity.

A commercial provider with an international orientation challenged these norms and suggested reconsidering them to guide housing providers to design inside-out, through apartment layouts based on satisfaction, quality, space efficiency and what people value. This perspective offers a compelling critique of the regulatory status quo, challenging Dutch providers to move beyond compliance-based development and toward more needs-responsive housing.

Further, given the influential role the WWS plays in shaping residential development - functioning almost like a set of building blocks that cumulatively determine a dwelling's value - any meaningful shift toward enhancing end-user well-being and social value must begin at this foundation, by incorporating blocks that reflect the social and communal dimensions of housing. This way it can systemically drive forward the creation of social value as it has for embedding environmental priorities into housing development.

5.2. Regulatory Environment in which Housing Providers Operate

The Dutch housing system is underpinned by a robust set of tenant protections, particularly around affordability, transparency and access. Several national policy measures are in place to regulate rent and service costs, offering tenants in the social and mid-rental segments considerable security. The Good Landlordship Act strengthens transparency by requiring clear communication about rent prices and tenant rights (Capital Value, 2024), while the Affordable Rent Act was introduced to prevent middle-income households from being priced out of the rental market (Housing Europe, 2022b). These measures are central in preventing the prevalent power imbalance between tenants and landlords (Ceren Büken et al., 2022), and in ensuring tenants do not get exploited by landlords. The 2015 *Nieuwe Woningwet* (Housing Act) re-centred housing associations on their public mission in an attempt to reinforce principles of affordability and availability. Rent and service cost disputes are further safeguarded by the *Huurcommissie,* which offers legal recourse against excessive or unjustified charges to tenants in regulated rentals.

However, these regulations can also have unintended impacts on housing provider practices, negatively affecting financial feasibility, and discouraging the pursuit of social and liveability outcomes. An overview of some such regulations is provided in figure 28.

This section investigates selected policies that have had negative influences on housing provider operations. While this discussion focuses on key national regulations with prominent implications for provider practice, it does not capture the full breadth of the Dutch regulatory environment. Other policies, local frameworks, and historical conditions may also influence how providers operate, but are beyond the scope of this analysis.

Decision on Service Costs

The Decision on Service Costs under the Civil Code aims to limit the overextension of service costs by housing providers by specifying what may be legitimately included in tenant bills, ensuring that charges - such as those for community management - are not passed on disproportionately to tenants (Huurcommissie, 2024). However, it presents challenges. The current salary cap for community managers hampers retention and continuity, limiting the ability to form lasting relationships between tenants and staff. Additionally, vague phrasing under what responsibilities are to be performed by caretakers, such as "other services that promote good living conditions" (Besluit Servicekosten, 2014), risks narrowing housing provider responsibilities. Under financial pressure, providers may limit services to those explicitly named, which can be insufficient in disadvantaged neighbourhoods where more proactive, relational support is needed.

This is particularly concerning given that housing associations frequently house vulnerable groups with complex needs, as observed in the findings. While this aligns with their public duty, it places additional social and operational demands on them. In such cases, adhering strictly to the legal minimum can create a service gap that directly impacts tenant well-being. The tension between what is legally required and what is socially necessary undermines the regulation's original intent to protect and empower tenants, and creates an unstable foundation for supporting resident well-being.

The *Nieuwe Woningwet* (Housing Act)

The 2015 Nieuwe Woningwet was introduced as part of a broader regulatory shift to re-focus housing associations on their core mission: providing adequate, affordable housing for low-income households. By reinforcing availability and affordability, the Act aimed to re-centre housing associations as public actors serving tenant interests. However, it introduced complexities that continue to shape provider strategies. The law imposed restrictions that many providers felt limited their social role. Community events were disallowed, investments in liveability capped, and liveability activities were tied to rigid performance agreements. The definition of social real estate was narrow, collaboration requirements were highly procedural, and there was no space for experimentation. These constraints, combined with public scrutiny of housing associations at the time, fostered a climate in which broader social objectives - like improvements to tenant well-being or community development - felt nonessential or discouraged.

Following feedback from the sector and proposals from Aedes, the Act was amended in 2022 to improve feasibility. Key changes included lifting the cap on liveability investments, broadening the definition of social infrastructure, enabling more flexible consultation processes for municipal visions (now mandatory), and introducing room for experimental policy innovations (Minister van Volkshuisvesting, 2022; Ministry of the Interior and Kingdom Relations, 2021). While these adjustments reflect responsiveness to institutional input, the findings suggest that the initial restrictiveness of the 2015 law left lasting effects, influencing how seriously social value outcomes are prioritised by social providers.

Landlord Levy

Beyond long-term legislative frameworks, housing providers must also remain agile in responding to fluctuating policies that impact their financial planning and operational capacity. A notable example is the landlord levy introduced in 2013, which required housing associations to pay a tax on their rental income. This prompted many to restructure their financial models, often at the expense of investment in liveability and innovation. Though the levy was gradually relaxed through lower rates and exemptions for property transformations and new construction (NautaDutilh, 2018), it was not until its full abolition in 2022 that housing associations regained meaningful fiscal room to manoeuvre and invest more in better quality of living and wellbeing (Housing Europe, 2022a). In the years following, performance agreements that incorporated additional sustainability goals in light of the levy's removal were found to be among the most effective in addressing energy poverty and environmental objectives (Oswald, 2024). This demonstrates how policy reversals, while beneficial, often come only after years of operational strain.

Affordable Rent Act

Another example of policy with unintended effects is the Affordable Rent Act, which extends rent regulation to the mid-rental segment - units priced above the social housing threshold (€900) but below €1,185 per month (Housing Europe, 2022b). Under this regulation, mid-rent units are now evaluated through the WWS scoring system, with rent caps tied to fixed criteria (Capital Value, 2025a). From a commercial provider's perspective, this introduces significant limitations.

Key determinants such as WOZ values (property valuations based on location and market dynamics) can account for up to one-third of a unit's score. As a result, developments in lower-value areas, such as suburban or peri-urban regions, become less financially viable despite ongoing demand (WoOn 2021: 18.7% of tenants prefer small towns, 18.1% large villages, 7.7% smaller villages). To compensate for low WOZ scores, providers must maximise points in other areas, particularly energy performance. While this shift has potential environmental benefits, it also redirects funding away from social features like community management or on-site support, which hold no weight in the WWS system. This framework inadvertently shapes priorities, encouraging compliance-focused housing products rather than truly adaptive, tenant-centred ones. With little incentive to exceed what is rewarded, providers have a diminished drive to innovate or fully address end-user needs.

Evidence also suggests the regulation is impacting supply. Some investors are opting to sell existing mid-rent assets rather than develop new ones under the new rules (NL Times, 2025a), viewing capped returns as incompatible with their investment models. For social housing providers, the regulation does not improve feasibility unless mid-rental projects qualify as DAEB/SGEI activities - an exemption not yet fully in place (Veltkamp-van Paassen, 2025). Without access to more favourable financing, social providers remain constrained in developing mid-rent stock. As it stands, the regulation risks undermining rather than enhancing mid-rental housing provision.

Though the Act aims to benefit tenants, the structure of the WWS system creates loopholes. Landlords can exploit point scoring - such as in one case by adding a sink to a bedroom to push a unit above 186 points, moving it into the unregulated market and doubling the rent overnight (Taha, 2025). Such tactics erode tenant protections, particularly in undersupplied markets where renters lack alternatives. Without long-term structural reform, such as stronger enforcement and broader investment in public housing, the Affordable Rent Act risks offering only temporary relief without addressing the crisis's root causes.

Spring Memorandum 2025

Adding to the regulatory challenges housing providers already face, the Spring Memorandum 2025 has sparked widespread concern. Proposals to lower rent regulation thresholds and increase WOZ weighting would reduce available social stock (Woonbond, 2025). A proposed rent freeze - while intended as a cost-of-living measure - has been flagged by providers across sectors as potentially catastrophic for financial viability. It threatens to stall new construction and disincentivise vital investments in existing stock, further straining housing supply and long-term affordability, while government compensations for the rent freeze are seen as insufficient (Capital Value, 2025b; Dutch News, 2025; NL Times, 2025b; Vinogradova, 2025; Woonbond, 2025).

Critically, the freeze would apply to regulated social housing provided by housing associations but not to private landlords and investors, deepening disparities between social and commercial providers. Housing associations would shoulder a disproportionate financial burden while continuing to meet their social mandates, whereas private investors could adjust rents to recover costs. Unequal treatment is compounded by other proposals, such as exemptions from rent caps for small private landlords, who own about 9% of Dutch housing stock (Burgers, 2023; Hochstenbach, 2022), risking weaker tenant protections.

Together, these proposals risk undermining social providers' capacity to invest in maintenance, new construction, and social value initiatives - precisely where public expectations remain high. Without corresponding flexibility or support, housing associations may be forced to scale back ambitions amid rising demand for affordable housing.

Even when not yet enacted, such signals from national government can erode housing providers' willingness to invest in less tangible, harder-to-measure outcomes - such as social value - particularly when these require discretionary resources they can barely afford and there is little incentive offered by regulatory and financial structures to pursue them.

Regulation	Intended Outcome	Negative Outcome
Decision on Service Costs	Ensure transparency and fairness in tenant billing; protect tenants from unjustified service charges	Salary caps and vague phrasing limit proactive support; risk of service gaps, especially in disadvantaged areas
Nieuwe Woningwet (2015)	Reinforce housing associations' focus on affordability and availability for low-income households	Restrictions discouraged liveability investments and innovation; overregulation stifled tenant engagement and flexibility
Landlord Levy (2013 - 2022)	Raise public revenue from large landlords to support social housing	Diverted funds from housing quality and innovation; only relaxed after years of financial strain on providers
Affordable Rent Act	Protect mid-income tenants from being priced out; extend rent regulation to mid-rental segment	WOZ dependence and point inflation distort priorities; risks disincentivising development and investment
Spring Memorandum 2025	Address affordability crisis via rent freezes and expanded regulation	Threatens financial viability of new builds and stock improvement; weakens investor confidence across sectors

Figure 28: Overview of Regulations discussed, their intended and negative outcomes (own work)

At its core, the marginalisation of social value reflects a deeper issue: a lack of consensus on how to define, measure, and justify its worth. Environmental outcomes are easier to quantify and monetise, making them more actionable in policy and investment decisions. In contrast, the long-term financial and social returns of improved tenant well-being have been recognised but remain difficult to measure (Bray et al., 2017; Rolfe et al., 2020). This gap, combined with fluctuating policy signals and constrained resources, creates an environment where social value becomes expendable. While some argue that housing providers should not bear responsibility for such concerns, the ongoing retreat of the welfare state and decentralisation of responsibility suggest otherwise.

In recent decades, the withdrawal and decentralisation of welfare support have shifted more responsibility to the local level and, implicitly, onto housing providers. Since the late 1990s, Dutch welfare policy has transitioned from a social-democratic model towards what has been described as "modern corporatism" - a governance model where responsibilities are distributed among central, local, and private actors with reduced state steering and funding (Hoekstra, 2013). At the same time, the decentralisation of welfare services - formalised through reforms such as the Social Support Act (WMO) 2015 - transferred key responsibilities for youth care, long-term care, and income support from the national government to municipalities (Rijksoverheid, 2015). While meant to improve local flexibility, this shift led to new problems - including service gaps, fragmented delivery, and fewer resources for specialised care. With tight budgets, municipalities may cut costs, leaving housing providers to step in where support is lacking (CPB & Vermeulen, 2015).

Providers now find themselves increasingly responsible for fostering day-to-day well-being and supporting the upliftment of vulnerable populations - functions that traditionally lay well outside the scope of housing sector practices. Though not mandated by regulation, housing providers are uniquely positioned through their close, ongoing relationships with

residents, to contribute meaningfully to these goals. Yet this expanded responsibility emerges at a time when the regulatory environment is becoming increasingly unsupportive and operational feasibility is under strain. In this context, long-term well-being outcomes must increasingly be achieved by enabling and uplifting residents, to reduce future dependence both on the state and on already-constrained housing providers.

5.3. Asset-based Community Development: An Alternative Approach

The Dutch housing system has historically operated within a needs-based community development (NBCD) paradigm. This model, embedded in the post-war welfare state tradition, prioritises problem-solving and support for vulnerable groups, with interventions typically initiated top-down. According to the findings, institutional actors such as municipalities, housing associations, and care organisations assume primary responsibility for identifying and addressing neighbourhood deficits. Housing associations, in particular, have functioned not just as landlords, but as semi-public actors tasked with delivering both housing and social stability.

While citizen participation and tenant engagement models are embedded in Dutch housing practices, top-down, needs-based approaches remain dominant. Research shows that participatory frameworks, though widely adopted, often remain symbolic or procedural, favouring higher socio-economic groups and failing to foster genuine community engagement (Verloo, 2017; Teernstra & Pinkster, 2016). As a result, well-intentioned programmes frequently revert to expert-driven approaches with limited tenant input and diluted local ownership. Without deliberate investment in bottom-up capacity-building, these efforts struggle to evolve into meaningful or sustained forms of self-governance (Breukers et al., 2017).

This gap is not only a democratic concern but also a growing public health issue. The Council for Public Health and Society highlights that the widening health gap in Dutch society is largely due to a lack of social networks and social capital (RVS, 2024; Sociaal Werk Nederland, 2025). These factors cannot be engineered solely through top-down service delivery. In response, prevention policies must explicitly address social inequalities and invest in building a strong "social base" (Kolner, 2024).

According to the WoOn survey, while 54% of tenants feel responsible for neighbourhood quality, 24% remain neutral and 22% do not, highlighting cultural ambivalence toward communal obligations, yet also showing tenant willingness to contribute. These dynamics form the backdrop against which more participatory, asset-based models are being considered, albeit still at the margins of mainstream practice.

Asset-Based Community Development (ABCD) offers a counterpoint to traditional needs-based approaches. While NBCD focuses on deficits - vulnerable groups, social problems, gaps in services - ABCD mobilises the strengths, capabilities, and relationships already present within a community for shared benefit (Nel, 2020). Through its approach, visualised in figure 29, ABCD seeks to uncover local capacities and empower residents as active agents in shaping their environments (Harrison et al., 2019).
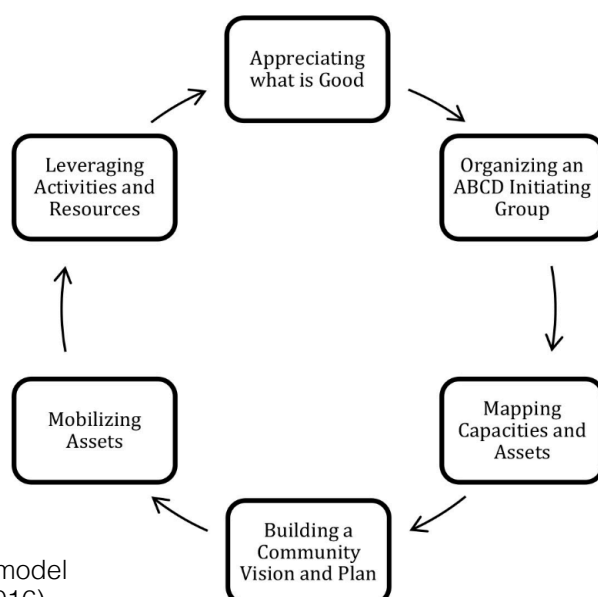
Figure 29: Asset-based
Community Development model
(Misener & Schulenkorf, 2016)

The needs-based approach widely deployed with the support of strong institutional actors in the Dutch context ensures access to services to residents but often treats them as passive recipients of support. When professionals dominate initiatives, power imbalances take over and residents' roles are reduced to feedback or symbolic participation, undermining long-term sustainability (De Weger et al., 2020; Verloo, 2017). Problem-focused models can make communities feel powerless by fostering dependency. They often push local leaders to highlight problems to gain support, which can discourage people from taking their own initiative (Eade, 2011). An asset-based approach, by contrast, operates on the premise that communities already possess assets to foster social and economic development - assets often overlooked or undervalued in formal planning. These include not just individual skills and knowledge, but also relationships, local associations, shared spaces, and collective memories (Harrison et al., 2019). The needs-based neighbourhood map and community assets map in figure 30 represent problem-focused versus strengths-based models.
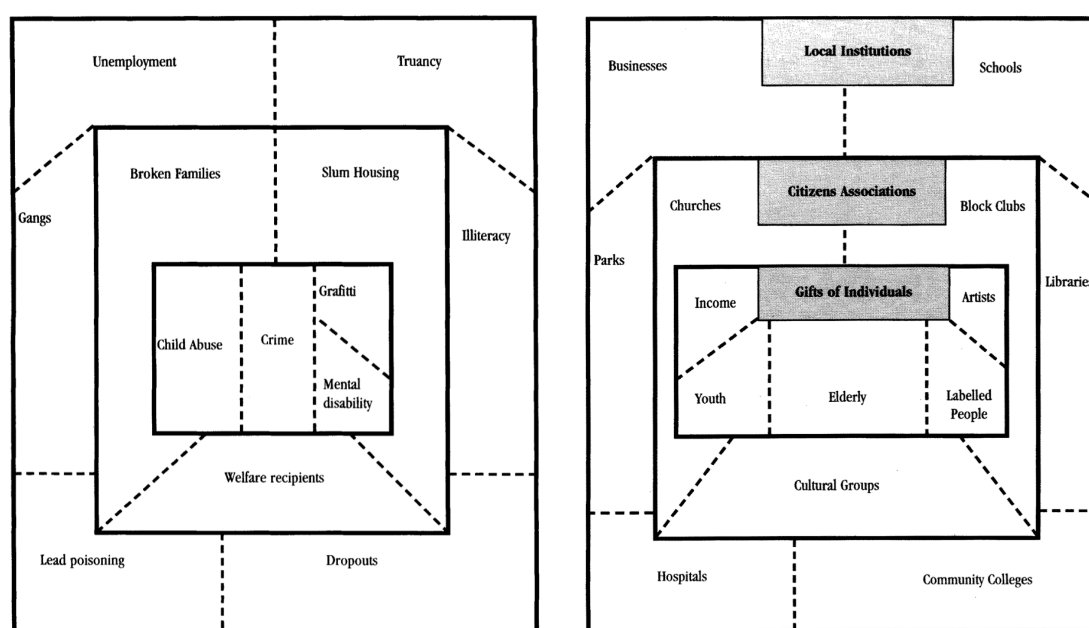
Figure 30: Needs-based versus Community asset-based mapping (Kretzmann & McKnight, 1996)

Asset-Based Community Development holds particular promise for addressing the need for supportive local communities in housing environments, especially where residents face varied physical, mental, and social care needs. Evidence suggests that strengthening social networks and enabling participation in meaningful, everyday activities - such as informal care, social clubs, or shared responsibilities - can significantly improve health and well-being outcomes, particularly for individuals with long-term health issues (Reeves et al., 2014; Vassilev et al., 2013). ABCD aligns with this by focusing on building local capacity and fostering connection, but its success can be limited by overestimating resident capacity or interest. Sustained impact requires a structured, well-supported approach and presence of front-line workers whom the residents can see as collaborators, particularly in disadvantaged areas (Harrison et al., 2019; Verhoeven & Tonkens, 2018). While some residents may struggle to participate and stay involved, early outcomes from ABCD-inspired interventions show promising increases in self-efficacy and well-being when support is in place (van de Venter & Redwood, 2016). These findings highlight the importance of investing in infrastructure and facilitation, not just to launch initiatives, but to foster willingness to ensure all residents have the opportunity and capacity to take part in mutually supportive community life.

Asset-based Community Development in the Dutch context

As providers noted in the findings, not all residents have the time, resources, or inclination to participate in community-building efforts. ABCD, while theoretically empowering, can become exclusionary in practice if it relies too heavily on voluntary engagement. Without robust enabling infrastructure, the risk is that only the most confident or socially skilled residents shape community agendas. This is where identifying and supporting different types of community actors becomes crucial. As Kretzmann & McKnight (1996) suggest, successful community development relies not only on formal *leaders*, but also on *connectors* - those with deep social networks - and *gift givers* - individuals with specific skills or knowledge, even if they do not hold influence or visibility. Each of these roles contributes differently: leaders build trust and legitimacy, connectors expand reach and cohesion, and gift givers bring tangible contributions that can empower others. Failing to recognise and cultivate these distinctions risks over-relying on a narrow slice of the community and missing the diversity of assets present.

Connector

Leader

Gift-giver

Figure 31: Representations of Leader, Connector, Gift-giver roles of ABCD (image generated in Sora)

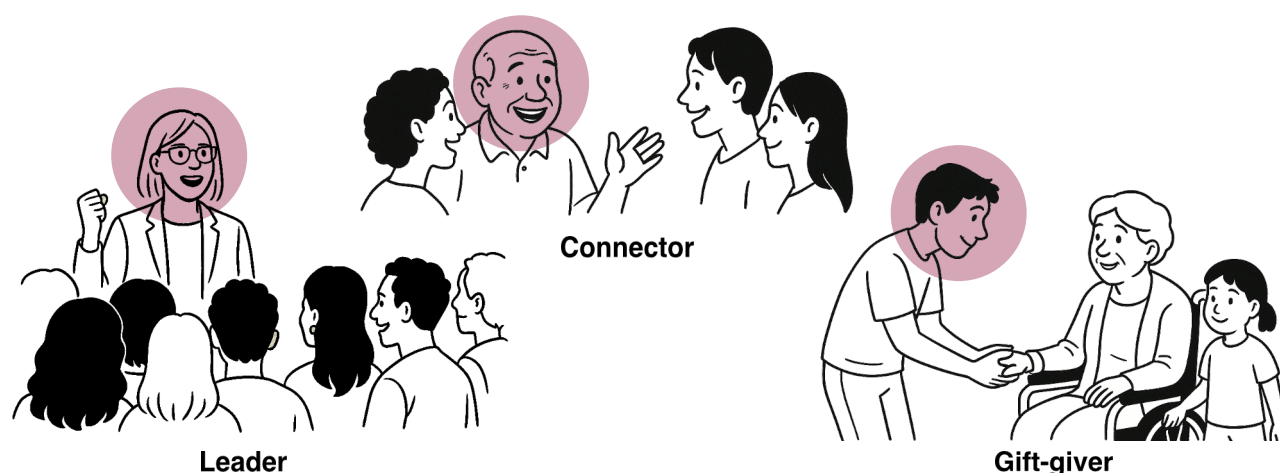In Dutch housing contexts, where providers are often expected to deliver measurable outcomes within constrained budgets and under strict regulatory scrutiny, the ambiguous and emergent character of ABCD can be a poor fit. Dutch cultural tendencies further complicate deep ABCD engagement. The Netherlands is characterised by a strong emphasis on individualism and self-reliance, where individuals are expected to take care of themselves and their immediate families (Eganović, 2024). This cultural orientation often leads to a preference for privacy and a reliance on formal institutions, rather than seeking assistance from the broader community (Hurenkamp et al., 2011). The findings from housing providers also consistently showed that community initiatives struggle to persist when external intervention is withdrawn. This inclination to depend on structured, institutional solutions over informal, community-driven initiatives may hinder the development of the reciprocal relationships essential for ABCD's success.

Still, the findings reflect early applications of ABCD principles. The provision of collective spaces - such as community gardens, amenity spaces, *buurtkamers*, etc - and tenant-led programming were mentioned in interviews with providers. There were also mentions of tenant organisations that have their own funds for maintenance, physical improvements and throwing together events for residents. Energy cooperatives are another example of the ABCD-like principles being implemented in Dutch neighbourhoods. Typically launched by residents seeking control over local energy production and sustainability, these cooperatives rely on, and even further boost, community assets, such as skills, trust, and networks, to self-organise, govern and manage shared infrastructure (Ayers et al., 2014). They exemplify how bottom-up governance models can support broader housing and sustainability agendas while empowering communities. The Dutch national government is also displaying inclinations towards giving tenants more agency by mandating more influence for tenant organisations in management and operations of housing associations through the Nieuwe Woningwet (Capital Value, 2015).

Considering these dualities between the current operationalisation of need-based approaches with the inclusion of some asset-based principles, and the possible issues with acceptance of ABCD if it were to be a wholesale replacement to NBCD, a hybrid model may offer the most promise. The findings showing housing providers experimenting with co-facilitated models, where staff offer guidance but step back from direct control, are already pointing toward this middle path. The goal should hence not be to abandon NBCD but to extend it: to shift from seeing residents as passive subjects of need to recognising them as co-producers of resilient and responsive housing environments. The real challenge here lies in balancing institutional reliability with resident agency.

Since a primary issue noted with need-based approaches is how they are better off in the short-term but show less promise in the long-term (Nel, 2018), a possible approach to a hybrid model could be a needs-based entry point - ensuring foundational safety, stability, and access to services - while enabling asset-based follow-up through coaching, timely facilitation, flexible funding, and communal spaces for resident initiative. The first step in such a process would be to attempt to change existing mindsets and attitudes among residents, promote asset-based strategies by displaying the merits of such approaches in other developments, and help the residents understand what skills they possess as individuals and how they can be deployed to serve the community. Such an approach does not reject institutional support but repositions it as an enabler of resident agency.

This hybrid model has be visualised as a two-tiered structure in figure 32. The foundational layer represents the needs-based entry point - ensuring safety, stability, and access to essential services - while the second layer builds on this by mobilising community assets. Central to this second layer are three key roles in community development, adapted from Kretzmann and McKnight (1996): leaders, who bring trust and strategic direction; connectors, who weave social ties and expand reach; and gift givers, who contribute specific skills or knowledge. Rather than following a strict hierarchy, these roles function interdependently, forming a resilient support structure for community-led development. Crucially, the connection between the two layers is supported by targeted interventions – such as coaching, seed funding, accessible communal spaces, and co-facilitators (housing staff) - which act as enabling mechanisms. These supports help bridge institutional reliability with resident agency, ensuring that asset-based strategies are not only initiated but sustained.
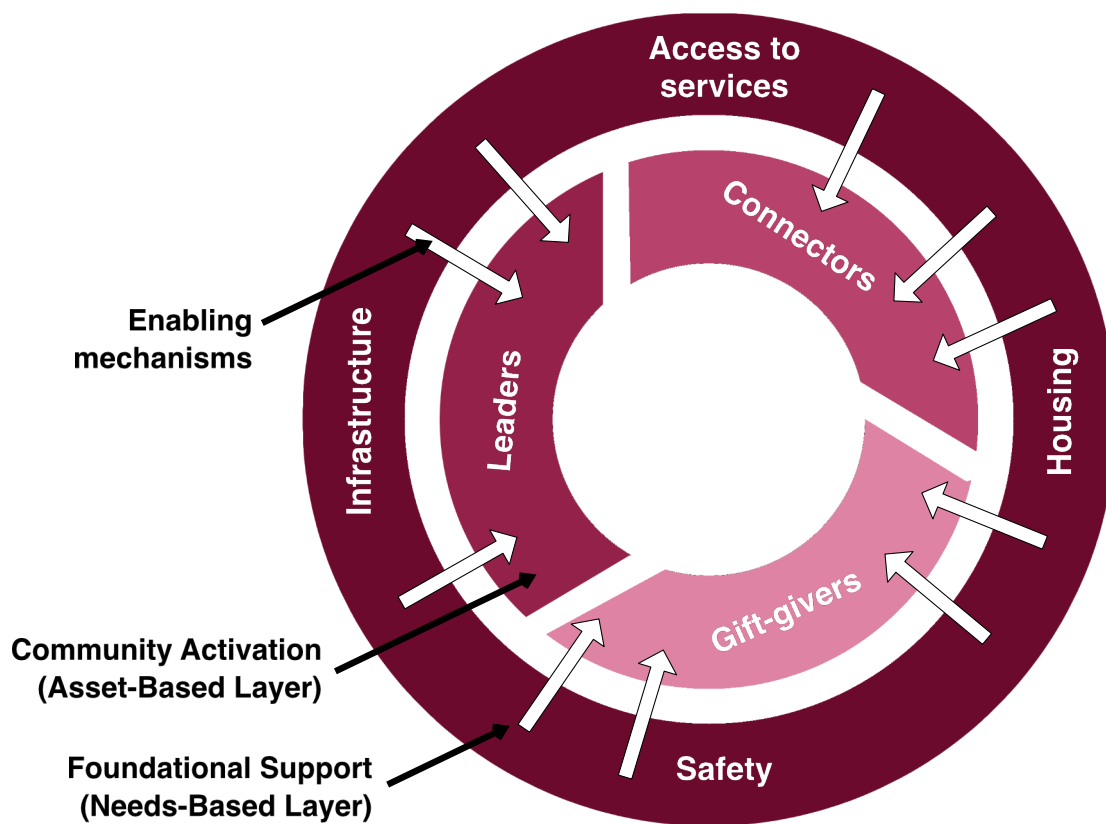
Figure 32: Proposed Hybrid model combining needs-based and asset-based approaches (own work)

In a climate marked by state withdrawal, limited public investment, and heightened demand on housing providers, this model is especially relevant. It offers a path forward that respects the limitations providers face - such as the resource constraints and project-based fragility described in the findings - while also opening space for more durable, community-rooted forms of social infrastructure to emerge.

Chapter 6
Conclusions

This study was driven by the recognition that housing must go beyond providing shelter to also supporting the long-term well-being of residents (Garnham et al., 2022). While social value creation is increasingly acknowledged, it remains less prioritised and regulated than environmental performance. This research focused on how housing providers - both social and commercial - can better align their strategies with end-user needs to enhance social value creation. The main research question guiding this work was: *"How can end-user considerations be better integrated into housing providers' strategies to enhance social value creation?"*

To explore this, the study developed an end-user well-being framework based on literature and ESG guidance, which was then applied as an evaluative tool to map current practices, identify tensions, and propose actionable paths forward. The research followed a qualitative, exploratory approach, using semi-structured interviews with six housing providers and triangulation of insights with the Netherlands Housing Survey (WoOn) 2021 dataset.

The study addresses its sub-questions by identifying key well-being factors for end-users, examining provider strategies, and uncovering how organisational and systemic factors influence practice, leading to recommendations for more aligned and effective delivery.

6.1. Answering the Sub-questions

1. Which key social value objectives are pertinent to end-users, particularly tenants, in housing projects?

Expanding on the definition of social value developed for this research, social value objectives pertinent to end-users, particularly tenants, were addressed from the perspective of factors contributing to their well-being and quality of life. While ESG frameworks provide a check-list oriented idea for well-being, and literature is divided between more structured clarity and relational, affective approaches, such structure may oversimplify how well-being is actually experienced. Well-being exists on multiple registers, some easily measurable, others deeply relational and contingent on context.

The end-user well-being framework developed through this research identifies a range of social value objectives that matter to tenants (see Annex 1). While this framework offers a structured lens, the findings show that these factors are perceived, prioritised, and experienced with greater complexity in reality. To improve well-being among tenants, and consequently create social value, the framework may be followed but with considerations of contextual needs and the needs of the various tenant groups at hand, including the statistically underrepresented groups. Further, besides delivering a housing product that is well-connected, accessible and compliant with health and safety requirements, well-being also entails the long-term resilience of these aspects - hence, the changes in needs of tenants overtime must also be investigated and addressed.

A sense of agency also stood out as an essential, yet often understated, dimension of well-being. Literature often covers the "why" of giving tenants a sense of control over their surroundings, but does not address the "how", which is precisely where problems persist. Beyond participation in formal decision-making, the feeling of being acknowledged and taken seriously, especially in everyday matters like maintenance and responsiveness are integral. Being able to control one's space, protect privacy, and trust that one's concerns will be addressed without delay or obstruction, were all seen as vital to sustaining well-being over time.

Concepts like inclusivity, diversity, and social cohesion, while widely invoked in ESG discourse and housing narratives, also revealed themselves to be far more complex in practice. More nuanced considerations need to be made with regard to these - such as not seeking out large-sale social cohesion but instead fostering the formation of micro-communities, supporting everyday gestures of neighbourliness and cultivating communal support between residents who are able and willing. Well-being is not delivered through one ideal model of community, but through the ability to navigate personal boundaries within a setting that offers social support when needed.

2. What social value strategies do housing providers deploy to address tenant needs in housing projects?

Multiple strategies deployed by both social and commercial housing providers, across a wide range of end-user well-being oriented social value objectives, have been tabulated for the purpose of this study (see Annex 3).

Considering the several different objectives derived from literature and ESG frameworks that were contained in the end-user well-being framework, it was anticipated that only a narrow subset of well-being objectives would be prioritised due to feasibility constraints. However, the data revealed broad awareness and active engagement across all dimensions of the end-user well-being framework.

Common strategies include:
choosing locations with strong access to essential infrastructure;
using spatial design to support movement and informal interaction;
creating shared spaces for daily routines and neighbourly contact;
embedding staff roles for cleanliness, safety, and social programming;
and covered *even* symbolic dimensions by incorporating design elements that reflect cultural cues or foster community identity.

It was expected that strategies deployed for tenant well-being across the rental sector would be more-or-less consistent, due to the shared policy environment, the same standards and regulations applying across housing development, and cross-sector exposure to ESG and well-being discourse. Nonetheless, variance across strategies was observed, depending on factors such as tenant demographics, project scale, or local context, and especially driven by the type of provider. It became evident that social housing providers more often deploy community-facing programmes, are shaped by institutional support, are socially-driven, and are far more subject to changing regulations. Commercial providers, on the other hand, focus on aesthetics, lifestyle or recreation-oriented programming, are shaped by their service-orientation, and are heavily market driven.

Together, the strategies deployed by housing providers (see Annex 3) and the variations within them reflect an increasingly diverse repertoire of approaches to social value creation, some embedded from the outset in the planning and development phases, others layered on through responsive management and operations.

3. How are tenant-related social value objectives reflected in housing providers' business practices?

The findings show that housing providers are increasingly aware of the multifaceted nature of end-user well-being - the area of focus in this study within the broader domain of social value - but this awareness translates unevenly into business practice. While all dimensions are acknowledged, not all are addressed with equal depth.

The findings reveal that spatial and environmental objectives - particularly those related to outdoor characteristics, indoor quality, and the living environment (see Annex 1) - are the most consistently embedded across organisations. Their alignment with regulatory frameworks, technical standards, and internal delivery mechanisms makes them easier to plan for, measure, and prioritise. By contrast, the more relational and symbolic categories of community-driven development and the feeling of belonging remain loosely integrated and addressed more variably. These areas were frequently described as aspirational or still needing improvements, with few providers able to articulate effective structured methods or consistent practices for achieving them. Even when strategies were cited -

such as social programming, social improvement initiatives or community management practices - they were tied to specific tenant groups or development profiles, at times even delivered reactively or opportunistically.

This uneven engagement with social value objectives reflects broader institutional dynamics. Social housing providers often express strong intent to support identity, inclusion, and connection, but are constrained by affordability mandates and budgetary limits. As a result, they tend to focus on scalable efficiencies: bundling renovations, managing diversity by cultivating shared norms and expectations, and prioritising the most vulnerable or statistically dominant groups. These needs-based community-building efforts typically aim to reduce future management burdens, but are, in theory, not equipped to foster long-term social capital or resilient communities.

Commercial providers show greater flexibility in tailoring strategies to development-specific tenant profiles than social providers. However, their practices are not necessarily more socially embedded. Their efforts are often tied to tenant retention and service performance, leading to greater investment in staff presence, digital engagement tools, and ample lifestyle amenities. Yet, due to intentions shaped by market logic, many of the same gaps around community-building and fostering belonging persist, instigated by the lack of clear models for measuring or justifying these goals.

While the repertoire of practices is expanding, their application is still shaped by institutional structures, regulatory frameworks, organisational inertia, and entrenched delivery models, as much as by financial restraints. This suggests that even when intent and awareness are present, discouraging systemic and structural conditions can dilute the depth or sustainability of social value delivery. Yet the breadth of strategies observed also signals a shifting culture - one increasingly aware that well-being must be addressed at multiple levels, across multiple phases, and for multiple tenant groups.

4. What strategies can be adopted to bridge the gap between the social value propositions of housing providers and tenant needs?

While the first three dimensions of well-being - relating to location, living environment, and indoor quality - are relatively well-supported by existing regulations, norms, and standard provider routines, the remaining dimensions require more deliberate and innovative approaches. The recommendations provided in this section attempt to fill this gap by building on best practices identified across housing providers during the study, empowering tenants to reduce reliance on institutional support overtime - lending into the hybrid asset-based model for community-building discussed in section 5.3, and present proactive strategies for social value creation.

To reflect the shared responsibility for enabling social value outcomes, the recommendations are divided by stakeholder group: those directed at housing providers and those intended for policymakers at both the national and municipal levels. These recommendations aim to guide housing providers, and ease or mould the regulatory environment in which they operate, to allow housing providers to empower their tenants, better integrate their needs and improve well-being across their developments.

For Housing Providers:

Adopt tiered community staffing models
Rather than deploying community managers unevenly or only in response to issues, use tiered staffing models tailored to neighbourhood-specific needs, like full-time social facilitators placed in high-vulnerability areas, while lower-need developments may be supported through rotating or part-time staff.

Modernise tenant feedback methods for deeper insight
Move beyond standard surveys and adopt more frequent, digitally evolved (using AI or algorithmic tracking), and qualitative approaches to capture nuanced resident experiences, possibly in collaboration with external expertise.

Retain in-house management
Employ property and community management staff internally to reduce the distance between tenants and housing providers, to be able to hear and cater to tenant needs more effectively.

Build shared value through planned community rituals
Beyond infrastructure and funding, foster social cohesion by embedding low-cost, recurring rituals into the development life cycle, such as community-wide co-clean-up/planting days, annual building-wide reflection forums, cultural programming aligned with local heritage or demographics, etc.

Leverage sustainability efforts as community-building opportunities
Following the practice of combining energy and social renovations, sustainability initiatives, such as energy upgrades, can serve as vehicles for strengthening social bonds, as seen in energy transition area hubs strengthening both participation and local cohesion.

Identifying community activation roles & capacity-building
Invest in building local relationships and unlocking existing capacity among tenants by conducting periodic community asset mapping to identify residents' skills, interests, and social networks - uncovering *leaders, connectors* and *gift-givers* within tenant bodies.

Story-telling & building exchange systems
Use storytelling or experience-sharing as tools to reframe local identity around collective strengths and encourage peer-to-peer exchange systems, such as informal skill sharing, support circles, or time banks.

Strengthen resident-led networks/ governance structures
Offer training support covering core areas such as: tenant–landlord consultation, performance agreements, service cost regulations, living space distribution, renovation policies, maintenance responsibilities, liveability initiatives, skills for board members, and energy coaching (Woonbond, n.d.).

Expand the role of caretakers through targeted training
Technical or administrative staff such as caretakers can be trained to play a community-facing role, covering areas such as conflict mediation, cross-cultural communication, and asset-based facilitation, to enhance their effectiveness as first points of contact for community concerns.

Deploy support towards resident-led initiatives
Periodically supply resident-led networks with enabling mechanisms such as seed funding, social facilitation, and communal spaces as required, to avoid premature collapse of initiatives.

A proactive strategy that can be used by housing providers to reduce reliance on reactive management is to develop typology-based planning models to predict social management needs at early stages to allow for improved planning & budgeting. For example:

Buildings with more than 40% vulnerable tenant groups or tenants with complex needs	=	mandatory social facilitation
Units with high resident density, mixed tenures, transient populations, or layouts where tenants are likely to have low visibility of their neighbours (e.g. enclosed internal corridors, minimal shared space)	=	budget allocated for both hard (spaces) and soft (programming) communal infrastructure

Though, proactive strategies are best steered by regulatory and policy environments shaped by municipal and national policy-makers, through new, innovative approaches to encourage social value creation and by updating certain existing ways of working.

For Municipal and National Policy-makers:

Proactive strategies

Embed social KPIs into area visions and tendering processes
Incorporate clear social KPIs into area visions and land tenders (type and number of communal spaces, budgets and plans for social facilitation) - particularly critical in mixed-tenure developments where the interaction between tenants and owners requires early-stage planning and design.

Set up early-stage structures that support long-term social cohesion
Cooperation agreements, co-financing models, and partnerships with welfare or healthcare organisations, providing a foundation for shared responsibility in sustaining well-being and social infrastructure over time.

Fund a national repository of evidence-based social interventions
Establish a central platform that compiles effective models and tools for enhancing social value in housing - tested social infrastructure models, toolkits for tenant engagement, impact measurement frameworks from pilot projects, cost-benefit analysis tools for soft infrastructure.

Develop social value and impact measurement frameworks
Create tools such as the Built Environment Outcomes Framework (HACT, 2024) and research on tenant-centred impact measurement (Perlaviciute & Steg, 2012) - prioritising tenant perspectives, focusing not just on what should be measured, but on what tenants actually experience and value.

Incentivise community management through the WWS points system
The WWS framework should be updated to include points with adequate weight for community-oriented provisions (beyond communal spaces) such as on-site social programming or supporting tenant-led networks and initiatives.

Recalibrate parking requirements in well-connected areas
Adjust parking norms in urban neighbourhoods with strong public transport access and low car ownership.

Coordinate integrated public space planning across developments
Avoid fragmenting area development planning among different developers to prevent disconnected or underutilised public/green spaces.

Promote inclusive and future-facing citizen participation
Early participation processes should account not only for existing residents but also for future tenants and homeowners to avoid NIMBY effects.

Update way of working

6.2. Answering the Main Research Question

***How can end-user considerations be better integrated into housing providers'
strategies to enhance social value creation?***

A more integrated approach to social value in housing requires aligning planning, design, management, and policy around the lived realities of end-users. Findings from this research demonstrate that while housing providers are increasingly aware of diverse well-being objectives, spanning physical safety, social connection, adaptability, and belonging, the integration of these objectives into practice remains uneven.

Through the more nuanced understanding of end-user needs enabled through this study, it can be said that residents do not experience material, social, emotional, and symbolic needs as separate or ranked - they are often intertwined in ways that defy standard categorisation. The objectives within the end-user well-being framework had intertwined realities attached that needed to be considered to be able to meaningfully achieve them. Some of these intertwined realities include how safety is shaped not only by lighting or crime statistics, but also by social familiarity, predictable rhythms, and the feeling of being seen in communal spaces. Comfort goes beyond thermal insulation or air quality, encompassing the adaptability of a home to shifting life circumstances and its ability to reflect identity. Connective social infrastructure, such as community gardens or communal areas, may physically exist but does not automatically enhance well-being, and will remain underutilised, unless those spaces feel inclusive, welcoming, and safe.

Achieving well-being among tenants is not about providing for the sake of providing, but to do so with their specific needs in mind - which includes knowing who they are, how they live, work, move, grow, interact and participate in daily life. The notion of well-being is hence highly dynamic and dependent on context. This dynamic quality makes flexibility and consideration of varied needs - both statistically dominant and underrepresented - in addition to equipping the end-user well-being framework (Annex 1), core considerations for well-being. Ultimately, there is no one-size-fits-all solution, as aimed to be created through this study. Any framework that attempts to make well-being more deployable or measurable must contend with this inherent complexity.

In terms of actions, it can be said that end-user well-being is not served by generic or one-off interventions. Instead, integration requires a layered and ongoing effort, one that begins at the earliest planning stages - enabled by policy-contexts - and continues through operations and resident engagement. Efforts are most effective when guided by a consistent vision of well-being, not simply responding to problems but proactively shaping environments where positive experiences can emerge. Strategies presented in the answer to research question 4 in section 6.1 provide a way forward in this direction.

It must be noted that while integration is the goal, it cannot come at the cost of nuance. Community and social value efforts must be implemented with caution and awareness of power dynamics. Initiatives framed as "community-driven" may mask financial motives or place undue burdens on residents. When social value becomes a selling point rather than a shared goal, the risk of "social washing" emerges, where superficial or exploitative forms of participation are passed off as meaningful community-building.

Examples from other contexts reveal troubling practices: residents performing unpaid labour under the guise of inclusion, students providing care or maintenance work without proper compensation or safeguards in exchange for housing, or communities expected to "opt in" to collective life without genuine alternatives (M. Peeters, personal communication, April 15, 2025). These situations reflect not empowerment, but desperation, where participation stems from housing insecurity rather than agency.

To avoid such pitfalls, strategies must be transparent, opt-in, and clearly bounded. Tenants should have multiple avenues to engage, or not, based on their needs and capacities. Above all, providers must recognise that even the most well-intended initiatives will not suit everyone, and that the aim is not uniformity but dignity, flexibility, and respect for difference. In this context, the hybrid asset-based model proposed by this research offers a way forward. By starting from foundational needs and layering in support for resident initiative, this approach seeks to foster conditions in which community can emerge organically, rather than be imposed. It positions providers not as orchestrators of community, but as enablers of local agency, recognising that meaningful social value is not delivered to tenants, but built with them, on their own terms.

In sum, better integration of end-user considerations means designing housing not just to meet functional needs, but to support social connection, agency, and long-term quality of life. It calls for treating residents not as service recipients or unpaid contributors, but as co-creators of their environment. Only when this shift occurs, supported by strategy, policy, and cultural change, can housing truly become a site of lasting social value.

6.3. Future Research

Future research could benefit from incorporating tenant perspectives through primary data collection, such as surveys or focus groups, to directly capture end-user experiences and priorities. Expanding the participant pool to include a wider range of organisational roles (e.g., ESG officers, resident engagement coordinators) would offer a more holistic view of internal strategies. A longitudinal study could also reveal how social value practices evolve over time, particularly in response to changing regulatory and market pressures. While the WoOn survey serves as such a longitudinal study, providing periodic snapshots of housing conditions and resident satisfaction, it does not track the same individuals or developments over time - a dedicated longitudinal study would better capture how social value strategies evolve and affect outcomes.

Future research could also attempt to measure the actual outcomes of social value initiatives, such as retention rates, tenant well-being, or community cohesion, helping to assess whether provider claims align with lived results. Investigating how digital platforms (e.g., community apps, feedback systems) shape tenant engagement, satisfaction, and service delivery could help refine technological aspects of social value creation. Finally, future studies could analyse how government policies or incentives influence the extent to which housing providers integrate social objectives.

Chapter 7

Limitations

- Focus during data collection was on the supply side, with the demand side (tenants in Dutch housing developments) being represented through secondary data sources.

- The research took a broad view of tenant well-being and provider strategies, without addressing location-specific nuances such as neighbourhood conditions or local demographic needs.

- The study offers a snapshot in time and does not track how practices or perspectives evolve over time.

- The study focuses specifically on the Dutch housing context. Findings may not be directly generalisable to housing markets in other countries.

- Use of leading questions, at times, during the interviews could have unintentionally led participants toward certain perspectives, potentially shaped the direction of responses, limited the spontaneity of insights and prevented exploration of certain topics.

- Biases of participants based on personal and professional experiences could influence responses and give misrepresentative results.

- Responses are limited to participant's own understanding, based on their professional positions, such as developers providing more insights about spatial development and physical interventions, and asset managers only focusing on the operations and management, which may not provide the whole picture for that particular organisation.

- Participants may not provide negative side of their activities or talk about challenges faced since they cannot create bad impressions while representing their organisations.

- As all participating companies operate within the Randstad region, the findings may reflect regional market dynamics and may not fully represent housing practices across the Netherlands.

- The number of interviews conducted was relatively small and targeted, which may not fully represent the diversity of perspectives across the broader Dutch housing sector, especially among smaller or more regionally focused providers.

- Inputs from private landlords and small property companies, comprising of 9% of the total Dutch housing stock (Burgers, 2023), have not been taken into consideration.

- The analysis of the regulatory context was selective and did not explore the full extent of housing-related laws and frameworks that may influence provider practices.

Chapter 8

Reflection

My graduation research centers on enhancing social value creation by improving end-user well-being in residential developments. This topic aligns closely with the 'Inclusive Communities' theme, which emphasises participatory urban environments, social sustainability, and equity. In the MBE context, my work contributes strategically by offering tools and recommendations to help housing providers and policymakers align strategies with user needs. It addresses key MBE concerns such as balancing qualitative and quantitative data, forming sustainable business models, and linking operations with societal impact. From a broader AUBS perspective, my work complements design approaches, adding a managerial and end-user-centric lens, emphasising strategy and socially sustainable frameworks.

The study follows a Design Science Research Methodology, a practice-oriented approach following the creation and evaluation of design artifacts. The two main outputs were: an End-user Well-being Framework (Annex 1) and a set of strategy recommendations. This two-tiered output - framework and strategy - provides both theoretical and practical insights.

The framework contains five thematic categories: *Outdoor Characteristics, Living Environment, Indoor Quality, Community-Driven Development*, and *Identity and Belonging.* This categorisation helped guide interviews with housing professionals - developers, asset managers, and others - tailoring the discussion to their roles. The framework was not intended to be exhaustive or instantly usable by providers, rather it served to effectively structured the interviews and captured data across phases of development and operation, to support strategy generation based on field realities. The applicability of the framework offers transferability potential. It can be adapted to evaluate housing strategies in other contexts, helping practitioners identify gaps and opportunities for improving end-user well-being, as done in this study.

I had initially planned to interview only asset managers, but mentor feedback and difficulty in access led me to include developers and concept managers as well. This expanded scope enriched the data and made the research more representative. Mentor feedback also played a key role in refining the project's scope. Initially, I wanted to explore willingness to pay for social value through end-user surveys. My mentors advised against assuming end-user mindsets or expecting high participation. They suggested relying on secondary sources and focusing my scope. This helped make the project more feasible and focused.

The framework's operationalisation highlighted much about the field. Many objectives were already in practice - either due to compliance or internal policy - raising concerns about novelty. But the real insight emerged from identifying the strategies used to meet these objectives. Participants offered varied responses depending on their roles and constraints. This helped me build a list of best practices, seen in Chapter 4 and in the in Annex 3. These strategies are grounded in practitioner realities and therefore more likely to be adopted.

The interview phase also produced unexpected insights. I was impressed by the scope of community-building efforts, including full-time community managers and digital platforms. Conversely, I also encountered resistance to values I assumed were universal - like diversity or social mixing. Some providers reported increased conflict or management strain in mixed communities, challenging my assumption that inclusivity is always beneficial. I also saw interesting uses of digital tools - apps, gamified events, sentiment tracking - that offer new ways to support well-being. These examples showed me that technology and social value can go hand-in-hand, if used thoughtfully.

As an international student from Mumbai, this study has been eye-opening. I initially expected to uncover large gaps in Dutch housing provision - given the challenges I've seen in India. In Mumbai, public housing is minimal. The market is dominated by commercial developers, with projects like Slum Rehabilitation Authority (SRA) schemes as the main "affordable" provision. Renting is culturally discouraged, although this is starting to change as homeownership becomes unaffordable. Despite this shift, developers focus on selling units, not maintaining them, and tenant-oriented design, retention strategies and a focus on long-term asset performance are rare. This approach has contributed to issues like substandard construction quality and rapid deterioration of buildings (Gujarathi, 2025; Shaikh, 2023). Further, tenants in Mumbai frequently face discrimination based on religion, marital status, or dietary preferences, exacerbating housing insecurity (Gokarn, 2025; TNN, 2023). The expectations from developers in Mumbai are notably low. Fuelled by this, and in the absence of robust public housing systems, community-driven social infrastructure often emerges through cooperative housing societies. These societies manage maintenance, organise communal activities, and make collective decisions, functioning similarly to the Dutch VvE model. Tenants, in turn, are subject to the rules and decisions of these societies, which can sometimes lead to exclusionary practices. Interestingly, this phenomenon mirrors certain aspects observed in the Dutch context, where tenants may also find themselves subdued under the control of homeowner associations and landlords.

Coming from this background, I believed many of the social value goals I encountered in the literature to be idealistic or aspirational. However, my research showed me that these goals are being pursued, and often achieved, in the Dutch housing sector. The standards and proactive strategies I observed reflect a genuine commitment to equitable urban living. Yet, I also saw that even the most advanced housing providers continue to reflect, adapt, and innovate. None claimed to have everything figured out, and many were actively exploring new approaches. This humility and continuous improvement mindset were inspiring. I also learned about institutional inertia. Some housing providers are more open to change than others, and this research has shown me that effective strategy recommendations must consider organisational culture and readiness for innovation.

Overall, I've gained not just a deeper academic understanding of housing and social value, but also a broader perspective on equitable development in practice. Looking back, I would consider narrowing the scope further. Covering both social and commercial sectors made comparisons possible, but also diluted the depth of insights I could offer for each. If I could revisit this, I'd either focus on social housing - especially in areas with vulnerable groups, where my asset-based recommendations are most useful - or on commercial housing, exploring operational issues and other causes behind lower tenant satisfaction.

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ANNEX 1: End-user Well-being Framework

NOTE: Shaded cells were added post receiving insights in interview with urban sociologist

Characteristics	Objectives	Explanation	Literature & Industry publications				ESG standards			
			H4H&WB	5W2WB	QoLF	HHP	GRESB	WELL	EU SocTax	OECD
Outdoor charcteristics (location-related)		Local access to affordable, healthy food options	•		•			•	•	
	Proximity to essential social infrastructure	Telecommunications			•				•	
		Schools, children's centre, library	•		•				•	•
		Sports centre, gymnasium		•	•			•		
		Recreation & learning centres		•	•			•	•	•
		GP, Hospitals (physical & mental healthcare)	•		•		•	•	•	•
		Supermarkets	•							
	Proximity to good quality active travel infra. (walking & cycling)	Pedstrian friedly paths, well-connected & safe bike paths, bicycle storage amenities	•		•			•		•
	Proximity to public transport		•		•	•			•	•
	Proximity to parking infrastructure	Car hubs, easier access to inclusive parking facilities								
	Proximity & access to blue & green space	Allowing for interaction, play & relaxation	•	•	•					
		Allowing for physical exercise		•						
		Supporting local biodiversity	•		•		•		•	
		Reduce air pollution, excessive heat & noise								•
		Biophilic design			•		•	•		
	Lively environment with positive distractions		•							
	Perceived safety for all		•		•	•				
	Low criminality		•		•	•				
	Access to good quality jobs				•				•	•
	Slowed down or low vehicular traffic		•		•					•
	Adequate distance from areas of poorer air, noise and light quality				•					
Living environment		Access to good quality basic necessities i.e. electricity, water, waste disposal					•	•	•	•
	'Character', richness in the detailing of design	Human scaled, visually varied	•		•					
	Safe, hygienic & clean common areas, surroundings	Cleaning protocol, safe building materials, safe upkeep materials					•	•		
	Interior fitness ciruclation	Stair Accessibility & Promotion						•		
		Ergonomic Staircase Design						•		
		Facilitative Aesthetics (art, music, daylight, views, etc)	•					•		
	Balconies, operable windows or other access to outdoor space (air & daylight)		•		•			•		
	Energy efficiency	Natural forms of shading and cooling of buildings	•			•				
		Measures to tackle fuel poverty	•			•				•
		Adjustments to building (roof & wall insulation, window replacements)					•			
		Use of renewable energy					•			•
		Measures for educed electricity consumption					•			
	Water efficiency	On site waste water treatment, reuse of stromwater/grey water, etc.					•		•	•
	Waste management	Composting, recycling, etc.					•		•	
	Climate resilience	Avoiding deterioration of internal and external fabric of homes	•			•				
		Reduced carbon emissions	•			•			•	•
	Opportunities to work from home		•		•					•
Indoor quality		Fire safe					•	•	•	
		Optimal space/person	•			•				•
		Adequate ventilation			•			•		•
		Humidity control						•		•
		Optimal temperature (thermal comfort)	•		•	•	•			•
		Healthy air quality	•		•	•	•	•		
		Adequate sound insulation (acoustic comfort)	•		•	•	•			
		Adequate daylight	•		•	•	•			
		Adequate access to kitchen, bathroom or toilet facilities			•					•
	Regularly maintained	Maintenance of structural condition, damp, rot, mould								•
Community driven development	Access to connective social infrastructure	Places for volunteering		•						
		Places of worship	•							
		Community centres, collective spaces	•	•	•					
		Green spaces, community gardens	•	•	•			•		
		Cafes, restaurants & pubs	•		•					
	Community management		•							
	Urban density & mixed use (urban regeneraton)		•		•		•			•
	Supportive local community	Attachment, familiarity, feeling at home								
		Ability to age in place	•							
		Feeling of safety	•							
		Autonomy among children	•						•	
	Inclusivity		•		•		•	•	•	
	Diversity		•		•			•		
	Potential for cultural/ community events	Presence of open, usable, public space	•	•	•					•
Identity & Belonging	Tenant engagement	Meetings, communication (ditially or physically), taking feedback					•			
		Program to improve tenant satisfaction based on feedback					•			
		ESG awareness & training					•	•		
	Community involvement in decision-making, co-design & vision		•		•				•	•
	Design responding to conditions of land and its people (culture, spirit, place)		•		•			•	•	
	Use of materials and services reflecting local landscape & culture		•							
	Familiar social structures									
	Conservation of heritage, tangible and intangible		•		•				•	•
	Ability to adapt homes for accessibility, mobility, changing needs				•					
	Community involvement in managing local assets	Enhancement program for public spaces					•			
		Maintenance (Mold control, pest control)					•	•		
	Access to cultural spaces (museums, libraries)		•		•					
	Affordability		•			•		•	•	•
	Security of tenure		•			•			•	•

ANNEX 2: Interview Protocol based on Objectives from End-user Well-being

Understanding Business-as-Usual Social Value Strategies

1. What social value strategies do you typically deploy in your housing projects?

2. Do you follow any frameworks, guides, or models when designing housing projects (from a product POV)?

3. What are the largest target groups you cater to?

4. Which are the most common housing typologies you develop/acquire?

5. How do you measure the long-term socio-economic impact of your projects?

6. What challenges do you face in implementing these strategies?

7. How do your strategies compare to industry norms or competitors?

Evaluating Social Value Objectives & Business Practice Influence

1. How do these objectives influence your business practices and decision-making?

- What measures do you take to make residents feel **safe**? How do you deal with criminality in an area?
- Where do residents park their cars? Have there been complaints about **parking infrastructure** – it being too little or too far?
- In your experience, do **mixed use developments** (mixing housing with retail/food & beverage) make tenants more or less satisfied? Do they have complaints with proximity of their homes to these establishments?
- Would you say the current surge of **energy transition** requirements tends to overshadow social value initiatives in housing developments?
- How do you go about **creating communal feeling** between residents? What kind of **collective spaces** or physical spaces for engagement do you typically provide for tenants? How else do you create a **feeling of belonging & connection** among residents? How do you ensure initiatives are carried out **long-term**?
- What are some of your typical **community-building & management** practices?
- How do you define and deal with **inclusivity & diversity** within your housing developments?
- How do you deal with the social and cultural **divide** between owners and social/affordable housing tenants?
- Do you provide tenants opportunities for **co-ownership, influence,** and meaningful roles in **shaping their neighbourhood/managing assets**?
- How do you interpret existing **indoor quality** requirements? Do you challenge them or see areas for improvement?

2. Which 2-3 social value objectives are most critical to your business? Are there any you consider 'nice to have' but not essential? Which objectives do tenants favour the most?

3. Can you point out objectives or 'social value factors' that directly impact financial viability?

ANNEX 3: Strategies Deployed by Housing Providers

NOTE: Shaded cells were added post receiving insights in interview with urban sociologist

Characteristics	Objectives	Explanation	Social providers	Commercial Providers
Outdoor characteristics (location-related)	Local access to affordable, healthy food options		• Rely on municipal partnerships to ensure proximity to supermarkets. • Advocate for local service provision when selecting sites.	• Choose locations with existing food access. • Integrate supermarkets or food retail units into development.
	Proximity to essential social infrastructure	Telecommunications Schools, children's centre, library Sports centre, gymnasium Recreation & learning centres GP, Hospitals (physical & mental healthcare) Supermarkets	• Prioritise sites with existing access to schools, healthcare, libraries, etc; Avoid locations where essential services are lacking or require compensating investments. • Collaborate with municipalities to supplement missing infrastructure.	• Conduct pre-development area analysis for access to key amenities; Select locations with good existing social infrastructure to support liveability. • Integrate missing services (e.g., pharmacies, language centres) into development when viable.
	Proximity to good quality active travel infra. (walking & cycling)	Pedstrian friedly paths, well-connected & safe bike paths, bicycle storage amenities		• Prefer centrally located, walkable areas; Indirect emphasis on pedestrian and cycling access as part of broader location analysis. • Prioritise street design for pedestrians and cyclists, such that cars don't intervene.
	Proximity to public transport		• Prioritise well-connected locations with existing public transport. • Collaborate with municipalities when connectivity needs improvement.	• Conduct pre-development area analysis for access to key infrastructure; Select sites near major transit hubs. • Introduce public transit points in lacking areas; look for other mobility solutions, if approval is not provided.
	Proximity to parking infrastructure	Car hubs, easier access to inclusive parking facilities		
	Proximity & access to blue & green space	Allowing for interaction, play & relaxation Allowing for physical exercise Supporting local biodiversity Reduce air pollution, excessive heat & noise Biophilic design	• Add green roofs above parking structures in dense areas.	• Consult with in-house ecologists and a sustainability department, or external specialists and landscapers. • Create nature zones from scratch in new peri-urban developments. • Plan community gardens on top of parking spaces/basements.
	Lively environment with positive distractions		• Make common spaces inviting. • Design wider hallways that encourage interaction. • Keep the ground floor active with upstairs-downstairs apartments.	• Upstairs-downstairs apartments or amenity spaces at ground level, possibly with facade treatments like semi-private Delftse stoep help balance privacy and social control. • If providing commercial plinths, choose businesses that are only open until 11 o' clock and don't employ noisy delivery services
	Perceived safety for all		• Safety through design: Well-lit areas, camera surveillance at entrances, trimming vegetation to eliminate blind spots. • Neighbourhood walkarounds conducted by area manager. • Activate ground levels in developments through residences to ensure social surveillance. • Create communal spaces like buurtkamers in more unsafe areas of developments to have someone present in case of problems arising.	• Safety through design: well-lit areas, camera surveillance, electronic access points, avoiding formation of narrow alleys, wider hallways to reduce intimidation during encounters, one-way hallway layouts to minimise surprise interactions, glass walls for elevator and community spaces to allow visual pre-check of occupancy. • Use external expertise such as that of architect for safety design. • Avoid commercial plinths since they create empty, unattended places at night. • Activate ground levels in developments through residences or amenity spaces for social surveillance • Appoint front desk personnel and security personnel at the entrance
	Low criminality		• Establish eighbourhood watch programs and tenant-led walkarounds to reinforce social safety • Organise programs, offer a safe space and support for youth facing challenges, in collaboration with community manager from municipality.	• Seek and incorporate input from community-led safety groups (e.g., fathers doing neighbourhood watches at nights, women's safety advocates) and police.
	Access to good quality jobs			
	Slowed down or low vehicular traffic		• Conduct mobility research through advisory companies to advice the municipality about suitable parking norms. • Include car-free elements or minimal parking when aligned with location and target group. • Encourage shared mobility.	• Design for minimal or no private parking, especially in transit-rich areas; Negotiate with municipalities to allow reduced parking quotas. • Restrict cars to outer edges of development in urban areas; In outer-city areas, place parking behind homes to balance car-free strategies with convenience. • Keep front of houses car-free to improve street quality. • Promote shared mobility hubs or car-sharing schemes.
	Adequate distance from areas of poorer air, noise and light quality			
Living environment	Access to good quality basic necessities i.e. electricity, water, waste disposal			
	'Character', richness in the detailing of design	Human scaled, visually varied		• Work with design specialists instead of going with the standard or prefabricated facades and roofs (industrial housing) offered by contractors
	Safe, hygienic & clean common areas, surroundings	Cleaning protocol, safe building materials, safe upkeep materials	• Conduct regular check-ups via caretakers/community managers	
	Interior fitness circulation	Stair Accessibility & Promotion Ergonomic Staircase Design Facilitative Aesthetics (art, music, daylight, views, etc)		
	Balconies, operable windows or other access to outdoor space (air & daylight)			• Provide balconies or access to outdoor space even in tight situations through French standing balconies and/or rooftop lounges.
	Energy efficiency	Natural forms of shading and cooling of buildings Measures to tackle fuel poverty Adjustments to building (roof & wall insulation, window replacements) Use of renewable energy Measures for reduced electricity consumption	• Integrate social renovations along with energy renovations. • Provide energy coaching; create an area hub/community to get people involved in the energy transition and to teach them how to be energy efficient.	
	Water efficiency	On site waste water treatment, reuse of stromwater/grey water, etc.		
	Waste management	Composting, recycling, etc.		
	Climate resilience	Avoiding deterioration of internal and external fabric of homes Reduced carbon emissions		
	Opportunities to work from home			• Provide apartments that are spacious enough to allow for working from home. • Create common workspaces within the development.
Indoor quality	Fire safe			• Follow PMC standards.
	Optimal space/person			• Standard compliance in sizes, layouts and structural quality across social and mid-rental units, with differences only in finishes and amenities. • Going beyond compliance standards to better tenant experience: addition of AEDs in developments, provision of more electrical sockets than regulated, adapting standardised housing layouts to improve tenant experience.
	Adequate ventilation			
	Humidity control			
	Optimal temperature (thermal comfort)			
	Healthy air quality			
	Adequate sound insulation (acoustic comfort)			
	Adequate daylight			
	Adequate access to kitchen, bathroom or toilet facilities			
	Regularly maintained	Maintenance of structural condition, damp, rot, mould		
Community driven development	Access to connective social infrastructure	Places for volunteering Places of worship Community centres, collective spaces Green spaces, community gardens Cafes, restaurants & pubs	• Propagate development of communal spaces to developers in area development projects. • Build communal spaces even on area level, such as buurtkamers for tenant meetings and for community manager to work out of, and Dag- & Doecentrums for tenants to interact; use volunteer staff and collaborate with municipalities and healthcare providers to make them financially feasible.	• Provide collective spaces (community gardens, lounge areas, study rooms, film rooms, music rooms, cafes) to their tenants where possible, especially in larger developments - at least 1.5 m2 of collective space per dwelling unit, going up to 3 m2. per unit. • Selectively implement communal spaces if not always feasible, depending on demographics, location, and cultural needs.
	Community management		• Practice asset-based community development to make a bottom-up strategy to improve liveability and social cohesion. • More on-site presence and informal interactions with tenants in more liveability stressed areas to provide focused mobilisation of resources. • Coordinate with municipalities, social organisations, and health services to collectively work towards addressing social concerns and conducting/funding community management. • Activate or coach people to create and/or participate in activities through community managers, so they don't have to do as much themselves. • Look into tenant loneliness & isolation, taking on signalling functions to address wellbeing of tenants, connecting people in need with appropriate support services via contacts with the municipality. • If unfeasible to deploy community managers for all developments: Create neighbourhood teams to handle social concerns across developments in a larger region; Deploy community managers only in high-need, liveability stressed or vulnerable areas	• Hire external managers with social expertise if in-house models are not feasible. • Ensuring full-time on-site presence of community managers to tend to tenant concerns by being a familiar face for them; interact with residents on a day to-day basis, frequently organise events and interactions based on what tenants might want, initiate rituals & traditions, to work on social cohesion and create relationships with the tenants and build trust. • Look into tenant loneliness & isolation, taking on signalling functions to address wellbeing of tenants, connecting people in need with appropriate support services via contacts with the municipality. • Increase retention of community managers; facilitate smooth and efficient handover between new and old community managers. • Promote sharing of information and tips between community managers across developments to enable best practices. • Keep community managers incentivised through company-wide recognition, appreciation and awards.
		Urban density & mixed use (urban regeneration)		
	Supportive local community	Attachment, familiarity, feeling at home Ability to age in place Feeling of safety Autonomy among children	• Mix older and younger tenant groups in developments to create positive effects such as the younger supporting the older, the seniors providing supervision for children during work hours • Practice asset-based community development to keep tenants active, involved and encourage them to help each other • Facilitate interactions between tenants through communal spaces, broader hallways, benches (designing for meeting). • Mixed living and community management to foster creation of communities in which people don't hesitate to ask for or offer help.	• Advocate for tenants to do community work/philanthropic activities together, incentivising them through gamification if required. • Facilitate interactions between tenants through communal spaces, broader hallways, benches (designing for meeting). • Mixed living and community management to foster creation of communities in which people don't hesitate to ask for or offer help.
	Inclusivity		• Put similar tenant groups into the same development so their needs can be catered to more specifically, but also include people with stronger social capabilities so they can provide support. • Hear the needs not only of current tenants but also of new and potential future tenants while planning developments, to avoid NIMBY effects. • Ensuring rollator accessibility and access via elevators in all developments, wheelchair accessibility in developments with more elderly tenants.	• Unit layouts adjustable for cultural preferences (e.g., larger kitchens for certain communities); Projects in diverse areas designed with flexibility such that residents have more options to decide from. • Diverse cultural/religious celebrations incorporated into social programming. • Ensuring rollator accessibility and access via elevators in all developments, wheelchair accessibility in developments with more elderly tenants.
	Diversity		• Market projects with a certain identity or orientation that attracts people from different income groups/backgrounds that would all share a common interest, making it easier for them to interact and live together. • Separate social and private rental/owner occupied units on the building level for operational and maintenance efficiency, avoid tensions between different resident groups, avoiding the need to coordinate with WEs, and allow/encourage formation of micro-communities • Represent diverse tenant groups with diversity within community management teams and tenant associations	• Separate social and private rental/owner occupied units on the building level for operational and maintenance efficiency, avoid tensions between different resident groups, avoiding the need to coordinate with WEs, and allow/encourage formation of micro-communities • Represent diverse tenant groups with diversity within community management teams and tenant associations
	Potential for cultural/ community events	Presence of open, usable, public space	• 2-3 events per year in liveability-stressed areas; tailor programming to demographics	• Social programming and events planned and executed by community managers; 5-20 events a month depending on tenant groups in the development
Identity & Belonging	Tenant engagement	Meetings, communication (ditially or physically), taking feedback Program to improve tenant satisfaction based on feedback ESG awareness & training	• Gather tenant input through multiple means: external specialist organisations, informal one-on-one conversations, and collaborative meetings. • Adopting alternate informal engagement strategies to ensure broader representation, such as going door-to-door to speak to tenants who do not participate in formal meetings.	• Formal participation rights for tenant consultation. • Use data from local neighbourhood research and direct feedback. • Employ external specialised services to receive and analyse tenant feedback.
	Community involvement in decision-making, co-design & vision		• Have community manager present at developments to really keep up with issues since surveys cannot always be relied on. • Develop community apps to receive tenant feedback and maintenance requests.	• Seek real-time feedback mechanisms to receive tenant feedback more frequently and mobilise it before it is outdated. • Develop community apps to receive tenant feedback and maintenance requests.
	Design responding to conditions of land and its people (culture, spirit, place)			• Not impose new community concepts where strong structures already exist but build on them instead. Adopt tailored approaches based on demographics and cultural factors.
	Use of materials and services reflecting local landscape & culture			• Retain local vendors, artisans, or traditions in social programming to preserve neighbourhood identity and give them a new platform; Reach out to local companies to organise events via community managers.
	Familiar social structures			
	Conservation of heritage, tangible and intangible			
	Ability to adapt homes for accessibility, mobility, changing needs			• Design flexible suitable for singles or couples. • Ensure adequate space for future cohabitation and family expansion.
	Community involvement in managing local assets	Enhancement program for public spaces Maintenance (Mold control, pest control)	• Encourage setting up of tenant associations increase involvement and the sense of responsibility among tenants and housing provider. • Set up commissions for residents and provide funds (% of rent price) for tenants to maintain and conduct physical improvements in amenity spaces themselves.	
	Access to cultural spaces (museums, libraries)			
	Affordability		Up to regulations and municipal visions.	
	Security of tenure		• Provide indefinite contracts.	