

Dynamics in the Dutch private rented sector

How will landlords act?

Haffner, M.E.A.; Hoekstra, J.S.C.M.; Boelhouwer, P.J.; Biervliet, S.J.; Duurland, J.L.

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Delft 2024

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ENHR 2024 DELFT
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Micro-development & affordable housing capacity in emerging markets

Nour-Lyna Boulgamh, Harvard Graduate School of Design, Cambridge, United States

This monograph recognizes the public sector's failing efforts to address the affordable housing crisis in developing countries and addresses how to leverage micro-developers, an emerging practice in South Africa, as enablers of affordable housing. By hypothesizing that examining the burgeoning market of micro-developers in developing countries and unpacking their development strategies and financing mechanisms, can reveal valuable insights. The objective is to identify potential transferable lessons and best practices that may facilitate the capacity of affordable housing worldwide and bridge the discernible 'policy-outcome' gap prevalent in publicly provided affordable housing initiatives. Anticipated findings might provide informed inputs for shaping affordable housing policies in developing contexts, while simultaneously drawing parallels that extend to and from the developed world.

Dynamics in the Dutch private rented sector. How will landlords act?

Marietta Haffner, Joris Hoekstra, Peter Boelhouwer, Simon Biervliet, Jona Duurland, Delft University of Technology, The Netherlands

While governments have been promoting private renting in recent decades to increase housing supply, they have not necessarily facilitated this. The Netherlands is a case in point, as rent price control has been reduced in this century with the aim to give more leeway to private rental investment. Private renting achieved a turn-around in market share from 10 per cent of dwellings in 2009 to more than 13 per cent in 2023. Most of this growth can be attributed to the rental segment where rents were not controlled: it increased to about 50% of rental dwellings in 2021. Recently increasing housing shortages followed by societal unrest and elections caused the Dutch government to formulate new plans. Not only was the building of 1 million housing units programmed and stimulated, also plans to (temporarily) re-control rents of a large part of the de-controlled rental segment were formulated. Tax measures reducing the attractiveness of investment in private renting have been taken recently as well because of diverse reasons (protecting tenants; court decision on taxing wealth). To study these effects on private renting investments, this study aims to analyze the effects of these changes on the investment behavior of landlords in the Netherlands, in a context of rising inflation. The two studies in this contribution show that new supply will most likely lose out.

Mortgage debt versus intergenerational transfers: implications for welfare attitudes in the CR

Martin Lux, Petr Sunega, Institute of Sociology, Czech Academy of Sciences, Prague, Czech Republic

An apparent delay has been noticed in the emergence of the sociology of debt and mortgage debt specifically. This paper wants to fill this gap by testing whether and how the form of home financing influences welfare attitudes regarding state role in housing provision and, consequently, the form of housing (welfare) policy. Specifically, we hypothesize that there are significant differences between homeowners who financed their home exclusively through a mortgage and homeowners who received a resource transfer from family in their attitude toward role of the state/municipalities in housing provision. We conducted our research in the Czech Republic and employed data from housing attitude survey. The results demonstrate that within-family housing-related transfers strengthen the individualistic and liberal attitudes of Czech homeowners and thus contribute to an overall popular resistance to restore public housing provision in post-socialist society. As intergenerational transfers are common in East European post-socialist countries, our