

Mixing Dutch neighbourhoods through the sale of social housing

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Abstract

Mixing in neighbourhoods is a goal that has been stated by national government for many years. One of the ways to reach the desired mix is by selling homes owned by social landlords or housing associations. Since the new millennium “for dwell” (also known as Clients’ Choice Programme) has gained popularity and a growing market share. However, the results in terms of the established mix and in terms of related and desired effects, are subject of discussion.

This paper gives an overview of the desired goals of the sale of social rental housing in the Netherlands. The desired mix and the related effects are pulled to the foreground. Based on both literature study as well as drawing up on findings from previous studies into the effects of the sale of social housing, the effects of the sale of social housing will be discussed in the light of “mixing”. The literature used is solely focused on Dutch empirical findings. The previous studies that are used, focused on the effects of sale and the option to buy amongst tenants of social housing. The findings in this paper point at minor possibilities to reach any different mix than the existing one through the sale of social housing. Two main factors are used to explain the little effects: time and accessibility. The discussion draws attention to new (EU based) legislation limiting the influx of different tenants in social housing and thereby limiting the possibilities for mixing by sale of social housing even further in the future.

Keywords: housing associations, Te Woon.

Introduction

Mixing neighbourhoods is a national governmental goal at least since the former ministry of housing made it explicit (VROM 1993, 1997). The desired effect of neighbourhood mixing was to improve the quality of life in the neighbourhoods. To improve this quality, other goals and /or methods were mentioned such as selling social housing and an “integral approach including physical, social and economical measures” (VROM 2001). As a result, or just as an independent aim of policies, municipalities and housing associations aim at mixing neighbourhoods as well. Both municipalities and housing associations do so by trying to attract high(er) incomes to predominantly social rented neighbourhoods. One way to do so, is to sell the social housing, another is to demolish and rebuild new, more modern and bigger homes that are intended to be sold (to higher incomes). Stimulation of homeownership is as such strongly related to mixing neighbourhoods and thereby aiming to improve the quality of life and living in the areas. This paper is focussed on the actions of housing associations in the Netherlands.



Housing associations in the Netherlands are private landlords with special tasks assigned to them by the national government. The associations are, however private, controlled and governed by the Dutch national government and have to fulfil at least the assigned tasks such as maintaining the quality of the social rented housing stock. However, the national government is not able (up to now) to force housing associations to sell their dwellings (special circumstances excluded). However, the push for mixing neighbourhoods and the financial independence in itself might have had a major influence on the decisions of housing associations to sell dwellings.

The sale of social rented housing is nothing new, but the focus on selling social rented homes has increased over time especially since the housing associations became financially independent from the national government (between 1993 and 1995). Experiments with controlled, social or protected homeownership are known since the introduction of the so called "societal ownership" (maatschappelijk gebonden eigendom, MGE) in 1978 in Rotterdam (RAVO 1983). This so called MGE was succeeded by the so called "KoopGarant" contracts ('guaranteed sale', offering a reduced price, shares profit and loss at resale and guarantees resale to the housing association, see for example Zijlstra 2007 or Gruis et al 2005). The effects on the neighbourhood composition and living quality in the areas where sales occurred are unclear. This paper aims at exploring the effects of sale on the mix and living quality in neighbourhoods. It draws on literature and research findings from previous studies. Finally the future of social housing and the desired mix and living quality in neighbourhoods is reflected upon considering recent policy developments.

Methods

This paper draws upon a short literature exploration of goals and instruments of mixing neighbourhoods. It focuses solely on the Dutch practice as performed by housing associations. In order to get a glimpse of the effects of the efforts to mix neighbourhoods the paper draws upon a survey conducted among (former) rental tenants of housing associations (Elsinga et al 2008). Former rental tenants, in this case, are tenants that got the option to buy their home (but not necessarily did so). As a result in the survey both rental tenants and tenants who actually bought their rental home are represented. This selection gives the opportunity to compare the new owner occupiers to the rental tenants and to draw tentative conclusions concerning the effects of selling social rented dwellings and whether this may or may not result in mixing neighbourhoods.

This paper starts with a short overview of the desired effects of the mix based on literature and mainly focusing on policy (of national government) aims. Next, the paper addresses the instruments to stimulate mixing. The description of the instruments are limited to a short introduction and only sale of social rented housing is elaborated upon. The resulting effects are first addressed based on literature and the paragraph thereafter explores the effects based on the survey. The paper concludes with some tentative conclusions on both the effects of selling social housing and mixing in neighbourhoods. The conclusions are presented as a starting point for the discussion.

Desired effects of mixing

Mixing in neighbourhoods is mentioned in national governmental documents to create or improve living quality in these neighbourhoods. Instruments mentioned are scarce. However, the goal of mixing comes up in relation to poor housing quality at first, later in relation to poor social qualities as well. The signalled problems seem to be concentration problems rather than of any other nature. Dol and Kleinhans (2011) "to mitigate from spatial concentration of social housing and low income households is a main focal point in policies of urban restructuring". This implies that a certain threshold of low quality (read old and small) housing attracting low incomes is the problem. As can be learned from other sources (such as Rotterdam 2003, 2006, VROM 2000) the neighbourhood composition that results (from the housing quality in relation to tenure) is the problem. The neighbourhood composition is then regarded as non-mixed, one-sided and tends to accumulate the

low(est) incomes and related problems (e.g. Rotterdam 2003). A more equal neighbourhood composition, however never explicitly formulated or defined, is sought after.

Instruments to stimulate a mix

Sale of social housing is one of the instruments to create a more mixed neighbourhood. At the same time, the signalled problems seem to be solely (or most importantly) observed in neighbourhoods where social housing is accumulated. Besides sale of this social rented housing stock, few other options are available. Letting to higher incomes is problematic since regulations and agreements limit the options and number of leases that can be reached (See Zijlstra 2007). More recently the European Commission ruled that renting social housing to incomes above 33.614 euro can only allowed in (maximum) 10% of the social rented housing stock (BiZa 2010). Thus limiting the opportunities to reach a mix through leasing to higher incomes since the accessibility (as one of the four criteria of social housing, Gruis and Nieboer 2005). Opposite to the limitation it can be asked how successful renting social apartments to high incomes was in areas with problems.

Sale, demolishing and rebuilding seems to be the few instruments that are at hand to reach any desired mix, both in housing quality as in inhabitants. Dol and Kleinhans (2011) conclude that in the neighbourhoods where urban restructuring (including demolishment and redevelopment) took place on a large scale the amount of social housing is considerably reduced. However, selling social rented housing is thought to be an alternative.

Selling social rented housing can be done in several ways. It can be done when a home is vacated and/or while occupied. It can be done as a one time offer and/or as a label that allows the dwelling to be sold at any time (open offer).

Table 1. Different sale methods.

| | Occupied | Unoccupied | Known as: |
|----------------|---------------------------|---------------|-------------|
| Single offer | Option to own for tenant | “sale” | “uitponden” |
| Standing offer | Option to buy at any time | option to buy | “Te Woon” |

The “standing offer” both to renters/occupiers or to prospective occupiers (renters or owners) is known as “Te Woon”. The Te Woon programme initiated as the “Clients’ Choice programme” in the early 2000’s (Gruis et al 2005). Te Woon knows several siblings that come with different constrictions and characteristics (see Zijlstra 2011).

Te Woon is guarded by the “stichting OpMaat” that defines Te Woon as having the option to choose between two sale contract and two rental contracts. Offering Te Woon requires a fee (such as a franchise fee) as well do the contracts that are guarded by the Stichting OpMaat. The contract KoopGarant (guaranteed sale) and KoopComfort (comfort sale) are most common. KoopGarant offers a reduction on the market price up to 30% and shares profit and loss according to a risk-mix set by the national government (fair value table, see table 2). KoopComfort offers sale for market value and does not share risk or profit at resale, however, since the “VPB heffing” (tax on profitable incomes of housing associations) was introduced, the KoopComfort contract guarantees a resale to the housing association against market value (to avoid taxation).

Table 2. Fair value table (VROM 2006)

| Discount rate provided by the housing association (%) | Percentage of private sale (%) | Percentage of value development that benefits or is borne by the housing association in existing buildings (%) | Percentage of value development that benefits or is borne by the housing association in new construction (%) |
|---|--------------------------------|--|--|
| 15 | 85 | 30 | 22,5 |
| 20 | 80 | 40 | 30 |
| 25 | 75 | 50 | 37,5 |
| 30 | 70 | 50 | 45 |
| 35 | 65 | 50 | 50 |

The take up numbers seem a bit contradicting (Zijlstra 2010), and as Zijlstra (2010 and 2011) illustrated do not reach beyond 10% of the offered number of dwellings. Depending on the financial drivers of the housing associations and the previously existing tenure mix, the results of the sales of social rental stock can be considered little. It is important to bear in mind that housing associations have to keep a reserve to fulfil their obligation to re-buy the homes. As a result the financial means that are generated can only partly be used to invest in other actions (for example renovation). Moreover, housing stock is predominantly owned in well defined areas (neighbourhoods). Assuming that the mix is well above 60% owner occupied and considering that only the “easy” stock is offered (thus not reaching an offer of 100% of the housing stock) a sales percentage of 10% has a rather low effect on the mix in the area.

Effects of instruments based on literature

The Dutch housing market consists of approximately 7 million dwellings of which 2.3 million are social rented and owned by housing associations (CBS 2011). These housing associations are under close watch of the national government; however, they are private institutions. National policies aiming for living quality improvement in neighbourhoods involve housing associations in reaching this improvement. A selection of neighbourhoods of poor quality (deprived areas) is made by the national government to aim the efforts of housing associations, national funding and municipal efforts. The selection of areas or neighbourhoods consists of neighbourhoods that are fully or to high extends characterised by social rented housing. The selection criteria to appoint the neighbourhoods consists of housing quality (size, prize and construction period), living quality measures (safety and police reports) and characteristics of inhabitants (such as income, unemployment etcetera). Critiques of the selection include the internal relations of selection criteria. For example: low incomes are likely to live in cheap housing, cheap housing is likely to be small, small housing is likely to be of a certain age, and so on. The selection criteria and thus the selection of neighbourhoods thereby focus attention on areas where housing was constructed before and just after the WO2 and that is owned and distributed by housing associations.

Social housing is bound to legislation, as mentioned, and one of these legislations include price-setting of the rent. A valuation system determines the rent price based on the quality (size, fitting and aspects such as thermal insulation). The legislation aims at keeping social rented homes affordable for low incomes. Thus critiques of the selection can be understood. However, the selection of the deprived areas do point at a certain allocation of ‘problems’. That is a high concentration of comparable homes (quality and price) and related to it income and occupations.

To improve the living quality in these areas improving housing quality, by renovation or demolition and redevelopment, can be expected to have effect. By means of improving housing quality, the housing prices can be raised, thus attracting inhabitants with higher incomes.

Effects of demolition and redevelopment have been studied and showed effect on housing quality and living quality. For example Kleinhans (2005) illustrated that urban restructuring has a positive effect on housing quality. But some negative effects as loss of social ties were eminent. Van Eijk (2010) showed that inhabitants of different income classes do not mingle. The conclusion that mixing efforts are futile seem apparent. However, improving an area both from the viewpoint of mixing and living quality has been called successful in large scale approaches. Marlet et al. (2009) concluded that when a whole area was demolished and rebuild the created mix led to a good quality living environment. They do not provide with explanatory factors, but these could be expected to be linked to a complete move of the old inhabitants to other areas and attracting new inhabitants from others. Thus building a whole new community but might lead to spillover effects as well (Bergeijk, E. van, Kokx, A., Bolt, G. en Van Kempen, R 2008).

Sale of social rented housing in The Netherlands has been studied in the past by Boelhouwer (1988), Elsinga (1995), Papa et al (2002), Derksen (2009) and Mul (2010) concluded in his master thesis case study in one municipality that there is a relation between sale of social rented housing and the living quality. The valuation by inhabitants (and indicators) shows a positive appreciation for the change in the mix since the sale started. Also the neighbourhood contacts and image improved (found by Papa et al 2002 as well). A relation between sale of social rented housing and living quality improvement thus could be suspected. However, Mul (2010), Zijlstra (2011) and Elsinga et al (2008) did not find clues any clues for personal empowerment as measured by means of self image, control and motivation. A financial benefit is likely to be expected amongst the new home owners (Elsinga and Conijn 2001, Elsinga et al. 2008 and Zijlstra 2011). Papa et al (2002) found empowerment and living quality effects. They concluded that new owner occupiers in sold social houses worked more and more often. Moreover they found a more close involvement to the housing quality and neighbourhood quality amongst the home owners as illustrated by remodelling actions and care for the living environment. Elsinga et al (2008) did not validate these findings.

The effects of sale of social rented housing in the Netherlands remains sketchy as a result. The expectations might be higher than the effects that can be expected.

Results based on empirical research

From literature a measure for “mix” cannot be found. In recent green field developments in the Netherlands a percentage of 30% defined the amount of social housing (in VINEX locations, VROM 1991). This same percentage seems to be quite common in redevelopment and urban restructuring (between 21% in 2000 and 31% in 2009, CBS 2011). In these situations social housing is defined by means of a maximum rent level (as based on the rent price set by the national legislation) and is rented out by housing associations. Market values of the houses are not considered and in the owner occupied segment rarely a “social” segment is addressed nor defined. Relying on the selection of deprived areas it can be concluded that a percentage over 60% can be considered as a non-mixed neighbourhood and is (considered) leading to problems (CBS 2008). The national average would suggest that more than 30% could be considered as non-mixed (2,4:7,1 millions of dwellings). Drawing on data collected by Elsinga et al (2008) the mean for dominance (of owner occupied or social rented housing) is at 53% owner occupancy. The spread of income levels found among the tenants (both in rental as in owner occupied houses) ranges from less than a 1000 Euro a month to over 4000 (according to data from Elsinga et al 2008, distribution shown in table 3, number of owner occupiers 535, number of renters 602).

Table 3. Income distribution amongst owner occupiers who bought a social rented dwelling and social rented tenants (Elsinga et al 2008).

| Income | Owner occupiers (%) | Renters (%) | Total (%) |
|------------------|---------------------|-------------|-----------|
| <1000 Euro/month | 1,7 | 17,8 | 10,0 |
| 1000-1500 | 10,4 | 29,9 | 20,4 |
| 1500-2000 | 24,4 | 26,9 | 25,7 |
| 2000-2500 | 22,7 | 13,6 | 18,0 |
| 2500-3000 | 21,0 | 6,0 | 13,3 |
| 3000-3500 | 12,3 | 3,8 | 7,9 |
| 3500-4000 | 5,3 | 1,2 | 3,2 |
| >4000 Euro/month | 2,1 | 0,8 | 1,4 |
| Total | 100 | 100 | 100 |

The distribution shown in table 3 is important from the income mix point of view. First of all it is necessary to realise that the owner occupiers included in the research were social rented tenants until recently (they choose to buy between 2004 and 2007). As the distribution shows, the more affluent social rental tenants bought their social rented dwellings. But, they lived in the neighbourhood (or recently moved in to that neighbourhood) occupying a social rented dwelling. The turnover in income level lies between 1500 and 2000 Euro/month. Clearly the incomes are rather low compared to national averages. However, the income distribution among Dutch citizens shows that the composition of the neighbourhood is rather mixed compared to the national income distribution (see table 4).

Table 4: income distribution in the Netherlands in 2008.

| Income | Number of households (*1.000) | % |
|-------------------|-------------------------------|------|
| <10.000 Euro/year | 397 | 5,5 |
| 10.000-20.000 | 1726 | 23,8 |
| 20.000-30.000 | 1755 | 24,2 |
| 30.000-40.000 | 1364 | 18,8 |
| 40.000-50.000 | 878 | 12,1 |
| >50.000 Euro/year | 1121 | 15,5 |
| Total | 7241 | 100 |

Clearly, the lower incomes are represented more frequently in the social housing sector, as might be expected, but the higher incomes are represented as well. And especially in the middle income groups, earning between 20.000 and 40.000 Euro/year (should be compared with earning 1500 up to little less than 3500 Euro/month) are quite strongly represented in the social rented sector. More extensive analysis, based on more detailed compositions of household incomes in social rented dominated neighbourhoods is needed to establish a more clear picture. But the conclusion that the areas where the housing associations sold and offer dwellings to be sold are rather mixed, seems to be a defensible one.

The areas where housing associations choose to sell and offer dwellings to be sold are, however, on average the "better" areas. As Elsinga et al (2008) show: the social rented tenants who choose to buy do so when occupying the better homes: bigger, more spacious and of the preferred typology (single family dwellings). From Zijlstra (2011 and 2007) it was concluded that housing associations choose to offer homes for sale when it seems to be an "easy" sale (Zijlstra and Gruis 2008). Easy to this extent that maintenance is up to date, the administrative duties are easily fulfilled and it is expected to generate a high take up in the market. This is explained by the financial driver that coincides with other goals of housing associations to sell off housing. Housing associations are financially

independent and need to generate income to keep up renovation projects, urban restructuring and so on. Selling homes does contribute on the one hand to improving living quality and mixing neighbourhoods, and on the other hand it is necessary to keep up the other tasks of the organisations. Combining the findings from Elsinga et al (2008) and Zijlstra (2011 and 2009) the conclusion that housing associations are selling their “crown jewels” seem evident. A risk that has been addressed by other authors before and has been argued to lead to further segregation between owner occupied and social rented housing and marginalisation of the social rented sector as a whole (Kempen and Priemus 2002, Wolters and Verhage 2001). A further risk for the relative mix that is actually present in the social rented sector are the newly introduced legislations for housing associations stimulated by the European Commission. The national government introduced an allocation stop for incomes above 33.000 Euro/year (BiZa 2010). The composition of the social rented sector as a result will shift more towards an over-representation of low income households and thus concentrating low incomes in the sector and areas again. This seems to be in direct contradiction of the efforts to improve the living quality in deprived areas by striving towards a mixed composition.

Finally, it is important to signal that in case of selling homes in the social rented sector, especially using Te Woon as a model to sell homes, the neighbourhood composition only changes slowly. The model offers homes to the present sitting tenants and offers the opportunity for new occupants to choose between renting and owning the property. In case of sitting tenants, the neighbourhood composition doesn't change at all when the home is sold. And from a study by Derksen (2009) it was learned that the owners do not intend to move away soon. This could lead to stable neighbourhood communities and might sustain the living quality as such. Moreover a mix in tenures is achieved by selling, however, other mixing effects are not reached.

At the same time housing associations are, up to now, not allowed to offer the social rented dwellings that are part of the Te Woon model by other means than the social rental distribution channels. The associations have tried to get permission to do so since they see this limitation as a negative impact on their ambitions to generate a more mixed neighbourhood (Zijlstra 2007). The mix in inhabitants that is established as a result of Te Woon (and alike) models is low compared to the present mix already existing in social rented neighbourhoods. The mix might only increase on the long run when homes are resold. However, it should be noted that the dwellings sold in the Te Woon model are always re-bought by the housing association and are subject to be offered in the Te Woon model again: having a choice between renting and owning.

Discussion

The discussed mix in neighbourhoods first of all needs a clear definition and it seems rather important to identify the indicators that define the desired mix. Selling social rented housing can contribute to increasing tenure mix in areas, but seems to have little impact on other indicators such as income that might be of importance. Moreover, it seems safe to conclude that considering the areas where housing associations try to sell off housing a certain mix in incomes already exists. Selling social rented housing to sitting tenants does as a result not contribute to increasing income mix, but does contribute to increasing the tenure mix. Striving to a mixed neighbourhood however is impeded by newly introduced legislation limiting at least the income mix that could be reached in the social rented sector. Allocating homes more exclusively to low(er) incomes might focus the aim of the sector (as the E.C. and national government desires), but does at the same time limit the opportunities to sell homes to the tenants. (Note: it is undecided as yet how to treat the sold social rental stock in regard to the allocation rules.) At the same time, selling could lead to a stronger concentration of low incomes in low quality housing and marginalisation and to segregation. The label of social housing in this manner will become a label of low income, poor areas and exclusion. Taking the “social” out of the social housing. This readily contradicts the ambitions to improve the living quality in areas with high concentrations of (low quality) social housing and low incomes. This contradiction leaves housing associations few options besides offering normal sales of their homes and demolition and redevelopment to reach

the desired mix in urban areas. However, the present economic situation limits possibilities. And as other scholars point out: the building capacity is incapable to cope with the growth of demand let alone the huge replacement and renovation demand that is at hand (Thomsen 2011). This leads to the question whether the desired mix should be strived for and if there might be other measures to reach the desired mix.

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