

10. Social Housing in the Netherlands

Marja Elsinga & Frank Wassenberg, OTB Research Institute for Housing, Urban and Mobility Studies

Introduction

Nowhere else in Europe does social housing dominate the housing market as it does in the Netherlands. Over one third of all households rent a social-sector dwelling. There are 2.4 million social rented dwellings, a number that has been stable during the last decade.

Almost all social housing is owned by housing associations. These have to act on a commercial basis, but are required to use their profits for meeting general housing need - that is, for housing those people who are not able to find decent housing themselves. Housing associations are able to operate in a very flexible (or arbitrary) way. Much of the current discussion in the Netherlands surrounds the use of this flexibility.

1. Position of social housing

Of a total of 6.8 million dwellings in 2005, some 2.4 million were social rented dwellings owned by housing associations. Housing associations own almost all social housing; there is only a tiny number of municipally-owned dwellings. The social rented housing stock in the Netherlands is one of the largest in Europe, after France and the UK.

Housing associations own 35% of the total housing stock, while 11% is owned by the private rented sector and 54% is owner occupied (2005). These figures mean that over three-quarters of all tenants rent a dwelling from a housing association. While the total amount of social sector dwellings has remained constant since 1995, their share in the total housing stock has slowly decreased from 39% 35% at present.

Although social housing is more common in urban areas, all municipalities and provinces in the country contain a significant amount. In cities such as Rotterdam and Amsterdam, about 55% of all dwellings are social rented, while even in remote and less populated provinces like Drenthe and Zeeland, over 25% of housing is social rented.

Developments in the social housing sector

In the last decade, the number of dwellings built and purchased in the social sector has more or less equalled the number sold and demolished, and the overall number has remained stable at about 2.4m. During the five-year period from 1998-2002, housing associations added some 140,000 dwellings to their stock (building 80,000, purchasing 60,000), and lost 150,000 dwellings to sale (105,000) and demolition (45,000). The predictions for the four years 2004-2007 show a similar picture, with slight rises in new construction (150,000) and demolition (80,000).

Unlike in some countries, where social housing landlords do not tend to purchase housing, housing associations in the Netherlands freely buy and sell their dwellings. They may buy from or sell to individual households or other landlords for a variety of reasons - in particular to improve their own financial position or to spur urban renewal. Housing associations can sell vacant properties on the open market; tenanted

Table 1: Changes in the social rented housing stock

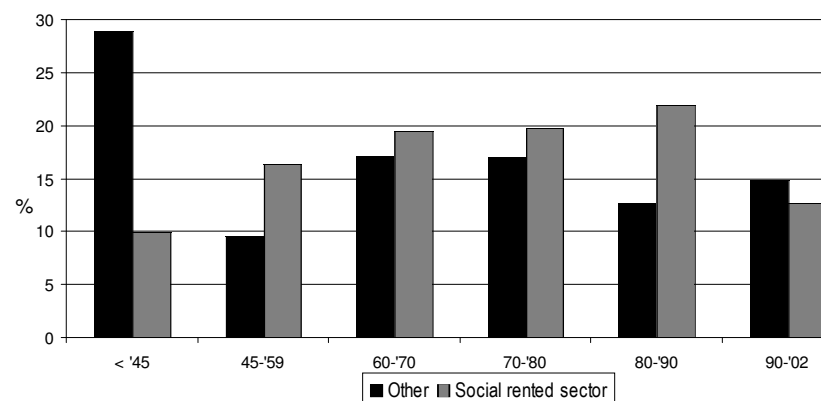
	Total housing stock (000s)	Social rented stock (000s)	Total new construction	New construction social rented sector	Sale of social rented dwellings	Demolitions
1995	6195	2432	93836	29090	8158	13691
1996	6283	2442	88934	31079	13108	11513
1997	6366	2410	92315	25876	16511	12527
1998	6441	2434	90516	21454	18214	13098
1999	6522	2475	78625	17651	15880	14354
2000	6590	2439	70650	15209	12789	13528
2001	6649	2440	72958	14089	11395	15555
2002	6710	2436	66704	12654	14057	12738
2003	6764	2420	59629	12974	15795	12633
2004	6810	2412	65314	14140	15103	15910
2005	6859		67016	17000		13907

Source: CBS, Statline

properties must be offered to tenants, who can choose to continue renting. There is no right to buy.

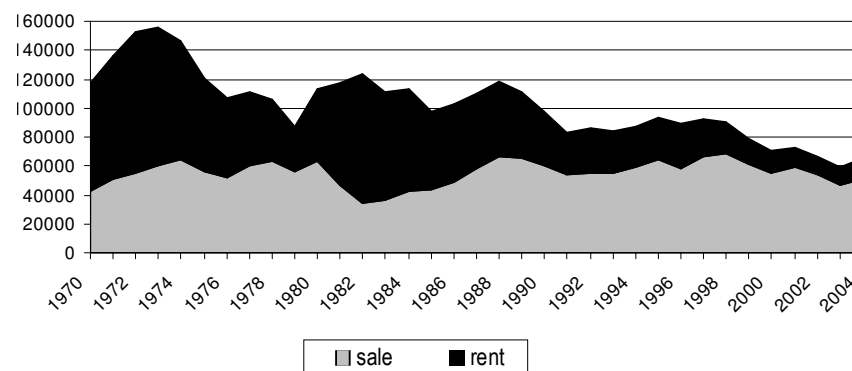
The construction of social housing first was allowed by the 1901 Housing Act. It was not until the 1920s, however, that municipalities or housing associations built social housing on a relatively large scale. Most social housing was built between 1945 and

Figure 1: Housing stock by building period for the social rented sector (2.4 m dwellings) and other housing tenures (4.3 m), 2002



Source: Housing Demand Survey, 2002

Figure 2: Housing construction



Source: CBS, Statline

Table 2: Dwelling stock and ownership in the Netherlands, 2002

Type	High-rise flats	Low-rise flats(1-4 floors)	Single family houses	Total
Social rented	269,600 (62.9%)	1,017,000 (62.2%)	1,153,100 (25.3%)	2,439,600 (36.8%)
Commercial rented	64,900 (15.1%)	285,000 (17.4%)	245,400 (5.4%)	593,300 (9.0%)
Owner occupied	94,300 (22.0%)	331,800 (20.3%)	3,165,900 (69.4%)	3,592,000 (54.2%)
Total	428,800 (100%)	1,633,700 (100%)	4,564,400 (100%)	6,626,900 (100%)

Source: Housing Demand Survey, 2002

1990. In the period after WW II, housing shortages led the government to take a leading role in the planning and construction of new housing. The peak in housing construction was in the early 1970s, during the heyday of high-rise housing. From the 1990s on, total yearly housing production has fallen, especially in the social sector.

The Netherlands is a country dominated by single family houses, not only in the countryside, but also in medium sized cities. Almost half of the social rented stock is single family houses, often terraced. The rest are low-rise flats (42%) or high-rise flats (11%). Dutch social housing is not generally built in distinct estates; most neighbourhoods consist of a mix of housing types.

2. The provision of social housing

Housing Act 1901 as a legal base

The legal base for social housing is the 1901 Housing Act, which laid down the duties and responsibilities of housing associations. The Social Rented Sector Management Order (known by its Dutch abbreviation, BBSH), the most recent version of which came into force in 2001, states that approved housing associations have six duties:

- to house those people who are not able to find an appropriate dwelling themselves
- to maintain decent-quality dwellings

- to consult with their tenants
- to run their financial affairs responsibly
- to contribute to liveable neighbourhoods (added in 1997)
- to provide housing (but not care) for the elderly and handicapped (added in 2001)

In exchange for performing these duties, the associations are granted exemption from corporation tax, can have their loans guaranteed by the Guarantee Fund for Social Housing (Dutch abbreviation WSW), and can buy council land at reduced prices for the purpose of building social housing.

The WSW was set up in the 1980s, initially to guarantee loans for housing improvement, and later for all social housing loans. This guarantee fund is funded by the associations themselves and backed by the government, which delivers a triple-A rating. This fund enables non-profits to guarantee their loans, thus assuring access to the capital market and low interest rates.

Financial independence

After many years of deregulation of the social rental sector, housing associations became financially independent in 1995 through the so-called "grossing and balancing operation" (brutering in Dutch). The government wrote off all outstanding loans to the sector, and at the same time cancelled its subsidies. Housing associations no longer receive government subsidies. They are funded by rents and sale of properties, supported by prudent financial management.

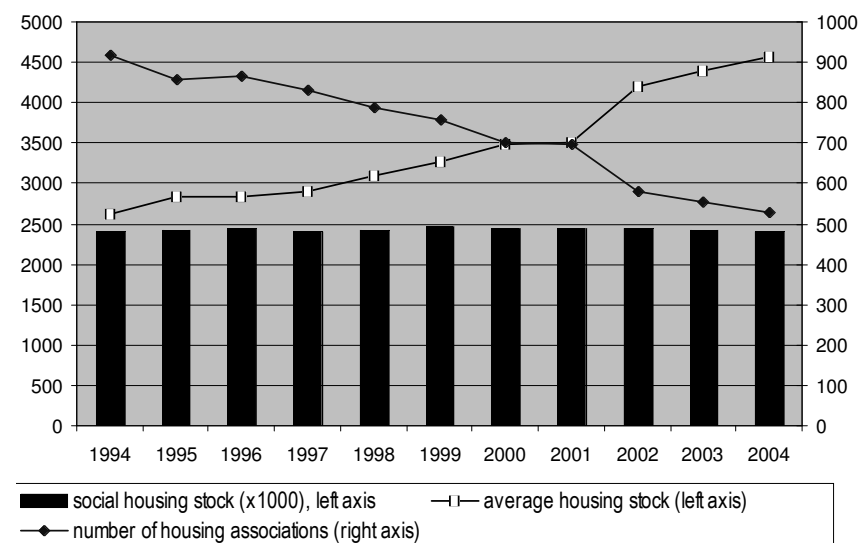
Although the associations have been completely independent in financial terms since 1995, they still require approval under the terms of the Housing Act. This also allowed for the abolition of supply-side subsidies to social rented housing. At the same time, the government liberalised rents, allowing non-profit associations to raise rents by different amounts under an overall government maximum. (The maximum applies to each association; the rent on individual dwellings may rise by different amounts.) Since 2001, non-profit and for-profit landlords have been treated differently. The government limits the rent increase per dwelling for both sectors, and for the social rented sector also imposes a maximum average rent increase for the organisation as a whole.

Housing associations

At present, there are about 500 housing associations. The number has been falling as associations have chosen to merge -- mainly for reasons of efficiency and economies of scale. Ten years ago there were about 860 associations, and in 1990 more than 1000. These figures include municipally-owned housing associations, the number of which has fallen from 213 in 1990 to a mere 23 in 2000, all of these in smaller towns. As the number of associations falls, the number of dwellings owned rises. At present, the average association owns 4,500 units, but the largest associations possess 50,000-80,000 dwellings, spread over a number of municipalities and regions.

Housing associations are supervised by the Ministry of Housing. They are obliged to sign performance agreements with the local government(s) where they operate, covering development of housing stock, neighbourhood liveability, and allocation rules (who qualifies for which dwellings, and what are the priority criteria). In practice, however, many housing associations and municipalities never made formal agreements.

Figure 3: The social housing stock, the number of housing associations and the average size of housing associations



Source: CBS, Central Fund for Housing (CFV)

3. The inhabitants of social housing

Tables 3 and 4 provide information about social housing tenants. Compared to the average household, those that live in social housing are

- older
- live in smaller households
- have lower incomes
- are less likely to be in employment and more likely to be on benefit
- are more likely to be of non-Dutch origin, and
- live in smaller houses.

Most neighbourhoods in the country are fairly mixed, although in areas with a lot of social housing the lower middle class often predominates. There is no stigma attached to living in social housing, unlike in some other western countries -- many Dutch people live at some point in social housing.

Some 34% of social rented housing is occupied by non-Dutch households, compared to 25% of the overall housing stock. (Non-Dutch is defined as those born abroad, or with one or both parents born abroad. About half of non-Dutch households are 'western' and half 'non-western'.)

Table 3: Some characteristics of the social rented sector in the Netherlands, 2002

	Social rented housing stock	Whole housing stock
Number of units (thousands)	2,440	6,627
Rent (€ /month)	€353	€365
Number of rooms in dwelling (mean)	3,55	4,23
Family houses*	47%	69%

*including row houses and (semi) detached houses: all dwellings that are not multi-storey
Source: WBO (Housing Demand Survey), 2002; arrangement authors

Table 4: Some characteristics of tenants of the social rented sector in the Netherlands

	Social rented housing stock	Whole housing stock
Size of household (mean)	1,9	2.3
% single	47	32
% with children in household	28	38
% complete families*	17	31
% over 65 years	29	22
% working**	48	65
% two-job households**	28	45
% on benefit	21	11
% in the two lowest income deciles***	35	20
% non-Dutch****	34	25

* two parents with children; the row above also includes single parents

** head of the household or partner works at least 12 hours per week

*** up to about €14,000 per year

**** according to the broad definition of CBS (Statistics Netherlands): person is born abroad (first generation) or one or both of the parents are born abroad (second generation)

Source: WBO (Housing Demand Survey), 2002; arrangement authors

Table 5 shows that non-Dutch households, particularly those from non-western countries, are much more likely to live in social rented housing than non-minority households. However, as Table 6 shows, this effect becomes less pronounced after the first generation of residence in the Netherlands.

Table 7 shows that most social housing tenants, like those in other tenures, are satisfied with both their dwelling and its surroundings, and are not planning to move. Some 8% of all households, and 12% of social tenants, are not satisfied with the surroundings; complaints about safety and vandalism are also more common in the social sector.

Table 5: Non-Dutch households, Western and non-Western, and housing tenure

	Home ownership	Social rental	Private rental	Total households
Non-Western	23,4%	67,7%	8,9%	565999
Western	52,7%	36,4%	10,9%	735055
Unknown	36,6%	52,8%	10,6%	341784
Non minorities	59,1%	32,3%	8,6%	4984040

Source: Housing demand survey, 2002

4. Changing tenure and needs

Table 6: Non-Dutch households, first and second generation, and housing tenure

	Home ownership	Social rental	Private rental	Total households
First generation	33,4%	56,6%	10,0%	1184277
Second generation	54,3%	35,2%	10,4%	458561
Non minorities	59,1%	32,3%	8,6%	4984040

Source: Housing demand survey, 2002

Table 7: Propensity to move and satisfaction in the social rented sector in the Netherlands, 2002 (in %)

	Social rented housing stock %	Whole housing stock %
Planning to move*	32	25
Satisfied with dwelling	80	89
Dissatisfied with dwelling	8	4
Satisfied with surroundings	77	84
Dissatisfied with surroundings	12	8
Graffiti	24	18
Fear of harassment or robbery in neighbourhood	14	9
Many contacts within neighbourhood	40	45
Fear of harassment or robbery in neighbourhood	14	9

* Definitely or possibly together

The percentages of those satisfied and dissatisfied do not add up to 100, because those that are neither dissatisfied nor satisfied are not included in the table

Source: WBO (Housing Demand Survey), 2002; arrangement authors

The share of owner-occupation has been growing in the Netherlands since WWII; since 1997 owner-occupier households have been in the majority. House prices have increased considerably in the last 20 years, leading to affordability problems, particularly for first-time buyers. Bridging the gap between the rented and the owner-occupied sector is now a key concern of policymakers, including the minister of housing. In June 2006 she announced a proposal called 'Vision for the Housing Market', which included subsidised loans to first-time buyers (Dekker, 2006).

5. Rents in social sector compared with private sector

Since 1995 social housing providers in the Netherlands have in principle no longer received explicit government subsidy. Rents for social housing are lower than for private housing, but since both are controlled it is difficult to measure the difference between social and free-market rents.

Rents have been controlled since WWII. Since the introduction of housing allowance in 1975, the government has been allowing rents to move slowly towards market levels, but rents for 95% of the total rental stock are still regulated (the cut-off is €615/month-rents over this level are generally not controlled). Government sets a maximum annual percentage rent increase for existing contracts, as well as a maximum rent level for new contracts. The average actual rent level was in 2002, while the average maximum rent was €508, which suggests that there was room for rent increases within the system. The average social sector rent is €353/month, whereas the average level in the private rented sector is €419. Some 44% of the social rented stock is classified as having a cheap rent (up to €337) and 4% is expensive (over €541). In the private rented sector, 36% is cheap and 21% expensive.

Table 8: Average rents (€ per month) in the social and private rented sectors, share (in € of total housing stock) of cheaper, mid-priced and expensive rental dwellings (2002)

	Social rental	Commercial rental
Average rent (in € per month)	353	416
% cheaper dwellings (< € 337)	44	36
% mid-priced dwellings (€ 337- € 541)	52	43
% more expensive dwellings (>= € 541)	4	21

Source: Housing Demand Survey, 2002

6. Shifts away from social housing

Rent liberalisation

Although the government, housing associations and private landlords agreed to deregulate rents, tenant organizations and left-wing political parties in parliament were strongly opposed. A compromise was reached whereby rents on 25% of the rented stock will be deregulated in 2008, if housing shortages have decreased by then. The whole plan was rejected in the upper chamber in December 2006.

The government has loosened regulation by allowing more generous yearly rent increases. This has led to a considerable increase in rental income for landlords (both social and private), and an increase in the government's bill for housing allowance. The government recently proposed that landlords should pay part of this increased bill; as of mid-November 2006 the proposal passed the lower house of the Dutch parliament and was in the upper chamber.

7. Other current issues in the Netherlands

The Dutch model has clear advantages. The financial burden of housing on the government budget has been eased. Social housing is decentralized. Housing associations can focus on activities that have priority at a local level. They are able to develop their own policies because they are in general financially healthy.

Strong financial position

The financial position of housing associations is the subject of political discussion at the moment, the key issue being whether the housing associations, which possess large amounts of capital, do enough to justify their financial position. One recurrent question in this connection is who actually owns the associations' assets, the associations themselves or the government. The amendment of the BBSH and the many questions about the future of the social rental sector have given rise to various studies and advisory reports, e.g. from the Scientific Council for Government Policy (Dutch abbreviation WRR) and the Social Economic Council (Dutch abbreviation SER) (see WRR, 2004, SER, 2005, Conijn et al., 2005, Commissie de Boer 2005).

In her December 2005 response to these, the minister chose to emphasise self regulation. She has encouraged the social rented sector to improve internal supervision and to develop benchmarks and control instruments to safeguard the performance of housing associations. The document also states that housing associations will henceforth be forced to make clear agreements at the local level and to invest their surpluses in housing rather than accumulating large reserves.

New tasks

The housing associations control a considerable amount of money. Due to prudent management, low interest rates and a steady rise in property prices, their financial position has improved over the last decade. Political parties across the spectrum would like to lay their hands on some of their funds. However Aedes, the umbrella

organization of housing associations, claims that the pot of money is illusory, as most of the resources are locked up in the houses themselves.

Politicians have proposed to simply skim the fortunes of housing associations, or to broaden their tasks - for example, by forcing them to contribute to the national housing allowance budget (see section 6). Other new roles suggested for housing associations include caring for the environment around their dwellings; providing houses for groups other than 'traditional clients', ranging from the homeless, handicapped, elderly and students to higher income groups; and providing facilities like schools and shops.

Some housing associations do offer extra services like insurance, help with removals, or discounts in shops. At the neighbourhood level, housing associations often provide play facilities for children, neighbourhood wardens, environmental maintenance and neighbourhood centres, particularly where local authorities can't afford or don't want to do so. Housing associations justify these investments as a way to improve the quality of life in their neighbourhoods and maintain the value of their property.

Urban renewal control

One major challenge in the coming decades is the renewal of the housing stock, much of which was built in the post-war period. Depending on the condition and age of the housing, it may be refurbished, enlarged, demolished and replaced, or upgraded. All of these options are expensive, at least in the short run. The vast majority of urban renewal projects are situated in areas where social housing dominates. Government policy is to create a better tenure mix, offering opportunities for people to buy a house in their neighbourhood, or attracting newcomers.

For the last decade, local government and housing associations have debated which organisation should initiate and control urban renewal programs. In fact, housing associations, as the largest property owners, have come to dominate the process. This reflects both capacity and financial shortages in local government, and the growing power of the associations.

EU regulation

According to European Union rules, housing is a Service of General Economic Interest (SGEI), for which member states are allowed to provide financial support. The EU, as well as many in the Netherlands, thinks that it is not appropriate to treat all dwellings and activities of housing associations as SGEI.

In December 2005, the Minister for Housing proposed to clarify the definition of SGEI for the Netherlands. She proposed to define the target group for social housing as those households with an income of below €33,000 (2005) (of which there are around 2m in the Netherlands, or 30% of households). In an effort to make Dutch social housing 'Europe-proof', she proposed that housing associations should distinguish between provision of housing for the target group, and activities in which associations compete on the open market, in order to prevent state aid being used for the latter. The distinction is supposed to ensure there are no cross-subsidies. In concrete terms this means that the following activities may be regarded as social activities:

- The construction, letting, maintenance, renovation and possible sale of dwellings with regulated rents;
- Enhancing the quality of the living environment in as far as it relates to the possession of dwellings with regulated rents;
- The construction, letting and maintenance of social property

The following activities of housing associations are regarded as being in competition with the open market:

- The construction, letting, maintenance, renovation and possible sale of dwellings with unregulated rents;
- Enhancing the quality of the living environment in as far as it relates to the possession of dwellings with unregulated rents, or where dwellings are owned by third parties;
- The construction, letting and maintenance of property with a commercial function;
- The construction and sale of dwellings for owner-occupiers;
- Activities for people other than the association's own tenants, such as maintenance for Owners' Associations.

The Minister would like to see a legal, rather than administrative, separation between social and commercial activities of housing associations. Subsidies for social housing and activities may not be used for the benefit of commercial activities, although transfers in the opposite direction are permitted. The social parent organisation is supposed to act as a shareholder of the commercial entity.

Equal treatment of private and social landlords

The housing minister has proposed to create a level playing field between the housing associations and private landlords insofar as private activity is concerned. Housing associations would only be able to receive support from the Central Fund for Social Housing (CFV)* and guarantees from the Guarantee Fund for Social Housing (WSW)** for loans that relate to their social obligations. The private, commercial activities of housing associations would be subject to corporate income tax (Dekker, 2005). A decision on these proposals will be taken by the new government, elected on 22 November.

8. Initiatives towards or away from direct provision*Intermediate tenure*

In 2004, housing associations sold around 17,500 dwellings, of which 15,100 went to individual households for owner occupation. Annual sales are about 0.5% of the total housing stock, which roughly equals the yearly new production of social housing. Most houses are sold at market price or with a small discount (5-10%). However, some of the dwellings are sold into what could be termed social owner-occupation. These are sold at discount of 25-30%, into a new intermediate tenure known as tight ownership. In return for the price discount, the purchaser must share any future price increases (or falls) 50-50 with the housing association. The dwelling cannot be resold on the open market, but must be sold back to the housing association (see also Elsinga, 2005). Various local programmes exist, under which only a few thousand dwellings have so far been sold.

Another initiative linked to intermediate tenure is the 'Client's Choice' programme, started by one housing association in 2000. The housing consumer is offered a choice including renting, owner occupation, and one or more intermediate tenures. The programme is known as Te Woon, in Dutch-literally, 'for living'. There are now 12 housing associations participating (see Gruis et al, 2005).

*The Central Fund for Housing associations (CFV) maintains financial supervision on behalf of the Minister of the housing associations and may restructure financially weak associations.

**The Guarantee Fund for Social Housing (WSW) provides guarantees that result in lower interest rates for loans.

Social owner occupation

In the Netherlands, the term 'social housing' generally means rented housing. However, there is also something called social owner occupation, consisting of inexpensive owner-occupied houses (often targeted at first-time-buyers). This is popular with major centre and left-wing political parties, who see it as a means to fill the gap between cheap social renting and expensive owner occupation. The dwellings are built by both housing associations and private investors, for whom they are sometimes part of a 'package deal' with market housing. Prices can be low because local authorities offer the land at below-market prices. Sometimes the purchase contract contains conditions limiting resale in an attempt to prevent speculation, but the many exceptions have made enforcement difficult.

9. Five key milestones in Dutch social housing

- 1974 *Introduction of housing allowance.* This was intended to enable more market-oriented rents while safeguarding affordability for those on lower incomes. It marked the start of a shift from bricks-and-mortar subsidies to means-tested allowances. Not until the 1990s were bricks-and-mortar subsidies abandoned completely.
- 1989 *The white paper on housing ('nota Heerma').* This white paper introduced a new approach to social housing and the role of government. It proposed the retreat of central government and the delegation of power to local government, housing associations and other actors -- an important step towards the independence of housing associations. Government subsidies for urban renewal would henceforth be targeted at a limited amount of old pre-war housing stock which had been neglected in the post-war decades. Maintenance of all other dwellings would be entirely the responsibility of the owner (the housing association, in the case of social housing).

The issue of skewness (higher income groups living in social rented dwellings) was first identified as a problem in this white paper. This was an important step in targeting the social rented sector for lower income groups. Moreover, this white paper introduced the sale of social rented dwellings as a normal activity of housing associations. Finally, the white paper recommended the transfer of municipal housing to housing associations. Since the 1990s almost all social housing in the Netherlands has been owned by private housing associations.

- 1995 *The grossing and balancing operation ('brutering')*. This major event made housing associations financially independent from central government. Future subsidies and outstanding debts were allowed to cancel each other out.
- 1997 *The white paper on urban renewal* From the beginning of urban renewal work and throughout the 1970s, central government took the lead. In 1989, the role of central government was limited to renewal of old stock, but in 1997 a new policy was introduced for the transformation of less popular areas, which were dominated by social housing from the 1950s and 1960s. Larger municipalities got funds, but the main implementation of housing-related work was to be done by the housing associations.

2005-present:

Criticism of the performance of housing associations by those who thought they had too much money and were not using it wisely. Led to political discussion and many reports on the position and future of housing associations in the Netherlands; the government is now threatening housing associations with taking away part of their money. The housing associations have countered by offering to increase their investment in urban renewal, and drop rents for lower income groups. The liberalisation of rents and the creation of a level playing field with commercial providers are also important issues in this ongoing discussion.

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