

CHANGING TRENDS IN HOUSING

FLEXIBILITY AND REGIONALISATION WITHIN HOUSING POLICY

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The Dutch version of this advisory report contains an additional analytical section, Part 2.



ADVICE

THE SUCCESS OF ONE
HUNDRED YEARS OF
HOUSING POLICY



Where and how we live is a major factor in our lives, and hence very much a personal decision. However, housing is also an important public interest. There are direct as well as indirect links between housing policy and other policy domains, such as those concerned with economy and financing, with the living environment, sustainability and energy, with culture, and – not least – with social policy.

The Netherlands has long devoted close attention to housing and to the interaction between housing policy and the adjacent policy domains. These efforts have undoubtedly borne fruit. There are no longer slums or otherwise uninhabitable dwellings in the Netherlands. The quality of Dutch housing can stand any international comparison. Dutch architecture and spatial planning enjoy a high reputation worldwide, not least due to the resultant spatial quality in both urban and rural areas. The efforts of the various stakeholders involved in housing have resulted in significant urbanisation without ghettoisation. These are societal gains in which we may take justifiable pride.

During the post-war years, housing policy focused on production volume, the objective being to build as many new homes as possible. This resulted in the development of various legislative instruments and institutions devoted to meeting the national housing requirement. Under this form of policy, the key actor was national government, responsible for monitoring the overall housing requirement and producing the prognoses to underpin future production levels.

The world has changed much in the intervening years. We see a far greater dynamic in many social domains, including the labour market, the economy, and health-care. Housing policy must move with the times. It must be adapted to keep pace with the various trends and developments, just as it was successfully adapted in line with significant changes in the past.





THE ADVICE QUESTION

In recent decades, the role of (central) government on the Dutch housing market has changed, and so has the function and role of its housing requirement prognoses. Housing policy, in the broadest sense of the term, is a recurring theme within the social debate. The Minister for Housing and the Central Government Sector has therefore requested the Council for the Environment and Infrastructure (*Raad voor de leef-omgeving en infrastructuur*; Rli) to advise on the actual housing requirement in the Netherlands and the role that central government should play in ensuring that the various stakeholders are able to meet that requirement. In this advisory report, the Council first devotes attention to these questions. Then the underlying issues are examined, including the obstacles that emerge as a result of general societal developments which influence demand for housing and are not compatible with the current structure of the housing market.

2.1 The housing requirement, prognoses, and bandwidths

What is the actual housing requirement in the Netherlands, and to what extent is it influenced by (macro-)economic developments?

To arrive at an answer to this question, the Council formulated the following subsidiary questions.

First, is it appropriate to consider the Dutch housing market as a single, unified market? There are significant regional differences whereby certain areas, and indeed entire regions, can experience either population decline or growth. The Council therefore concludes that there is no 'national' housing market but rather an archipelago of regional housing markets, each with its own dynamic and specific characteristics. For several decades, the entire country experienced ongoing growth in the number of households, whereby regional differences were neither manifest nor significant. The demand for (newbuild) housing was ubiquitous. Today, the regional differences (in terms of population decline, stabilisation, and growth) are indeed significant and preclude the application of a uniform national framework.

The second question is whether the term 'housing requirement' is appropriate. It is often asked whether housing – a place to call one's own – is indeed a basic human requirement or a luxury. The Council notes that for the individual household, the term 'housing' embraces far more than the physical dwelling.

The home contributes to the physical and social

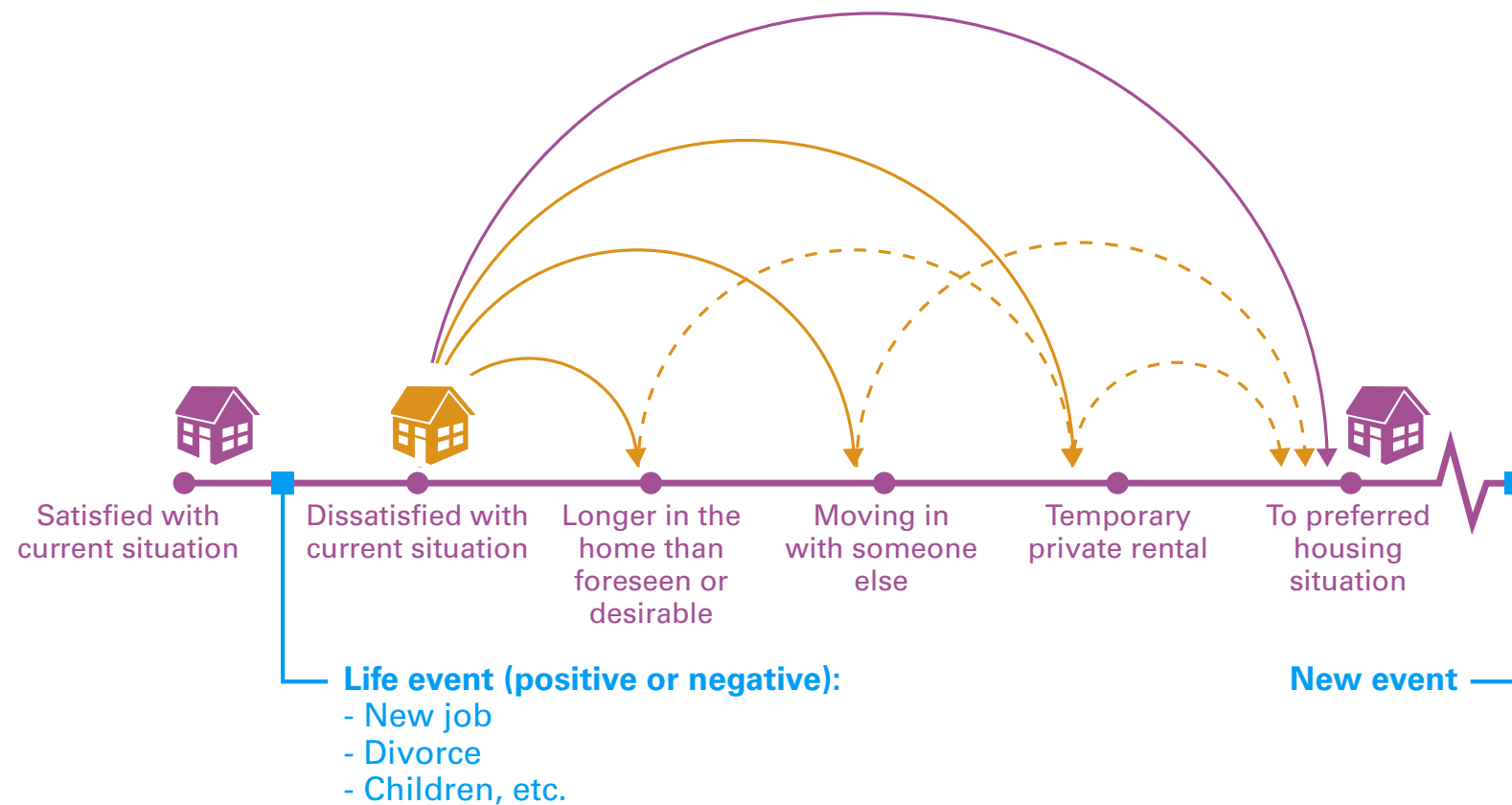
wellbeing of its occupants (Lindenberg, 1990) and fulfils various other functions.¹ That is why the Council prefers to refer to 'living requirements', a term which embraces not only the physical dwelling itself but includes its setting – the residential environment – and all the various functions which the home performs. It should also be noted that meeting living requirements does not necessarily entail relocation or the production of new housing. It may be possible to do so by means of modifications in and around the existing home. We may state that the housing requirement involves both a basic necessity and an element of non-essential luxury, whereby the ability to meet the latter is dependent in part on macro-economic developments.

The third question concerns how the housing requirement is to be quantified. This involves not only considering the number of new demand-side entrants (such as first-time occupants and migrants) but also those moving up (or down) the 'housing ladder'. Only forty per cent of relocations are due to the household's dissatisfaction with the current home or its setting.

¹ As described in Part 2, Section 3.1.1, of the Dutch version of this report.



Figure 1: Meeting housing preferences is often not possible in one step



Life events such as moving out of the parental home, cohabitation, divorce, a new job or health problems can also prompt the decision to relocate, often as a matter of urgency. The figure above offers a simplified impression of the various types of relocation.

As the commissioning client for the periodic Housing Requirement Survey (*Woningbehoefteonderzoek*; WBO), the Qualitative Housing Register

(*Kwalitatieve Woningregistratie*; KWR) and – since 2006 – the Netherlands Housing Research report (*Woononderzoek Nederland*; WoON), central government has several decades’ experience in quantifying living requirements in the context of policy and overall direction.

Various models are used to forecast future living requirements.² The PEARL model is applied by the

Netherlands Environmental Assessment Agency (*Planbureau voor de Leefomgeving*; PBL) to calculate the spatial implications of the demographic prognoses produced by Statistics Netherlands (*Centraal Bureau voor de Statistiek*; CBS). The Primos model, developed by ABF Research is similar in form. It is used to support the Ministry of the Interior and provincial authorities in establishing the future housing requirement and that for newbuild production.

Each input link in these models is complex, and each conversion step entails uncertainties: demographic trends (in particular migration, but also birth rate and life expectancy), economic factors (employment levels, purchasing power, credit availability) and personal life career factors (marriage, divorce, the desire to live independently in later life). Another very significant variable is policy, which has a major influence on consumer preferences in terms of ownership versus tenancy, and the housing costs which households are willing to meet. Policy in domains such as healthcare (enabling people to live independently for longer) and education (the level of student grants and the length of the study period) also has a major influence on the

² See Part 2, Section 2.3.4, of the Dutch version of this report.



housing requirement. Policy in the domains of employment and mobility (infrastructure, tax-exempt travel expenses, new working practices) influence the choice of location. Because of these many uncertain variables, the prognoses have particularly wide bandwidths. As a result, further to our conclusion that an individual's living requirements are only partly based on necessity, we can conclude that general living requirements are affected by the macro-economic situation, by policy (in various domains), and by other external factors (including health and life events such as marriage, cohabitation, divorce, etc.).

All models currently in use meet the scientific standards of accuracy and take account of the latest insights gained from demographic surveys, as well as from

quantitative and qualitative research examining both the nature and scope of households' living requirements. The results are always accompanied by an account of any assumptions or hypotheses applied in their production, and the uncertainties inherent in the output. The Council therefore sees no reason to question the use of the Primos and PEARL models. The prognoses produced by these models are shown in Table 1.

These are nationwide figures. The situation at a lower level of scale is extremely diverse, as illustrated by the following examples. In the regional housing requirement estimates, domestic migration (whereby the overall difference in population figures is zero) is a significant factor. According to the trends forecast (ABF,

2011), the provinces of Noord-Holland, Zuid-Holland and more especially Flevoland and Utrecht will continue to experience growth in the number of households, while all other regions are likely to experience decline after 2030/2040. This is primarily due to developments in employment and study opportunities as motives for relocation.

According to the Primos figures, the Achterhoek region in Gelderland will continue to experience growth in the number of households (+3,500) until 2025, followed by a decline of some 1,500 households over the ten-year period to 2035. The projected growth is not distributed evenly throughout the Achterhoek region. The municipalities of Berkelland and Bronckhorst are likely to be the first to see the slowing and eventual reversal of growth (Suurmond, 2014). The Province of Utrecht has a quantitative housing shortage calculated to be in the order of 35,000 units. This shortage is likely to be most acute in the city of Utrecht itself and the eight neighbouring municipalities (rising from a shortfall of 30,000 units in 2006 to 32,000 in 2030). This is due to autonomous population growth, a positive migration balance (primarily domestic), and a further reduction in average household size (Bestuur Regio Utrecht, 2009).

Table 1: Comparison of Primos and PEARL prognoses

| Source | Period | Prognosis | Bandwidth |
|-------------|--------------|------------------------|----------------------|
| Primos 2013 | 2012 to 2020 | 482,000 new dwellings | 295,000 to 680,000 |
| PEARL 2011 | 2008 to 2020 | 430,000 new households | 350,000 to 1,490,000 |

Sources: ABF, 2013; PBL, 2011



The Council notes that the prognoses have a particularly wide bandwidth and a confidence interval of approximately two thirds.³ As noted above, the researchers always present the prognoses together with the assumptions and hypotheses on which they are based, as well as an account of their inherent uncertainties. In practice, however, administrators, companies, legal departments, the media and the general public tend to rely on the point estimates, without reference to the bandwidths. While the point estimates do indeed represent the most likely scenario, and are often necessary to underpin planning decisions, their indiscriminate use implies a degree of accuracy that the prognoses simply cannot offer, particularly at the lower level of scale (the municipality or neighbourhood).

In the Council's opinion, therefore, the manner in which these prognoses are used should be subject to review and revision. It seems appropriate to devote greater attention to the accompanying information regarding margins and assumptions.

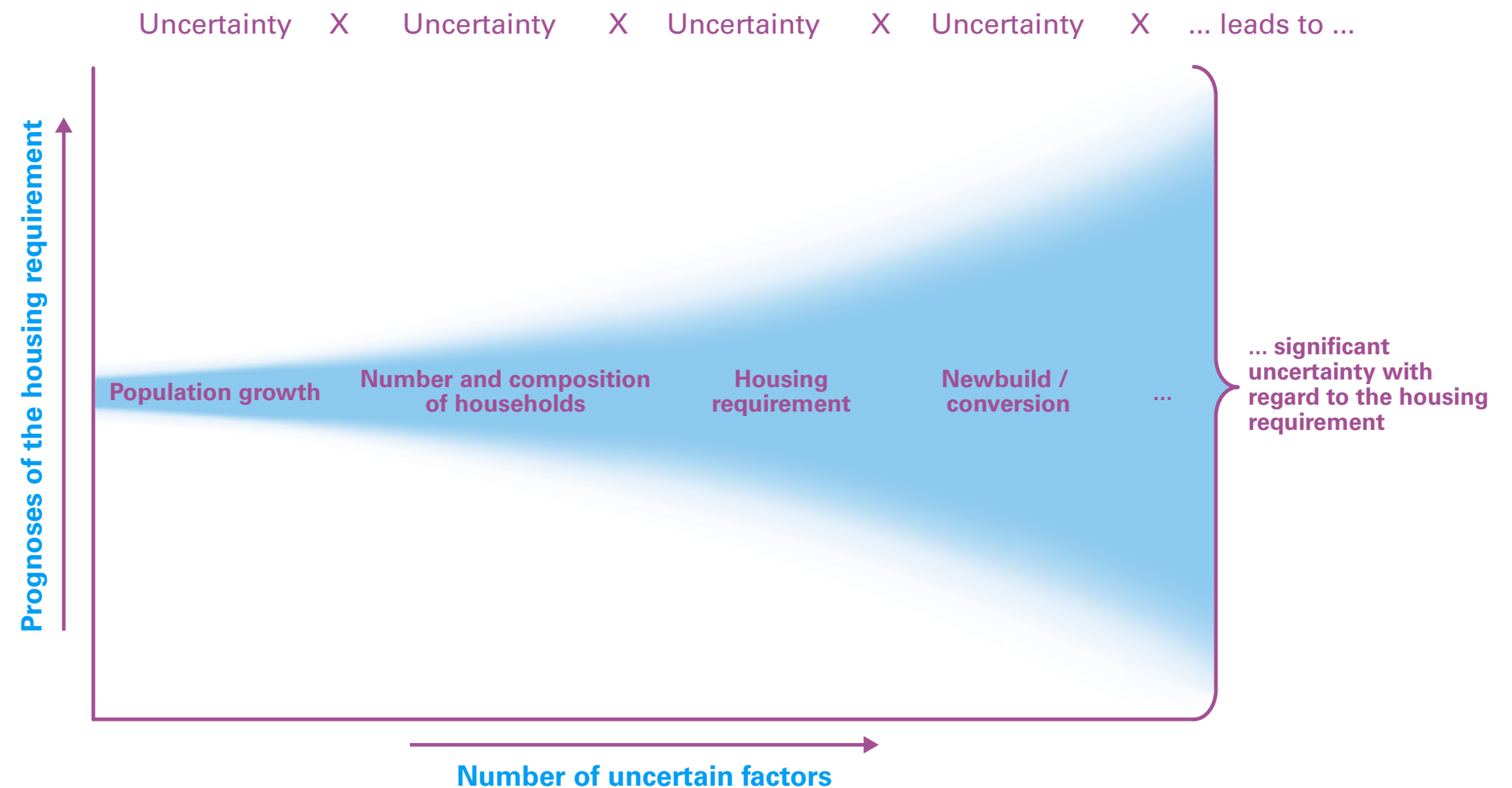
- Central government must regularly reiterate that the prognoses are not accurate point estimates but have significant bandwidths.

- Due caution must be applied in the use of the prognoses at the lower levels of scale (municipality or neighbourhood). This entails gaining a more complete understanding of the consequences of economic and policy developments (by means of 'what if' analyses). It also entails the discontinuation of the use of point estimates in individual legal

procedures, precisely because these figures are subject to such a high level of uncertainty.

³ The researchers consider it twice as likely that the requirement will fall within rather than outside the stated interval. With reliability higher than two thirds, the bandwidth of the prognosis would be even greater. These are 'correlated' margins of uncertainty for the Netherlands as a whole, based on assumptions with regard to net migration, individualisation, extramural care, the number of young people leaving the parental home, etc. When applying these figures to regions, residential settings, the suitability of dwelling types for different households, price classes, and the ratio of owner-occupied to rental units, further assumptions have been made.

Figure 2: Prognoses of the housing requirement: uncertainty as a certainty



2.2 The role of central government in meeting living requirements

What role should central government play in enabling all stakeholders to adequately meet the demand for housing? Does that role extend beyond merely establishing the necessary planning capacity?

In answering this question, the Council offers its vision of the role of central government, of various specific characteristics of the housing market, and of the public values which are involved.

The role of government

Aside from the various political choices which must be made, the housing market involves so many public values and interests that some government intervention will always be necessary. It is for good reason that the words “the provision of adequate housing” are included in the Constitution of the Netherlands. The Woningwet (Housing Act) has been on the statute books since 1901, and has therefore required the government to devote attention to housing policy for well over a century.

In the Council’s view, the prime responsibility of central government is to establish the frameworks within which the housing market operates, in order to ensure:

- A playing field is created in which:
 - A minimum level of housing quality can be assured
 - All citizens have access to affordable housing
 - All parties are protected against random effects and market excesses
- Collective goods, such as public spaces, the environment, nature and valuable cultural heritage, are protected
- Collective benefits, including economic development and safety and security, are achieved

In pursuing these objectives, central government must arrive at a satisfactory division of tasks and responsibilities between the three tiers of government: national, provincial, and local.

At the beginning of the twentieth century, many of the tasks with regard to housing production, housing allocation, planning permission and suchlike were organised at the local level. It was the marked growth in the number of households which led to central government taking a more prominent role.

Today, the demand for housing is increasingly qualitative in nature, the differences between regions are becoming more acute, and the predictability of consumer preferences is diminishing (as a result of changes in employment practices, relationship arrangements, care requirements, etc.). It is therefore appropriate to reduce central government’s direct involvement in certain aspects, whereupon its role will change once again. A number of reforms have already been set in motion: the new Housing Act of 2015, restrictions on mortgage interest tax relief (whereby the maximum percentage is capped and deductibility is subject to an upper threshold for a maximum period of thirty years, and banks are no longer able to offer interest-only mortgages), and income-related rent increases which exceed the rate of inflation.

There are some aspects for which the most appropriate level of scale is the (housing market) region, whereby the local authorities within that region would be expected to cooperate. The Council acknowledges that such cooperation is not always readily forthcoming and therefore recommends that the provincial authority should have a controlling and, where necessary, corrective role. The division of responsibilities proposed by the Council is shown in Diagram 1, on the next page.



Diagram 1: Proposed division of new responsibilities

| Aspect | Component | Responsibility |
|---|--|---|
| Basic quality of housing stock | – | Remains with central government |
| Affordability | Income support Defining (rental) price brackets | Remains with central government; advisory role for regions Central government to determine regional specification |
| Physical production of dwellings and residential environments | Housing market | Remains with local authorities, but with stricter regional coordination |
| Coupling of interests | National requirements, e.g. climate agenda Regional requirements, e.g. landscape, local sustainability objectives | Remains with central government Remains with provincial and local authorities, but with stricter regional coordination |
| Exploitation of collective benefits | Economy, public health Infrastructure, external safety, spatial quality | Remains with central government Partially devolved to local authorities; some responsibilities remain with province and central government |

Specific characteristics of the housing market

The housing market is complex and is largely influenced by a system in which both public and private values and interests are at play. The current system is overly compartmentalised; there are many ‘fences’

which prevent households from attaining the desired level of mobility or meeting their living requirements.

The housing market is not a ‘perfect’ market in the economic sense. This is because it is a steady-state,

supply-led market on which the ‘products’ have a long life expectancy and are both location-bound (‘immobile’) and of finite dimensions. Once again, it must be remembered that the residential environment is a crucial component of the attractiveness of those products, and hence their market value. These characteristics give rise to the following considerations:

- Renewal and replacement of the housing stock is an (extremely) lengthy process.
- The prices of new housing units are determined to a significant degree by those of the existing stock.
- It is difficult to exert any influence over regional differences (in volume, quality, and/or price level).

The available supply of living accommodation responds extremely slowly to changes in demand. Where demand rises, the first effect will be an increase in prices (particularly in the existing stock). Only several years later will the available supply actually increase. This is due to the long preparation period and the required planning procedures. When demand falls, however, the reaction is far swifter. Newbuild projects are cancelled or deferred, while existing homeowners become less inclined to sell. In times of declining demand, there is currently no mechanism – other than redevelopment – whereby housing can be removed from the stock.



Another key feature of the housing market is its capital intensity. This applies not only at the production phase but throughout the property's life cycle and at each transaction during that period. In late 2012, the total value of all residential real estate in the Netherlands (including the land it is built on) in private ownership was estimated to be almost €1,400 billion, of which approximately half (€ 670 billion) was subject to mortgage loans held by individual households (Netherlands Statistics/CBS, 2012).

The public values involved in housing

Many public values are tied up with housing. For one thing, people should enjoy the freedom to structure their lives as they see fit, which entails being able to make a free choice with regard to the location and type of dwelling they wish to occupy. Then, there is an existential need to 'feel at home' somewhere and to participate in society. At the same time, society as a whole must arrange solidarity between social groups and between regions, whereupon the costs and benefits associated with home occupancy should be evenly distributed. Moreover, in the interests of both today's generation and those yet to come, it is essential to ensure the long-term sustainability of the public goods, which entails the development and protection

of cultural heritage and the physical, architectural and spatial quality of urban and rural areas.

There are numerous interactions between housing and various other societal domains: economy and the labour market (purchasing power; matching of supply and demand; commuter traffic; working from home), the capital market (financing of investments; credit facilities; pensions), infrastructure and the environment (accessibility; energy consumption; support for public transport services; air quality), health and welfare (autonomy; adapted living; domiciliary and informal care; social cohesion), and spatial planning (cohesion with nature, water and other uses of space). This list is not exhaustive. Much of the literature on housing and housing policy refers to these interactions as the 'external effects'. Housing policy should make the mutual dependency between the various domains explicit to the greatest extent possible: their interaction must be visible.

This visibility will reveal the complexity and interdependency of the issues (inherent or not), and may also reveal points of departure from which the policy domains can be addressed in tandem (e.g. through financial and fiscal measures) or, conversely,

how they can be decoupled (as in the separation of housing and care).

Some of the public values and interests cannot be met without some government intervention, whereupon that intervention may be seen as legitimate. It is possible for the government to pursue various objectives, such as:

1. Regulating the playing field on which the various parties – developers, contractors, local authorities, landlords, and consumers – are active
2. Exploiting opportunities for economic growth, spatial quality and the prevention of segregation
3. Promoting equal opportunity for all members of society
4. Safeguarding spatial quality

2.3 The Council's response to the advice question

The answers to the questions submitted by the Minister are summarised below.

1. *What is the actual housing requirement in the Netherlands; to what extent is it influenced by macro-economic factors?*



- a. Statistics Netherlands/CBS, the Netherlands Environmental Assessment Agency (PBL) and ABF Research have estimated the housing requirement with the degree of accuracy that current scientific knowledge permits. The point estimates of the prognoses place the housing requirement in the order of 60,000 additional dwellings per year.
- b. These prognoses have particularly wide bandwidths, whereby there is a probability of two thirds that the housing requirement will be somewhere between 38,000 and 85,000 additional dwellings per year. The bandwidths are partly due to uncertainty with regard to external factors (e.g. economic trends, migration) and partly further to policy decisions (in housing and adjacent policy domains).
- c. The housing requirement is subject to significant intraregional as well as interregional variation, whereupon it cannot be assumed that a housing shortage in one region will be automatically offset by a surplus in another.

2. What role can and should central government play in enabling all stakeholders to adequately meet the demand for housing? Does this role go beyond merely establishing adequate planning capacity?

The government's primary role in meeting the demand for housing is to put in place:

- a. An effective market structure and regulation
- b. A housing policy which safeguards (external) public values
- c. A housing policy which achieves collective benefits wherever possible

In the Council's view, determining planning capacity is primarily the responsibility of local and regional authorities. It falls to central government to establish the frameworks within which they can fulfil this responsibility, and whereby any over-programming is avoided. This point is considered in greater detail in [Section 6.1](#).





CHALLENGES ON THE HOUSING MARKET

The Minister's request for advice – the starting point of this advisory process – places the emphasis on the quantitative housing requirement and the role that central government should play in meeting it. In addressing this aspect, the Council notes that there are many uncertainties at both the macro and the micro (individual) level. For this reason, the Council went on to examine the trends and developments on the housing market in greater detail, formulating the following questions: Where and in what form will living requirements (in the broadest sense of the term) be seen? How are these requirements affected by macro-economic (cyclical) trends and by more permanent socio-economic, demographic and spatial developments? How can the market be structured and controlled most effectively?

The Council's deliberations therefore went somewhat further than the Minister's original request for advice, and addressed the following question:

In view of its various roles and responsibilities, and given the development of the housing market, what can central government do to help meet current and future living requirements in a manner which yields the greatest benefits for society?

In answering this question, this advisory report first examines the trends, obstacles and challenges on today's and tomorrow's housing market. Based on the results of its analysis, the Council notes an increasing demand for 'flexibility', a concept which is defined elsewhere in this advisory report. The Council then goes on to formulate three main recommendations, the adoption of which will allow central government to create the desired opportunities for greater dynamic and diversity. Finally, the Council considers the cohesion between the recommendations in terms of both content and timing.





TRENDS AND OBSTACLES

Dutch society has changed much in the past decades. The concept of 'housing' no longer refers merely to physical accommodation but embraces various other aspects, such as healthcare, capital development (investment), and working from home. In recent years, the housing market has shown exceptional turbulence. There was a marked decline in construction volume and in the number of sales transactions. The average price of owner-occupied properties fell by some twenty per cent, while many rental properties became significantly more expensive.

What are the underlying trends? The Council observes five structural developments:

- Widening regional differences
- Increasing diversity and flexibility in the demand for houses
- Structural economic uncertainty
- Flexibility in the use of real estate
- Innovations in construction, utilisation and financing

These trends are apparent on a strongly segmented housing market which is subject to extensive regulation and which lacks transparency. In fact, there are separate 'sub-markets' based on region and type of ownership.

The market as a whole can be divided into three virtually distinct segments: the social rental sector, the private rental sector, and the owner-occupied sector. Each segment has its own 'rules of play', and making the transition from one to another has major consequences for households (waiting periods, costs, loss of certain rights, etc.). Within this segmented market, the observed trends lead to the following impediments:

- Mobility is discouraged. The arrangements applied by the various institutes within the housing market (housing associations, banks, developers, and public sector authorities) often work in favour of the existing parties (the 'insiders') and against new entrants (the 'outsiders').
- The affordability of housing is under strain. There is ongoing uncertainty with regard to employment security and income, yet rents are rising.
- The regulated (social) rental sector has long waiting lists.
- A high level of personal debt impedes flexibility and mobility. Many privately owned properties have fallen in value in recent years, whereupon the homeowner has negative equity (the outstanding mortgage debt is greater than the resale value of the

property on which it is secured). This stands in the way of mobility and therefore dampens the dynamic in other areas, including the labour market, healthcare, and commuter traffic.

- Land management policy and land values discourage newbuild development. Because local authorities and developers base costs on projected revenues at the beginning of the development phase, prices have risen. The revenues are entered onto the balance sheet before the first brick has been laid, which precludes the realisation of affordable and profitable projects because the (accounting) losses must be covered in full.
- Both economic and physical barriers are preventing the conversion and re-use of existing (vacant) real estate. The technical requirements and prices differ greatly between the various segments (such as offices, schools, and residential property), which makes the redesignation of purpose a lengthy and difficult process.



The Council notes that both politicians and society realise the urgency of reforms on the housing market.⁴ The past decade has seen the publication of numerous reports which call for such reforms, some of which have indeed been set in motion.

⁴ Reforms are required as a matter of urgency. This is widely acknowledged by government, parliament and society at large. Recent years have seen the publication of various reports, including *Wonen 4.0* (proposals for a new housing policy, submitted to government in 2012 by the federations of real estate brokers, homeowners, tenants and housing associations), the *Woonakkoord* (the housing agreement produced by the Rutte II Cabinet and a number of opposition parties in 2013), *Kosten Koper* (the final report of a commission formed to inform parliament about the causes and consequences of house price fluctuations in the Netherlands), and *Ver van Huis* (the final report of a commission formed to inform parliament on the financial and organisational regulation of housing associations, produced further to various incidents).





TOWARDS GREATER FLEXIBILITY

The Council notes consumers now face a greater number of uncertainties and a more pronounced dynamic, not only on the housing market but in other areas as well. This is further to general developments in the labour market and the economy and to changing patterns in household composition and care requirements. All such developments make it far more difficult to forecast future living requirements: not only should the construction volume be taken into account, but also the arrangements under which houses are made available. For this reason, the existing obstacles cannot be mitigated solely by newbuild development based on the prognoses, with centralised planning and direction. To effectively address the uncertainties requires greater flexibility and room for manoeuvre on both the supply side and the demand side. There are also implications in terms of public governance at the regional level. The Council therefore considers flexibility to be the central concept of this advisory report.

Nevertheless, flexibility must not be without limits. It must not undermine consumer confidence and must be appropriate to the changes in the societal and economic dynamic mentioned before. The Council has defined flexibility with regard to three specific aspects of housing policy, resulting in recommendations in the

following three directions:

- From national uniformity to regional differentiation
- From influencing consumers' choice of ownership form based on income (different treatment of tenants in the rental sector compared to owner-occupiers) to full freedom of choice throughout the housing career ('ownership neutrality')
- From restrictive regulation governing the function and designated usage of real estate, and from limited incentives for transformation, to greater flexibility in both

5.1 Target situation

The Council notes that the housing market is subject to a number of problems and obstacles which have turned out difficult to resolve. Most fall under the general heading of 'segmentation'. Mobility on the housing market is discouraged by various barriers to relocation and by the difficulty of changing a property's designated usage. These problems have not emerged autonomously: they are at least partly the result of past government policy.

The Council believes that modification of the current system is essential if the societal requirements are to be met in an effective and responsible manner,

thereby promoting economic growth and general prosperity. Doing so must lead to a situation in which:

- The housing consumer's choice of ownership form (ownership or tenancy) is not influenced by the government
- The housing market is able to adapt in line with regional differences, in construction volume, price levels, demographics, etc.
- Local authorities focus more on the regional housing market (rather than the local market within their own municipal boundaries), do not attempt to compete with each other, and apply tendering procedures which devote greater attention to all social benefits by addressing the interests of employment, recreation, spatial quality, nature, and the environment
- Property can be given alternative uses more easily, whereby surplus supply in one segment (say, offices) can be converted to resolve shortages in another (such as housing)

5.2 Guiding principles for a transition to a more flexible housing market

The target situation described above provides greater flexibility to address the various living requirements.



However, the Council is mindful that removing the ‘fences’ will have consequences for all parties on the housing market: entrants, homeowners and sitting tenants, developers, land owners, real estate brokers, and financiers. Accordingly, the Council proposes a number of guiding principles by which the desired flexibility can be achieved.

Confidence in the system: In the current system, many diverse and disparate interests are interwoven. The proposed change must be designed in such a way as to give all parties enough time to prepare for the new situation. The Council believes that a clear target situation and a clear transition route will help to engender confidence in the new system, thus reinforcing its stability and legitimacy. The process and the resultant system must incorporate safeguards for the more vulnerable players (most notably individual households).

Process management according to desired societal results: By focusing on achieving social benefits, it becomes possible to address objectives in other policy domains such as sustainability, employment, and distribution of risks. This approach will mobilise the creativity of civil society, of both private sector

companies and individual citizens. This cannot be achieved by simply building a set number of new units according to the housing requirement prognoses, with central planning and direction. If the government is to achieve the desired societal gains, it must take on a more adaptive role.

Room for innovation: Innovation is not only possible in technology – the development of flexible, efficient construction processes, for example – but also in financial arrangements, and in the manner in which the cooperation between parties is organised, with new partnerships, processes and roles. The various innovations are likely to reinforce each other, but the exact manner in which they will do so is difficult to predict. If room is created for innovation, there will be greater opportunity to meet housing requirements and greater variation in the way in which this can be achieved.





ENHANCING DYNAMIC AND DIVERSITY: THREE RECOMMENDATIONS

The Council wishes to see greater opportunity for dynamic and diversity when addressing living requirements. In keeping with the principles outlined above, it therefore presents three recommendations with regard to housing policy:

1. Regional differentiation in policy and legislation:
A new balance should be struck between the national and regional policy frameworks and guidelines.
2. Ownership neutrality: The government should now take the first steps towards ownership-neutral demand-side support. The choice of whether to buy or rent a home should not be influenced by the availability or amount of rent subsidies or mortgage interest tax deductibility. Within the envisaged system, the government will restrict itself to ensuring the affordability, accessibility and basic quality of housing, with an adequate supply to meet everyone's requirements. Clearly, the fiscal consequences in terms of the distribution of the financial burden further to this ambition will require further detailed examination.
3. Far greater flexibility in the use – and future re-use – of residential and non-residential real estate: This will ensure that buildings are able to 'move with the times', meeting the requirements of society and the market at any given moment. It will also allow

consumers to adapt a dwelling or building in keeping with their own requirements (e.g. with combinations of care and work).

6.1 Regional differentiation and regional direction

The purpose of this recommendation is to mitigate the disadvantages inherent in a general, national policy by creating greater room in which to address regional differences. As noted elsewhere in this document, there is no single, unified housing market but an archipelago of regional housing markets. Differentiation and direction of the relevant processes at the regional level will allow optimal use of the regional structures and local knowhow. This calls for carefully designed procedures to define the rights and responsibilities of the regional authorities, and to encourage those authorities to exercise those rights in practice.

Process direction at the regional level calls for administrative agreements which are based on the achievement of comprehensive social gains. The Council therefore recommends that the necessary process conditions with regard to spatial planning as well as the amendment of planning procedures should be established by

means of an Order in Council forming an adjunct to the Omgevingswet (Environment & Planning Act). Many of the opportunities for regional process direction already exist. Their use in practice is largely a question of political will and decisiveness. As process director, the province acts as both regulator and coordinator, while central government holds overall system responsibility.

Government tiers must hold each other actively accountable. If they fail to do so, a higher tier must be able to assume responsibility (if necessary, by overriding any local plans). In this context, the Council would like to highlight the following instruments.

- a. The basis for housing policy lies in the regional agreements municipalities make with housing associations and developers, which seek to achieve integrated societal gains – with regard to construction or demolition, recreation, nature and the environment, and mobility. By means of such performance agreements, the regions will arrive at joint, definitive agreements with regard to the mutually coordinated housing assignment of the municipalities in the region concerned. The agreements include not only the indicative quantitative



requirements in terms of transformation, newbuild and demolition, but also the broader societal requirements in terms of sustainability and the quality of the human environment ('liveability'). A degree of economic and administrative exchange between the various components of the overall plan is possible. For example, an area with a declining population can develop nature and recreation amenities on behalf of – and paid for by – a growth area in the same region. Population growth is then programmed for the region as a whole. Full clarity regarding the role and interests of government authorities at all levels – including the regional – will promote the realisation and feasibility of individual housing projects.

Within this system of regional performance agreements, the province has an important role. It will define the regions and the requirements for each, create an assessment framework which goes beyond the quantitative requirement in terms of the number of new homes to be built, and define the general procedural requirements that all agreements must meet. If the regions are unable to arrive at such agreements, the provincial authority may exercise its rights of substitution and assume responsibility.

The role of the province is not 'optional': if it fails to perform its functions satisfactorily, central government is entitled to designate responsibility and demand remedial action.

- b. Area development plans should be subject to more effective process management than is currently the case. This will create greater flexibility to accommodate the uncertain demand in terms of both the quantity and quality of housing. One option is to make planning permits subject to an expiry date: if the proposed development has not commenced within the designated period or according to certain conditions, the permit lapses (House of Representatives, 2011). This will enable the establishment of a direct link between the development, demolition or conversion of buildings and for instance demographic developments within the region, to be measured at a predetermined reference date and subject to fixed criteria. It will also obviate the risk of compensation claims against authorities which withdraw planning permission due to unforeseen (demographic) developments.
- c. Adopt a 'reverse' planning procedure. Rather than designating land for development as a residential

area and then seeking a suitable project developer, invite alliances of potential developers (private cooperatives, housing associations, and/or commercial parties) to propose solutions to all societal challenges, including the identification of appropriate (housing) locations.

- d. The province must exercise its authority as 'market manager' and custodian of spatial quality at the regional level more effectively, for example by adhering more strictly to the 'Sustainable Urbanisation Ladder',⁵ a policy instrument with which the various preferences can be prioritised. The first step is to determine whether there is a regional demand. If so, the next step is to determine whether that demand can be met within the existing urban area. Only if this is not the case is further urban expansion indicated, and then at a location with good 'multimodal' accessibility (i.e. by road and by public transport). [See also Section 6.3, under a.](#)
- e. It is important to achieve greater transparency in tendering procedures and the way in which tenders

⁵ Since 1 October 2012, reference to the 'Ladder' criteria must be made in planning proposals, further to the Spatial Planning Decree (BRO; Ministry of Infrastructure and the Environment, 2012).



are assessed. This will allow new bidders greater opportunity to compete, and could be the first step towards experiments with ‘right to challenge’ and ‘right to bid’ arrangements.⁶

In addition to these recommendations addressing spatial development procedures, the Council wishes to offer two more general recommendations which will support the organisation of regional differentiation and regional direction.

- f. Replace the uniform, national sector-specific norms (such as the rent supplement, the income threshold, and the rent deregulation limit) with regional norms until ownership-neutral demand-side support is created ([see Section 6.2, under a to c](#)). It is not appropriate to apply the same rent deregulation limit to a property in a small town in the far north of the country and one in a major city, while the same applies to the individual rent subsidy (or income supplement). The regional norms should be set by central government, with the provincial authority having an advisory role.
- g. Make real estate information such as prices, ownership, current usage permits and environmental

contours readily available as ‘open data’. This will provide greater transparency with regard to the existing stock, to demand, and to rights and opportunities for future development. The information should not be confined to residential property but should include office buildings, commercial premises and suchlike. Shared knowledge supports innovation and new entrants, and facilitates the most appropriate interventions.

6.2 Work to achieve ownership neutrality

The Council views ownership neutrality as desirable for several reasons. First, households in the very lowest income group are currently discouraged from becoming homeowners. Second, the current system creates a competitive imbalance of the deregulated rental sector on the housing market. The third reason is more a matter of principle. In the Council’s view, it is no longer appropriate for the government to decide what is ‘best’ for the individual citizen. The Council further notes that, even after the recent amendments, the current system remains ineffective and overly expensive. It distorts the market, precluding the operation of free market forces, and reinforces segmentation.⁷

Ownership neutrality demonstrates that the government is entirely indifferent as to whether a household opts to buy or rent. An ownership-neutral housing policy does not promote homeownership, but promotes the individual’s freedom of choice – whether that individual wants to buy, rent, or choose a combination of both. For the individual, it may not always be a matter of indifference whether to buy or rent. There are fundamental differences between the two forms of occupancy. In terms of policy, however, ownership neutrality implies that households of similar size and with comparable incomes receive the same level of support, regardless of whether they are owner-occupiers, tenants, or participants in a shared ownership scheme. Current policy is not ownership-neutral, and the policy amendments introduced since 2012 – although promising in nature – will not make it so.

Under the proposed ownership-neutral policy, a household seeking alternative accommodation will be able to explore the entire market, based on its preferences and (financial) possibilities at the time. The Council regards this as an attractive prospect. It is also in keeping with the trend of greater diversity in housing demand further

⁶ See Part 2, Section 4.3, of the Dutch version of this report.

⁷ See Part 2, Section 4.4, of the Dutch version of this report.



to developments on the labour market and in healthcare, relationship arrangements, and personal preferences. To achieve this situation, the housing market must have fluid transitions between segments, and there must be ownership-neutral demand-side support for those groups which need it. In the Council's opinion, this support should be in the form of an income supplement which is:

- Ownership-neutral, i.e. equal for the owner-occupied, deregulated rental and social rental sectors
- Capable of regional differentiation, i.e. can be increased or decreased to take account of the differing circumstances on the regional housing markets (the minimum basic quality being more expensive in one region than in another)
- Targeted at the lowest income groups, i.e. the supplement should be available (only) to those households whose income and reserves do not permit them to afford a home of the basic minimum quality; it will provide a 'top-up' payment enabling occupation of such a home with net outgoings which do not exceed a fixed proportion of the household income, to be established by government

The Council appreciates that its recommendation of an ownership-neutral housing policy touches on a

particularly sensitive political topic: the tax deductibility of mortgage interest. Some amendments to the existing arrangements have been made, but the Cabinet has stated that it does not intend to introduce any further significant changes during the current term.

The Council nevertheless advises a general review of housing policy, including the tax deductibility of mortgage interest, because the current system is untenable. Its costs and societal effects will eventually erode welfare and prosperity to such an extent that reform will be inevitable. Decisions must be made in the short-term, as a thorough and well-prepared redesign of the system, which will entail significant effects for a large number of people, most likely requires a long transition period. Any deferment of the decision-making will reduce the time available for that transition.

The Council notes that this analysis is endorsed by experts from various quarters. We refer to the reports of the VROM Council (2007), of the Committee of Socio-Economic Experts (CSED) to the Social and Economic Council of the Netherlands (SER, 2010) and of the Netherlands Bureau for Economic Policy Analysis (CPB, 2010). Given the consequences for income policy of any change in mortgage interest deductibility, it can only be achieved as part of a general reform of the entire fiscal

system. An isolated approach could well lead to undesirable shifts in the financial burden of the individual. The Council therefore recommends that this aspect is included in the review of the entire fiscal system which is currently in preparation.

There are many other choices to be made on the path to the desired ownership-neutral housing policy.

The Council groups these choices into two categories.

The first category includes the choices with regard to the new demand-side support arrangements, namely the criteria which households must meet in order to be eligible for demand-side support and the form that such support will take. In Chapter 4 of Part 2, we outline two possible variants for an ownership-neutral support system. The first is a generic form of demand-side support for households in the lowest income groups, regardless of their specific housing situation.

The second takes the actual housing situation into account, with quality and costs compared against a reference dwelling.

The second category pertains to choices related to the transition, regarding the timeframe within which the system is reformed, the fiscal position of the



owner-occupied property as a financial asset in the transition period, and the complex period during which the current system is gradually dismantled and replaced by the new system. These choices are discussed in Part 2.

The recommendation to adopt an ownership-neutral housing policy entails the following elements.

- a. Fundamentally opt for a target situation of ownership neutrality in both housing and income policy, which will create greater flexibility for housing consumers.
- b. Request the Bureau for Economic Policy Analysis (CPB) and the Environmental Assessment Agency (PBL) to elaborate the various alternatives of the proposed new support system and the various transition paths towards ownership-neutral housing and income policy. Examine the effects of each alternative, and involve all relevant stakeholders in the discussion. Then arrive at reasoned decisions and commence the transition.

Ownership neutrality creates opportunities for other new arrangements which will lead to more choice on the market and hence enhance households' flexibility.

- c. Increase flexibility on the housing market by facilitating shared ownership and property management arrangements which bridge the gap between the rental and owner-occupied sectors (such as residential cooperatives and right-to-acquire arrangements like Koopgarant). Another possibility may be the introduction of new forms of housing contract (subtenancy, shared housing).
- d. Give individual residents greater input in the design, structure and maintenance of the home and its residential setting.⁸ Take individual preferences (of both homebuyers and tenants) into account, whereby they are able to exert greater influence over both the housing unit (in terms of design and form) and its setting (in terms of management and spatial design). Such co-determination arrangements might also include a 'right to challenge' (whereby residents become entitled to assume responsibility for the management and upkeep of a property or residential setting from the housing association or local authority), and 'joint commissioning' self-build schemes.

6.3 Transformation of existing real estate, greater adaptability in new property

The boundary lines between the residential function, work and care are becoming ever less distinct.

The Council foresees a situation in which a building must accommodate different functions at various points of its life cycle, and perhaps even a simultaneous mix of functions. This must be taken into account from the outset, whereby designers and developers allow for the fact that a building with a residential function today may well have a commercial or care function in future, or vice versa. Permitting the (temporary or shared) residential usage of commercial property will also increase the consumer's freedom of choice.

The following instruments can be applied in this regard.

- a. Encourage re-use of existing urban space and real estate by stricter and formalised application of the 'Sustainable Urbanisation Ladder'.
- b. Create greater opportunity for experimentation and for innovation in both the construction process and in financing arrangements. Examples of innovation might include 'transportable' homes which can be

⁸ See also the advisory report *Quality without Growth: on the future of the built environment* (Rli, 2014).



readily dismantled and erected elsewhere, temporary home extensions, and the use of prefabricated 'construction kits' which allow rapid and inexpensive conversion of office space into small, affordable residential units. Innovation in the financing arrangements might include allowing the additional costs of state-of-the-art sustainability measures to be included in the mortgage loan.

c. Prioritise the societal returns in measures addressing (vacant) real estate. The potential benefits to society justify government interventions such as allowing greater flexibility in regulations and zoning plans (see also Rli, 2014) and the use of fiscal incentives.

d. Restrict deliberate non-usage of buildings.

At present, it can be financially advantageous for companies to allow a building or site to stand vacant, with any (notional) losses written off against the profits made by their other activities. This encourages speculation. The government should seek ways in which to spur property owners into action sooner and to exploit the full societal value of vacant property.





COHESION AND TRANSITION: FROM RECOMMENDATIONS TO ACTION

A well-functioning housing market is a point on the horizon. Concrete steps must now be taken to bring about the gradual integration of demand-side support in the owner-occupied and rental sectors. The Council's recommendations with regard to regional differentiation and regional direction can be divided into measures which will remain relevant to the target situation – such as the 'reversal' of planning procedures and the use of a standard reference dwelling as a comparison for the calculation of housing subsidy – and measures which will be relevant only during the transition period itself, such as regional differentiation of rent subsidy, income thresholds and the deregulation limit.

The transition to complete ownership neutrality will be a long and complex process which demands an extremely thorough approach. A revision of the taxation system will be unavoidable in this regard. In the Council's view, it is crucial to base this process on a clear target situation, without which it will be impossible to gain the trust and support of those affected. To ensure the transition is realised with due care, answers to the following questions must be found.⁹

- What will be the fiscal status of the owner-occupied home as a financial asset during the transition period?
- What distinction should be drawn between pre-existing situations and new situations during the transition period?
- What will be a responsible sequence in which to introduce the measures, and what will be a realistic timeframe?
- How are the effects to be monitored? Should the rate of the transition be linked to general economic developments?

Many of the recommendations presented in this advisory report have been proposed, in one form or another, during previous debates about housing and housing policy. This report therefore cites many reports that originally contained these recommendations. An important question is why these recommendations have not yet been implemented. The Council notes that significant progress has been made in other policy domains, such as the introduction of greater flexibility to the labour market and in care provision. These developments, in conjunction with the growing diversity of household composition, increases the necessity of allowing greater flexibility in the housing domain

as well, which should place greater emphasis on the position of the individual consumer and on regional markets. In the Council's view, the ongoing reform processes in various policy domains should be utilised to take significant steps towards a situation of full ownership neutrality. The reforms of the fiscal system and (long-term) healthcare policy offer opportunities which the government should now seize to bring about the proposed transitions in the field of housing. In directing the transition process, the key consideration must be the fulfilment of the consumer's housing preferences. Society is changing very rapidly. It is now time for policy to be adapted accordingly.

⁹ They are considered in greater detail in Part 2, Section 4.4, of the Dutch version of this report.



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