



ICHP

INTERNATIONAL
CONGRESS ON
HOUSING
POLICIES

29.01.24
BILBAO,
BASQUE COUNTRY

Affordable housing in Amsterdam

A short history, current challenges and solutions

Marije Raap
Programme manager Housing

Content

Current challenges affordable housing

- short history (Dutch housing system)
- 3 main challenges

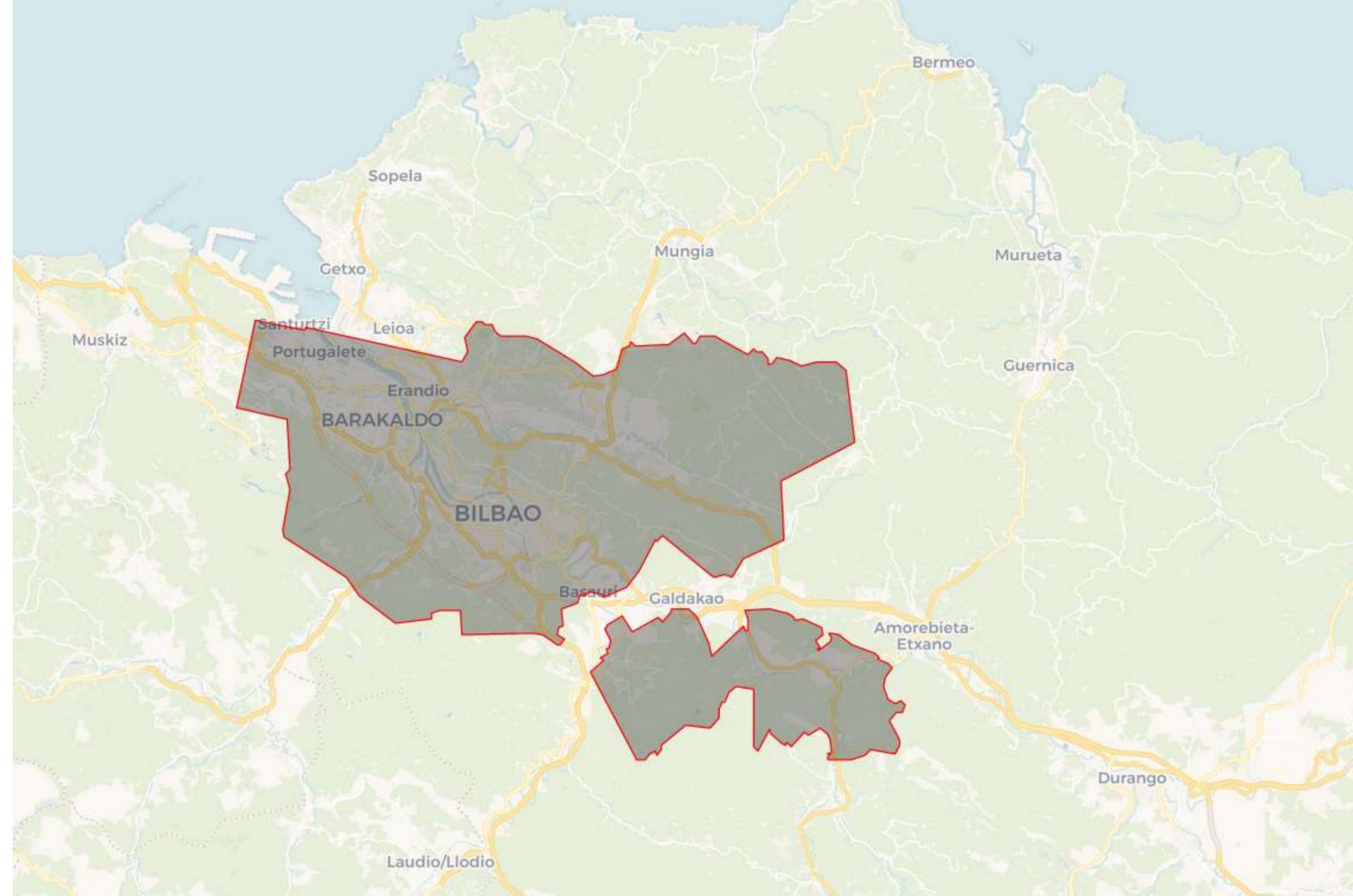
Policy & instruments

- Amsterdam housing plan
- Land lease
- Distribution regulated housing

Partners public housing

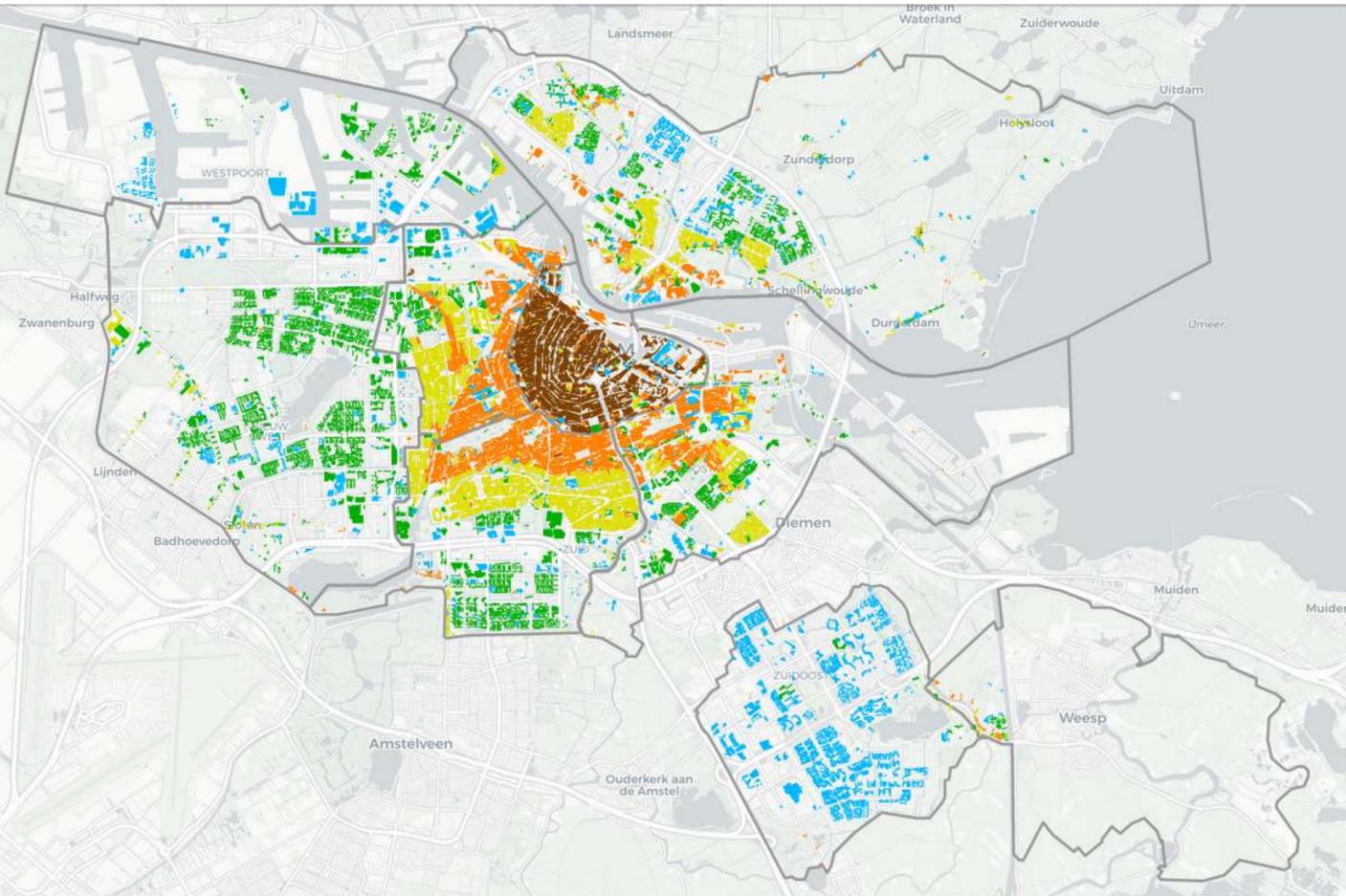
- housing associations
- housing cooperatives
- commercial developments

Questions / Discussion



1901 - 1985

Public financed,
the birth & growth of housing associations



1901 housing law:

- health: building regulations
- affordability (State offers loan)
- legal instrument to end slums
- many housing associations founded
- municipality's develop housing

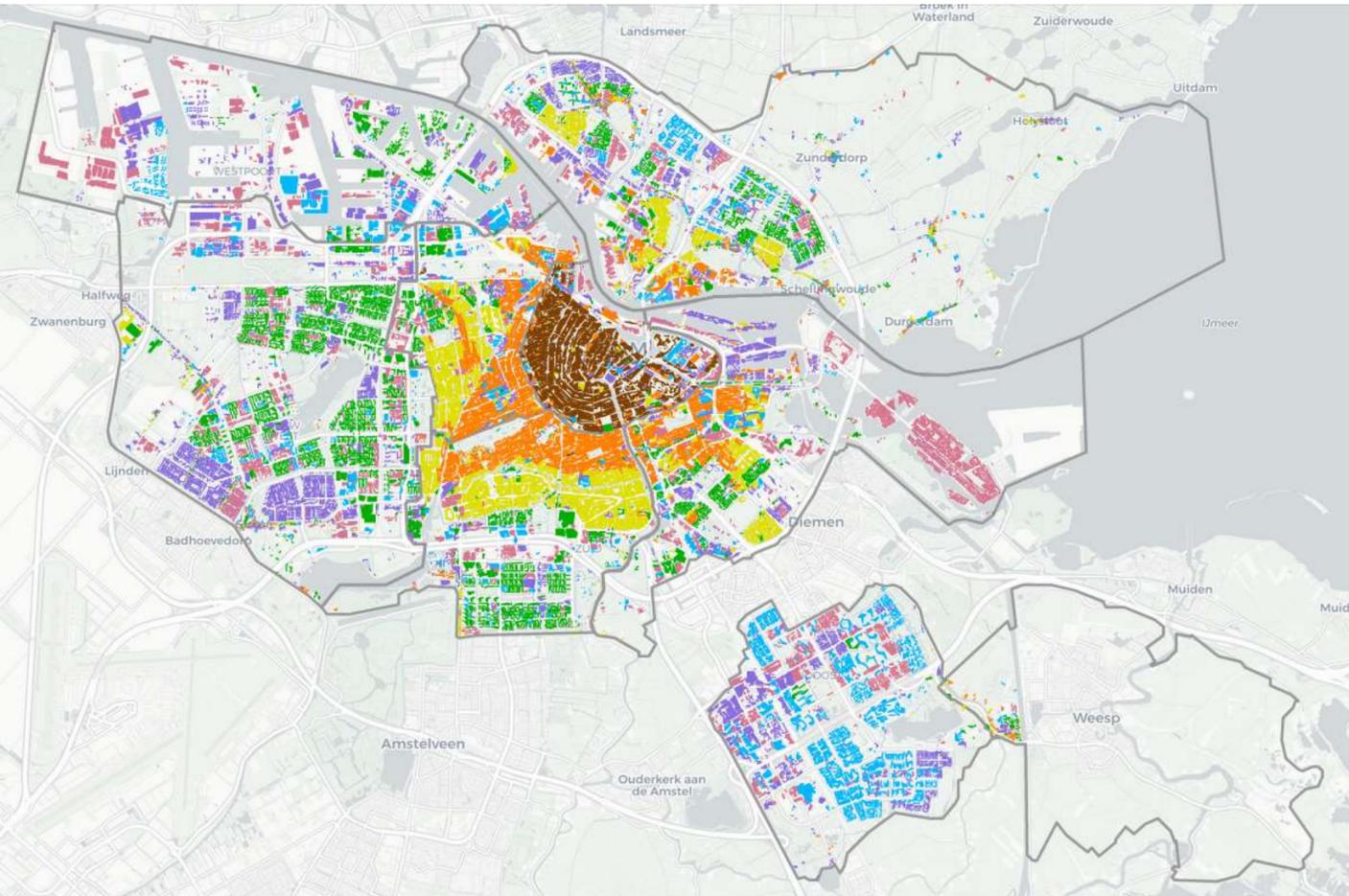
1945 - 1985

- focus on quantity/ production
- State financed social housing
- industrial, repetitive building
- since 1950's stimulating owner occupied housing
- since 1980's fiscal advantage mortgage (owner occupied homes)



1985 - now

Towards a market orientated housing system



1995 privatization housing associations:

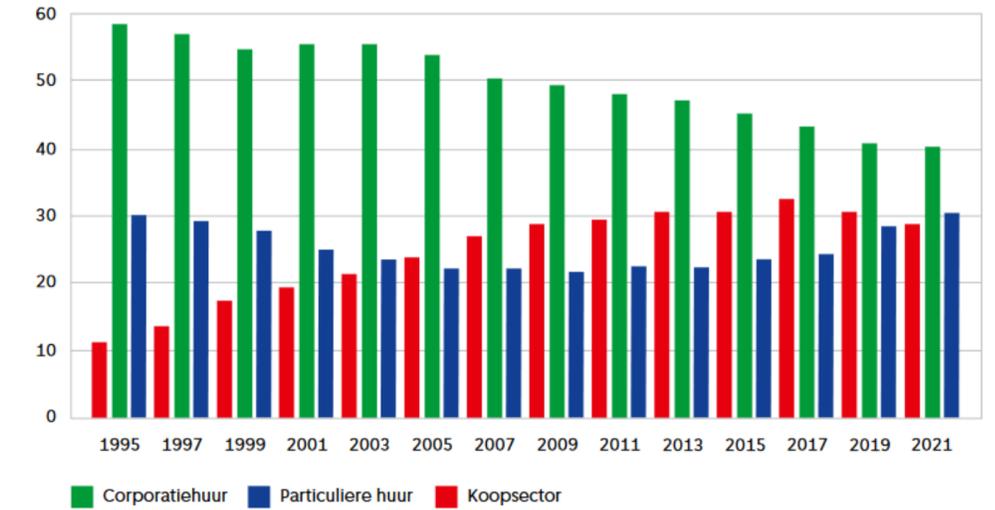
- housing vulnerable groups
- maintain quality housing stock
- involve renters in policy
- financial sustainable

State defines rent increase (Rent law)

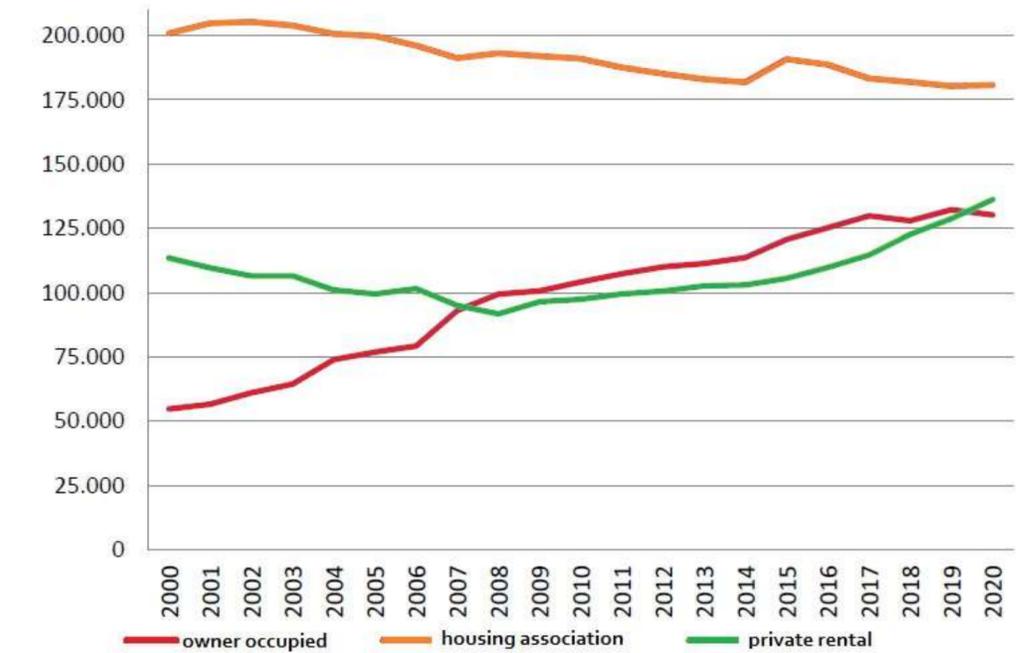
2015: Adjustment housing law:

- narrow demarcation task housing associations
- market value part of rent amount
- tax on (virtual) asset value
- selling property to finance new property

Figuur 8 Corporatiewoning, particuliere huursector en koopsector 1995-2021



Ownership housing stock 2000-2020 (owner occupied, housing associations, private rental)



Upside

Market orientated housing system

Ijburg (new islands)



Integral area development, more / other financial resources, more diversity in ownership

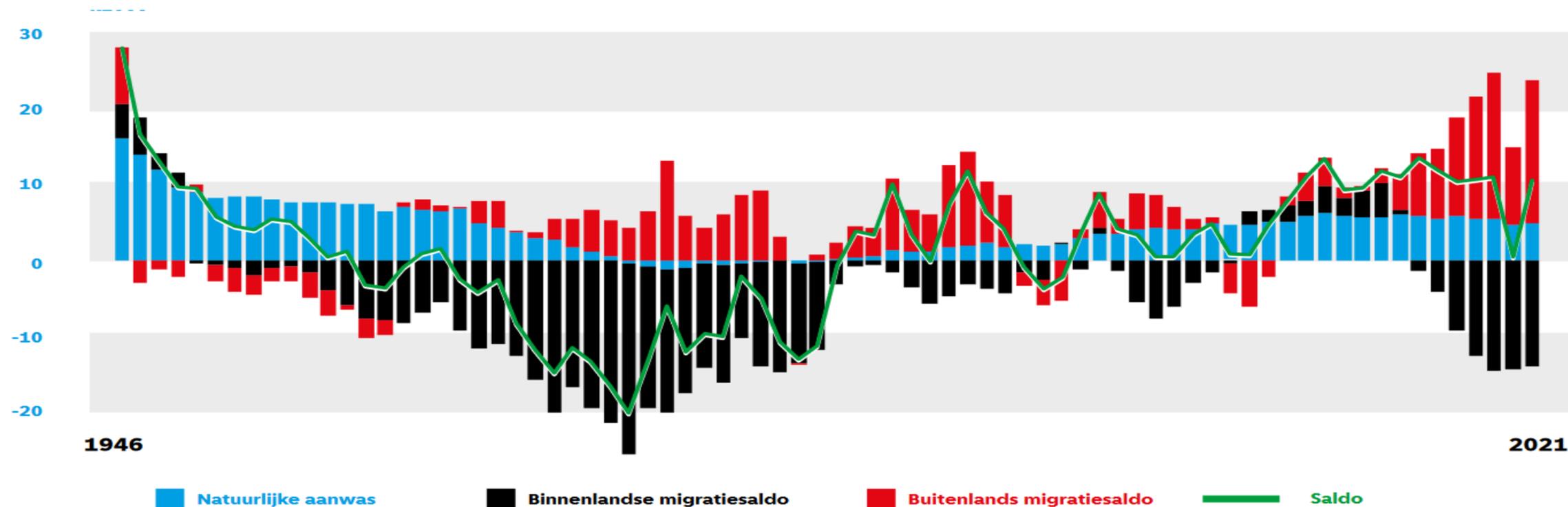
Jonas, 273 apartments, of which 190 middle income housing, neighbourhood facilities



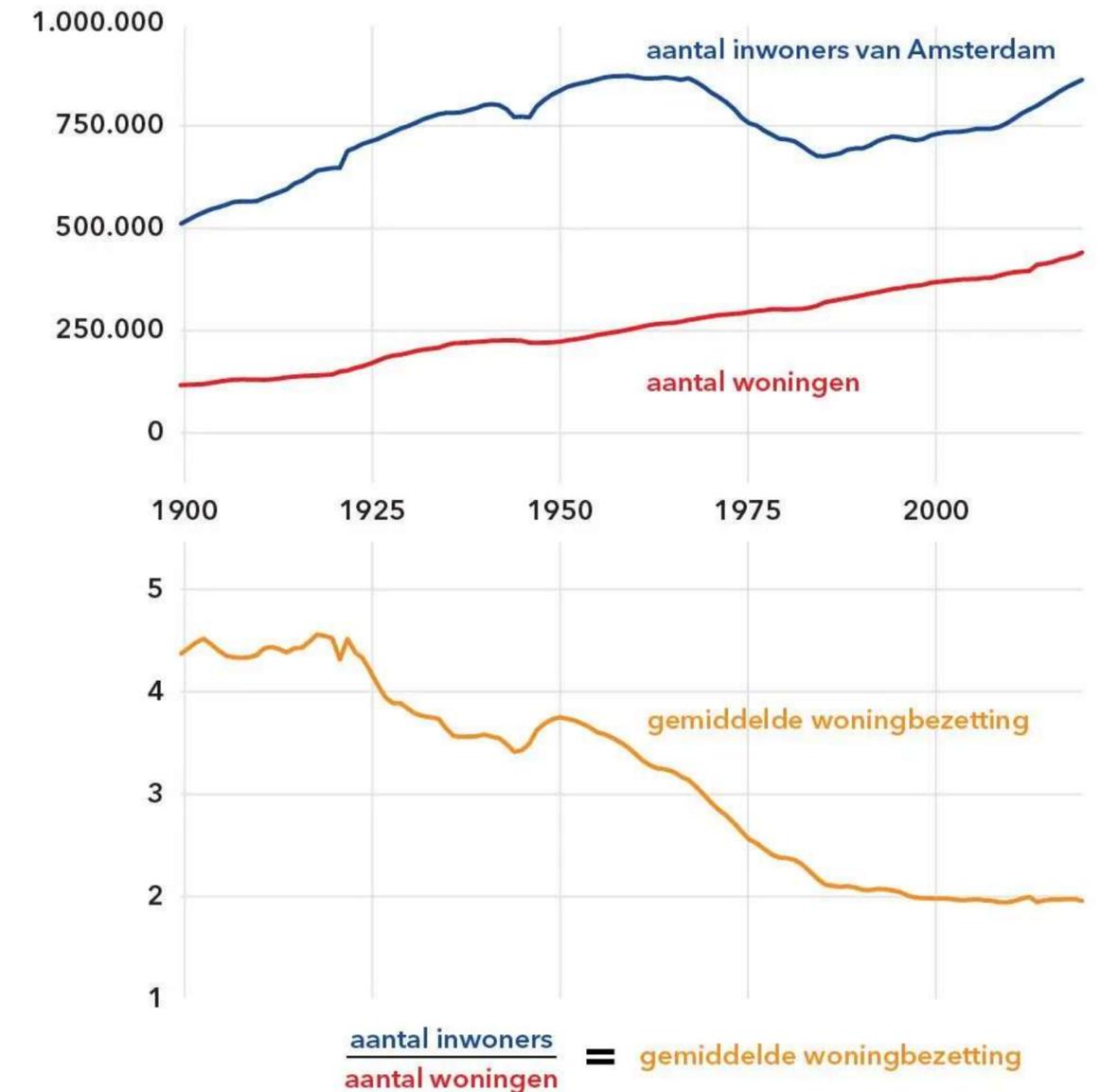
Challenge 1: pressure on the housing market

Causes:

- demographic growth, on average 10.000 persons a year recent years (except 2020 – Covid 19)
- less people per household / dwelling (on average)
- rising real-estate prices (owner occupied housing no longer accessible for lower/middle incomes)
- less dwellings available for housing (AirBNB, other uses)



Bron: O&S, 2022 (zie onderzoek.amsterdam.nl/thema/bevolking)



$$\frac{\text{aantal inwoners}}{\text{aantal woningen}} = \text{gemiddelde woningbezetting}$$

Challenge 2: insufficient appropriate housing

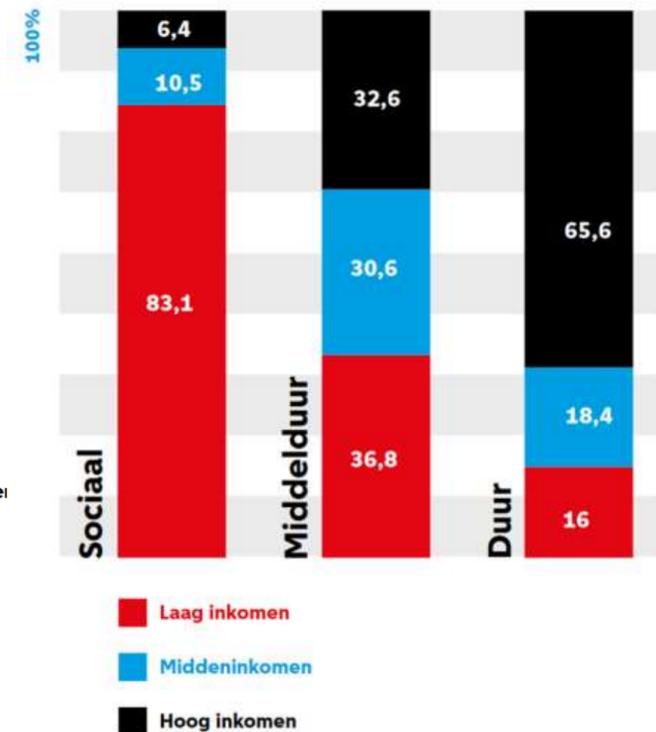
- Demand is much higher than supply in any category except for expensive rent
- Due to rising building & financing costs apartment sizes in affordable segment shrink
- Waiting list social housing on average 13 years
- Due to shortage affordable housing, lower and middle income households > expensive rent
- Aging population: apartments not fit to grow old

Figuur 3. Woningaanbod Amsterdam (recent betrokken woningen) en woningvraag van doorstromers, vestigers, starters en woningzoekenden uit het buitenland, 2021

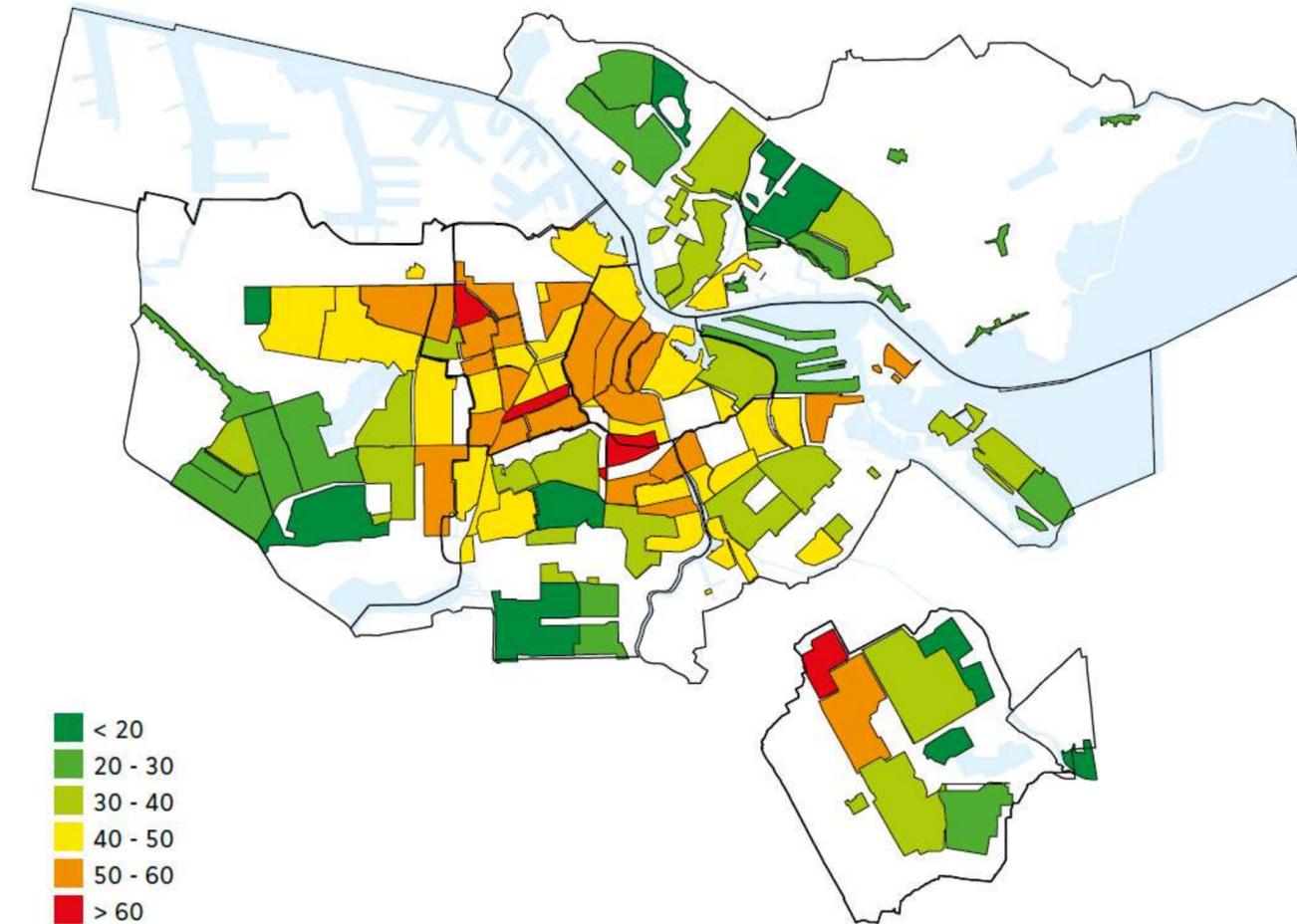


Bron: Wonen in de Metropoolregio Amsterdam 2021, O&S

Figuur 5. Huishoudinkomen naar huursegment, 2021



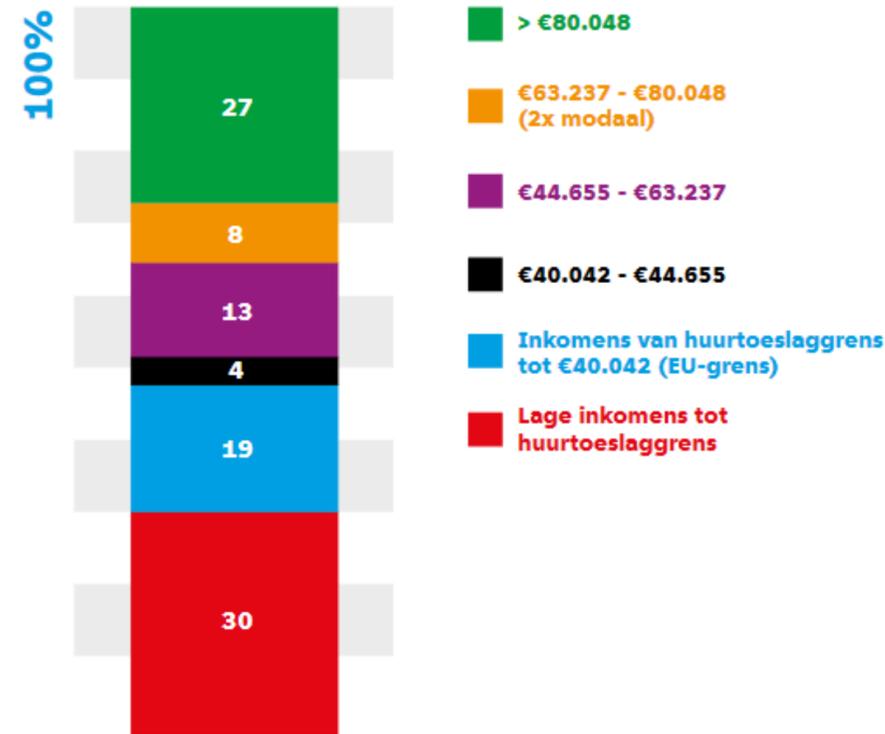
Figuur 2.7 'Niet geschikte' woningen om oud te worden of te zijn, naar wijk (percentage)



Bron: Wonen in Amsterdam, 2019

Affordability

Figuur 8. Huishoudinkomen, 2021



Bron: Wonen in Amsterdam (WiA) 2021

Definitions 2023

Social housing

Max. rent/month: € 808 per month

Max. income/year: € 25.475 (1 pers.)
€ 34.575 (>1 pers.)

Middle income housing

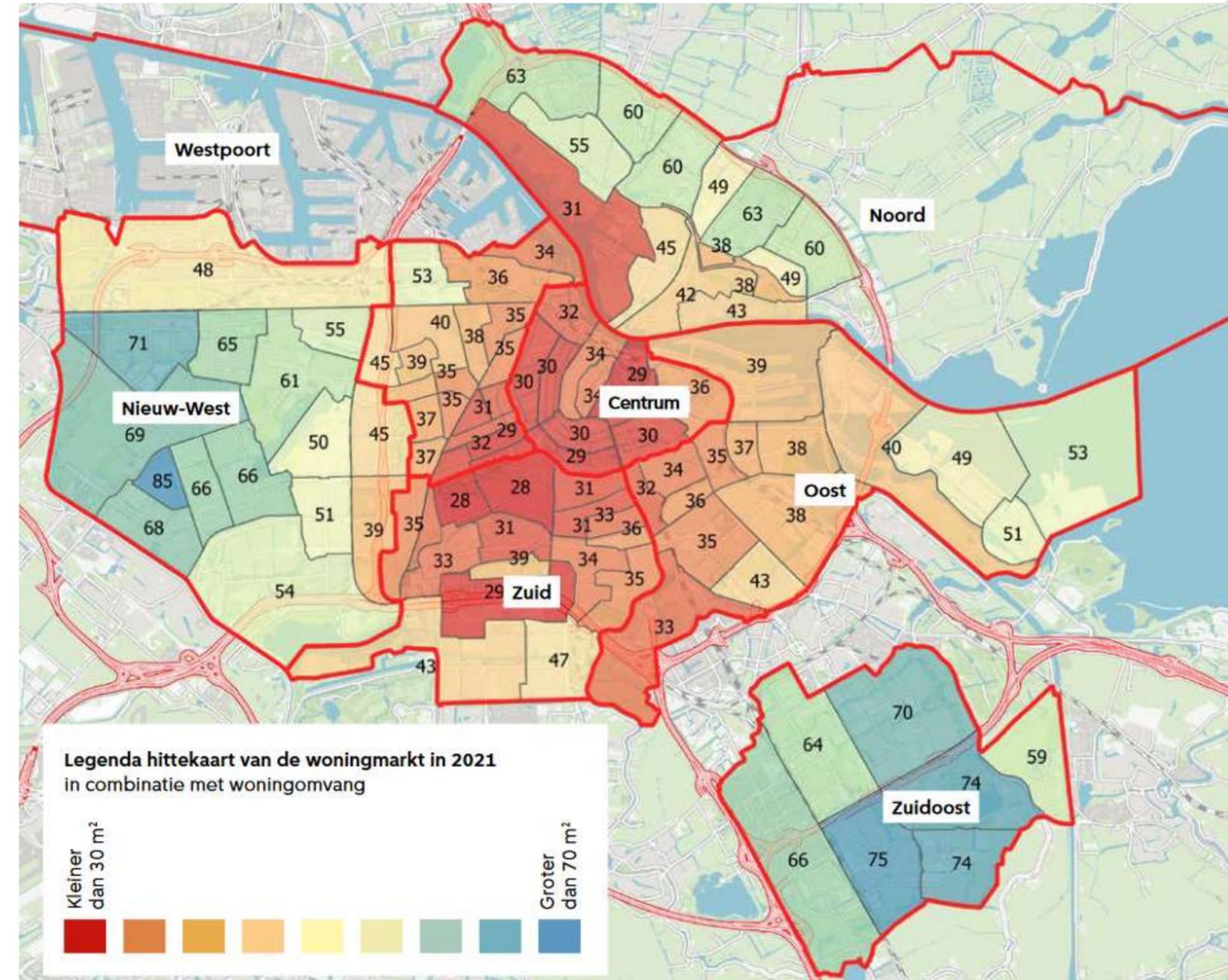
Max. rent/month: € 1029

Max. income/year: € 69.573

Affordable o-o-home: € 355.000

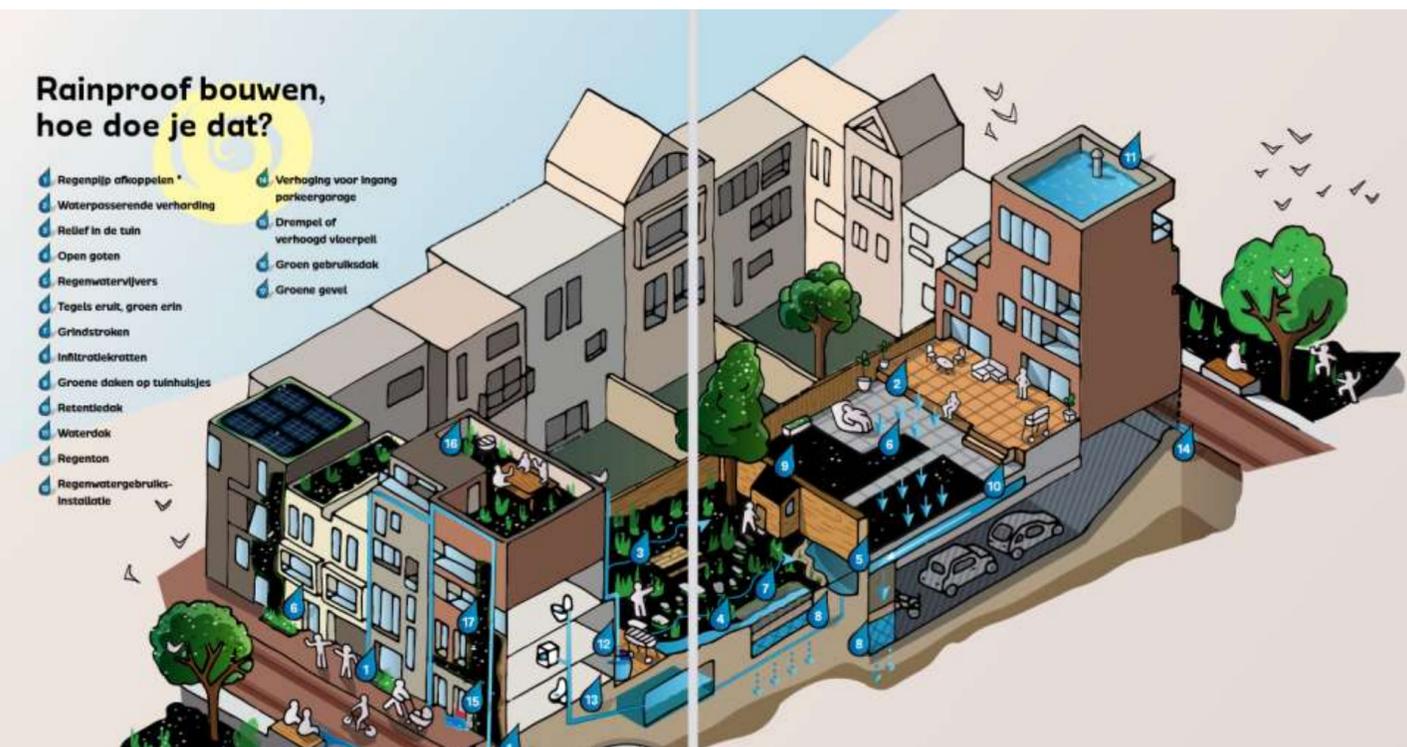
Max. income/year: € 51.356

Indicative size affordable owner occupied homes 2021
indicative surface in m² of new apartment commercial value: € 324.000



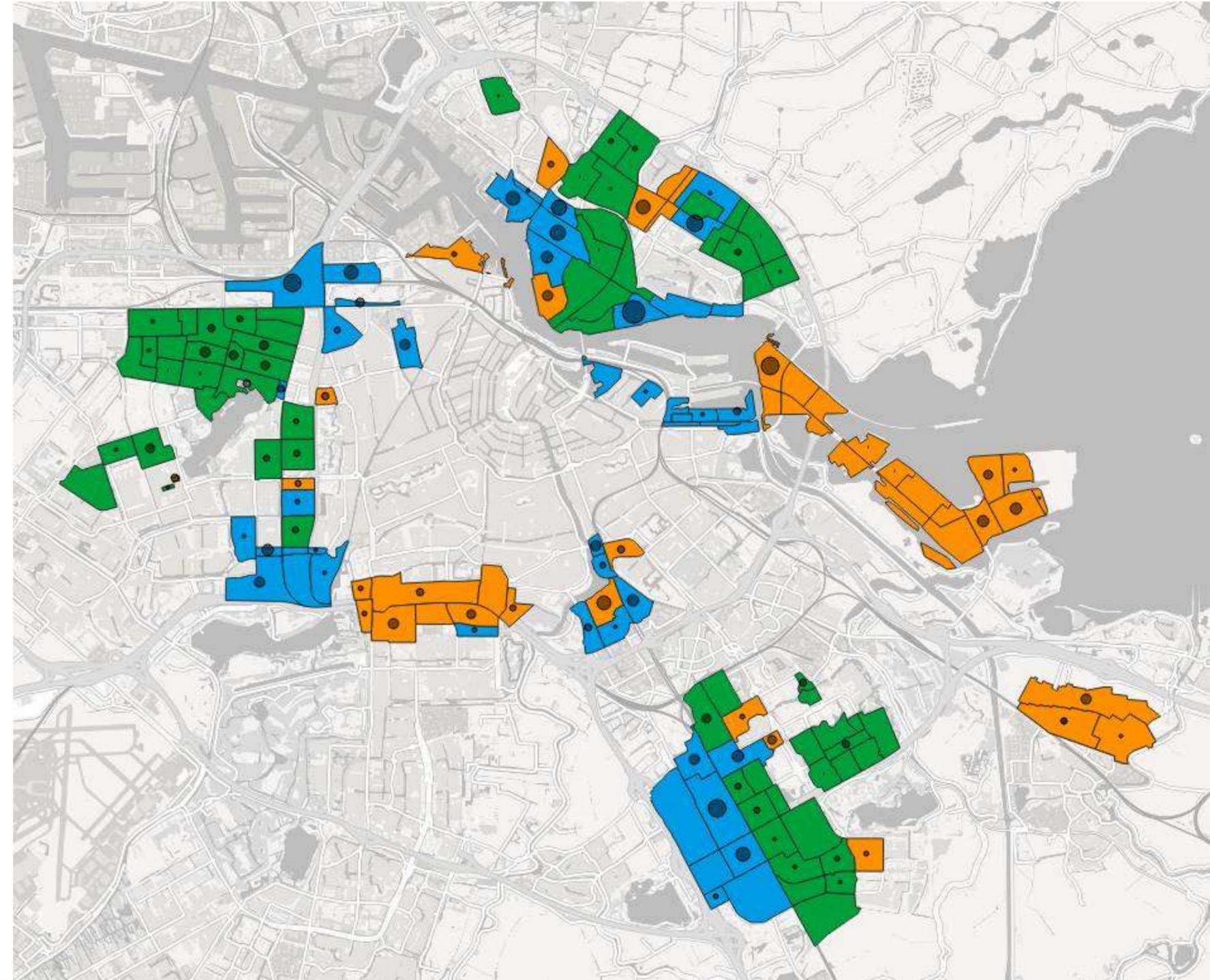
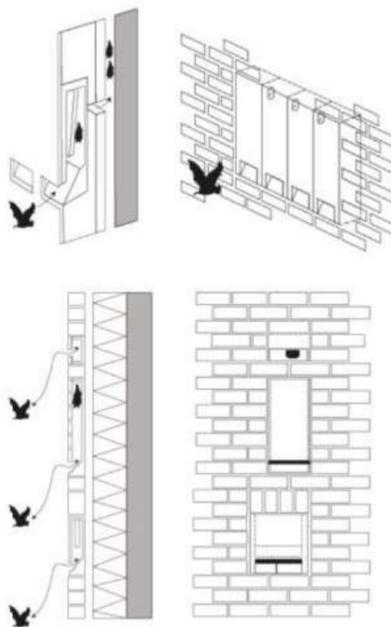
Challenge 3: limits

- densify within borders city: take into account existing neighbourhoods/context
- planet & climate change: sustainable, nature inclusive, rainproof building
- infrastructure: mobility and energy (congestion in networks)



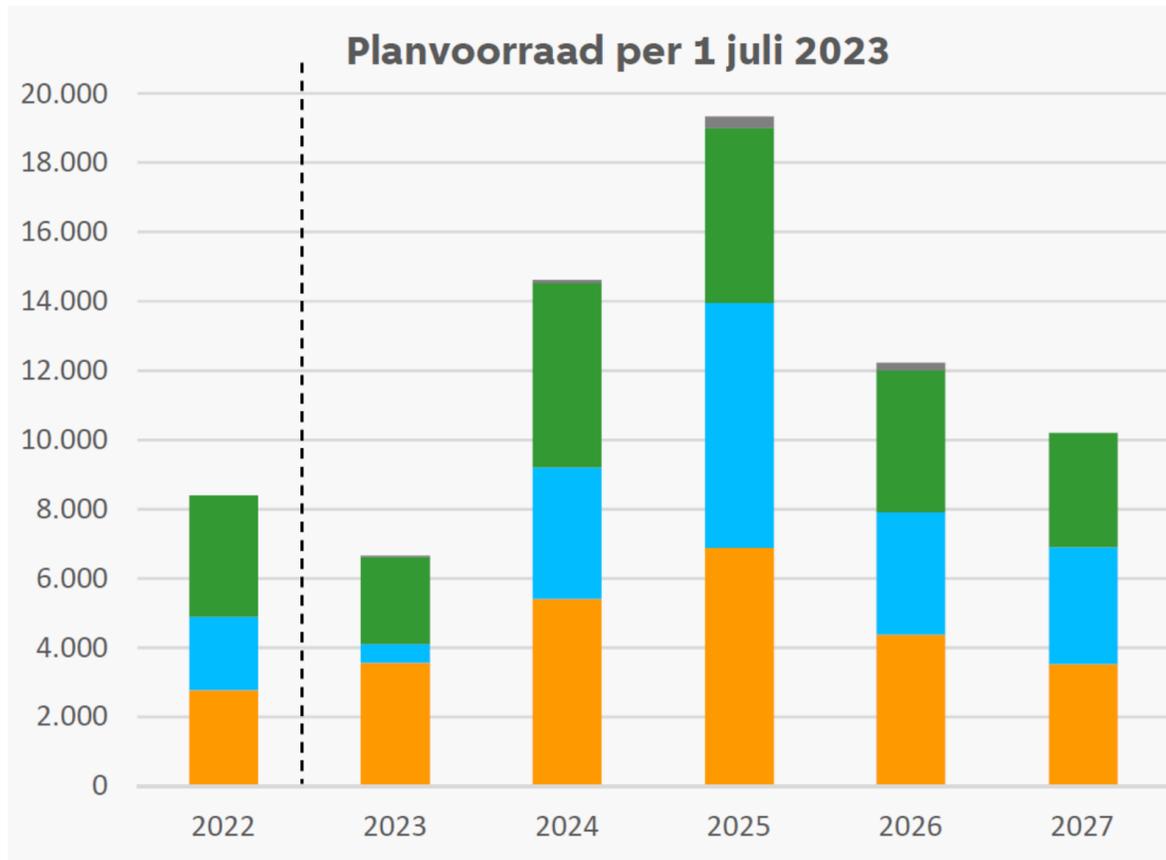
Inbouwsteen

Ook als winterverblijf met toegang tot de spouwmuur.



Amsterdam Housing plan 2022- 2028

7.500 new apartments per year



A good mix (size and price)
40% social rent, 40% middle income
Different groups

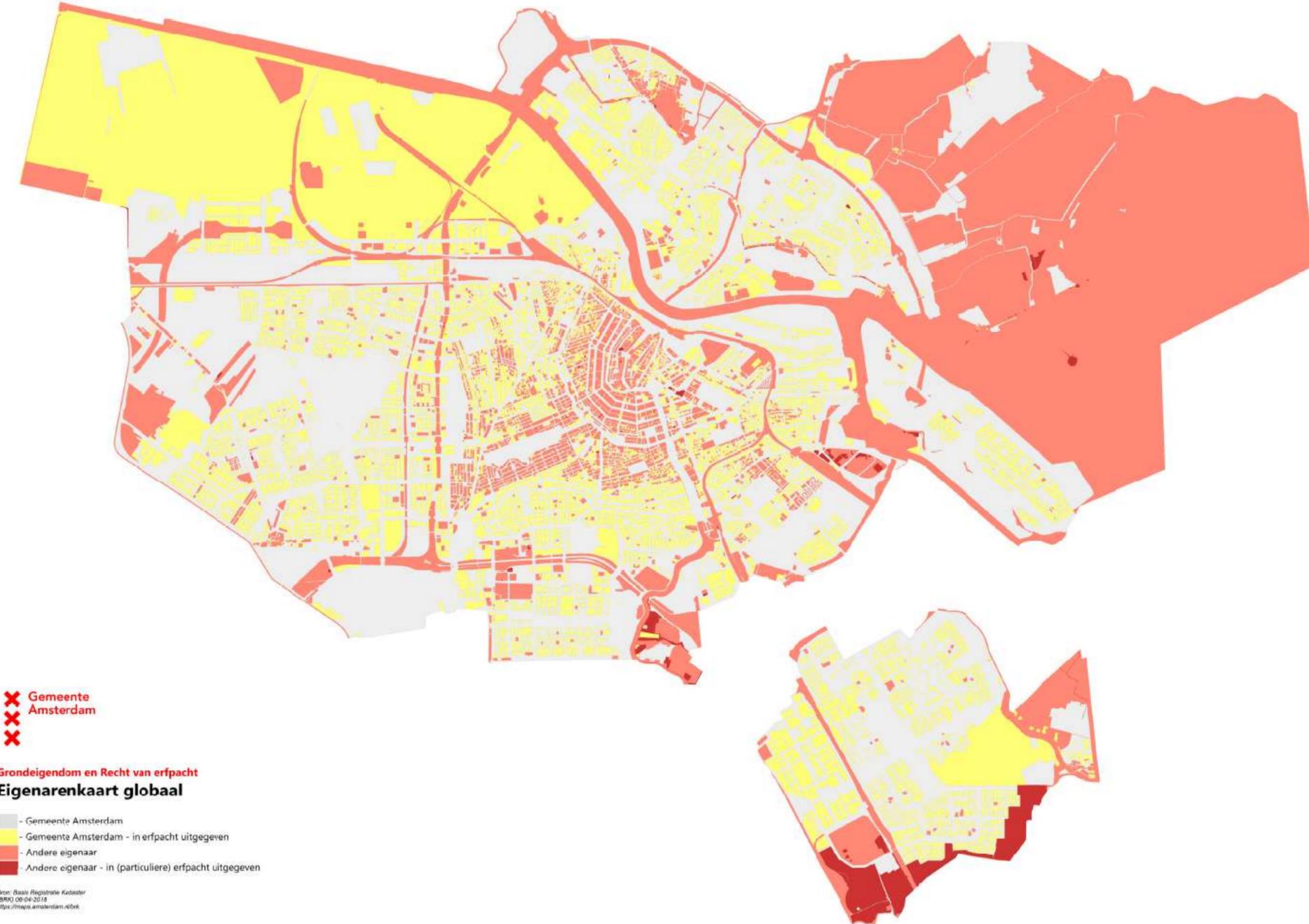


Accelerate and simplify



Instrument: land lease + contracts

The **method** determines **residual landlease value** by subtracting building and development costs from the final selling cost (or potential selling cost) of the property.



Instruments distribution of (regulated) housing

National level: Housing/Rent law

- transparent & fair distribution social housing: platform
- limit on exceptions / priority categories
- Cooperatives: co-optation
- Municipalities: housing vision (5 y +)

Housing Ordinance Amsterdam:

- Housing permit, check income (middle and lower incomes)
- Urgency / exceptions

Regio Amsterdam

Aanbod Informatie Inloggen Inschrijven

Als je inlogt krijg je meer opties om te filteren en zie je gelijk je passende aanbod.
[Naar inloggen >](#)

208 woningen Prijs Filteren

Zoek op straat of plaats Zoek

Aanbod 163 Loting 5 Vrije sector 15 Parkeren & Overig 25

Gelrestraat 124
Amsterdam, Scheldeburch (Zuid)

1 Kamer • 23m² • Galerijflat

€419,97

Reageer tot 22-01-2024 23:59

Jongerenwoning

Affordable housing (2) Housing cooperatives

- Citizen driven, self organized
- High standard (social) sustainability
- Innovation, other ways of living together

Policy Amsterdam (2020):

- Plots (10 cooperatives active, +/- 500 apartments)
- adjusted tender procedure & land lease price
- Municipal loan (max € 50.000 /apt)
- support/ training !Woon

De Warren, 36 units, 2023



Het Nieuwe Bajesdorp, 12 units – 6 ateliers



Affordable housing (3) Commercial developments

Max. rent/month: € 808 /month
for 25 years regulated (land lease contract)
Small units – often co-living
Solution in transformation areas (older
business districts)
Quality small units = concern
Price of facilities = concern

