



Non-profit Housing Providers in a ‘Dominating’ Housing Regime: Re-strengthening the Role of Dutch Housing Associations

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Abstract: *Throughout the European Union governments have reduced their investment in social housing, a trend that has also affected the Netherlands. Providers of social rental housing have faced policy changes that have challenged the dominant role in the unique Dutch unitary rental market regime. This paper examines the extent to which a revival of this dominant role can be attributed to the government’s recent interventions. It contextualises the subsequent challenges facing the housing market currently and in the future based on a review of relevant literature, policy documents, and input from interviewed experts. The largely qualitative interpretation shows that recent government interventions have given providers of social rental housing back some of the previous autonomy they had lost in terms of financing and regulation. We argue that providers of social rental housing are regaining a more important role in providing housing for low- and medium-income groups.*

Keywords: Affordable housing; social housing; housing associations; social rental; unitary housing model.



Introduction

The share of social housing is declining in most OECD countries, while public investment in housing construction in OECD countries has declined from an average of 0.17% of GDP in 2001 to 0.07% in 2018 (OECD 2021). However, lower spending on social housing has not been compensated by higher social spending in other areas (Kholodilin et al. 2024). Combined with the general rise in housing prices, this global trend, if it continues, will exacerbate housing shortages and increase the exclusion of low- and middle-income groups from affordable housing (Haffner & Hulse 2021). Jim Kemeny's (1995) work on housing regimes suggests that the type of housing regime in a country determines the extent of these effects.

In Kemeny's concept of unitary regimes, social and market rental housing are competing in the rental housing market, while the national policy framework of housing subsidies and rent controls reduces the price difference between the two (Czischke & Van Bortel 2018; Kemeny 2006; Kemeny et al. 2005). A unitary rental housing regime is therefore proposed in order to maintain higher levels of social inclusion, as it is argued that affordable rental housing tempers market rents. Kemeny et al. (2005) categorise this 'power' that the affordable housing sector has to influence market rents into three sub-regimes: regimes 'dominated', 'led',¹ or 'influenced' by non-profit (social) housing.² They argue that in the 'dominated' category, the affordable housing sector has a higher market share than the market rental sector, and is independent, in terms of finance (investment) and governance, from the national government. They classify the Netherlands as the only country in this sub-regime, stating that, given the 'dominant' role played by the social rental sector, the Dutch national housing system is the one closest to a unitary rental market (Kemeny et al. 2005: 869). Dutch private, not-for-profit housing providers, the so-called 'housing associations', dominate the rental market on the national level, with a share of the housing market that in 2012 and in 2024 was about three times greater than that of the market rental sector (Figure 1). Although the share of social housing is decreasing, it continues to surpass the market rental sector, but the financial and governance independence of housing associations from the national government had been challenged since 2012 (Government of the Netherlands 2024).

Drawing on a triangulated methodology that combines a literature review and policy analysis with semi-structured expert interviews, this study addresses the research questions: What are the key challenges currently facing the provision of affordable housing in the Netherlands, and how do these challenges affect the 'power' of housing associations to deliver low- and medium-rent housing?

Guided by the logic of Kemeny et al. (2005), we examine developments since the 1990s, when Dutch housing associations assumed primary responsibility for providing social rental housing. Since then, policy shifts have progressively redefined the institutional position and capacity of Dutch housing associations to deliver social rental housing. While the literature thus far has mainly explored the history of Dutch housing associations (e.g., Hoekstra 2017; Elsinga et al. 2020), the developments around declining investments in social renting, coupled with an increase in housing demand and government regulation, invite us to re-evaluate the experiences and expectations about the 'dominant' role of housing associations in addressing housing affordability. The following section provides some background on

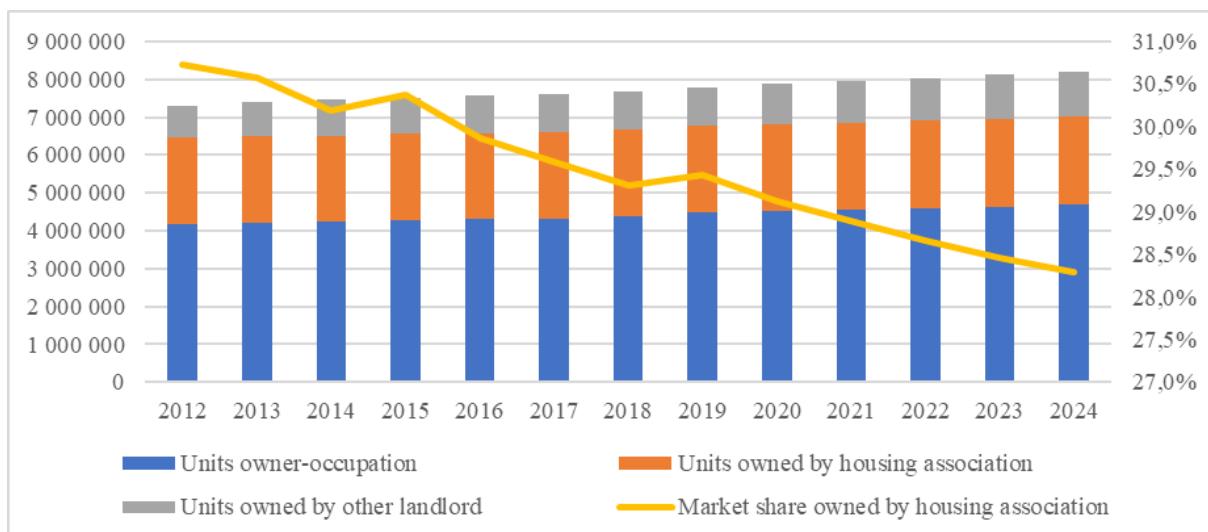
¹ The non-profit sector is about equal in stock share to for-profit rental providers, but is strong enough to determine the direction of the rental market, as for-profit rent levels follow non-profit rents (Kemeny et al., 2005).

² The non-profit sector is not larger than a quarter of all rental housing stock and could only have a dampening effect on market rents (Kemeny et al., 2005).



these changing roles and the housing affordability crisis.

Figure 1: Number of dwellings by homeowners, housing associations, and other landlords (left axis) and the market share of stock owned by housing associations (right axis), 2012-2024



Source: CBS (Accessed in October of 2024).

Housing policies and the role of associations since 1990

A 1989 policy document called ‘The White Paper on Housing’ (‘Nota Heerma’) (Ministerie van Volkshuisvesting, Ruimtelijke ordening en Milieubeheer 1989) gave housing associations more responsibilities for organising affordable housing provision (with local governments) and reduced the involvement of the national government. Housing associations were trusted to address housing market challenges by taking on a more entrepreneurial role and using their own management and investment capabilities (Elsinga et al. 2020; Haffner 2002).

The evolving role of housing associations as social entrepreneurs was further strengthened in 1995 when they gained financial and governance independence from the national government (Elsinga et al. 2020; Schilder & Scherpenisse 2018; Wigger 2021). Subsequently, most social housing *associations* transformed their legal status into *foundations*, with the aim of thereby acquiring greater financial and governance stability and beginning to operate more like a business in the real estate market (Haffner 2002; see also AEDES 2016; Inspectie Leefomgeving en Transport 2023).

With their increased self-governance, housing associations started to venture into market-based activities. This mainly involved investments in medium-rent housing and affordable homeownership, rather than social renting investments alone (Nieboer & Gruis 2016). Private housing developers challenged these activities on the grounds of the lack of a ‘level playing field’ and the unfair use of state aid. Unlike market-parties, housing associations were exempt from corporate income tax, enjoyed low-interest-rate bank loans due to government-backed guarantees, and they could often purchase land at a discounted price (Boelhouwer & Priemus 2014: 222).



As a result, in 2010, the European Commission ruled that these subsidies, collectively called state aid in European Union (EU) terminology, violated EU competition rules (Elsinga & Lind 2013), according to which state aid could only be connected to a clearly defined social housing target group (Czischke 2014). The 2015 Housing Act required housing associations to provide housing solely to low-income households with salaries roughly below the median, while additional allocation rules compelled them to prioritise such households in housing provision (Hoekstra 2017; Rijksoverheid 2023; Schilder & Scherpenisse 2018). These rules effectively excluded middle-income households from social housing (Schilder & Scherpenisse 2018), as they earn too much to access social housing, but also too little to qualify for a mortgage. Private rental housing is often (too) expensive or not available at all (Boelhouwer 2019). This leaves many young adults and workers on temporary contracts with fewer housing options, such as renting at an expensive rent, sharing homes, or staying with their parents (Hochstenbach & Ronald 2020; Vols 2022).

Before the 2015 Housing Act, a new restrictive tax was introduced in 2013: the so-called landlord levy (Hoekstra 2017). The Housing Act and the landlord levy reduced the role of housing associations to housing low-income households while financially limiting their capacity to build new housing units. In 2017 alone, the housing associations paid €1.7 billion in landlord levies (Schilder & Scherpenisse 2018). After 10 years, in January 2023 the landlord levy was abolished as a part of the National Agenda on Housing and Construction (Ministerie van BZK 2022b). To counter the housing shortage that has caused a housing affordability crisis, the government set a target of building one million new housing units by 2030 in its National Agenda on Housing and Construction, which is the main national strategic housing policy document.

Summarising these developments, we observe a historical shift in the mandate of Dutch housing associations to provide low- and medium-rent housing, from a dominant position to a less dominant one in the 2000s. Changing regulations restricted the provision of their services to just the lower-income population. Coupled with the financial loss caused by the landlord levy, investment options were also limited. This resulted in a (slow) decline in market share (see Figure 1) and also market power.

More recently, the housing shortage and affordability problems increased government interventions, thereby partly restoring some of housing associations' market power. A key indicator confirming their increased role is the number of newly constructed social rental units. In 2024 housing associations produced 18,510 new homes, accounting for 27% of the total housing production that year. By contrast, in 2022 they delivered 14,043 units or 18% of the total housing production (CBS 2025).

To study the extent of this turnaround in institutional position, we identified three key challenges from the literature and policy documents that affect the 'dominant' position of housing associations, which we then explored further in the interviews: Housing associations 1) must build a considerable amount of social housing units by 2030; 2) must pay a landlord levy, which reduces their investment capacity; and 3) must prioritise the allocation of social housing to low-income and special needs households. These three challenges are explored in this study to analyse the changing position of Dutch housing associations.

Method

This study employs a qualitative, exploratory research design that integrates three primary sources of data: academic literature, policy documents, and semi-structured expert



interviews. The triangulation of these sources allows for an analysis of the evolving role of Dutch housing associations towards more or less market power.

The review of academic and policy sources described in the previous section was continued to trace the development of the position of Dutch housing associations to the present day. This included reviewing key literature on housing regimes and official policy documents in order to highlight the major policy and regulatory changes affecting the financial and governance independence of housing associations from the national government.

These findings were coupled with the results from the semi-structured interviews with key stakeholders from the Dutch social housing sector. Interviewees were purposively selected for their institutional knowledge and active roles in the development and implementation of the newest policy document, the National Performance Agreement (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties 2022a). This sample included representatives from the following signatories of this document: Aedes (the umbrella organisation of Dutch Housing Associations), Woonbond (National Tenants Union), and the Ministry for Internal Affairs and Kingdom Relations (responsible for housing policies). Two additional interviewees were from a local housing association in Delft (Vidomes), representing a smaller-sized city, and Rochdale, the oldest housing association in Amsterdam. Amsterdam as capital city has the longest waiting list for social housing.

The semi-structured interviews took place in November of 2022. The interviews were recorded, transcribed into a written format, and thematically coded with a focus on three guiding questions based on the three challenges identified in the previous section:

1. Where do you see the main challenges/bottlenecks in the provision of social housing units?
2. In your opinion, what was the effect on social housing production of the imposed taxation known as the landlord levy?
3. To what extent are the low- and middle-income populations affected by the current housing crisis in the Netherlands?

The study is exploratory and qualitative in nature. It focuses on a targeted selection of housing experts, thus providing rich and contextual insights that contribute to the integration and triangulation of multiple data sources.

Results: the main challenges in the provision of social housing

The production of social housing units

The housing crisis has been caused by a growing housing deficit that goes even beyond social renting and was estimated at 390,000 dwellings in 2023, which is five percent of the total housing stock (CBS 2024a). Housing scarcity has caused house prices to rise. The prices of existing homes increased by 80% between 2015 and 2023 (CBS 2024b).

The increasing housing scarcity has put the housing (affordability) crisis at the top of the political agenda in recent years, and it shows that market actors have not been able to provide enough medium-rent housing. The national government has therefore been claiming a more prominent role, affecting the roles of the market actors and consequently also of housing associations. Since January 2022, the minister responsible for housing has proposed various policies for more government intervention to increase housing production. In 2022 the Ministry published the National Agenda on Housing and Construction, which set a



national target to build 900,000 homes by 2030, including 250,000 social housing units (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties [BZK] 2022b; Boelhouwer 2022).

This policy document was further developed in the National Performance Agreements (*Nationale prestatieafspraken* in Dutch) between Aedes (the umbrella organisation of social landlords), Woonbond (the umbrella organisation of tenant associations), VNG (the umbrella organisation of municipalities), and the Minister of Housing and Spatial Planning (Ministerie van BZK 2022a).

Even though the government's aim has been to facilitate new construction, this has not always been achieved, partly owing to a lack of institutional capacity on the local government level, as noted by the Woonbond representative:

'Municipalities have a major role [in housing delivery] but they are understaffed [...] their decision-making capacity is weak [...] buying and selling land is where it doesn't work well, it's hard, no staff and knowledge on how to do projects and planning.'

A similar statement was made by the Aedes representative: *'the slow decision-making of the multi-layer governance is somewhat of a problem'*.

The Aedes representative also noted the lengthy decision-making processes involving stakeholders, which can take up to ten years from a project's inception to its realisation: *'finding the money and funding is not the issue [...]. The problems are finding building locations, construction workers and facilitating a faster decision-making process'*. These factors are understood as the main bottlenecks in housing construction, that may play a role in preventing the national housing construction targets from being achieved by 2030. This was confirmed by the Rochdale representative: *'money is not the problem'*.

The Rochdale representative also highlighted the lack of building locations and the competition from commercial developers in acquiring land at affordable prices.

Even though there was little progress, the agreements on building affordable housing can be said to have effectively strengthened the relevance of housing associations, as they are supposed to build a large share of social and medium-rent dwellings, while the latter have not been part of their task since 2015. In addition to ambitious housing construction targets, housing associations must increase energy-efficiency refurbishments in combination with moderate rent increases (Aedes 2024; Ministerie van BZK 2022a). Due to the housing crisis and the government's response, housing associations have seen their responsibilities re-extended beyond the remit of low-income households to include middle-rent housing. From Kemeny's perspective, this shift allows them to operate beyond the social rental sector once more, reintroducing competition with the private rental market (Van der Heijden 2013).

The impact of the landlord levy

In addition to the bottlenecks in the production of social housing discussed in the previous section, the 2013 landlord levy, a tax affecting housing associations, was also named as a financial bottleneck (Hoekstra, 2017). The drainage of financial resources caused by 10 years of the landlord levy taxation has had its consequences, as all the interviewees confirmed. The halving of the number of new homes built by housing associations, from



almost 30,000 units in 2013 to 12,300 in 2018, has largely been attributed to the impact of the landlord levy (Lijzenga et al. 2020: 13).

The Rochdale representative agreed: '*the landlord levy [...] had severe consequences for us. With the levy gone in 2023 [...] we will have more money*'. 'So far, we have paid around € 275 million in taxes in 10 years, with which we could have built 1,000 housing units.' In addition, the Vidomes representative stated that '*[...] there are two big chunks that will eat up the amount of money that is left. The "Anti-Tax Avoidance Directive" [ATAD] is to prevent corporations from presenting low profit to avoid taxes, and we will also be hit with this, we will not be exempted. Secondly, we have to lower the monthly rents for 60% of our tenants to € 550 from next year*' (see the next section). The Vidomes representative concluded: '*Because of it, we were forced to sell parts of our housing stock.*'

Using Kemeny's perspective, the introduction of the landlord levy can be regarded as one of the major developments affecting social housing provision, as its introduction, arguably, was a move towards a dualist system with an albeit large but increasingly marginalised social housing sector. It ran contrary to Kemeny's theory of a unitary rental market because it restricted the investment capabilities of housing associations. This occurred on top of the restriction requiring the associations to focus solely on low-income households (discussed in the previous section). However, the abolition of the landlord levy promises that more financial resources will be invested in low- and medium-rent dwellings.

The impact on low- and middle-income households

The housing problem that mainly affected low-income households has spilled over to impact middle-income groups. All the interviewees acknowledged the housing challenges that middle-income households face; however, they argued that low-income households should remain the key priority group for housing associations. The Vidomes representative most strongly expressed this view: '*the middle-income housing problem is overrated. They have a problem with paying too much for housing, but low-income people don't have that option, and they have to accept whatever is offered to them, which could often be low-quality accommodation.*' The Rochdale representative pointed out that the housing crisis is impacting key workers (e.g. teachers, nurses, police officers), who have to live far away from their workplaces, leading to high commuting costs, but also offered the following nuance: '*I distinguish two groups in the housing market: one not being served by the free market and one being served in the free market. Housing associations should have the job of helping people find housing. So, the problem is the government not organising the housing market properly.*'

In response to the lack of low-rent and medium-rent housing, the government introduced the Affordable Rent Act, which Parliament passed in July 2024 (Ministerie van Volkshuisvesting en Ruimtelijke Ordening [VRO] 2024). This act is designed to regulate medium-rent housing and arguably to create a new, formally regulated, medium-rent segment in the Dutch housing market, in addition to the social housing segment.

Among private rental sector landlords this act is highly controversial. Many small private landlords have sold their properties because the new regulation compels them to reduce their rents and thus impacts their return on investment, which has also already been lowered by income tax rules (Duurland 2023). Opponents of the Affordable Rent Act argue that this mechanism will reduce the supply of medium-rent housing and increase rents in the remaining and still unregulated high end of the rental market. New data from the land registry (in Dutch: Kadaster) contradicts this. The supply of medium-rent homes has



remained stable. Smaller private landlords have sold more rental homes, but larger institutional investors have compensated for this by adding more rental homes (Kadaster 2024).

Referring to Kemeny's theory of a unitary rental market, one can argue that the Affordable Rent Act has created a new rental market segment where for-profit and not-for-profit providers can compete on a 'level playing field'. Restrictions for housing associations to operate in this segment have been greatly relaxed. This has given rise to a medium-rent market sector in addition to a social rental sector. Consequently, the marginalisation of housing associations towards a dual rental market regime seems to be reversing in the direction of a unitary model, which is due in part also to the expected retreat of small private landlords from the rental market.

Discussion and conclusion

Using Kemeny's unitary housing regime classification and the 'dominant' role of Dutch housing associations, as operationalised in their regained autonomy to invest in affordable rental housing for low- and middle-income households, the exploration in this paper demonstrated the potentially increased significance of the role of housing associations in providing medium-rent housing. When housing provision was left to the market, the insufficient new supply (in relation to the growth in the number of households) increased housing affordability problems among lower- and middle-income groups.

This can be considered the main lesson for the future of the Dutch housing system: affordable housing provision cannot be left to the market, as Van der Heijden already argued in 2013. Therefore, the government reinstated a more prominent role for housing associations in delivering new homes for the coming years: the landlord levy was abolished and the possibility to produce mid-segment rental housing was introduced. It took a long time and significant turbulence for Dutch housing associations to regain their position as one of the key actors in meeting national goals for affordable (low- and middle-income) rental housing.

Recent developments suggest that Dutch housing associations now occupy a more influential position within the national housing system. The growing share of new-build output produced by them, their increasingly wide statutory remit, and the extension of rent controls into the medium-rent housing segment all signal this enhanced role. Nevertheless, this prominent role falls short of the 'dominant' position described by Kemeny et al. (2005), which implies systemic primacy that also results in lower private-sector rents. Whether the present trajectory will evolve into a rental regime that gives housing associations a genuinely 'dominant' position, promotes social inclusion, and moderates market rents remains an open empirical question, one that calls for sustained longitudinal research.

While this paper aims to explain the position of Dutch housing associations and their 'dominant' role, these findings could be used to revisit policies in countries where non-profit housing providers have a relevant role, using Kemeny et al.'s (2005) unitary housing market concept and guided by the OECD's call (2021) for governments to invest in social housing.

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