

Inequality: the roles and contributions of public and commercial parties in increasing accessibility to homeownership for first time homebuyers.



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Abstract

This paper focusses on the different roles and contributions of public and commercial parties towards reducing the gap between renters and homeowners. It looks into the difference between the goals and actions of housing associations and real estate developers in increasing accessibility to homeownership for first time buyers. The method of secondary data analysis is used, after the policy analysis experts were interviewed about the subject. The paper divides the ways in which accessibility to home ownership can be increased into the following categories: selling property, eligibility criteria, financial assistance, education, affordability, shared housing and building new property. During this research, it became clear that public and commercial parties have very different roles in the world of real estate. This is because both types of stakeholders have different goals. Housing corporations were created to support (vulnerable) groups in finding affordable housing, and all that comes with it, this is a social task. Real estate developers have profit as their highest goal. As a result, they mainly work on themes that are most profitable for them financially. It turned out that the ways in which the parties can contribute to the topic of increasing homeownership are very different. Because housing corporations perform many more tasks than just building houses, there are also more ways how they can work on this topic. But precisely because the housing corporation has a different core business than building houses, they are not very busy with increasing accessibility to homeownership. On the other hand, real estate developers are keen to help starters because this is a large target group to which they can sell their homes. For the developers it is a kind of win-win situation. They make profit, and the starters are helped to buy a home. During the interviews with the experts, the subject of 'new forms of contract for buying a house' often came up as a possible solution to reduce the gap between renters and homeowners.

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1. Introduction

1.1 Background

There are different aspects that drive inequality in the Dutch housing market. One of these aspects is the difference between people who rent a house versus people who own a house (Boelhouver, 2019). People who own a house have the ability to manage and accumulate capital, which is a great advantage compared to people who rent a place (Haffner et. al, 2017). In September 2021 15.000 people went on the streets in different cities spread through the Netherlands to march in the so called ‘woonprotesten’ (RTL Nieuws, 2021). The protest was intended to draw attention to the housing crisis. Due to, among other things, rising house prices and growing waiting lists for social housing, it is becoming increasingly difficult to get a home. This problem mainly applies to starters on the housing market.

The prices on the Dutch housing market are predicted to be 14.9 percent higher this year than in 2020, thanks to low loan rates and a strong economic recovery following the Covid-19 outbreak (Rabobank, 2022). The rate of young adults that own a house is declining as a result of rising housing prices. There have never been so few properties for sale on the housing in the Netherlands. Besides that, the building industry in the Netherlands is suffering from significant labour and material shortages. The quantity of building licenses is also falling short of the frequently mentioned goal by the Dutch government of building 100,000 units each year. It's unlikely that the government will ever meet this goal without policy reforms to stimulate house building (Rabobank, 2022).

Since inequality in the housing market is a hot topic in the public debate at this moment, it is relevant to study. Besides, housing is a basic necessity of life, so it is important to figure out how to make it more accessible to everyone. We know that accessibility to homeownership for first time homebuyers is a problem, but the academic literature does not say a lot about what the solution is, this paper attempts to respond to this research gap.

1.2 Research problem

The aim of this study is to draw links between inequality and what housing associations and real estate developers do to reduce inequality. To make it more specific the focus will be on inequality in the housing market due to renting versus owning property. This results in a comparison between the roles and contributions of public and commercial parties on this subject.

The research question is as follows: *“What are the roles and contributions of public and commercial parties in increasing accessibility to homeownership for first time buyers in the province of Overijssel, the Netherlands?”*

In order to answer the research question the following sub-questions are defined:

- What are housing associations' goals regarding increasing access to homeownership for first time homebuyers?
- What concrete actions do housing association take regarding increasing access to homeownership for first time homebuyers?
- What are real estate developers' goals regarding increasing access to homeownership for first time homebuyers?
- What concrete actions do real estate developers take regarding increasing access to homeownership for first time homebuyers?

2. Theoretical framework

In 1967, Rex and Moore created their Housing Classes model. The essential premise of Rex and Moore's argument is that a person's housing market position differs from their labour market position (Rex & Moore, 1967). More recently, Haffner et al. (2017) argued that that owning versus renting has become a fundamental marker of inequality in the housing market. This inequality is not only social, cultural and in terms of the quality and range of accommodation available, but also in terms of the ability of an individual to manage and accumulate capital. In the Dutch housing market, especially households that owned their home prior to 1992 have witnessed a significant increase in their capital and have benefited from this. A number of things contributed to this growth. The significant rise in housing prices, the wide range of financing options, the financial resources, and the scarcity of recently built, excellent owner-occupied homes are the most significant of these (Boelhouwer, 2002). Given recent institutional shifts, today's generation of young adults is confronted with more challenges in the transition to first time homeownership than earlier generations of young adults in various contexts (Cohen Raviv, 2021; Flynn and Schwartz, 2017; Fuller et al., 2020; Ronald, 2018).

In 2013 Caputo wrote a paper that looks into the stakeholder management system of the real estate industry. Figure 1 shows the internal and external stakeholders that are involved in a real estate development process. This figure identifies the project's team and the social organization as stakeholders. In this study we will refer to these as the real estate developer and the housing associations, these will be the stakeholders that this research focusses on. The core business of housing associations is to support (vulnerable) groups in finding affordable housing, and all that comes with it, this is a social task (Wainwright & Marandet, 2019). Real estate developers have profit as their highest goal (Vandell, 1990). There are different ways to increase the accessibility to homeownership. Different stakeholders can work on different actions.



Figure 1. Internal and external stakeholders (Caputo, 2013).

Housing associations can help individuals to increase accessibility to homeownership with education on homeownership and with offering financial support (Rex & Moore, 1967). It is important to make young adults who rent a house aware of the advantages of buying over renting. Housing associations can also sell their rental properties to increase the housing stock (Wrainwright & Mandaret, 2019). If there is more supply on the market it will increase the changes of starters to buy a house (Linde, Dieleman & Clack, 1986). There are also some aspects that both housing associations and real estate developers can work on. Rex and Moore (1967) indicated that the eligibility criteria set in the various housing tenures, play an important role. By using eligibility criteria, certain target groups can be given priority when buying a home. An very important aspect of increasing accessibility to homeownership is to build more affordable housing (Dewilde & De Decker, 2016). Building shared housing can also increase accessibility to homeownership, because smaller units are more affordable (Baum, 1986; Winter & Durret, 2013). And because the smaller units are more affordable, they are easier to access for first time homebuyers. So in this paper we will divide the ways in which accessibility to home ownership can be increased into the following categories: selling property, eligibility criteria, financial assistance, education, affordability, shared housing and building new property (Rex and Moore, 1967; Wrainwright & Mandaret, 2019; Dewilde & De Decker, 2016; Baum, 1986; Winter & Durret, 2013).

2.1 Conceptual framework

In Figure 2 the conceptual framework for this research is shown. This conceptual framework visualizes the relationships between the different concepts in this research. First the division is made between two types of stakeholders: public and commercial parties. For public parties housing associations are analysed, and for commercial parties project developers are analysed. It is investigated if the parties have set goals for themselves on the different aspects of increasing accessibility of homeownership for first time buyers. These different aspects were mentioned in the theoretical framework. After that the goals from both parties are compared to the concrete actions that they take. This results in a statement on what the difference is between the roles and contributions of public and commercial parties on how they try to reduce inequality due to renting versus owning property by increasing accessibility to homeownership for first time buyers.

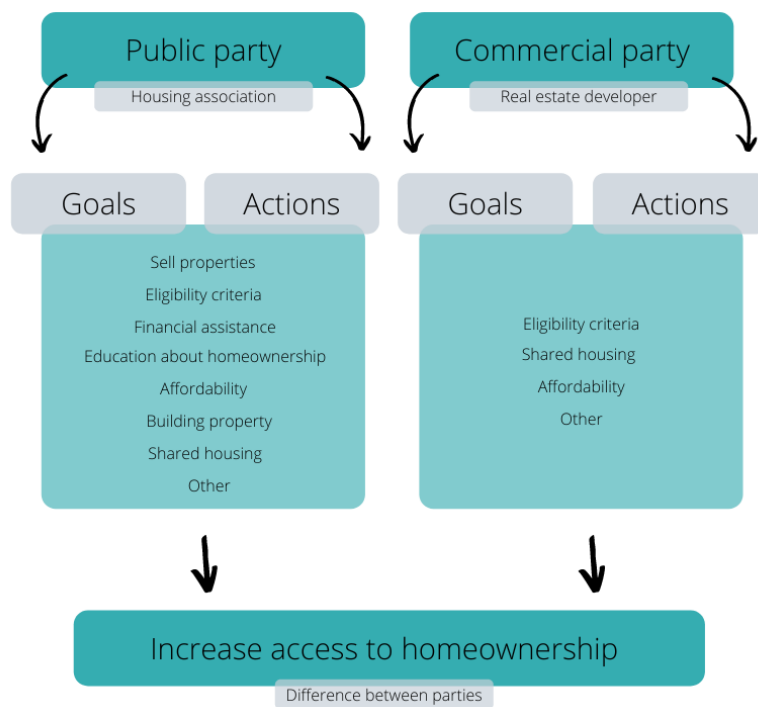


Figure 2. Conceptual framework (Own edit, 2022).

2.2 Hypothesis

As this study mainly has an explorative character, no explicit hypotheses are formulated. However, some expectations can be established. The expectations on the outcome of this research is that there is a difference between the way that public and commercial parties try to stimulate homeownership for first time buyers. This is due to the fact that it is expected that they have different roles and contributions in the field of real estate.

3. Methodology

The following chapter will describe the choice of the research method, the data collection, data analysis and ethical considerations.

3.1 Mixed methods

To answer the main research question a qualitative method was used. Qualitative research results in in-depth knowledge on a subject. The method of secondary data analysis was used to investigate the goals of housing associations and real estate developers regarding increasing the accessibility of homeownership for first time buyers. After the policy analysis experts were interviewed about the subject.

3.2 Data collection

3.2.1 Secondary data analysis

The first two sub-questions were answered through investigating secondary data. The research started with analysing the policies of housing associations. In these policies I hoped to find the goals of these companies. In this policy review I searched for goals regarding increasing the accessibility of homeownership for first time buyers. The following aspects were specifically searched for: selling property, eligibility criteria, financial assistance, education, affordability, shared housing and building new property. The policy documents were found on the websites of the different housing associations. On the websites of the housing associations I searched for the business plans (or another document with the mission and the vision of the company in it) which the housing associations publish every 2-5 years. Besides that I looked into the performance agreements which they also publish every 2-5 years.

During the research it emerged that none of the three project developers published any policy documents. This means that for this group of stakeholders I will fully rely on the answers they give during the interviews to see what their goals and concrete actions regarding increasing the accessibility of homeownership for first time buyers are.

3.2.2 Interviews

The second two sub-questions were answered through interviews. After the policy analysis, in-depth interviews were held with three different housing associations and developers. Semi-structured interviews allow for deviations from the interview guide, which may yield additional data useful to this research (Dunn, 2005). The interviews were held with the same companies that have been examined during the policy analysis.

During the interviews the parties were asked about if they published documents on the subject of increasing accessibility to homeownership for first time homebuyers. Besides that they were asked if they have (more informal) goals on the subject. After that some concrete questions about the specific aspects of increasing accessibility to homeownership for first time homebuyers were asked. To close the interview the respondents were asked if increasing accessibility to homeownership is a topic in the company at the moment.

The participants for the interviews were recruited through the phone and e-mail. Different housing associations and real estate developers in the province of Overijssel were looked up on Google. Three random companies have been chosen, and they were called to ask if they wanted to cooperate on this research. They were chosen at random. Some interviews were held at the office of the company, and some of the interviews took place online through Microsoft Teams.

Six interviews were conducted, an overview of the respondents and the dates of the interviews can be found in Table 1. In Appendix A and B the interview guides for the housing associations and real estate developers are shown. All interviews were recorded, and after that the interviews were fully transcribed in Dutch for in the appendix. The Dutch interviews were translated to English, this can also be found in the appendix. From these interviews all concrete goals regarding increasing accessibility to

homeownership were analysed and written down in the research so I could compare this to the goals that I found with the secondary data analysis.

Respondent	Date of interview
Eric Groothuis (housing association: Ons Huis)	19-04-2022
Niek Broeze (real estate development: Explorius)	20-04-2022
Maike Wittenhorst (housing association: Rentree)	21-04-2022
Kristian Makkinga (real estate development: Koopmans)	25-04-2022
Marthe Wassink (housing association: Reggewoon)	29-04-2022
Rick Zuithof (real estate development: Plegt-Vos)	04-05-2022

Table 1. Interviews for data collection.

After the interviews were conducted and transcribed they were analysed using codes. These codes allowed for easier interpretation of the data and were used to search for patterns in the interviews. Deductive codes were used to first split in to different main code groups. After splitting it up in main code groups in sub code groups based on deductive codes, some indicators for these aspects were written down based on inductive coding, in this paper I will call this the leaves. After dividing in “goals” and “actions” the main groups were split up in for example “policy documents” and “other”. These groups all included several leaves (e.g., for “policy documents” this were “articles”, “business plans” and “performance agreements”) which resulted in a clear overview of the results of the different interviews.

A deductive code tree was set up to analyse the in-depth interviews. This was compiled using the questions that were asked during the interviews. A distinction has been made between the answers given of housing associations and the real estate developers. The deductive code tree can be seen in Figure 3. The corresponding code book can be found in Appendix D. Links between the code groups were examined and most important themes gradually emerged.

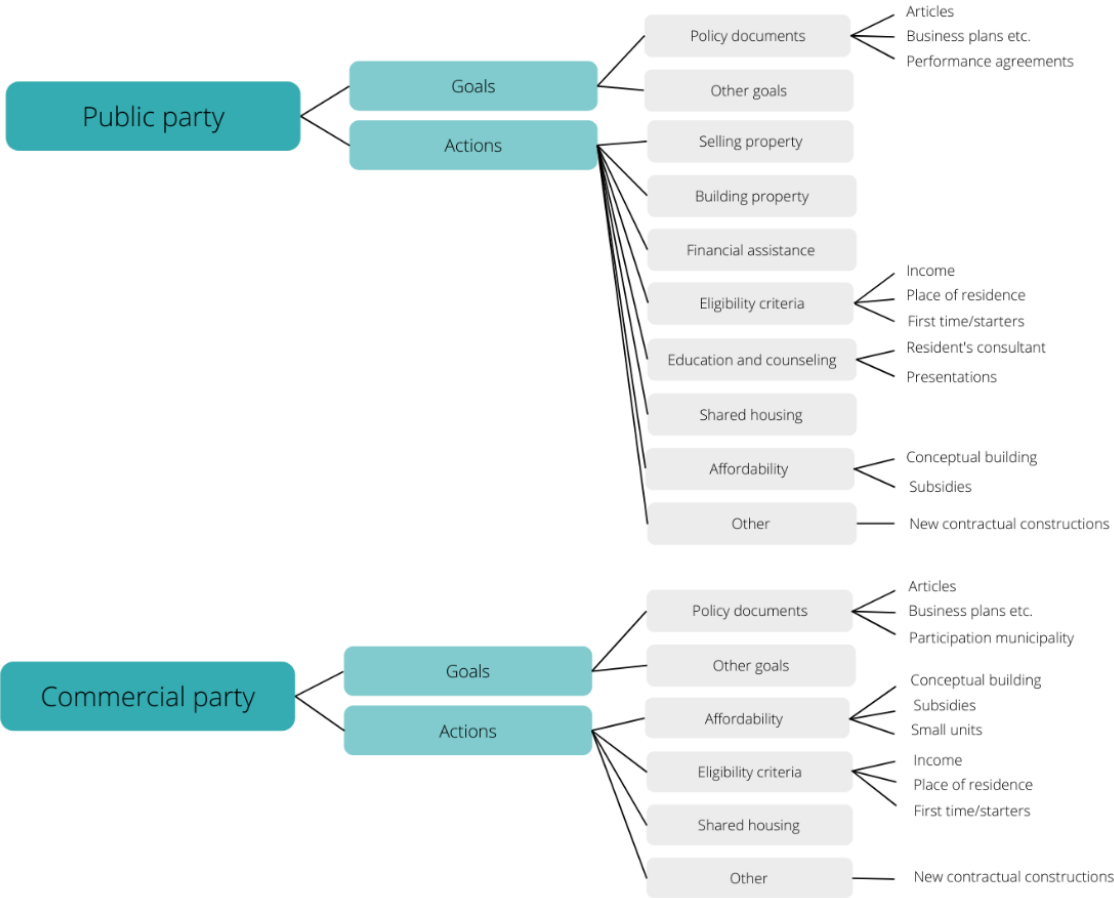


Figure 3. Data analysis scheme (Own edit, 2022).

3.3 Ethical considerations

In all research studies, the protection of human participants through the application of suitable ethical norms is critical. Because of the in-depth nature of this study process, ethical questions have a special resonance in qualitative research. To maintain the balance between the potential risks of research and the expected benefits of research, ethical problems must be considered at all phases of qualitative research. Anonymity will not be granted in this research, this choice is made because it is not possible to do policy analysis if we can't write down the names of the companies. No questions will be asked that could harm the parties that participate on the interviews, so anonymity is also not necessary. All participants agreed with the fact that their name is shown in this paper. The researcher will make sure that the output of the interviews will be handled with care, it will be stored in the cloud so that no one can reach this information.

4. Results

In the following sections, the findings of the policy analysis and interviews are presented and discussed in relation to the literature.

4.1 Policy and practice of housing associations

4.1.1 Policy on increasing accessibility of homeownership for first time homebuyers

Three different housing associations are investigated and the most important goals regarding the subject are summarized below. The full table with the policy analysis can be found in Appendix C.

Housing associations

There are three different housing associations investigated during the policy analysis. Housing association Ons Huis is located in the city of Enschede, Overijssel, the Netherlands. The housing association published a business plan for 2018-2022 (Ons Huis, 2018) and a document with performance agreements for 2020-2023 (Ons Huis, 2019). Second, Rentree is a housing association located in the city of Deventer, Overijssel, the Netherlands. The housing association has published a document with its real estate strategy (Rentree, 2020). The company also has a document with performance agreements for 2022 (Rentree, 2022). Finally, housing association Reggewoon is located in the city of Nijverdal, Overijssel, the Netherlands. The housing association has published a business plan for 2022-2026 (Reggewoon, 2022). The company also has a document with performance agreements for 2021 (Reggewoon, 2021). For all three housing associations both these documents are analysed to find out if the companies have goals regarding increasing the accessibility of homeownership for first time homebuyers.

Strategic plans

In the strategic plan Ons Huis mentions that they want to reduce their housing stock by selling property. This will increase the housing stock on the owner-occupied market. There are no specific numbers on how many properties they want to sell. After that they state that they want to help young adults with finding a house, this could also apply to our focus group: the first time homebuyers. Ons Huis also has a goal regarding financial assistance, they want to help people who are not independently capable of providing their own housing needs. The last statement that Ons Huis makes that has something to do with increasing accessibility to homeownership is that their goal is to rebuild less houses and sell of more of their stock (Ons Huis, 2018).

In the real estate strategy housing association Rentree mentions they want to accommodate special target groups in the city. The first time homebuyers can be one of these special target groups. Rentree takes affordability of their housing stock very seriously, this is their main goal. They also want to participate in quite a lot of new development projects. This is good because this will increase the housing stock in Deventer. At last they also want to sell approximately 170 houses in 2022, mostly single-family houses. Rentree currently has over 3,620 properties in their portfolio (Rentree, 2020).

Reggewoon is the first housing association to specifically mention the subject of inequality in their business plan. They state: "We focus on greater equality in the availability of affordable housing" (Reggewoon, 2022. p. 9). Besides that they mention in their business plan that they focus on offering affordable housing. The other aspects of increasing accessibility to homeownership are not mentioned (Reggewoon, 2022).

Perennial performance agreements

In the perennial performance agreements Ons Huis wrote down that they want to attract and keep young talent in the city. This means they want to facilitate housing for people who just graduated, this means they have attention for first time homebuyers. Ons Huis wants to sell property if their strategy calls for it (and fits within the goals for the city and the development opportunities of the area). This could increase the housing stock on the owner occupied market that is available for first time

homebuyers. The last goal regarding the subject of this paper is that Ons Huis wants more affordable homes for young adults (Ons Huis, 2019).

In the performance agreements between the housing association Rentree and the municipality of Deventer increasing accessibility to homeownership is not really a topic. Even the topic of inequality is not really being discussed. The only goal regarding the topic of this research that is addressed in this document is the fact that the municipality of Deventer wants to increase the housing production in the coming years (Rentree, 2022).

In the performance agreements Reggewoon mentioned the goal of offering a sufficient amount of affordable housing again. In this document Reggewoon also specifically mentions that they want to help young people with their housing needs. Finally the document states that they only are willing to sell an amount of properties for which the same amount will be build back in new projects. They don't want to reduce or increase the amount of properties in their stock. So if they are involved in development projects they will also sell some of their property (Reggewoon, 2021).

Goals

For all housing associations you can state that there are no specific targets mentioned in the business plans or performance agreements, only goals. The policy analysis for housing association Ons Huis has shown that the company is setting goals in terms of helping first time homebuyers (eligibility criteria), affordability, selling property and financial assistance. The policy analysis for housing association Rentree has shown that the company is setting goals in terms of helping first time homebuyers, affordability, selling property and building. And the policy analysis for housing association Reggewoon has shown that the company is setting goals in terms of helping first time homebuyers, selling property and affordability.

4.1.2 Increasing accessibility to homeownership for first time homebuyers in practice

In this paragraph the interview outcomes for the housing associations are summarized. The full interviews can be found in Appendices E till J.

Policy on increasing accessibility to homeownership

Eric Groothuis, interim projectmanager from housing association Ons Huis states that they don't have any direct policy or goals on the subject of increasing accessibility to homeownership for first time homebuyers. But during the interview it became clear that they do take concrete actions on the different subjects that have a relation with increasing accessibility to homeownership for first time homebuyers. On the first question, Maaïke Wittenhorst, projectmanager from Rentree says that they don't have any direct policy on the subject of increasing accessibility to homeownership for first time homebuyers. Marthe Wassink, projectmanager from housing association Reggewoon says that the subject of increasing accessibility to homeownership is partly mentioned in their property sales policy and performance agreements. During the interview it became clear that they take concrete actions on the different subjects that have a relation with increasing accessibility to homeownership for first time homebuyers.

Selling property

Housing corporation Ons Huis is the housing association that sells the most of their property out of the three housing associations that were investigated. The other two housing associations indicate that, due to the scarcity in the housing market, they are not busy selling their portfolios. They already have a shortage and want to keep as much stock as possible for their own tenants.

Eligibility criteria

Maaïke Wittenhorst, projectmanager from Rentree mentions that they have a goal regarding helping first time homebuyers. They give extra attention to this target group. The other two housing associations

indicate that they sell to the person with the best conditions, and that they do not look so much at personal characteristics of the buyer.

Financial assistance

None of the housing associations indicate that they support the target group with financial assistance.

Education

Ons Huis works on the aspect of education about homeownership. They have employees that sit down with tenants to discuss the difference between renting and buying, and what is most advantageous for them. This can promote the transition to buying a home (Eschbach et al., 2016). Rentree does also work on the aspect of education about homeownership. This is made clear by the following statement:

“Yes, we do try to think along with sitting tenants. Our employees talk to tenants to see what is the most beneficial for them to live in, economically”. – Maaïke Wittenhorst

Wittenhorst explains that they talk with their tenants about the advantages of buying instead of renting and what it can mean for their financial position. But on the other hand she indicates that, unfortunately, this is done less and less because of the pressure on the housing market.

Affordability

According to Groothuis affordability is a big theme for Ons Huis. They are looking at ways to build new homes as cheaply as possible. Conceptually built homes could be a big part of the solution to close the gap between renting and buying Eric Groothuis states. This is also confirmed by a paper by Riggs et al. (2020). The other housing associations also state that affordability is important for them, since this is also part of their core business: supporting (vulnerable) groups in finding affordable housing, and all that comes with it (Wainwright & Marandet, 2019).

Shared housing

Housing association Reggewoon is thinking about ways to increase the housing stock on the short term. For example by building so-called ‘flex housing’. This could also be shared housing. This type of housing is very suitable for our target group, the first time homebuyers (Cho, Woo & Kim, 1986). Wassink says that this is a hot topic in their company at the moment. The other housing associations did not mention this aspect of increasing accessibility to homeownership.

Building new property

Ons Huis is currently working on some big new development projects, where some of the properties will also be build for the owner-occupied market. The other housing associations indicate that they are working on new construction projects, but that these new properties will mainly be destined for the rental market. This means that it is not relevant to this research because it does not increase the stock of the owner-occupied market. Building and selling property is currently not a priority for these housing associations because it is not part of their core business (Wainwright & Marandet, 2019).

The future of increasing accessibility to homeownership

In the interview Groothuis from Ons Huis emphasizes that new contractual constructions for buying a house may be the solution to decreasing inequality in the housing market. Besides, the project manager from Rentree explains that inequality in the housing market, and the gap between renting and buying a property is a theme that is being discussed more and more in the organisation. So this could be a theme to think about in the future. Marthe Wassink states that she used to be more concerned with these actions in the past.

“15 years ago I filled this role myself. Back then, selling property by housing associations were quite normal and also all kinds of purchase forms with a discount or with a buyback guarantee or whatever. Then we really tried to make as many matches as possible” – Marthe Wassink

Wassink expects that in the future this will happen more and more again. On the last question of the interview she explained that increasing accessibility to homeownership is an upcoming theme, not only in her organisation, but in the whole field of real estate.

“Not yet, but I see and hear it more and more. Because you see it more and more on social media, on LinkedIn, and you see all kinds of articles about, for example, other purchase constructions” – Marthe Wassink

4.1.3 Comparison between policy and practice

In practice, it appears that housing associations are doing less on the different aspects of increasing accessibility to home ownership than they strive for in their policy documents. Despite the fact that all interviewees indicate that they consider it a very important theme, it appears that in practice little is being done about it. The housing associations have included numbers in their policy documents of how many homes they want to sell, but in practice it appears that they hardly sell any properties due to market conditions. One explanation could be that they prefer to keep their properties because building new ones is becoming increasingly difficult, partly due to the high construction prices. Policy documents also pay considerable attention to helping first time buyers. But in practice this hardly ever translates into specific selection criteria. All in all, housing associations are not fully living up to the goals they have set for themselves. This results in the fact that little attention is paid to increasing the accessibility of home ownership for first-time buyers.

Aspect	Ons Huis		Rentree		Reggewoon	
	Policy	Practice	Policy	Practice	Policy	Practice
<i>Selling property</i>	x	x	x		x	
<i>First time homebuyers</i>	x		x	x	x	
<i>Financial assistance</i>	x					
<i>Education</i>		x		x		
<i>Affordability</i>	x	x	x		x	
<i>Shared housing</i>						x
<i>Building new property</i>		x	x			x
	4/7	4/7	4/7	2/7	3/7	2/7

Table 2. Difference between policy and practice housing associations.

4.2 Policy and practice of real estate developers

4.2.1 Policy on increasing accessibility to homeownership for first time homebuyers

In this research three different real estate development companies located in Overijssel, the Netherlands are looked into. The companies that will be investigated are: Explorius, Koopmans and Plegt-Vos. After the whole websites of these companies were examined, no policies were found on the companies' websites on the subject: increasing accessibility to homeownership for first time homebuyers. This was already expected since it concerns commercial parties that do not have to account for social responsibility. This means that for this type of stakeholder we will go immediately to the interviews.

4.2.2 Increasing accessibility to homeownership for first time homebuyers in practice

In this paragraph the interview outcomes for the real estate developers are summarized. The full interviews can be found in Appendices K till P.

Policy on increasing accessibility to homeownership

Niek Broeze from Explorius explains in the interview that their company doesn't have any policy regarding increasing accessibility to homeownership, but they do work on the theme since they give input on the subject to different municipalities that are in the process of rewriting their policy documents. He also says that they didn't set any goals for themselves, but he notices that even if you don't do it consciously, it is something that keeps coming back. For example, this is happening in a project that he is currently working on:

"Take, for example, our project Weezenlanden Noord in Zwolle. We build starter homes there, and we actually said: let's try to increase the accessibility to homeownership by getting the municipality to ensure that they do not have to have a parking space. So we managed to say: this is a product for starters and we increase accessibility because the municipality has set the parking standard per home at 0. This makes it more affordable" – Niek Broeze

Kristian Makkinga from Koopmans says that their company doesn't have any policy nor goals regarding accessibility to homeownership for first time homebuyers. But he explains that even if they don't have any goals for themselves, they are working on the subject since it is included in policy documents from the municipality or housing associations that they built for.

Plegt-Vos is the first real estate developer that has documents (in the form of articles) where the subject of increasing accessibility to homeownership is mentioned. Rick Zuithof explains that this specific subject is not very high on their agenda, but affordability in general is.

"There are articles within our company in which we describe the importance of affordable housing and housing for the target group" – Rick Zuithof

First time homebuyers

Makkinga mentions that Koopmans find it important to support first time homebuyers. To substantiate this, he outlines the following situation:

"In Groningen an investor says: I want to have those six cheapest homes, because I do want to add them to my portfolio of 100 homes. Then we from Koopmans said: we are not going to do that. We want to give starters a chance first" – Kristian Makkinga

The other developers explain that in the overheated market they often just choose the buyer with the best conditions, and that they have not set specific eligibility criteria.

Affordability

Building conceptual housing is a big theme for Koopmans. Koopmans has their own fabric where they built circular wooden houses. This process ensures that the houses that they built stay affordable (Riggs et al., 2020). Plegt-Vos also has a fabric where they built conceptual housing. The company believes that conceptual construction is the future, and that it is the only way to solve the housing crisis.

"Standardization and scaling up conceptual building is a very important item to keep housing affordable" – Kristian Makkinga

Shared housing

Koopmans is active in the field of shared housing, Makkinga mentions some interesting new development project that they are currently working on that includes shared housing. Plegt-Vos and Explorius are also active in the market for shared- and flex housing. This also helps with affordability (Cho, Woo & Kim, 2019; Winter & Durrett, 2013).

Other actions

On (some of the) new built homes that Explorius developed, they introduced a self-occupancy obligation, which makes it less attractive to investors and more accessible for first time homebuyers (Tsai, 2013). Besides that they are building smaller homes, so they can offer cheaper housing (Winter & Durrett, 2013). Koopmans always make sure that there is always a financial advisor around when they sell property so that all parties are well informed.

The future of increasing accessibility to homeownership

Broeze concludes the interview with the statement that new ways of contractual constructions for buying a house could be the solution to closing the gap between renting and buying a home. New contractual constructions could make buying a house more accessible.

“Yes, at a certain point you can think creatively about, for example, ground lease constructions or things like that, especially in the previous crisis such things were discussed a lot. You can say that you pay for the house now and the land comes later or you buy now relatively cheaply. But if you sell it later, then you have a clause that if you sell then we share in the profit” – Niek Broeze

Plegt-Vos and Koopmans see conceptual building as the solution to keep homes accessible and affordable. They are already responding to this, as they both have factories where these houses are built.

4.2.3 Comparison between policy and practice

During the interviews, it became clear that the topic is receiving more attention from developers than expected. Affordability in particular is high on the agenda at the three companies. One commonality among the companies is that they are all very busy with conceptual building. According to the commercial parties, this might be the solution to the problem. In addition, the parties are very aware of the difficulties faced by first time buyers in the housing market. This is therefore something that they do keep in mind when developing plans.

	Explorius	Koopmans	Plegt-Vos
<i>First time homebuyers</i>		x	
<i>Affordability</i>	x	x	x
<i>Shared housing</i>	x	x	x
<i>Other</i>	x	x	
	3/4	4/4	2/4

Table 3. Comparison interview outcomes real estate developers.

None of the developers have policies related to the topic, yet in practice the developers score high on the various aspects where they can potentially do something. All three companies are aware of the problem and include it in their plans on their own initiative. In addition, they are very much anticipating the future. Developers are thinking a lot about how to make the construction process more efficient and affordable. Companies are also thinking about other ways to ensure continued affordability (and therefore accessibility to home ownership).

5. Conclusion, discussion and future research

The aim of this study was to answer the research question: *“What are the roles and contributions of public and commercial parties in increasing accessibility to homeownership for first time buyers in the province of Overijssel, the Netherlands?”*. During this research, it became clear that public and commercial parties have very different roles in the world of real estate. This is because both types of stakeholders have very different goals (Caputo, 2013). Housing associations were created to support (vulnerable) groups in finding affordable housing, and all that comes with it, this is a social task (Wainwright & Marandet, 2019). While real estate developers have profit as their highest goal. As a result, they mainly work on themes that are most profitable for them financially, these outcomes are also confirmed by a paper by Vandell, 1990.

In addition, it turned out that the ways in which the parties can contribute to the topic of increasing home ownership are very different (Rex and Moore, 1967; Baum, 1986; Herbert, Rieger & Spader, 2017; Winter & Durret, 2013). Because housing corporations perform many more tasks than just building houses, there are also more ways how they can work on this topic (think of financial support, education, selling houses et cetera). But precisely because the housing corporation has a very different core business than building houses, they are not very busy with increasing accessibility to home ownership. Housing corporations are simply too busy with their main task, which is to rent affordable housing to specific target groups (Wainwright & Marandet, 2019).

Finances also play a role in the different roles and contributions of the parties. Housing corporations have to take social responsibility for their expenditure. Also, housing corporations rent out houses for low rents and they do not make profits. During the research, it emerged that housing corporations would like to do more to help first time homebuyers on the housing market. But often there are not enough employees or money to actually do this. Project developers, on the other hand, rarely have problem with budgets. They are keen to help starters because this is a large target group to which they can sell their homes. In fact, for the developers it is a kind of win-win situation. They earn money, and the starters are helped to buy a home.

Finally, awareness on the topic seems to be rising. Almost all the interviewee’s mentioned that the subject is discussed within their company. The subject is passing by more often on social media, and municipalities are including it more often in their policies. In this way, all stakeholders involved in the development process contribute in one way or another to increasing accessibility to home ownership for first time homebuyers. This is a positive and important outcome of the research since housing is a basic necessity of life, so it is important to figure out how to make it more accessible to everyone.

This research is relevant to planning because it raises attention for a problem that affects a large group of people in the Netherlands, namely, starters who cannot buy a house. This research provides insights into how different parties can contribute to reducing the inequality between renters and buyers. This research is very likely to be applicable in other contexts than just in the province of Overijssel. Throughout the Netherlands, the parties fulfil more or less the same roles. This means that it will probably be the same in other provinces. This research could even be applicable in other countries. Because in principle, the following always applies: public parties exist for social reasons and commercial parties want to make a profit, so their roles and contributions will be more or less the same.

During the discussions with the experts, the subject of 'new forms of contract for buying a house' often came up as a possible solution to the inequality created by the difference between people who rent a house and people who buy a house. If this really can be a solution to the problem, it is of course very interesting to find out what new forms of contract are possible. There is literature on the subject of contract forms of buying property (May, 1998). Future research could map out what types of contracts there are, what the advantages and disadvantages of these contracts are, how it is financially arranged and whether it can work in practice.

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Appendices

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Appendix O – Interview real estate developer 3 (Dutch)

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Appendix A - Interview guide housing associations

Before the interview starts	
Introduction	First of all, thank you for being here. I am very pleased that you are willing to participate in this interview and made time for this. If I am correct, you have already received some information about who I am and what the purpose of this interview will be. Do you have any questions on that?
Topic	This interview will be about what your company does to increase accessibility to homeownership for first time homebuyers to reduce inequality in the housing market.
Explanation of the goal	I would like to investigate what the difference is between the goals and concrete actions of your company regarding increasing accessibility to homeownership for first time homebuyers to reduce inequality in the housing market. And after that I want to compare your goals and concrete actions to the goals and concrete actions of commercial parties (real estate development companies).
Anonymity	The name of your company will be mentioned in the research paper, is this a problem? The things you tell us will only be used for this research.
When the respondent wants to quit	If you decide, during the interview, that you do not want to continue, you can indicate this. The interview will then be stopped.
Audio tape	I would like to record the interview. I'd like to do this so I don't have to take notes so I can listen to you completely. I can use the recording later on for any reference during the elaboration of this research.
Recording ON	Are you okay with the recording of this interview?
The questions	
Opening questions	<ul style="list-style-type: none"> - What is your name? - What is your function in the housing association? - How long do you work in field of social housing?

<p>Key questions</p>	<p><u>Goals:</u></p> <ul style="list-style-type: none"> - Does your company has published policy documents that included the subject of increasing accessibility to homeownership for first time homebuyers? - Does your company has set goals for itself regarding increasing accessibility to homeownership for first time homebuyers? <p><u>Concrete actions:</u></p> <ul style="list-style-type: none"> - What does you company do in terms of selling social housing? - What does your company do regarding setting eligibility criteria for buyers? - Does your company has special demands when selecting a real estate developer to build your projects? - What does your company do in terms of financial assistance/advantages for first time homebuyers? - What does your company do in terms of education and counseling for your clients about homeownership? - Does your company take any other actions to increase accessibility to homeownership for first time homebuyers? <p><u>End question:</u></p> <ul style="list-style-type: none"> - Has your company discussed anything else they could do to increase accessibility to homeownership for first time homebuyers and the concrete actions that your company takes?
<p>Closing question</p>	<p>Do you have any matters that were not discussed in this conversation, but you still think are worth mentioning?</p>
<p>Thank you</p>	<p>I would like to thank you for participating in this research and for making time for this interview. You have made a significant contribution to this research in this way.</p>
<p>End</p>	<p>If anything comes to mind later on or if you have any questions regarding this interview, please contact me by email or phone.</p>

Appendix B – Interview guide real estate developers

Before the interview starts	
Introduction	First of all, thank you for being here. I am very pleased that you are willing to participate in this interview and made time for this. If I am correct, you have already received some information about who I am and what the purpose of this interview will be. Do you have any questions on that?
Topic	This interview will be about what your company does to increase accessibility to homeownership for first time homebuyers to reduce inequality in the housing market.
Explanation of the goal	I would like to investigate what the difference is between the goals and concrete actions of your company regarding increasing accessibility to homeownership for first time homebuyers to reduce inequality in the housing market. And after that I want to compare your goals and concrete actions to the goals and concrete actions of public parties (housing associations).
Anonymity	The name of your company will be mentioned in the research paper, is this a problem? The things you tell us will only be used for this research.
When the respondent wants to quit	If you decide, during the interview, that you do not want to continue, you can indicate this. The interview will be stopped.
Audio tape	I would like to record the interview. I'd like to do this so I don't have to take notes so I can listen to you completely. I can use the recording later on for any reference during the elaboration of this research.
Recording ON	Are you okay with the recording of this interview?
The questions	
Opening questions	<ul style="list-style-type: none"> - What is your name? - What is your function in the real estate development company? - How long do you work in field of real estate development?

<p>Key questions</p>	<p><u>Goals:</u></p> <ul style="list-style-type: none"> - Does your company has published policy documents on the subject of increasing accessibility to homeownership for first time homebuyers? - Does your company has set goals for itself regarding increasing accessibility to homeownership for first time homebuyers? <p><u>Concrete actions:</u></p> <ul style="list-style-type: none"> - What does your company do in terms of building affordable housing? - What does your company do regarding setting eligibility criteria for buyers? - What does your company do in terms of building shared housing? - Does your company take any other actions to increase accessibility to homeownership for first time homebuyers? <p><u>End question:</u></p> <ul style="list-style-type: none"> - Has your company discussed anything else they could do to increase accessibility to homeownership for first time homebuyers and the concrete actions that your company takes?
<p>Closing question</p>	<p>Do you have any matters that were not discussed in this conversation, but you still think are worth mentioning?</p>
<p>Thank you</p>	<p>I would like to thank you for participating in this research and for making time for this interview. You have made a significant contribution to this research in this way.</p>
<p>End</p>	<p>If anything comes to mind later on or if you have any questions regarding this interview, please contact me by email or phone.</p>

Appendix C – Policy analysis of housing associations

Housing association Ons Huis, Enschede, Overijssel, the Netherlands		
Source	Topic	Goal
Strategic plan 2018-2022	Selling homes	<i>"We are looking for methods (including sales) to reduce this stock and thus make money available to make the social rental stock more sustainable"</i> (Ons Huis, 2018, p. 4).
	First time homebuyers	<i>"Other groups such as permit holders, young people and households with severe debt problems are stuck in the regular rental process and also ask for a house"</i> (Ons Huis, 2018, p. 6).
	Financial assistance	<i>"We mainly focus on people who are not financially able to meet their housing needs independently provided"</i> (Ons Huis strategic plan, p. 7).
	Selling homes	<i>"We can absorb the small decrease by rebuilding less and by selling and to take social rental housing to the more expensive rental segment"</i> (Ons Huis, 2018, p. 13).
Enschede perennial performance agreements 2020	First time homebuyers	<i>"The city of Enschede wants to attract and keep young talent in the city"</i> (Ons Huis, 2019, p. 5).
	Selling homes	<i>"Housing associations in the city of Enschede want to sell homes if their strategy calls for it (and it fits within the goals for the city and the development opportunities of the area)"</i> (Ons Huis, 2019, p. 7).
	Affordability	<i>"The city of Enschede wants more affordable homes for young adults"</i> (Ons Huis, 2019, p. 17).

Housing association Rentree, Deventer, Overijssel, the Netherlands		
Source	Topic	Goal
Real estate strategy 2020-2030	First time homebuyers	<i>"Housing for special target groups spread across the city"</i> (Rentree, 2020, p. 12).
	Affordability	<i>"Our starting point is that we want to arrange good housing for a low price as low as possible"</i> (Rentree, 2020, p. 13).
	Building	<i>"The next few years we want to tackle the new construction task for the city at least pro rata"</i> (Rentree, 2020, p. 14).
	Selling homes	<i>"In addition, selling houses plays an important role in realizing our public housing objectives"</i> (Rentree, 2020, p. 14).
Deventer perennial performance agreements 2022	Building	<i>"The municipality of Deventer has the ambition to significantly increase housing production in the coming years"</i> (Rentree, 2022, p. 3).

Housing association Reggewoon, Nijverdal, Overijssel, the Netherlands		
Source	Topic	Goal
Business plan 2022-2026	Affordability	<i>"We focus on affordability and availability of housing"</i> (Reggewoon, 2022. p. 9).
Hellendoorn perennial performance agreements 2021	Affordability	<i>"We think it is important that there is a sufficient amount of affordable housing in the municipality of Hellendoorn"</i> (Reggewoon, 2021, p. 3).
	First time homebuyers	<i>"Under housing of specific target groups we understand: ensure appropriate, good quality housing for everyone in our community. This concerns both young people and seniors, but also people with a care indication or a backpack"</i> (Reggewoon, 2021, p. 7).
	Selling homes	<i>"That's why we use it principle of new construction under the condition that equal numbers of existing rental properties are sold so that the numbers of our stock remain the same. The homes for sale are homes that don't fit within the portfolio"</i> (Reggewoon, 2021, p. 8).

Appendix D – Code books

Code book public parties (housing associations)

Main code	Sub code	Leaves	Type	Theory
Goals	Policy documents		Inductive	
		Articles	Inductive	
		Business plans	Inductive	
		Performance agreements	Inductive	
	Other goals		Inductive	
Actions	Selling property		Deductive	(Herbert, Rieger & Spader, 2017)
	Building property		Deductive	(Herbert, Rieger & Spader, 2017)
	Financial assistance		Deductive	(Herbert, Rieger & Spader, 2017)
	Eligibility criteria		Deductive	(Rex and Moore, 1967)
		Income	Inductive	
		Place of residence	Inductive	
		Starters	Inductive	
	Education and counselling		Deductive	(Herbert, Rieger & Spader, 2017)
		Resident's consultant	Inductive	
		Presentations	Inductive	
	Shared housing		Deductive	(Baum, 1986; Winter & Durrett, 2013)
	Affordability		Deductive	(Herbert, Rieger & Spader, 2017)
		Conceptual building	Inductive	
		Subsidies	Inductive	
Other		Inductive		
	New contractual constructions	Inductive		

Code book commercial parties (real estate developers)

Main code	Sub code	Leaves	Type	Theory
Goals	Policy documents		Inductive	
		Articles	Inductive	
		Business plans	Inductive	
		Participation municipality	Inductive	
	Other goals		Inductive	
Actions	Eligibility criteria		Deductive	(Rex and Moore, 1967)
		Income	Inductive	
		Place of residence	Inductive	
		Starters	Inductive	
	Shared housing		Deductive	(Baum, 1986; Winter & Durrett, 2013)
	Affordability		Deductive	(Herbert, Rieger & Spader, 2017)
		Conceptual building	Inductive	
		Subsidies	Inductive	
		Small units	Inductive	
Other		Inductive		
	New contractual constructions	Inductive		

Appendix E – Interview housing association 1 (Dutch)

Name: Eric Groothuis

Company: DOC17 / Housing association Ons Huis

Date: 19 April 2022

Time: 11:00-11:22

[Openen van het interview]

Nadi Morsink: Wat is uw naam?

Eric Groothuis: Eric Groothuis.

Nadi Morsink: Wat is uw functie bij de woningcorporatie?

Eric Groothuis: Interim project- en ontwikkelmanager bij woningbouw corporatie bij Ons Huis.

Nadi Morsink: Hoe lang werkt u al in deze sector?

Eric Groothuis: 36 jaar.

Nadi Morsink: Heeft uw bedrijf beleidsstukken gepubliceerd waarin het thema van het vergroten van de toegankelijkheid tot eigenwoningbezit voor starters op de woningmarkt is opgenomen?

Eric Groothuis: Ja, ik zal ze je mailen. Wij hebben een business plan, en er worden jaarlijks prestatie afspraken gemaakt.

Nadi Morsink: Dankjewel. Heeft uw bedrijf doelen gesteld voor zichzelf met betrekking tot het vergroten van de toegankelijkheid tot eigenwoningbezit voor starters op de woningmarkt?

Eric Groothuis: Er zijn geen concrete doelen gesteld bij Ons Huis op het thema van jouw onderzoek.

Nadi Morsink: Oke. Wat doet uw bedrijf op het gebied van de verkoop van sociale woningen?

Eric Groothuis: De verkoop sociale woningen, als zich de kans voordoet gebeurt dit op twee manieren. Ten eerste versnipperd bezit alsnog proberen te verkopen. En we doen het ook om invloed in herstructureringen van wijken te krijgen, om meer gedifferentieerd wijken te krijgen met zowel huur als koopwoningen in de wijk of straat, dit maakt de wijk of straat sterker.

Nadi Morsink: Wat doet uw bedrijf met betrekking tot het opstellen van selectiecriteria voor kopers?

Eric Groothuis: Niets.

Nadi Morsink: Oke, stelt uw bedrijf speciale eisen bij het selecteren van een vastgoedontwikkelaar om uw projecten te realiseren?

Eric Groothuis: We stellen sowieso eisen over betaalbaarheid, met name in de selectieprocedure door gebruik te maken van conceptuele bouw ontwikkelingen, voor alle doelgroepen. De voornaamste bron is hierin de NCB, netwerk Conceptueel Bouwen, aangevuld met ons eigen netwerken in de markt.

Nadi Morsink: Wat doet uw bedrijf op het gebied van financiële hulp/voordelen voor starters?

Eric Groothuis: Niets. Wel ken ik het voorbeeld van een andere woningcorporatie hier in de buurt, Domijn, om in een ontwikkeling van huur en koop een aankoopplafond in te stellen (Stadsveld/Trebbe) voor kopers met de verplichting om er minimaal 5 jaar te blijven wonen en of anders een aanbiedingsplicht hebben aan ontwikkelaar zodat zij deze woningen opnieuw voor de betreffende doelgroep op de markt te kunnen brengen.

Nadi Morsink: Wat doet uw bedrijf op het gebied van voorlichting en advies over eigenwoningbezit?

Eric Groothuis: Niet veel, de afdeling wonen zal een potentiële koper meenemen in het beleid van Passend toewijzen, dit document zal ik je ook laten zien. Is het verzamelinkomen te hoog om te gaan huren dan zal de afdeling wijzen op mogelijkheden van zogenaamde NIET DAEB woningen (ofwel commerciële verhuur). Dit valt voornamelijk in het segment van de zogenaamde middel huren. Of het wijzen op de mogelijkheden van koop van een eigen woning, dit kan zowel een bestaande of een nieuwe koopwoning zijn.

Nadi Morsink: Goed dat jullie hier mee bezig zijn. Dan de volgende vraag: onderneemt uw bedrijf nog andere acties om de toegankelijkheid tot eigenwoningbezit voor starters op de woningmarkt te vergroten?

Eric Groothuis: Het maakt wel deel uit van de prestatieafspraken met de gemeente Enschede, wie doet wat en waar en welke doelgroepen zijn hieraan gekoppeld. De vraag van zogenaamde flex woningen leeft op dit moment sterk, met name kortlopende huur contracten in relatief kleinere woningen om tijdelijkheid te faciliteren voordat deze doelgroep zich ergens definitief kunnen huisvesten.

Nadi Morsink: Oké. Heeft uw bedrijf nog iets anders besproken dat jullie zouden kunnen doen om de toegankelijkheid van het eigenwoningbezit voor starters op de woningmarkt te vergroten qua doelen en concrete acties?

Eric Groothuis: Nee of beter gezegd nog niet. Het beleid wordt op dit moment opnieuw ontwikkeld. Wel is de gemeente Enschede sterk aan zet om met name de leefomgevingen aan te wijzen waarin startdoelgroep opgenomen worden met name in de koopprogrammeringen. We zouden als markt in de breedte moeten nadenken hoe we de doelgroep, met name staters op de woningmarkt kunnen bedienen die te veel verdienen voor een sociale huurwoning, de vrije sector/commerciële huur te duur vinden en niet genoeg hypotheek kunnen krijgen om een bestaande woning te kopen (en deze zover energetische verbouwen dat deze aan label A of hoger voldoet) of een nieuwbouwwoning te kopen. Mogelijk zijn erfpacht constructies op grond een mogelijkheid, of een lager aankoopbedrag waarbij bij verkoop ervan afspraken gemaakt worden over de meerwaarde bij verkoop en hoe deze te verdelen. Of hoe je alsnog in de tijd afspraken maakt over de waardevermeerdering van je huis.

[Afsluiten van het interview]

Appendix F – Interview housing association 1 (English, translated through Google Translate)

Name: Eric Groothuis

Company: DOC17 / Interim housing association Ons Huis

Date: 19 April 2022

Time: 11:00-11:22

[Opening of the interview]

Nadi Morsink: What's your name?

Eric Groothuis: Eric Groothuis.

Nadi Morsink: What is your position at the housing corporation?

Eric Groothuis: Interim project and development manager at housing corporation Ons Huis.

Nadi Morsink: How long have you been working in this sector?

Eric Groothuis: 36 years.

Nadi Morsink: Has your company published policy documents that include the theme of increasing the accessibility of home ownership for first-time buyers on the housing market?

Eric Groothuis: Yes, I'll email them to you. We have a business plan and annual performance agreements are made.

Nadi Morsink: Thank you. Has your company set goals for itself regarding increasing homeownership accessibility for first-time buyers?

Eric Groothuis: No concrete goals have been set at Ons Huis on the theme of your research.

Nadi Morsink: Okay. What does your company do in the field of social housing sales?

Eric Groothuis: The sale of social housing, if the opportunity arises, this is done in two ways. First, try to sell fragmented property. And we also do it to gain influence in the restructuring of neighborhoods, to get more differentiated neighborhoods with both rental and owner-occupied homes in the neighborhood or street, this makes the neighborhood or street stronger.

Nadi Morsink: What does your company do with regard to drawing up selection criteria for buyers?

Eric Groothuis: Nothing.

Nadi Morsink: Okay, does your company have special requirements when selecting a real estate developer to realize your projects?

Eric Groothuis: In any case, we set requirements about affordability, especially in the selection procedure by using conceptual construction developments, for all target groups. The main source is the NCB, network Conceptual Building, supplemented by our own networks in the market.

Nadi Morsink: What does your company do in terms of financial aid/benefits for starters?

Eric Groothuis: Nothing. I do know the example of another housing corporation in the area, Domijn, of setting a purchase ceiling in a development of rent and purchase (Stadsveld/Trebbe) for buyers with the obligation to continue living there for at least 5 years or else have an obligation to offer to developers so that they can put these homes on the market again for the relevant target group.

Nadi Morsink: What does your company do in the field of information and advice about home ownership?

Eric Groothuis: Not much, the housing department will include a potential buyer in the appropriate allocation policy, I will also show you this document. If the aggregate income is too high to start renting, the department will point out the possibilities of so-called NON DEAB homes (or commercial rental). This mainly falls in the segment of the so-called medium rents. Or pointing out the possibilities of buying your own home, this can be an existing or a new owner-occupied home.

Nadi Morsink: Good that you're working on this. Then the next question: is your company taking any other actions to increase the accessibility of home ownership for first-time buyers on the housing market?

Eric Groothuis: It is part of the performance agreements with the municipality of Enschede, who does what and where and which target groups are linked to this. The demand for so-called flex homes is currently strong, especially short-term rental contracts in relatively smaller homes to facilitate temporary housing before this target group can settle permanently somewhere.

Nadi Morsink: Okay. Has your company discussed anything else you could do to increase the accessibility of home ownership for first-time buyers in the housing market in terms of goals and concrete actions?

Eric Groothuis: No, or rather not yet. The policy is currently being redeveloped. However, the municipality of Enschede is strongly in favour of designating the living environments in which the starting target group is included, especially in the purchase programmes. As a market, we should consider broadly how we can serve the target group, in particular starters in the housing market who earn too much for social housing, find the private sector/commercial rent too expensive and cannot get enough mortgage to buy an existing home, and to buy (and renovate it in such a way that it meets label A or higher) or to buy a new-build home. It is possible that ground lease constructions are a possibility, or a lower purchase amount, whereby agreements are made when they are sold about the added value upon sale and how this is distributed. Or how you can still make agreements in time about the increase in value of your home.

[Closing the interview]

Appendix G – Interview housing association 2 (Dutch)

Name: Maaike Wittenhorst

Company: Housing association Rentree

Date: 21 April 2022

Time: 9:15-9:35

[Openen van het interview]

Nadi Morsink: Wat is je naam?

Maaike Wittenhorst: Maaike Wittenhorst.

Nadi Morsink: En wat is uw functie?

Maaike Wittenhorst: Ik ben projectmanager, en ik ben vooral bezig met nieuwbouw. Andere corporaties zouden het een ontwikkelmanager noemen.

Nadi Morsink: Oké, wat leuk, en hoelang werk je al in deze sector?

Maaike Wittenhorst: Al met al denk ik bijna drie jaar.

Nadi Morsink: Heeft uw bedrijf beleidsstukken gepubliceerd waarin het thema van het vergroten van de toegankelijkheid tot eigen woningbezit voor starters op de woningmarkt is opgenomen?

Maaike Wittenhorst: Nee, eigenlijk niet direct. Het onderwerp wordt wel deels belicht in sommige documenten die op onze website staan. Voor starters zijn we wat meer bezig met de kleinere appartementen. Voor studenten maar ook professionals en dan ga ik ook kijken van hoe kunnen we dit dan aanbieden?

Nadi Morsink: En hebben jullie op dit gebied doelen voor jullie zelf gesteld?

Maaike Wittenhorst: Nee, niet specifieke doelen. Maar op het moment dat wij gaan verkopen, proberen we wel aan mensen te verkopen die uit de buurt van Deventer komen. We hebben een clause. Het is zo dat je volgens mij de eerste vijf jaar niet mag verhuren. Volgens mij mag iemand binnen drie jaar of twee jaar niet verkopen, en als je dat dan wel wilt, dan moet je weer terug aan ons aanbieden. Dat is omdat we wel als een soort doel hebben om huisjesmelkers tegen te gaan.

Nadi Morsink: Oké, wat doet u het bedrijf op gebied van verkoop van sociale huurwoningen?

Maaike Wittenhorst: Niet heel veel, want we verkopen ongeveer tien woningen per jaar. Dat is namelijk heel erg afhankelijk van hoeveel er leeg komt. Het zijn vooral veel woningen die niet meer passen binnen onze portefeuille. Dus we hebben nog wat twee onder een kapwoningen, grotere eengezinswoningen die best oud zijn en niet passen bij ons beleid, die verkopen we dan. Of als je in een VVE zit met anderen, dat is gewoon veel gedoe dus die verkopen we dan liever. Maar in deze markt komt er sowieso niet zoveel vrij dus dan verkopen wij ook weinig.

Nadi Morsink: Oké top, wat doet u uw bedrijf met betrekking tot het opstellen van selectiecriteria voor verkopen?

Maaike Wittenhorst: Op het moment kijken we wel naar: wie is de koper en waar komt die vandaan. Het liefst een beetje uit de omgeving van Deventer. Natuurlijk kijken we dan ook naar verkoopprijs,

maar als we meerdere biedingen binnenkrijgen die dicht bij elkaar liggen en dan gaat onze voorkeur wel echt uit naar starters op de woningmarkt.

Nadi Morsink: Je wel goed om te horen dat jullie daar wel in ieder geval naar kijken. Stelt uw bedrijf speciale eisen bij het selecteren van een vastgoedontwikkelaar om jullie projecten te realiseren?

Maaïke Wittenhorst: Hoe bedoel je?

Nadi Morsink: Dat mogen in het algemene eisen zijn of iets waar jullie erg specifiek naar kijken, bijvoorbeeld, sommige ontwikkelaars richten zich op een bepaalde doelgroep of op een bepaald type. Of jullie daar zeg maar nog een beetje naar kijken.

Maaïke Wittenhorst: Ja, wij hebben eigenlijk twee mogelijkheden. Mijne nemen woningen af. Een ontwikkelaar die zegt gewoon: dit is ons project, waarvan zoveel sociale woningen en dan kunnen wij er gewoon een aantal afnemen. Of wij hebben zelf een stuk grond of vanuit de gemeente of zo waar wij dan ontwikkelen. Dat doen we dan ook door middel van een uitvraag waar ontwikkelaars op kunnen inschrijven. Wij zijn zelf niet zo'n hele grote corporatie. Wij werken meestal samen met middelgrote bouwers, en het liefst ook uit de buurt. Samenwerken met een hele grote partij is meestal minder prettig. Maar we hebben verder niet echt eisen.

Nadi Morsink: Even zien: wat doet u bedrijf op het gebied van financiële hulp of eventueel voordeel voor starters.

Maaïke Wittenhorst: Ja, we proberen wel mee te denken met zittende huurders. Onze medewerkers gaan in gesprek met bewoners om te kijken wat het voordeligst is om te wonen. De afgelopen jaren is dat wel gewoon veel minder, omdat ik druk op de woningmarkt hoog is. Gewoon minder de focus op dit soort zaken.

Nadi Morsink: Wat doet uw bedrijf op het gebied van voorlichting en advies? Of voorlichting aan eigenwoningbezitters of over eigenwoningbezit en dus dan voornamelijk aan huurders? Geven jullie daar voorlichting over? Dat dat bijvoorbeeld voor ongelijkheid kan zorgen, dat het uiteindelijk voordeliger is om toch te kopen in plaats van te huren? Dat soort dingen.

Maaïke Wittenhorst: Ehm, nee, op dit moment niet. Deze markt is daar nu niet die heel interessant voor. Dus als wij een woning verkopen krijgen wij er geen nieuwe woning terug en dat maakt het lastig. Er is wel heel veel vraag naar sociale woningen, dus wij kunnen dat aanbod niet missen. De gemiddelde wachttijd voor een sociale huurwoning is negen jaar dus verkoop staat dan niet echt hoog op ons lijstje. In het verleden werd dat wel meer bekeken, dat we ook echt wel het gesprek hebben gevoerd met mensen. Wat kunnen we daar dan betekenen? Volgens mij hadden we zelfs nog een woning met huurkoop dus dat ja.

Nadi Morsink: Ik had bijvoorbeeld maandag een interview met iemand van Ons Huis en toen had ik het erover, zeg maar met scheef wonen en dat soort dingen, dat een bewonersconsulent vanuit de corporatie met die mensen gaat zitten? Van goh jij verdient eigenlijk te veel. Is het voor jou niet handiger om te gaan kopen, waardoor je dus zeg maar ook een beetje de doorstroom verbeterd. Dat je ze op gang helpt en je helpt eigenlijk die mensen met een betere keuze maken, want ja, waarom zou je huurhuis wonen terwijl je eigenlijk te veel verdient en bijvoorbeeld ook verder kunt ik.

Maaïke Wittenhorst: Ja dat is wel echt mooi. Inderdaad, nou ja, ik weet dat ons aanspreekpunt in de buurt ook wel eens tips geven maar het is niet dat wij daar actief heel erg mee bezig zijn. Het is zo dat dat soort gesprekken wel eens gevoerd worden, maar dat is meer omdat je daar dan op de bank zit. Niet dat wij daar echt een aanpak of beleid voor hebben.

Nadi Morsink: Dan komt dat gewoon dus gewoon ter sprake. Onderneemt jullie bedrijf nog andere acties om de toegankelijkheid tot eigenwoningbezit voor starters op de woningmarkt te vergroten?

Maaike Wittenhorst: Mmm nee. Ik ben wel benieuwd of andere corporaties dingen doen die wij niet doen.

Nadi Morsink: Nee, volgens mij ook niet per se. Het is een beetje een ondergeschoven kindje. Ik had het er ook wel met anderen over, het is eigenlijk best wel een heel groot ding, zeg maar het verschil tussen kopen en huren en dan vooral het gat wat ertussen zit. Dus het zou best wel eens iets zijn wat eigenlijk meer aandacht verdient maar het is inderdaad zo druk natuurlijk op de woningmarkt en zo dat dat ze er helemaal niet aan toekomen.

Maaike Wittenhorst: Nee inderdaad, ik las een artikel. Ik weet niet meer welke corporatie dat was, maar dat zij hun eigen huurders voorrang gaven als ze een woning verkopen.

Nadi Morsink: Ja, bijvoorbeeld, dat is wel ding.

Maaike Wittenhorst: Die is toen wel je rondgegaan in onze organisatie. We zeiden: dat is wel goed dat ze dat doen, maar toen was het tegengeluid dat je dan wel weer de kans voor starters weg neemt.

Nadi Morsink: Ja, dat wel.

Maaike Wittenhorst: Ja dat zijn wel interessante dingen, maar ik denk dat als de markt iets anders geweest was dat wij er wel meer aandacht aan besteed hadden.

Nadi Morsink: Het is gewoon nu misschien te druk, maar misschien is het iets om naar te kijken als het allemaal weer wat rustiger is, en dan heb je ook tijd om daar goed over na te denken. Je kunt ook naar inkomens gaan kijken of naar of iemand al eerder een woning heeft gehad. Dat soort dingen als selectiecriteria dat zou echt helemaal niet verkeerd zijn, denk ik, maar goed.

Maaike Wittenhorst: Nee, dat klopt ook wel. Wat je zegt van mensen die erg scheefhuren om die te informeren over bijvoorbeeld de mogelijkheid om te kopen is wel belangrijk denk ik.

Nadi Morsink: De laatste vraag is of het onderwerp van mijn onderzoek zeg maar besproken wordt, of het een thema is binnen jullie organisatie.

Maaike Wittenhorst: Ja, wat ik zei, dat artikel ging bijvoorbeeld rond in de organisatie. We hebben het er wel over van: wat zou dat dan betekenen? Wat voor impact heeft dat? Zou dat het voor starters moeilijker maken? Ja, en dat is gewoon iets wat nu speelt. Het is bijna onmogelijk als starter nu nog een woning te kopen, al helemaal als je alleen bent. Het is voor ons al een hele uitdaging om genoeg woningen aan te bieden en deze ook betaalbaar houden. Ook met de bouwkosten op dit moment enzo is dat een hele uitdaging.

[Afsluiten van het interview]

Appendix H – Interview housing association 2 (English, translated through Google Translate)

Name: Maaike Wittenhorst

Company: Housing association Rentree

Date: 21 April 2022

Time: 9:15-9:35

[Opening the interview]

Nadi Morsink: What's your name?

Maaike Wittenhorst: Maaike Wittenhorst.

Nadi Morsink: And what is your position?

Maaike Wittenhorst: I am a project manager, and I am mainly involved in new construction. Other corporations would call it a development manager.

Nadi Morsink: Okay, how nice, and how long have you been working in this sector?

Maaike Wittenhorst: All in all, I think almost three years.

Nadi Morsink: Has your company published policy documents that include the theme of increasing the accessibility of home ownership for first-time buyers on the housing market?

Maaike Wittenhorst: No, not directly. The subject is partly discussed in some documents on our website. For starters, we are more concerned with the smaller apartments. For students but also professionals and then I will also look at how can we offer this?

Nadi Morsink: And have you set goals for yourself in this area?

Maaike Wittenhorst: No, not specific goals. But when we start selling, we try to sell to people who come from the Deventer area. We have a clause. I don't think you are allowed to rent out for the first five years. I don't think anyone should be allowed to sell in three or two years, and if you want to, then you have to offer it back to us. That is because we do have as a kind of goal to combat slum landlords.

Nadi Morsink: Okay, what is your company doing in terms of selling social housing?

Maaike Wittenhorst: Not very much, because we sell about ten homes a year. That depends very much on how much is empty. It is mainly a lot of homes that no longer fit within our portfolio. So we still have some semi-detached houses, larger single-family houses that are quite old and do not fit our policy, we will then sell them. Or if you are in a VVE with others, that is just a lot of hassle, so we prefer to sell them. But in this market there is not much available anyway, so we don't sell much.

Nadi Morsink: Okay great, what is your company doing with regard to drawing up selection criteria for sales?

Maaike Wittenhorst: At the moment we are looking at who is the buyer and where does it come from. Preferably a bit from the Deventer area. Of course we also look at the selling price, but if we receive several bids that are close to each other, then our preference really goes out to starters on the housing market.

Nadi Morsink: It's good to hear that you are at least looking at that. Does your company have special requirements when selecting a real estate developer to realize your projects?

Maaïke Wittenhorst: What do you mean?

Nadi Morsink: That could be in general requirements or something that you look at very specifically, for example, some developers target a certain audience or a certain type. Or just look at that a little more.

Maaïke Wittenhorst: Yes, we actually have two options. My take houses. A developer who simply says: this is our project, of which so many social homes and then we can simply purchase a number of them. Or we have a piece of land ourselves or from the municipality or something like that where we develop. We do this by means of a request to which developers can register. We are not a very large corporation ourselves. We usually work with medium-sized builders, and preferably also locally. Working with a very large party is usually less pleasant. But we don't really have any requirements.

Nadi Morsink: Let's see: what does your company do in the field of financial aid or possible benefits for starters.

Maaïke Wittenhorst: Yes, we do try to think along with sitting tenants. Our employees talk to residents to see what is the most economical to live in. In recent years that has simply been much less, because the pressure on the housing market is high. Just less focus on these kinds of things.

Nadi Morsink: What does your company do with regard to information and advice? Or information to homeowners or about home ownership, and therefore mainly to tenants? Do you provide information about this? That this can cause inequality, for example, that it is ultimately cheaper to buy instead of rent? Those kind of things.

Maaïke Wittenhorst: Um, no, not at the moment. This market is not very interesting for that right now. So if we sell a house, we don't get a new house back and that makes it difficult. There is a great demand for social housing, so we cannot afford to miss out on that offer. The average waiting time for a social rental home is nine years, so selling is not really high on our list. In the past, that was looked at more, that we actually had conversations with people. What can we mean there then? I think we even had a house with rent-to-purchase, so yes.

Nadi Morsink: For example, on Monday I had an interview with someone from Ons Huis and then I talked about, say with crooked living and things like that, that a residents' consultant from the corporation sits down with those people? You actually earn too much. Isn't it more convenient for you to go and buy, so that you also improve the throughput a bit. That you help them get started and you actually help those people with a better choice, because yes, why should you live in a rented house when you actually earn too much and I can, for example, continue.

Maaïke Wittenhorst: Yes, that's really nice. Indeed, well, I know that our contact person in the area sometimes also gives tips, but it is not that we are actively involved in this. It is true that those kinds of conversations are sometimes had, but that is more because you are sitting there on the couch. Not that we really have an approach or policy for that.

Nadi Morsink: Then that just comes up for discussion. Is your company taking other actions to increase the accessibility of home ownership for first-time buyers on the housing market?

Maaïke Wittenhorst: Mmm no. I'm curious if other corporations do things that we don't.

Nadi Morsink: No, I don't think so per se. It's a bit of a neglected child. I also discussed it with others, it is actually quite a big thing, say the difference between buying and renting and especially the gap between them. So it could well be something that actually deserves more attention, but it is indeed so busy on the housing market and so that they do not get around to it at all.

Maaïke Wittenhorst: No, indeed, I read an article. I don't remember which corporation that was, but that they gave their own tenants priority when they sell a house.

Nadi Morsink: Yes, for example, that's a thing.

Maaïke Wittenhorst: At the time, it did go around in our organization. We said: it's good that they do that, but then the objection was that you take away the opportunity for starters.

Nadi Morsink: Yes, it is.

Maaïke Wittenhorst: Yes, those are interesting things, but I think if the market had been something different, we would have paid more attention to it.

Nadi Morsink: Maybe it's just too busy right now, but maybe it'll be something to look at when things have calmed down a bit, and then you also have time to think about that. You can also look at incomes or whether someone has previously owned a home. Things like selection criteria really wouldn't be wrong at all, I think, but oh well.

Maaïke Wittenhorst: No, that's right. What you say about people who rent very skewed to inform them about, for example, the possibility to buy is important I think.

Nadi Morsink: The last question is whether the subject of my research is discussed, or whether it is a theme within your organization.

Maaïke Wittenhorst: Yes, what I said, that article was circulated in the organization, for example. We are talking about: what would that mean? What impact does that have? Would that make it harder for starters? Yes, and that's just something that's going on right now. It is almost impossible as a starter to buy a home now, especially if you are alone. It is already quite a challenge for us to offer enough homes and to keep them affordable. Also with the construction costs at the moment and such, that is quite a challenge.

[Closing the interview]

Appendix I – Interview housing association 3 (Dutch)

Name: Marthe Wassink

Company: Housing association Reggewoon

Date: 29 April 2022

Time: 20:00-20:20

[Openen van het interview]

Nadi Morsink: Wat is je naam?

Marthe Wassink: Marthe Wassink.

Nadi Morsink: Oké, en wat is je functie bij de woningcorporatie?

Marthe Wassink: Ik ben interim projectleider bij verschillende woningcorporaties, op dit moment werk ik voor Reggewoon.

Nadi Morsink: Oké, en hoelang werkt u in deze sector?

Marthe Wassink: Vanaf 2006.

Nadi Morsink: Heeft uw bedrijf beleidsstukken gepubliceerd waarin het thema van het vergroten van de toegankelijkheid van eigenwoningbezit voor starters op de woningmarkt is opgenomen?

Marthe Wassink: Niet zo specifiek. We hebben bijvoorbeeld wel verkoop beleid, maar dat is puur praktisch. Ja, en in de prestatieafspraken zie je vooral dingen terug over de hoogte van de huren. En toegankelijkheid voor de doelgroep.

Nadi Morsink: Oké, en heeft u uw bedrijf doelen gesteld voor zichzelf met betrekking tot het vergroten van de toegankelijkheid tot eigenwoningbezit voor starters?

Marthe Wassink: Nee, maar daar wordt wel over nagedacht. Het komt wel steeds meer weer op de agenda, ook omdat je nu bijvoorbeeld in één keer een grote hoeveelheid mensen uit Oekraïne deze kant op ziet komen. Die moeten allemaal gehuisvest worden, je moet in één keer het één en ander tevoorschijn toveren, dus er is in één keer een enorme piek in de vraag. Dus ja, er wordt wel steeds meer, met name doordat soort oorzaken van buitenaf nagedacht over: kunnen we bijvoorbeeld gebruik maken van flex woningen? Kunnen we snel de beschikbaarheid omhoog krikken, maar niet in de zin van verkoop? Het is ook maar net hoe je naar verkoop kijkt, bijvoorbeeld de woningcorporatie waar ik nu voor werk. Die heeft bijvoorbeeld gezegd: verkoop is voor ons qua portefeuille management geen knop om aan te draaien. We verkopen alleen woningen die niet bij onze portefeuille passen, dus dan is verkoop geen middel. Dus dat is een andere insteek dan als bijvoorbeeld de corporaties zouden zeggen: ik heb middelen nodig dus ga ik afstoten. Dit is gewoon een andere werking, dus dat is wel echt een verschil tussen de ene en de andere corporatie.

Nadi Morsink: Ja precies, want dat eigenlijk ook een beetje de volgende vraag: wat doet u uw bedrijf op het gebied van verkoop van sociale woningen? Maar dat is dus alleen puur als dat niet meer bij jullie strategie past?

Marthe Wassink: Bij de corporatie waar ik nu voor werk, is het puur op het moment dat die woning niet meer in de portefeuille past. En dan wordt hij natuurlijk wel eerst aangeboden aan de zittende huurder om te kijken of die belangstelling heeft. Maar je ziet wel ook steeds meer dat corporaties hebben heel

lang bepaalde functies weg bezuinigd. Ook bijvoorbeeld de makelaar die de meeste corporaties in huis hadden werd eruit bezuinigd. Maar je ziet nu dat ze toch ook wel nadenken van: dat moeten we wel weer in huis hebben. Op dit moment zit je een beetje op zo'n kantelpunt eigenlijk.

Nadi Morsink: Dus je verwacht wel dat dat weer meer gaat komen?

Marthe Wassink: Ik verwacht dat, afhankelijk van de financiële situatie van een van de corporatie, in dit geval, dat ze wel weer meer gaan verkopen.

Nadi Morsink: Wat doet uw bedrijf met betrekking tot het opstellen van selectiecriteria voor kopers?

Marthe Wassink: In de zin van?

Nadi Morsink: Ja, bij andere corporaties hoor je bijvoorbeeld vaak dat ze of mensen uit de buurt voorrang geven, of zittende huurders, maar het kan dus ook selectiecriteria zijn, een inkomenseis of dat het je eerste woning is. Hebben jullie daar beleid op? Of gewoon de beste bieding met het minste risico?

Marthe Wassink: Eerst de zittende huurder natuurlijk, want dan kun je namelijk daarmee de doelgroep verkleinen. En anders gaat de woning gewoon naar de makelaar.

Nadi Morsink: Oké, stelt u uw bedrijf speciale eisen bij het selecteren van een vastgoedontwikkelaar om jullie projecten te bouwen?

Marthe Wassink: Ja, elke corporatie heeft een shortlist en dat zijn eigenlijk de partijen waar ze goede ervaring mee hebben, die financieel safe zijn. Zo ontstaat een shortlist en daarbinnen wordt vaak de aanbesteding gedaan.

Nadi Morsink: En richting jullie bijvoorbeeld ook nog speciaal op bouwers die bijvoorbeeld een concept in huis hebben? Dat heeft natuurlijk ook een beetje met betaalbaarheid te maken.

Marthe Wassink: Het ligt ook heel erg aan de financiële positie weer van een van een corporatie, van wat mag wat kosten, wat is het belangrijkste? Is het belangrijkste dat jij, door bijvoorbeeld lokaal aan te besteden wat doet aan de werkgelegenheid in de buurt? Nou ja, dat is op dit moment allemaal niet zo heel erg relevant, want al die aannemers zijn ook erg druk. Nou ja, zo heb je heel veel dingen waar je naar moet kijken, en dan is het maar net wat je als corporatie belangrijk vindt.

Nadi Morsink: Ja precies.

Marthe Wassink: Dus het is niet zo dat je per se voor een concept gaat, tenzij bijvoorbeeld wat ik net zei met die flex woningen dat je bijvoorbeeld snel iets wil bouwen. Dan pak je bijvoorbeeld een partij die de woning gewoon in de fabriek maakt.

Nadi Morsink: Ja precies, en het is niet zo dat jullie vanwege betaalbaarheid bijvoorbeeld voornamelijk conceptueel bouwen?

Marthe Wassink: Nee, je merkt wel dat dat echt aan het komen is, die woning, en met name uit de fabriek.

Nadi Morsink: Wat doet u uw bedrijf op het gebied van financiële hulp of voordelen voor starters?

Marthe Wassink: Op dit moment niet zo veel.

Nadi Morsink: Doet jullie bedrijf nog iets op het gebied van voorlichting en advies over eigen woningbezit. Dat is zeg maar binnen corporaties dat je bijvoorbeeld een bewonersconsulent hebt die bijvoorbeeld met scheefhuurders of iets dergelijks in gesprek gaan.

Marthe Wassink: Waar ik nu voor werk weet ik dat niet. Maar 15 jaar geleden vervulde ik zelf deze rol. Toen was verkoop door woningcorporaties heel normaal en ook allerlei koopvormen met korting of met terugkoop garantie of wat dan ook. Toen hebben we wel echt ook geprobeerd om daar zoveel mogelijk matches te gaan maken. We zijn ook bezig geweest bijvoorbeeld met en dat zie je nog steeds dat bijvoorbeeld oude mensen die alleenstaand zijn nog steeds in een grote eengezinswoningen wonen. Er is iemand die heeft onderzoek gedaan naar wat moet je doen om een senior te bewegen om uit die grote woning te gaan zou best nog wel eens interessant kunnen zijn voor jou. En volgens mij was de conclusie daarvan dat het heel veel energie kost, heel veel tijd om iemand te bewegen, en ook heel veel geld kost. Dus ja, ik denk dat het een hele ingewikkelde is, vooral doorstroming scheefhuurders. Want de oude vrouw en een hele grote woning is natuurlijk ook eigenlijk scheefhuren maar je hebt natuurlijk ook nog financiële scheefhuurders krijgen ze maar eens weg, niet te doen. En er zijn natuurlijk een aantal jaren geweest dat de corporaties daar flink huurverhogingen hanteerden, en dan mag nog steeds wel, maar je merkt dat dat effect, zeg maar van mensen die dan vertrekken, dat dat nu wel helemaal voorbij is, omdat je nu helemaal nergens meer tussen komt verder.

Nadi Morsink: Nee, klopt.

Marthe Wassink: Dat is ook een beetje om terug te komen op wat ik net zei. Kijk, als jij alternatief hebt, als jij keuze hebt, dan is er wat te kiezen. Maar dat is niks te kiezen, want je komt er in de huur niet tussen en in de koop ook niet.

Nadi Morsink: Onderneemt uw bedrijf nog andere acties om de toegankelijkheid tot eigen woningbezit voor starters op de woningmarkt te vergroten?

Marthe Wassink: Nee, eigenlijk niet.

Nadi Morsink: Nee, oké, en dat is dan eigenlijk ook de laatste vraag: is het een thema binnen jullie bedrijf? Zeg maar wordt erover nagedacht?

Marthe Wassink: Nog niet, maar ik zie en hoor het steeds meer. Want je ziet het wel steeds meer op social media, op LinkedIn, en je ziet allerlei artikelen voorbijkomen over bijvoorbeeld andere koopconstructies. Ehm, daar wordt vooralsnog niks mee gedaan. Maar ik vermoed wel ook omdat bijvoorbeeld dan weer een makelaar wordt aangenomen in huis, en dat de hele vastgoedpoot weer wordt opgezet, dat dat wel dingen zijn die nu een beetje aankomen. Volgens mij is het meer een soort praktische overweging, niet vanuit een sociaal hart ofzo. Dat heeft nog wel wat tijd nodig. Of dat heeft de minister van wonen nodig, die daar zich opeens mee gaat bemoeien, dan kan het ook maar zo zijn dat het opeens op de agenda staat en dat dat van alles moet gaan gebeuren. Je bent eigenlijk een beetje vroeg met deze vraag. Ik denk dat als jij deze zelfde vragen over een jaar weer opnieuw stelt dat je heel andere antwoorden krijgt.

Appendix J – Interview housing association 3 (English, translated through Google Translate)

Name: Marthe Wassink

Company: Housing association Reggewoon

Date: 29 April 2022

Time: 20:00-20:20

[Opening the interview]

Nadi Morsink: What's your name?

Marthe Wassink: Marthe Wassink.

Nadi Morsink: Okay, and what is your position at the housing corporation?

Marthe Wassink: I am an interim project manager at various housing corporations, at the moment I work for Reggewoon.

Nadi Morsink: Okay, and how long have you been working in this sector?

Marthe Wassink: From 2006.

Nadi Morsink: Has your company published policy documents that include the theme of increasing the accessibility of home ownership for first-time buyers on the housing market?

Marthe Wassink: Not so specific. For example, we do have a sales policy, but that is purely practical. Yes, and in the performance agreements you mainly see things about the amount of the rents. And accessibility for the target group.

Nadi Morsink: Okay, and have you set your company goals for itself regarding increasing home ownership accessibility for first time buyers?

Marthe Wassink: No, but that will be considered. It is, however, increasingly on the agenda, also because, for example, you now see a large number of people from Ukraine coming this way at once. They all have to be housed, you have to conjure up a few things in one go, so there is a huge peak in demand in one go. So yes, more and more people are thinking about, especially because of external causes: can we make use of flexible housing, for example? Can we quickly increase availability, but not in the sense of sales? It also depends on how you look at sales, for example the housing corporation I work for now. For example, he said: in terms of portfolio management, sales are not a button to turn. We only sell homes that do not fit our portfolio, so selling is not a means. So that is a different approach than if, for example, the corporations would say: I need resources, so I'm going to divest. This is just a different operation, so that is really a difference between one corporation and another.

Nadi Morsink: Yes, exactly, because that's kind of the next question: what does your company do when it comes to selling social housing? But that is only pure if that no longer fits your strategy?

Marthe Wassink: At the corporation I now work for, it is only when the house no longer fits in the portfolio. And then of course it is first offered to the sitting tenant to see if he is interested. But you also see more and more that housing associations have cut back certain functions for a long time. For example, the broker that most corporations had in-house was also cut back. But you can now see that they are also thinking of: we must have that in the house again. You are at a bit of a tipping point right now.

Nadi Morsink: So you expect that to happen again?

Marthe Wassink: I expect that, depending on the financial situation of one of the corporations, in this case, they will start to sell more again.

Nadi Morsink: What does your company do with regard to drawing up selection criteria for buyers?

Marthe Wassink: In the sense of?

Nadi Morsink: Yes, at other corporations you often hear, for example, that they either give priority to people from the neighborhood or sitting tenants, but it can also be selection criteria, an income requirement or that it is your first home. Do you have a policy on that? Or just the best bid with the least risk?

Marthe Wassink: First the sitting tenant, of course, because then you can narrow the target group. Otherwise, the house simply goes to the real estate agent.

Nadi Morsink: Okay, do you have any special requirements for your company when selecting a real estate developer to build your projects?

Marthe Wassink: Yes, every corporation has a shortlist and those are actually the parties with which they have good experience, which are financially safe. This creates a shortlist and the tender is often done within this.

Nadi Morsink: And do you, for example, also specifically target builders who, for example, have a concept in-house? Of course, that also has a bit to do with affordability.

Marthe Wassink: It also very much depends on the financial position of one of a corporation, what may cost what, what is the most important? Is it most important that you do something about employment in the area, for example by tendering locally? Well, that's not all that relevant at the moment, because all those contractors are also very busy. Well, there are so many things you have to look at, and then it is just what you find important as a corporation.

Nadi Morsink: Yes, exactly.

Marthe Wassink: So you don't necessarily go for a concept, unless, for example, what I just said with those flex homes is that you want to build something quickly. Then, for example, you take a party that simply makes the house in the factory.

Nadi Morsink: Yes exactly, and isn't it the case that you mainly build conceptually because of affordability?

Marthe Wassink: No, you notice that that is really coming, that house, and especially from the factory.

Nadi Morsink: What is your company doing in terms of financial aid or benefits for starters?

Marthe Wassink: Not so much at the moment.

Nadi Morsink: Does your company do anything in the field of information and advice about home ownership? That is, say, within corporations that you have, for example, a residents' consultant who, for example, enters into discussions with skewed tenants or the like.

Marthe Wassink: I don't know what I work for now. But 15 years ago I filled this role myself. Back then, sales by housing associations were quite normal and also all kinds of purchases with a discount or with a buyback guarantee or whatever. Then we really tried to make as many matches as possible. We have also been working on, for example, and you still see that, for example, old people who are single still live in large single-family homes. There is someone who has researched what to do to get a senior to move out of that big house could be interesting for you. And I think the conclusion was that it takes a lot of energy, a lot of time to move someone, and also costs a lot of money. So yes, I think it's a very complicated one, especially through the flow of skewed tenants. Because the old woman and a very large house is of course also skewed rents, but of course you also have financial skewed tenants they can't get away. And of course there have been a number of years in which the housing associations applied considerable rent increases there, and that is still allowed, but you notice that that effect, say of people who then leave, that that is now completely over, because you are now completely nothing gets in the way anymore.

Nadi Morsink: No, that's right.

Marthe Wassink: That's also a bit of going back to what I just said. Look, if you have an alternative, if you have a choice, then there is some choice. But that is not a choice, because you do not intervene in the rent and neither in the purchase.

Nadi Morsink: Is your company taking other actions to increase the accessibility of home ownership for first-time buyers on the housing market?

Marthe Wassink: No, actually not.

Nadi Morsink: No, okay, and that's actually the last question: is it a theme within your company? Say, are you thinking about it?

Marthe Wassink: Not yet, but I see and hear it more and more. Because you see it more and more on social media, on LinkedIn, and you see all kinds of articles about, for example, other purchase constructions. Um, nothing is being done about that yet. But I also suspect because, for example, a real estate agent is then hired again in the house, and that the entire real estate leg is set up again, that these are things that are getting a little bit now. I think it's more of a practical consideration, not from a social heart or anything. That still needs some time. Or the minister of housing needs that, who will suddenly become involved, then it could also be that it is suddenly on the agenda and that all kinds of things have to happen. You're actually a little early with this question. I think if you ask these same questions again in a year, you'll get very different answers.

[Closing the interview]

Appendix K – Interview real estate developer 1 (Dutch)

Name: Niek Broeze

Company: Explorius Vastgoedontwikkeling

Date: 20 april 2022

Time: 12:00-12:21

[Openen van het interview]

Nadi Morsink: Wat is uw naam?

Niek Broeze: Niek Broeze

Nadi Morsink: Wat is uw functie binnen het bedrijf?

Niek Broeze: Conceptontwikkelaar

Nadi Morsink: Hoelang werkt al in deze sector?

Niek Broeze: 20 jaar.

Nadi Morsink: Heeft u uw bedrijf beleidsstukken gepubliceerd waarin het thema van het vergroten van de toegankelijkheid tot eigen woningbezit voor starters in de woningmarkt is opgenomen?

Niek Broeze: Dat hebben we niet zelf gepubliceerd, maar we hebben wel bijdrage geleverd doordat we hebben meegewerkt met beleidsstukken van gemeentes op dit vlak. De gemeente maakt beleid op dit vlak en wij moeten ons daaraan houden. Wij maken geen beleid.

Nadi Morsink: Dat dacht ik al. Heeft u bedrijf doelen gesteld voor zichzelf met betrekking tot het vergroten van de toegankelijkheid van eigen woningbezit voor starters op de woningmarkt?

Niek Broeze: Dat hebben wij niet, maar ook daarvoor geldt, we denken mee. Neem bijvoorbeeld ons project Weezenlanden Noord in Zwolle. Daar bouwen we starterswoningen, en eigenlijk hebben wij gezegd: laten we dan de toegankelijkheid tot eigenwoningbezit proberen te vergroten door bijvoorbeeld bij de gemeente voor elkaar te krijgen dat ze bijvoorbeeld geen parkeerplaats hebben. Want zo'n woning kost 220000 euro. Maar die parkeerplaats, die moet ook nog eens 30000 euro kosten. Dus als je die mee moet financieren, dan wordt het weer veel duurder. Dus daar hebben we voor elkaar gekregen dat we zeggen: dat is een starters product en toegankelijkheid vergroten doen we doordat de gemeente de parkeernorm per woning daar op 0 heeft gezet.

Nadi Morsink: Dus als commerciële partij denken jullie toch wel na over sociale dingen?

Niek Broeze: Over sociale dingen denken we na. Dus als het een product is wat gericht is op starters dan moet je het ook bereikbaar maken voor starters.

Nadi Morsink: Dit is een vraag die niet in de interviewgide staat. Maar als jullie je richten op starters, en jullie gaan in de verkoop, maar er reageren ook andere doelgroepen, maken jullie daar dan nog onderscheid in? Aan wie verkopen jullie dan?

Niek Broeze: Nou ja, goed, we kijken wie het minste risico heeft en dat is dan vaak niet de starter. Maar we richten ons met de marketing wel op starters, en er kunnen dan wel ook inkomensgrenzen aan gekoppeld zijn. En het is ook een bepaalde doelgroep die bijvoorbeeld zoekt naar delen en weinig

parkeren. Je zoekt dus ook een doelgroep die die manier van leven heeft. Dus aangewezen op misschien openbaar vervoer, op de fiets. En op de woningen zit ook wel een zelfbewoningsplicht. Dus die zijn niet super interessant voor beleggers. De beleggers komen niet in aanmerking dus dat is heel goed.

Nadi Morsink: Oké, wat doet uw bedrijf op het gebied van bouwen van betaalbare woningen?

Niek Broeze: In deze tijd is alles onbetaalbaar. Nou ja, kijk, in zoverre als je het over het bouwen hebt, dan denk je wel na over dingen als: het moet ook een efficiënt gebouw zijn, de woningen moet niet te groot worden. En daar zijn we wel heel actief mee bezig. Dat betekent helaas in deze tijd wel dat dat de producten dus steeds kleiner worden.

Nadi Morsink: Wat doet u uw bedrijf met betrekking tot het opstellen van selectiecriteria voor kopers?

Niek Broeze: Nou, vooral zorgen dat ze het kunnen betalen. Maar voor de rest, wij moeten netjes aan die criteria voldoen, aan percentages wat goedkope en middeldure koop moet zijn. Dat zie je heel vaak in andere steden nu vastgelegd worden. Verder hebben wij niet zoveel inbreng in aan wie wij verkopen, wij gaan voor het kleinste risico.

Nadi Morsink: Maar wat je net zei met die inkomenseis, doen jullie dat dan misschien?

Niek Broeze: Ja, indirect. Dus dat vertaalt zich dan altijd in beleid. Neem bijvoorbeeld de gemeente Arnhem, die hebben nu een doelgroepen verordening. Daar hebben wij bijgedragen en dat is uiteindelijk net vastgesteld. Het is gewoon belangrijk dat we een gelijk speelveld hebben. Dat als meerdere ontwikkelaars gaan bieden op een locatie, dat iedereen de bieding doet op dezelfde voorwaarden. Bijvoorbeeld dat iedere ontwikkelaar 30 procent goedkope huisvesting in de bieding moet opnemen.

Nadi Morsink: Oké, goed, wat doet u uw bedrijf op het gebied van shared housing?

Niek Broeze: Hoe bedoel je? Bedoel je iets van een co-living concept?

Nadi Morsink: Ja zoiets dergelijks, of jullie daar iets aan doen? Want dat is natuurlijk ook om de prijs te drukken, en dat zou het toegankelijker maken om iets te kopen.

Niek Broeze: Ja, maar dat speelt vooral in de grote steden, denk ik, omdat daar de betaalbaarheid nog meer onder druk staat. Dus wat doen we aan? We hebben studentenhuisvesting. Dan pakken we een concept van een iemand die studentenwoningen aanbiedt dus dat is allemaal al een vast concept. Dat is gewoon een studenten concept, dus het is niet een normaal woonconcept maar als je kijkt hoe de bouwpijs zich nu ontwikkelen en je moet dan nog onder bepaalde normen blijven, dan wordt het haast gedwongen om zo'n soort concept te doen. Ik vind het altijd uit nood geboren. Wat het liefst wil je als bewoner toch een beetje je eigen privé ruimte hebben in je eigen keukentje en voor de rest is het allemaal bedacht om de meters gewoon omlaag te brengen, om het betaalbaar te houden.

Nadi Morsink: Dus 'gelukkig' doen jullie dat nog niet?

Niek Broeze: Tot nu toe hebben we dat nog niet gebouwd, maar ja, je kent de voorbeelden in Utrecht en Amsterdam, waar ze op een gegeven moment niet per vierkante meter verkochten, maar per kuub omdat je dan naar een hogere verdiepingshoogte kon, zodat je een soort tussenverdieping kan creëren.

Nadi Morsink: Ja.

Niek Broeze: Eigenlijk is niet zo wenselijk, het wordt altijd mooi verpakt, hè, van gezellig, dan kun je lekker met elkaar koken maar eigenlijk wil je dat liever niet. Als je samen wil koken dan zoek je liever gewoon je vrienden op.

Nadi Morsink: Mee eens. Onderneemt uw bedrijf nog andere acties om de toegankelijkheid tot eigen woningbezit voor starters op de woningmarkt te vergroten?

Niek Broeze: Ik zou het zo niet weten, kun je een voorbeeld te noemen?

Nadi Morsink: De meeste voorbeelden zijn eigenlijk voor woningcorporaties, maar je zou kunnen denken aan financiële assistentie, voorlichting, dat soort dingen.

Niek Broeze: Voor de voor de echt goedkope koop categorie werk je eigenlijk meestal gewoon samen met een coöperatie.

Nadi Morsink: Ja. Heeft u uw bedrijf nog iets anders besproken dat jullie zouden kunnen doen om de toegankelijkheid van het eigenwoningbezit voor starters op de woningmarkt te vergroten qua doelen en of concrete acties?

Niek Broeze: Ja, op een gegeven moment kun je wel creatief denken over bijvoorbeeld de erfpacht constructies of dat soort dingen, vooral in de in de vorige crisis zijn dat soort dingen heel veel besproken. Je kunt zeggen dan betaal je nu de woning en de grond komt later of je koopt nu relatief goedkoop. Maar als je het later verkoopt, dan heb je een clause dat als je verkoopt dan delen we mee in de winst. Dus dat soort dingen daar moet je dan over meedenken en die tijd komt er nu ook weer aan, omdat die bouwkosten zo hoog zijn dat je toch op één of andere manier een beetje creatief moet kijken. Hoe kun je nog onder die grens blijven die de gemeentes stelt? De gemeente houdt onvoldoende rekening met je. Nu heb je te maken we een enorme piek in de bouwkosten, technisch gezien kun je daar niet gelijk op anticiperen. Dus dan komen is dat soort creatieve ideeën om de hoek kijken.

Nadi Morsink: Ik vind het echt grappig dat je dat zegt, want ik had gisteren mijn eerste interview, en dit was ook precies de conclusie van dat interview. Hij zei ook: of je moet je dan aan iets van erfpacht gaan doen, of je moet als ontwikkelaar zeggen van: nou ja, wij verkopen goedkoper aan jou, maar als jij een verkoopt, dan gaan we meedelen in de winst. Precies de twee dingen die jij zegt dat zei hij ook.

Niek Broeze: Ja, dat zijn ervaringen uit de vorige crisis die nu ineens weer van stal gehaald worden.

[Afsluiten van het interview]

Appendix L – Interview real estate developer 1 (English, translated by Google Translate)

Name: Niek Broeze

Company: Explorius Vastgoedontwikkeling

Date: 20 April 2022

Time: 12:00-12:21

[Opening the interview]

Nadi Morsink: What's your name?

Niek Broeze: Niek Broeze.

Nadi Morsink: What is your position within the company?

Niek Broeze: Real estate developer.

Nadi Morsink: How long have you been working in this sector?

Niek Broeze: 20 years old.

Nadi Morsink: Has your company published policy documents that include the theme of increasing the accessibility of home ownership for first-time buyers in the housing market?

Niek Broeze: We did not publish that ourselves, but we did contribute because we cooperated with municipal policy documents in this area. The municipality makes policy in this area and we must adhere to it. We make no policy.

Nadi Morsink: That's what I thought. Has your company set goals for itself with regard to increasing the accessibility of home ownership for first-time buyers on the housing market?

Niek Broeze: We don't have that, but we also think along with that. Take, for example, our project Weezenlanden Noord in Zwolle. We build starter homes there, and we actually said: let's try to increase the accessibility to home ownership by, for example, getting the municipality to ensure that they do not have a parking space, for example. Because such a house costs 220000 euros. But that parking space, it must also cost another 30000 euros. So if you have to co-finance it, it becomes much more expensive. So we managed to say: that is a starter product and we increase accessibility because the municipality has set the parking standard per home at 0.

Nadi Morsink: So as a commercial party you do think about social things, right?

Niek Broeze: We think about social things. So if it is a product that is aimed at starters, you must also make it accessible to starters.

Nadi Morsink: This is a question that is not in the interview guide. But if you focus on starters, and you go into sales, but other target groups also respond, do you still make a difference? Who do you sell to then?

Niek Broeze: Well, okay, we look at who has the least risk and that is often not the starter. But we do focus our marketing on starters, and income limits may also be linked to it. And it is also a specific target group that, for example, is looking for sharing and little parking. So you are also looking for a target group that has that way of life. So depending on perhaps public transport, by bike. And there is also a

self-occupancy obligation on the houses. So those are not super interesting for investors. The investors are not eligible so that is very good.

Nadi Morsink: Okay, what does your company do when it comes to building affordable housing?

Niek Broeze: Everything is unaffordable these days. Well, look, as far as you're talking about building, you're thinking about things like: it must also be an efficient building, the housing must not be too big. And we are very actively involved in that. Unfortunately, this means that the products are getting smaller and smaller.

Nadi Morsink: What does your company do with regard to establishing buyer selection criteria?

Niek Broeze: Well, make sure they can afford it. But for the rest, we have to meet those criteria neatly, with percentages of what should be cheap and medium-priced purchase. You see that very often in other cities now being recorded. Furthermore, we do not have much input in who we sell to, we go for the smallest risk.

Nadi Morsink: But what you just said about the income requirement, will you perhaps do that?

Niek Broeze: Yes, indirectly. So that always translates into policy. Take, for example, the municipality of Arnhem, which now has a target group regulation. We contributed to that and that has just been established. It's just important that we have a level playing field. That if several developers start bidding on a location, everyone makes the bid under the same conditions. For example, that every developer must include 30 percent cheap housing in the bid.

Nadi Morsink: Okay, well, what is your company doing in the area of shared housing?

Niek Broeze: What do you mean? Do you mean something like a co-living concept?

Nadi Morsink: Yes, something like that, are you doing something about it? Because that is of course also to keep the price down, and that would make it more accessible to buy something.

Niek Broeze: Yes, but I think that mainly applies in the large cities, because affordability is under even more pressure there. So what do we do? We have student housing. Then we take a concept from someone who offers student housing, so that is all a fixed concept. That's just a student concept, so it's not a normal housing concept, but if you look at how the construction price is developing now and you still have to stay below certain standards, it's almost forced to do such a concept. I always think it was born out of necessity. As a resident, you would prefer to have your own private space in your own kitchen and for the rest it has all been devised to simply lower the meters, to keep it affordable.

Nadi Morsink: So 'luckily' you are not doing that yet?

Niek Broeze: We have not yet built that, but yes, you know the examples in Utrecht and Amsterdam, where at a certain point they did not sell per square metre, but per cubic meter because then you could go to a higher floor height, so that you can create a kind of mezzanine.

Nadi Morsink: Yes.

Niek Broeze: Actually, it is not so desirable, it is always nicely packaged, isn't it, it's cozy, then you can cook together, but you really don't want that. If you want to cook together, you'd rather just visit your friends.

Nadi Morsink: Agree. Is your company taking other actions to increase the accessibility of home ownership for first-time buyers on the housing market?

Niek Broeze: I wouldn't know, can you give an example?

Nadi Morsink: Most of the examples are actually for housing associations, but you could think of financial assistance, information, things like that.

Niek Broeze: For the really cheap buying category you usually just work together with a cooperative.

Nadi Morsink: Yes. Have you discussed anything else your company could do to increase the accessibility of home ownership for first-time buyers in the housing market in terms of goals and/or concrete actions?

Niek Broeze: Yes, at a certain point you can think creatively about, for example, ground lease constructions or things like that, especially in the previous crisis such things were discussed a lot. You can say that you pay for the house now and the land comes later or you buy now relatively cheaply. But if you sell it later, then you have a clause that if you sell then we share in the profit. So you have to think about things like that and that time is now coming again, because those construction costs are so high that you have to look a bit creatively in one way or another. How can you stay below the limit set by the municipalities? The municipality does not take you sufficiently into account. Now we are dealing with a huge peak in construction costs, technically you cannot anticipate that right away. So coming to that kind of creative ideas is just around the corner.

Nadi Morsink: I think it's really funny that you say that, because I had my first interview yesterday, and this was exactly the conclusion of that interview. He also said: either you should do something about ground lease, or as a developer you should say: well, we sell cheaper to you, but if you sell one, we will share in the profit. He said exactly the two things you say.

Niek Broeze: Yes, those are experiences from the previous crisis that are now suddenly being used again.

[Closing the interview]

Appendix M – Interview real estate developer 2 (Dutch)

Name: Kristian Makkinga

Company: Koopmans Bouwgroep B.V.

Date: 25 april 2022

Time: 14:00-14:23

[Openen van het interview]

Nadi Morsink: Wat is je naam?

Kristian Makkinga: Kristian Makkinga.

Nadi Morsink: Wat is uw functie binnen het bedrijf?

Kristian Makkinga: Directeur projectontwikkeling.

Nadi Morsink: En hoelang werkt u al in deze sector?

Kristian Makkinga: 15 jaar, je mag gewoon je zeggen hoor.

Nadi Morsink: Heeft jouw bedrijf beleidsstukken gepubliceerd waarin het thema van het vergroten van de toegankelijkheid tot eigenwoningbezit voor starters op de woningmarkt is opgenomen?

Kristian Makkinga: Nee.

Nadi Morsink: Heeft jouw bedrijf doelen gesteld voor zichzelf met betrekking tot het vergroten van de toegankelijkheid tot eigenwoningbezit voor starters op de woningmarkt?

Kristian Makkinga: Nou, we hebben zelf eigenlijk geen doelen gesteld, maar wat we wel zien is dat er vanuit tenders, vanuit de vragen uit de markt, betaalbaarheid natuurlijk een enorm groot thema is, naast duurzaamheid. En dan zie je wel dat dat het eigenlijk al wordt opgelegd vanuit de gemeente, los van of je het zelf wil. Het is ook eigenlijk geen keus. Het wordt vanuit de uitvraag vanuit de markt en vanuit de gemeente gezegd: van nou, wij willen zoveel procent sociaal, zoveel procent moet onder de maximale vrij op naam prijs zitten. Ik heb vanochtend ook met een aantal tender teams gesproken en die worstelen uiteindelijk allemaal met het haalbaar maken van de casus omdat gemeenten zeggen wel de hoofdprijs voor de grond willen hebben. Dus hoe sociaal is de vraag, dat zou je je kunnen afvragen.

Nadi Morsink: Automatisch ben je er dus wel mee bezig?

Kristian Makkinga: Je bent er wel mee bezig, maar puur omdat dat van je gevraagd wordt.

Nadi Morsink: Ja.

Kristian Makkinga: We hebben onszelf geen doelen gesteld, van wij willen zoveel procent betaalbare woningen voor starters. Maar dat komt omdat wij afhankelijk zijn van andere partijen. Maar eigenlijk wordt het daarin altijd opgenomen als voorwaarde, dat zien we nu wel heel veel gebeuren

Nadi Morsink: De vraag is misschien meer informeel bedoeld, van hebben jullie het erover met elkaar binnen het bedrijf? Je zit ook in de directie natuurlijk en heb je dan zoiets van goh we willen ook wel een beetje een maatschappelijk verantwoordelijkheid op ons nemen naar de buitenwereld toe?

Kristian Makkinga: We zijn wel bezig met maatschappelijke thema's, maar ook vanuit duurzaamheid. Vandaar ook ons concept met houtbouw, onze circulaire woning. Corporaties zijn ook bijzonder geïnteresseerd daarin, vanuit de duurzaamheidsgedachten, maar ook vanuit de betaalbaarheid. Betaalbaarheid ook in die zin van dat er ook meerdere subsidies beschikbaar zijn om het betaalbaar te houden. Dus dat werkt ook wel heel mooi en daar zijn corporaties wel heel erg geïnteresseerd. Dus op die manier dragen wij ons steentje bij.

Nadi Morsink: Dat sluit ook aan op de volgende vraag: wat doet je bedrijf op het gebied van het bouwen van betaalbare woningen?

Kristian Makkinga: Ja, nou, ja, dat is dus ook wel constant met de opdrachtgever in gesprek gaan. Je ziet ook dat opdrachtgevers ook steeds meer met product-markt combinaties gaan werken. Vroeger had elke corporatie haar eigen programma van eisen en wou dat per se zo hebben, terwijl dat eigenlijk best wel krom is. Als je bedenkt van: ja, het is een sociale huurwoning dat moet al betaalbaar zijn, maar dan kwamen er nog voor 20000 euro aan extra wensen in het programma van eisen. Nou, daar zijn ze een beetje van terugkomen. Standaardisatie en het opschalen van serie matigheid is een heel belangrijk item om het betaalbaar te houden. Conceptueel bouwen wordt bijvoorbeeld gedaan en dat wordt omarmd. Maak het standaard dan hou je het betaalbaar. Dus op die manier zijn we er wel mee bezig.

Nadi Morsink: Conceptueel bouwen is inderdaad een groot thema, en daar zijn jullie dus veel mee bezig?

Kristian Makkinga: Ja, absoluut, wij zijn ons eigen concept elke dag aan het door ontwikkelen.

Nadi Morsink: Wat doet jullie bedrijf met betrekking tot het opstellen van selectiecriteria voor verkopen?

Kristian Makkinga: Het is heel plat gezegd: als er geen restricties zijn, dan is het gewoon degene met de beste voorwaarden. Hè, dus dat betekent kan iemand onvoorwaardelijk kopen.

Nadi Morsink: Ja.

Kristian Makkinga: Is die financiering bijvoorbeeld al rond en dat soort dingen, dat vinden we wel fijn te weten, want anders kost het mensen tijd, het minste werk, en daarmee kun je je planning halen, want alles staat natuurlijk weer op planning. Maar we hebben bijvoorbeeld een project nu samen met een corporatie gedaan en dat vinden we belangrijk dat de doorstroming in de wijk wordt bevorderd. En hebben we gezegd, mensen die in de wijk wonen, die krijgen voorrang. En dus dat soort selectiecriteria hebben we wel. Het kan ook bijvoorbeeld dat de gemeente zegt: de eerste zes tot acht weken moet je het aanbieden aan die bepaalde doelgroep en op een gegeven wordt dat het weer losgelaten. Nou, daar hebben we ons gewoon aan te houden, maar dat is eigenlijk meer vanuit de gemeente dat dat gewenst wordt.

Nadi Morsink: Ja, snap ik, maar als jullie samenwerken met dus andere partijen, zijn jullie het al vaker tegengekomen dat je bijvoorbeeld een inkomenseis of zo hanteert?

Kristian Makkinga: Nee, kijk, het gaat erom. Kun je het betalen of niet?

Nadi Morsink: Ja, wat doet jullie bedrijf op het gebied van shared housing? En dat heeft dan als voordeel dat het een beetje toegankelijker is.

Kristian Makkinga: Bedoel je dan een beetje het co-living concept?

Nadi Morsink: Ja. Hebben jullie projecten op dat gebied?

Kristian Makkinga: Ja, dat hebben wij, we hebben in Amsterdam zoiets gebouwd. Dat zijn dus eigenlijk twee woonruimte, maar met een gedeelde keuken en gedeelde badkamer. Dus dat hebben we wel. We wilden dat in Groningen ook graag gaan doen. Maar dat kregen we bij de gemeente niet voor elkaar. Dus wij wilden het wel. Maar de gemeente die zei van: ja, dat willen wij dus niet hebben, omdat wij naar relatief kleine woningen gingen en dat er dingen gewoon gedeeld werden. Dus echt een gezamenlijke keukens en samen ontmoeten, samen sporten, allerlei dat soort voorzieningen, dus daar werden we een beetje tegengehouden door de gemeente. Dus wij doen dat wel. Dat concept zien we ook wel zitten. Op bepaalde plekken in stedelijk gebied zien we daar wel voldoende kansen en ook voldoende afzet.

Nadi Morsink: Onderneemt jullie bedrijf nog andere acties om de toegankelijkheid van het eigenwoningbezit op de woningmarkt te vergroten?

Kristian Makkinga: Wat voor andere acties?

Nadi Morsink: Bijvoorbeeld dingen als voorlichting, financiële assistentie?

Kristian Makkinga: Bij projecten zorgen wij wel dat daar ook een onafhankelijk hypotheekadviseur of een financieel adviseur aan tafel zit. Wij willen woningen ook niet per definitie verkopen aan een belegger. Kijk, in Groningen zegt een belegger: ik wil die zes goedkoopste woningen wel hebben, want die wil ik wel aan mijn portefeuille van 100 woningen toevoegen. Toen hebben wij vanuit Koopmans gezegd: dat gaan we niet doen. Wij willen eerst starters een kans geven. Dit past ook wel bij je vraag over de selectiecriteria trouwens.

Nadi Morsink: Dit was eigenlijk wat ik daar bedoelde inderdaad, of jullie daar op deze manier over nadenken.

Kristian Makkinga: Ja, daar denken we zeker over na en we vinden het dus wel belangrijk dat die starter daar aan bod komt.

Nadi Morsink: Laatste vraag, worden er binnen jullie bedrijf nog dingen besproken waar jullie aan zitten te denken, bijvoorbeeld in de toekomst, of willen jullie er meer mee bezig gaan? Is het onderwerp een thema binnen het bedrijf?

Kristian Makkinga: Ja, we zijn daar wel naar aan het kijken. We zijn bijvoorbeeld een Enschedees bedrijf en we willen graag talent behouden in Enschede. Bijvoorbeeld met mensen die weg gaan om te studeren, hoe kunnen we zorgen dat ze weer teruggaan naar hun roots om daar een leven op te gaan bouwen? Ten eerste moet er werkgelegenheid zijn. Er moet ook huisvesting zijn, dus we zijn ook aan het kijken, kunnen wij misschien wat woningen bouwen voor mensen die bij ons willen werken? Als een soort secundaire arbeidsvoorwaarden. Kom naar Koopmans wij hebben voor jou een leuke baan en een woning. Dus dat concept, dat je eigenlijk naast een arbeidsovereenkomst als een soort secundaire arbeidsvoorwaarde huisvesting krijgt, daar zijn we wel mee aan het kijken en dat is natuurlijk ook voor de starter heel interessant.

[Afsluiten van het interview]

Appendix N – Interview real estate developer 2 (English, translated through Google Translate)

Name: Kristian Makkinga

Company: Koopmans Bouwgroep B.V.

Date: 25 april 2022

Time: 14:00-14:23

[Opening the interview]

Nadi Morsink: What's your name?

Kristian Makkinga: Kristian Makkinga.

Nadi Morsink: What is your position within the company?

Kristian Makkinga: Director of project development.

Nadi Morsink: And how long have you been working in this sector?

Kristian Makkinga: 15 years old, you can just say yours.

Nadi Morsink: Has your company published policy documents that include the theme of increasing the accessibility of home ownership for first-time buyers on the housing market?

Kristian Makkinga: No.

Nadi Morsink: Has your company set goals for itself with regard to increasing the accessibility of home ownership for first-time buyers in the housing market?

Kristian Makkinga: Well, we haven't actually set any goals ourselves, but what we do see is that from tenders, from the demands of the market, affordability is of course a huge theme, in addition to sustainability. And then you see that it is actually already imposed by the municipality, regardless of whether you want it yourself. It's not really a choice either. It is said from the request from the market and from the municipality: well, we want that much percent social, that percent must be below the maximum free-to-name price. I also spoke with a number of tender teams this morning, and they all struggle with making the case feasible in the end because municipalities say they would like to win the first prize for the land. So how social is the question, you might ask.

Nadi Morsink: So you are automatically working on it?

Kristian Makkinga: You're working on it, but purely because it's asked of you.

Nadi Morsink: Yes.

Kristian Makkinga: We have not set ourselves any goals, we want that percentage of affordable housing for starters. But that's because we depend on other parties. But actually it is always included as a condition, we see that happening a lot now

Nadi Morsink: The question is perhaps more informal, do you discuss it with each other within the company? You're also on the board of course and you're like we also want to take on a bit of social responsibility towards the outside world?

Kristian Makkinga: We are concerned with social themes, but also from a sustainability perspective. Hence our concept with timber construction, our circular home. Corporations are also particularly interested in this, from the perspective of sustainability, but also from the perspective of affordability. Affordability also in the sense that several subsidies are available to keep it affordable. So that also works very well and corporations are very interested in that. So that's how we contribute.

Nadi Morsink: That also ties in with the following question: what does your company do in the field of building affordable housing?

Kristian Makkinga: Yes, well, yes, so that means having a constant conversation with the client. You also see that clients are increasingly working with product-market combinations. In the past, every corporation had its own schedule of requirements and wanted it to be so, even though it is actually quite crooked. If you consider: yes, it is a social rental home that should already be affordable, but then there were 20000 euros worth of extra wishes in the program of requirements. Well, they're kind of coming back from that. Standardization and scaling up serial moderation is a very important item to keep it affordable. Conceptual building, for example, is done and embraced. Make it standard and keep it affordable. So that's how we deal with it.

Nadi Morsink: Conceptual building is indeed a big theme, and so you spend a lot of time on that?

Kristian Makkinga: Yes, absolutely, we are working on our own concept every day.

Nadi Morsink: What does your company do with regard to drawing up selection criteria for sales?

Kristian Makkinga: It is very bluntly said: if there are no restrictions, then it is simply the one with the best conditions. Hey, so that means someone can buy unconditionally.

Nadi Morsink: Yes.

Kristian Makkinga: For example, has the financing already been arranged and things like that, we like to know that, because otherwise it costs people time, the least work, and with that you can meet your schedule, because everything is of course on schedule again. But we have now completed a project together with a corporation, for example, and we think it is important to promote traffic flow in the neighbourhood. And did we say, people who live in the neighborhood get priority. And so we do have selection criteria like that. It is also possible, for example, that the municipality says: during the first six to eight weeks you have to offer it to that specific target group and at some point it will be released again. Well, we just have to stick to that, but that is actually more from the municipality than that is desired.

Nadi Morsink: Yes, I understand, but if you work together with other parties, have you come across it before that you use an income requirement or something like that?

Kristian Makkinga: No, look, it's the thing. Can you afford it or not?

Nadi Morsink: Yes, what does your company do in the area of shared housing? And that has the advantage of being a bit more accessible.

Kristian Makkinga: Do you mean the co-living concept?

Nadi Morsink: Yes. Do you have projects in that area?

Kristian Makkinga: Yes, we have, we built something like this in Amsterdam. That is actually two living areas, but with a shared kitchen and shared bathroom. So we do. We also wanted to do that in Groningen. But we couldn't do that with the council. So we wanted it. But the municipality said: yes, we do not want that, because we went to relatively small houses and that things were simply shared. So really a shared kitchen and meeting together, sports together, all kinds of facilities, so we were a bit held back by the municipality. So we do. We also like that concept. In certain places in urban areas, we do see sufficient opportunities and sufficient sales.

Nadi Morsink: Is your company taking other actions to increase the accessibility of home ownership on the housing market?

Kristian Makkinga: What other actions?

Nadi Morsink: For example things like information, financial assistance?

Kristian Makkinga: For projects, we make sure that an independent mortgage advisor or a financial advisor is also present at the table. We also do not necessarily want to sell homes to an investor. Look, in Groningen an investor says: I want those six cheapest homes, because I want to add them to my portfolio of 100 homes. Then we said from Koopmans: we are not going to do that. We want to give starters a chance first. This also fits with your question about the selection criteria.

Nadi Morsink: This was actually what I meant there indeed, if you guys think about it this way.

Kristian Makkinga: Yes, we are certainly thinking about that and we think it is important that the starter gets a chance.

Nadi Morsink: Last question, are there still things discussed within your company that you are thinking about, for example in the future, or do you want to work on it more? Is the subject a theme within the company?

Kristian Makkinga: Yes, we are looking at that. For example, we are an Enschede company and we would like to retain talent in Enschede. For example, with people who leave to study, how can we ensure that they go back to their roots to build a life there? First, there must be employment. There must also be housing, so we are also looking, can we maybe build some housing for people who want to work with us? As a kind of extra benefits. Come to Koopmans, we have a nice job and a home for you. So that concept, which you actually get housing in addition to an employment contract as a kind of secondary employment condition, we are looking at that and that is of course also very interesting for the starter.

[Closing the interview]

Appendix O – Interview real estate developer 3 (Dutch)

Name: Rick Zuithof

Company: Plegt-Vos

Date: 4 mei 2022

Time: 16:00-16:15

[Openen van het interview]

Nadi Morsink: Wat is je naam?

Rick Zuithof: Rick Zuithof.

Nadi Morsink: Wat is je functie binnen het bedrijf?

Rick Zuithof: Dat is projectmanager.

Nadi Morsink: En hoe lang werkt u al in deze sector?

Rick Zuithof: Nu ongeveer een jaar.

Nadi Morsink: Goed, heeft uw bedrijf beleidsstukken gepubliceerd waarin het thema van het vergroten van de toegankelijkheid tot eigenwoningbezit voor starters op de woningmarkt is opgenomen?

Rick Zuithof: Niet specifiek, maar er zijn wel artikelen binnen ons bedrijf waarin wij het belang van betaalbare woningen en woningen voor de doelgroep beschrijven.

Nadi Morsink: Oké, goed, en heeft uw bedrijf doelen gesteld voor zichzelf met betrekking tot het vergroten van de toegankelijkheid tot eigenwoningbezit voor starters op de woningmarkt? En dit is dus dan zeg maar iets meer informeel, dus niet beleidsstukken maar of jullie onderling misschien niet hebben afgesproken met collega's of met de directie.

Rick Zuithof: Voor ons is het niet direct een doel om betaalbare woningen te maken, maar het is natuurlijk wel zo: bij bouwen huizen in onze nieuwe fabriek, en dat doen we niet zomaar. Dat is eigenlijk puur en alleen om die betaalbaarheid van woningen te garanderen. Wij verkleinen met het bouwen van de huizen in de fabriek eigenlijk het proces, waardoor wij eigenlijk die betaalbaarheid van die woningen kunnen garanderen. En dat we dan ook niet afhankelijk zijn van allerlei andere partijen. Daarin hebben we wel doelen.

Nadi Morsink: Oké, en ligt jullie focus dan ook echt op conceptuele bouw of niet?

Rick Zuithof: Ja, die fabriek moet natuurlijk ook gevuld worden. Dus dat heeft wel een belangrijke plek binnen Plegt-Vos. En wij hebben wel echt een visie, wij geloven dat dit conceptueel bouwen de toekomst is. En ook een van de belangrijkste manieren om het woningtekort tegen te gaan.

Nadi Morsink: Oké, goed, ja, dat lijkt eigenlijk ook een beetje op de vorige vraag, maar wat doet uw bedrijf op het gebied van het bouwen van betaalbare woningen?

Rick Zuithof: Wij willen eigenlijk zorgen dat je minder afhankelijk bent ook van andere partijen, middels vaste partners en vaste afspraken. Dit zorgt voor een gestandaardiseerd proces, wat er weer voor zorgt dat wij de prijzen laag kunnen houden.

Nadi Morsink: Oké, top, wat doet jullie bedrijf met betrekking tot het opstellen van selectiecriteria voor kopers van deze woningen?

Rick Zuithof: Dit weet ik eigenlijk niet omdat ik niet betrokken ben bij het verkoop proces.

Nadi Morsink: Oké, heel goed, wat doet jullie bedrijven op het gebied van shared housing, bouwen jullie dat of zijn daarmee bezig? Hebben jullie projecten op dat gebied?

Rick Zuithof: Bij bouwen wel projecten op basis van een co-living concept. Gezamenlijke woonkamer, gezamenlijke keuken, ja, daar zetten wij nu wel op in en we merken ook dat er vanuit de markt ook echt wel steeds meer vraag naar is. Om eigenlijk die tijdelijke huisvesting voor studenten bijvoorbeeld te bouwen. Dus wij zijn wel bezig met zowel co-living als met flex woningen. Dit past goed bij de doelgroep van de starters. Het liefst zouden wij er eigenlijk natuurlijk permanente woningen neerzetten, maar dat is lastig vanuit de markt. Dus onder de crisis en herstel wet zetten wij er dan woningen neer die er bijvoorbeeld 15 jaar mogen staan.

Nadi Morsink: Oké, goed, onderneemt jullie bedrijf nog andere acties om de toegankelijkheid tot eigenwoningbezit voor starters op de woningmarkt te vergroten?

Rick Zuithof: Wij hebben wel op de planning om nog meer van deze woning fabrieken te openen. En eigenlijk zou je kunnen zeggen, hoe meer van die fabrieken wij hebben, hoe meer wij kunnen aanbieden aan de doelgroep, dus hoe meer wij aan dat doel werken.

Nadi Morsink: Oké, goed, en dan de laatste vraag. Ik zal hem niet voorlezen zoals die hier staat, maar de vraag is eigenlijk: is het thema van het onderzoek, dus eigen woning bezit voor starters toegankelijker maken? Is dat een thema binnen jullie bedrijf? Zijn jullie daar zeg maar mee bezig onderling, wordt het besproken, leeft het onderwerp bij jullie?

Rick Zuithof: Ja de betaalbaarheid is sowieso een onderwerp bij ons. Sinds de oorlog in Oekraïne zijn de bouwkosten ontzettend gestegen. Dat maakt het wel lastig en onzeker. Hier gaat het dan ook dagelijks over hoe we hier mee om moeten gaan. Zelf hebben wij het niet per se hoog op de agenda staan. Wel is het zo dat ook met de gasprijzen nu dat we ook druk zijn met duurzaamheid. We willen ook de lasten van het wonen voor de toekomstige bewoners betaalbaar houden.

Nadi Morsink: Oké, precies, maar starters en zo dan, omdat het best wel veel in het nieuws is, woon protesten, jonge mensen, jij bent zelf misschien ook wel opzoek naar een woning? Ik neem aan dat dat wel iets is waar jullie het wel eens over hebben?

Rick Zuithof: Ja, natuurlijk, dat wordt wel gesproken met collega's onderling. We hebben het er wel over dat het voor jonge mensen bijna onmogelijk is om überhaupt een woning te kopen. Maar dat is dan meer informeel, dat wordt niet in het bedrijfsproces besproken.

[Afsluiten van het interview]

Appendix P – Interview real estate developer 3 (English, translated through Google Translate)

Name: Rick Zuithof

Company: Plegt-Vos

Date: 4 May 2022

Time: 16:00-16:15

[Opening the interview]

Nadi Morsink: What's your name?

Rick Zuithof: Rick Zuithof.

Nadi Morsink: What is your position within the company?

Rick Zuithof: That's project manager.

Nadi Morsink: And how long have you been working in this sector?

Rick Zuithof: About a year now.

Nadi Morsink: Well, has your company published policy documents that include the theme of increasing the accessibility of home ownership for first-time buyers on the housing market?

Rick Zuithof: Not specifically, but there are articles within our company in which we describe the importance of affordable housing and housing for the target group.

Nadi Morsink: Okay, good, and has your company set any goals for itself regarding increasing homeownership accessibility for first-time homebuyers? And this is so say a little more informal, so not policy documents, but whether you have perhaps not mutually agreed with colleagues or with the management.

Rick Zuithof: It is not our immediate goal to make affordable housing, but it is of course the case: when building houses in our new factory, and we don't just do that. That is actually purely and solely to guarantee the affordability of homes. We actually reduce the process by building the houses in the factory, so that we can actually guarantee the affordability of those houses. And that we are not dependent on all kinds of other parties. We do have goals in that regard.

Nadi Morsink: Okay, so is your focus really on conceptual construction or not?

Rick Zuithof: Yes, that factory also needs to be filled, of course. So that does have an important place within Plegt-Vos. And we really do have a vision, we believe that this conceptual building is the future. And also one of the most important ways to combat the housing shortage.

Nadi Morsink: Okay, well, yes, that actually sounds a bit like the previous question, but what does your company do in the field of building affordable housing?

Rick Zuithof: We actually want to ensure that you are less dependent on other parties, through permanent partners and fixed agreements. This ensures a standardized process, which in turn ensures that we can keep prices low.

Nadi Morsink: Okay, great, what does your company do with regard to drawing up selection criteria for buyers of these homes?

Rick Zuithof: I don't really know because I'm not involved in the sales process.

Nadi Morsink: Okay, very good, what are your shared housing companies doing, building or working on? Do you have projects in that area?

Rick Zuithof: When it comes to building projects based on a co-living concept. Shared living room, shared kitchen, yes, we are now focusing on that and we also notice that there is really increasing demand from the market. To actually build that temporary housing for students, for example. So we are working on both co-living and flex homes. This fits well with the target group of starters. We would of course prefer to build permanent homes there, but that is difficult from the market. So under the crisis and recovery law, we put houses there that may be there for 15 years, for example.

Nadi Morsink: Okay, well, is your company taking any other actions to increase the accessibility of home ownership for first-time buyers on the housing market?

Rick Zuithof: We are planning to open even more of these housing factories. And actually you could say, the more of those factories we have, the more we can offer to the target group, so the more we work towards that goal.

Nadi Morsink: Okay, good, and then the last question. I will not read it as it is here, but the question is actually: is the theme of the research, i.e. making owning a home more accessible for starters? Is that a theme within your company? Are you, so to speak, working on it amongst yourselves, is it discussed, is the subject alive with you?

Rick Zuithof: Yes, affordability is an issue with us anyway. Construction costs have soared since the war in Ukraine. That makes it difficult and uncertain. This is why we talk about how we should deal with this daily. We don't necessarily have it high on our agenda. However, with gas prices, we are also busy with sustainability. We also want to keep the costs of housing affordable for future residents.

Nadi Morsink: Okay, exactly, but starters and such, because it is quite a lot in the news, housing protests, young people, you may also be looking for a home yourself? I take it that's something you guys talk about?

Rick Zuithof: Yes, of course, that is discussed among colleagues. We are talking about the fact that it is almost impossible for young people to buy a home at all. But that is more informal, that is not discussed in the business process.

[Closing the interview]