



The sale of social housing and its influence on the social composition of neighbourhoods

A Study in the Dutch Province of Groningen

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Abstract

This master's thesis examines the influence social housing associations had on influencing the social composition of neighbourhoods through the sale of homes in the period 2009-2018 in the Dutch province of Groningen. In the past, the influence was created by urban renewal, demolition and the sale of homes. However, austerity and the shift to financially constrained housing associations made it costly to invest in urban restructuring programs. Therefore, the sale of homes was seen as the most affordable approach.

A mixed-method approach was used to analyse data from the Cadastre that contained the number of sales, the type of homes that were sold and the characteristics of the buyers that bought the homes from social housing associations. Moreover, reports were analysed to examine the strategies of housing associations and interviews of employees of housing associations were organized to get in-depth information about the plans and experiences of influencing the social composition of neighbourhoods through sales.

The results from this research show that the sale of social housing had limited influence in adjusting the social composition due to weak formulated strategies and market developments. Moreover, relationships between the characteristics of buyers and homes were limited. Because of the abandonment of strategies, policies, and certain market developments, the sale became a market-led development that attracted a more varied group of buyers.

Housing associations abandoned the strategies that were influencing the social composition to a degree. This resulted in the sales becoming market-led. It is therefore advised that housing associations maintain a certain percentage of homes on a neighbourhood level to prevent a diminished influence in the challenge and elimination of social segregation.

Keywords: Social housing, housing associations, social composition, social mix(ing), neighbourhood composition, influence.

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1. Introduction

1.1. Background

Mixing tenures in neighbourhoods in the Netherlands has been a national governmental priority since the 1990s (VROM, 1993,1997). One of the main reasons for policymakers to pursue tenure mixing policies is to modify the demographic composition and reduce levels of residential socio-economic and/or ethnic segregation. High degrees of segregation are frequently thought to have additional negative consequences for those who live in poverty-stricken areas. For example, a lack of positive role models in a neighbourhood, a low work ethic, a lack of helpful local social networks, and neighbourhood stigmatization are all thought to be underlying causative mechanisms for these additional consequences (Wilson, 1987).

Mixing in neighbourhoods is cited in national government documents as a way to enhance or improve neighbourhood living quality. The instruments described are in short supply. On the one hand, the goal of mixing is initially mentioned regarding poor housing quality, on the other hand, about poor social qualities. The issues that have been identified appear to be concentration issues rather than anything else (Zijlstra, 2011). Dol and Kleinshans (2011) mention mixing neighbourhoods as urban restructuring programs. The primary focal point of such programs is to mitigate the spatial concentration of social housing and low-income groups. According to other sources (e.g. Rotterdam, 2003, 2006; VROM, 2000), the problem is the neighbourhood composition that emerges from the housing quality in relation to tenure. The neighbourhood is then characterized as non-mixed, one-sided, and prone to accumulating low(est) incomes and issues (e.g. Rotterdam, 2003). A more balanced neighbourhood composition is desired, however, it is never clearly stated or specified (Zijlstra, 2011).

According to Zijlstra (2011) selling social rental homes can help increase the tenure mix in a neighbourhood, but it appears to have minimal impact on other important factors such as income. Furthermore, it appears that in regions where social housing associations attempt to sell off homes, a specific income mix already exists. As a result, selling social rental housing to existing renters does not contribute to greater economic diversity, but does contribute to growing the diversity of tenures. However, the legislation limits at least the income mix that may be achieved in the social rental sector, making achieving a mixed neighbourhood more difficult. While allocating homes more exclusively to low(er) incomes may focus on the sector's goal (as the national government and European Commission wish), it also limits the ability to sell the property to tenants.

Simultaneously, selling could result in a greater concentration of low-income households in low-quality housing, as well as marginalization and segregation. In this way, the term "social housing" will be associated with low income, poor neighbourhoods, and social isolation. This directly contradicts efforts to enhance living conditions in regions where there are high concentrations of social housing and low salaries (Zijlstra, 2011). The process of social housing residualisation accommodates a dualization of the housing market, in which different housing market segments increasingly come to serve different facets of the population (Kemeny, 2001): a small social rental sector for low-income households while owner-occupancy and private rent accommodate to households high up the socio-economic ladder.

In many cases, the sale of rental housing coincides with an improvement in the quality of life. Liveability has generally improved in neighbourhoods where homes have been sold, compared to a comparable neighbourhood where no homes have been sold (RIGO, 2017). In general, changes can only be measured when a sufficient number of residences are sold in a given time frame. However, in regions where social housing associations have the intention to sell and offer social rental homes for sale, the dwellings are, on average, "better" areas. According to Elsinga et al. (2008) tenants of social

homes who choose to buy do so when they are renting, are more spacious and prefer single-family homes. Furthermore, housing associations seek to offer housing units for sale when it appears to be an “easy” transaction, according to Zijlstra (2007, 2011) and Gruis (Zijlstra and Gruis, 2008a). It is simple to the point where maintenance is current, administrative chores are done, and it is predictable to generate high market take-up. This can be explained by the financial driver, which aligns with other social housing associations’ goal of selling properties because social housing associations need to be financially self-sufficient and must produce revenue to fund restoration projects, urban redevelopment, and other activities (Zijlstra, 2011).

The paper *Re-regulation and residualisation and Dutch social housing: a critical evaluation of new policies* by Joris Hoekstra (2017) concentrates on the most recent changes in the Dutch social housing sector, which is transitioning from a universalistic to a more targeted approach. The deliberate goal of making social rental housing a smaller and more targeted industry is supported by both the regulations of the European Commission and the national legislation. Although the national government sets the policy ideas, it is up to the local government and the housing associations to put them into action (Hoekstra, 2017). Housing associations particularly play an important role because they own the vast bulk of rental properties (Kleinhans, 2004). But, following a series of financial scandals and indications of major mismanagement, housing associations have been subjected to stricter budgetary controls. The accumulation of economic and social difficulties among tenants of social rental homes, which is inherent in this more targeted strategy, is (and has been for some time) a source of concern, as is the risk of spatial segregation among low-income and vulnerable households (Kleinhans, 2004).

A risk that has already been discussed by several other authors and has been linked to increased segregation between owner-occupied and social rented housing, as well as the marginalization of the social rented sector as a whole (Kempen and Priemus 2002, Wolters and Verhage, 2001). The enacted regulation for housing associations, which was prompted by the European Commission, poses a further risk to the relative mix that exists in the social leased sector (BiZa 2010). As a result, the social leased sector's composition will tilt more toward an over-representation of low-income households, concentrating low-income households in the sector and areas once again. This appears to be in direct opposition to efforts to enhance living conditions in impoverished areas by pursuing a varied composition of tenures.

1.2. Research Problem

The sale of social housing is the fastest way for housing associations to stay financially self-sufficient (Zijlstra, 2011). Most of the social rental homes that are likely sold are located in better areas and are in a high-quality state (Elsinga et al., 2008; Zijlstra, 2011). It is therefore likely that the sale of social housing could lead to segregation of certain types of households in certain neighbourhoods, this is the opposite effect that should be created according to policymakers and housing associations. Examining the strategies and actual sales of the process of social mixing (to restructure the social composition) could lead to the prevention of further attempts of social mixing or could lead to advice to adjust the process of social mixing.

The goal of this Master’s thesis is to advise policymakers and planners on how the strategies of housing associations and actual sales of rental homes are influencing the social composition of neighbourhoods in the province of Groningen. The process of social-mixing to restructure the social composition of neighbourhoods can have strong consequences for its residents and are potentially not effective to reach the goals formulated by housing associations. The aim is to get an in-depth view of how social housing associations are trying to influence the social composition by selling property, and how the social-mixing process is formulated and executed.

The central research question for this research is formulated as follows:

How does the sale of rental homes by social housing associations influence the social composition of neighbourhoods in the Dutch province of Groningen?

To answer the central research question, several sub-questions are formulated:

- 1. Which strategies change the social composition of neighbourhoods by the sale of rental homes?*
- 2. How many homes were sold?*
- 3. What type of rental homes were sold?*
- 4. Who were the buyers of the rental homes?*
- 5. How does the sale of housing units influence the social composition of the neighbourhoods?*

1.3. Outline

The following chapter (chapter 2) is the theoretical framework, which includes the conceptual model. The theoretical framework is the foundation that underlies the research and includes information about the effects of the sale of social housing and social-mixing strategies. The conceptual model, illustrated in chapter 2, presents the relationships between concepts and theories described in this chapter. Chapter 2 also includes the societal and scientific relevance of this research.

In chapter 3, the introduction of the methodology is presented. Chapter 3 introduces which methods are used to answer the sub-questions and in which period that will happen. Chapter 3 also includes a data analysis framework that illustrates how the answers to the sub-questions will be processed and used for answering the central research question.

In chapter 4, the five sub-questions are answered by providing tables, graphs and descriptions for each sub-question. Every sub-question in chapter 4 is provided with a sub-conclusion. The sub-conclusions are the answers to the sub-questions that are input to answer the main research question.

In chapter 5, the conclusion and the discussion are presented. In chapter 5 the results from chapter 4 are lined out and discussed with the use of the literature in the theoretical framework (chapter 2). Finally, in chapter 6 a reflection is presented by discussing how this research is scientific and societal relevant and what the limitations are.

2. Theoretical Framework

In this chapter, the most relevant theories will be defined and discussed with the use of a literature review. After the review, a conceptual model will be illustrated to present the different relationships of the relevant theories within several domains.

2.1. What is social housing?

Social housing is described as residential accommodations offered at below-market costs that are targeted and assigned according to certain regulations, such as the identified need or waiting lists (Salvi del Pero et al., 2016). It is also known as social or subsidized housing in Australia, Canada, Germany, and the United Kingdom, as well as public housing in Australia and the United States, council housing in the United Kingdom, and general housing in Denmark (OECD, 2020).

In some countries, social housing is provided alongside municipal housing (additionally, in Lithuania, municipalities are stimulated to rent housing in the private market and sublease it to households on the waiting list for social housing); in the United Kingdom, council housing coexists with social housing (OECD, 2020); and in the United States, public housing is provided by local housing authorities, a system that is similar to that in Australia, Latvia, and Lithuania. The definition of social housing has changed throughout time in several nations, as policy approaches to changing market conditions have changed (OECD, 2020).

The demographic that is targeted or eligible for social housing is a fundamental variation across social housing systems. Even if this has not always been the case (see, for example, Pearce and Vine, 2014) and Hoekstra (2017). Social housing is now meant for individuals that are not able to afford market-rate housing in many nations. Over the last fifty years, housing policies in Europe have shifted to more market-oriented models, but the social housing sector has changed considerably from one country to another (Poggio and Whitehead, 2017).

Universalist and targeted social housing strategies can be roughly classified. Universalist strategies are, on the one hand, accessible to a wide range of people. Targeted strategies, on the other hand, concentrate social housing allocation primary (or exclusively) on low-income, vulnerable individuals and/or key workers (Scanlon, Fernández Arrigoitia, and Whitehead, 2015; Braga and Palvarini, 2013). In essence, the contrasts between the universalists and the targeted strategies are not always evident, and many universalists' social housing systems have evolved into targeted systems (see, for example, Scanlon, Fernández Arrigoitia, and Whitehead, (2015).

Universalist strategies have long existed in Australia, Denmark, and the Netherlands, and these countries gave the largest social housing sectors. However, increased targeting has resulted in an increased concentration of lower-income and vulnerable tenants in these countries. In the Netherlands, for example, the shift to a more focused approach was prompted by a European Commission judgement on state aid that necessitated the allocation of social housing to be more clearly specified. The Commission later approved the Netherlands' suggestion that housing associations must now focus on households earning less than a specified amount of money (Scanlon, Fernández Arrigoitia, and Whitehead, 2015). Despite the new income limitations, more than half of the Dutch population is still eligible for social housing.

Most countries have standards in place to determine who is eligible for social housing, which is usually based on income levels, citizenship, a household's present housing condition, or other factors. The most frequent criterion for determining eligibility is the income threshold to improve social housing targeting. Nonetheless, Australia, Denmark, Finland, France, Northern Ireland, and

Scotland have raised their income limits to include a larger and more diverse population to encourage social mixing (OECD, 2020).

2.1.1. The role of housing associations

Social housing has been an important part of Europe's housing provision for many decades both in terms of investment in new build and regeneration but also in providing adequate affordable housing for a wide range of European citizens. This role has been seen to be under threat especially since the 1980s as public expenditure pressures have increased, liberalization and privatization have become increasingly important and alternative tenures have become more readily available (see e.g. Whitehead and Scanlon, 2007, Scanlon and Whitehead, 2008).

There appears to be a conflict between expanding housing organizations' function to include greater societal responsibilities and concentrating on its primary business of providing suitable accommodation for low-income persons. Housing associations' prosperity had allowed them to take on new roles, such as environmental protection around their housing units, providing houses for groups other than their "traditional clients" (varying from the homeless, handicapped, elderly, and students to higher-income groups), and providing facilities such as schools and shops, before the economic crisis. Other housing organizations provided additional services such as insurance and moving assistance (Scanlon, Whitehead, Fernández Arrigoitia, 2014).

Most of the urban regeneration projects are located in areas dominated by social housing, much of which was constructed after WWII. The housing may be restored, enlarged, demolished and replaced, or upgraded, depending on its state and age. All of these alternatives are costly. As the main property owners, housing associations have come to initiate and control the renewal process over the last decade. This reflects both the associations' growing authority and the local government's diminishing capacity and financial constraints (Scanlon, Whitehead, Fernández Arrigoitia, 2014).

2.2. Developments in the social housing sector

In recent decades, the social housing sector has evolved. The necessity for broader socio-economic and housing market trends has pushed some of the sector's evolutions, with substantial consequences for the supply and demand for social housing (OECD, 2020).

While there are significant disparities between countries, public spending on housing has decreased on average in recent decades in the OECD (Organization for Economic Co-operation and Development), while expenditures on housing allowances have stayed relatively constant. Part of the reason is that social housing is less flexible than housing allowances as a form of social welfare: the social housing stock cannot be quickly adjusted to adapt to changes in the affordability of housing or demographics; housing allowances, on the other hand, could be targeted, expanded, or removed more quickly (Salvi del Pero et al., 2016). In other circumstances, social housing might cause lock-in effects, making it harder to strengthen public assistance reaching the most vulnerable households (Causa and Pichelmann, 2020).

The progressive fall in public housing investment in most nations has exacerbated the need for social housing organizations to diversify their financing options. As a result, increasingly complicated financing structures have become popular in the sector (Scanlon, Fernández Arrigoitia, and Whitehead, 2015). In particular, debt and equity financing have played a larger role, with several countries relying on the sale of existing social housing to secure additional borrowing (Scanlon, Fernández Arrigoitia, and Whitehead, 2015).

Governments have attempted to find ways to get better-off renters out of their shared flats and into a 'house' that they own (see Ronald, 2008). Various schemes exist throughout Europe. The simplest solution has been to offer social tenants the option of purchasing their current home or an empty flat. Such programmes are prevalent in the United Kingdom and Ireland, but they are also being applied in the Netherlands (Ronald, 2013).

While data is unavailable for all OECD and nations of the EU, several countries with data have seen a fall in the percentage of social housing over the last decade (Since 2010, the proportional proportion of the social housing stock in Poland, Finland, and Germany has decreased by at least 20%. In addition to Norway, New Zealand, Estonia, the United Kingdom, and Denmark, the sector contracted in Norway, New Zealand, Estonia, the United Kingdom, and Denmark. The decline is partly due to a stagnation in new social housing construction, and the privatization of the stock, in which social housing units are transitioned into market-rate rental housing (Germany) or are purchased by tenants and thus transition to owner-occupied stock (England and Northern Ireland) (OECD, 2020).

In nearly all countries, including Australia (Morris, 2015), the Netherlands (Musterd, 2014), the United Kingdom (Pearce and Vine, 2014), and Eastern European countries (Hegedüs et al., 2014), the social housing stock has become home to a growing quantity of low-income and vulnerable tenants (Poggio and Whitehead, 2017). Jacobs et al., (2011) found that social housing sectors have increased targeting in eligibility criteria and allocation, as well as a residualisation of the stock, resulting in an increasing share of low-income households and vulnerable residents with restricted economic prospects in social housing. The growing reliance on demand-side housing benefits to fulfil the housing demand for low-income and vulnerable households, as well as decreased support for social housing provision in some countries, are part of a broader trend in social housing investment.

2.2.1. The sale of social housing

In most existing urban neighbourhoods, the growing homeownership is accompanied by a decrease in the number of rental units, especially those that are less expensive or rent-controlled. Rental homes may be demolished and replaced with new-build owner-occupied homes, according to various policy approaches. Alternately, rental homes could be placed on the market and turned into homeownership (Hochstenbach, 2017). In an attempt to minimize or counteract developments viewed as undesirable, the promotion of homeownership at the expense of rental homes may be concentrated in "disadvantaged" neighbourhoods (Uitermark, 2003).

Moreover, selling could result in a greater concentration of low-income households in low-quality housing, as well as marginalization and segregation. In this way, the term "social housing" will be associated with low income, poor neighbourhoods, and social isolation. This directly contradicts efforts to enhance living conditions in regions where there are high concentrations of social housing and low salaries (Zijlstra, 2011). The process of social housing residualisation accommodates a dualization of the housing market, in which different housing market segments increasingly come to serve different facets of the population (Kemeny, 2001): a small social rental sector for low-income households while owner-occupancy and private rent accommodate to households high up the socio-economic ladder.

On the one hand, selling properties contributes to increasing living quality and mixing neighbourhoods, but on the other hand, it is vital to continue the organizations' other duties. The conclusion that housing associations are selling their "crown jewels" seems obvious when the findings from Elsinga et al. (2008) and Zijlstra (2011, 2009) are combined. A risk that may occur is the chance of an increase in segregation between owner-occupied and social rented housing, as well as

the marginalization of the social rental sector as a whole (Kempen and Priemus, 2002, Wolters and Verhage, 2001).

According to Zijlstra (2011) selling social rental homes can help increase the tenure mix in a neighbourhood, but it appears to have minimal impact on other important factors such as income. Furthermore, it appears that in regions where social housing associations attempt to sell off homes, a specific income mix already exists. As a result, selling social rental housing to existing renters does not contribute to greater economic diversity, but does contribute to growing the diversity of tenures. However, the legislation limits at least the income mix that may be achieved in the social rental sector, making achieving a mixed neighbourhood more difficult. While allocating homes more exclusively to (low(er) incomes may focus on the sector's goal (as the national government and European Commission wish), it also limits the ability to sell the property to tenants.

2.3. Social Mixing

A multitude of official announcements and planning initiatives in Europe and the United States is founded on the conviction that mixing residents within neighbourhoods based on socioeconomic status is desirable. The review of policy documents shows that governments across the European Union are concerned about the increasing segregation of different socioeconomic groups (Andersen, 2002, 2003; Andersson, 2006; Musterd, 2003; Musterd et al., 2003; Kleinhans, 2004; Norris and Shiels, 2007; Andersson and Musterd, 2005; Berube, 2005; Meen et al., 2005; Penninx, 2006; Tunstall and Fenton, 2006; VROM, 2006).

Housing policy-makers in several Western European countries are increasingly viewing the increase of social diversity in residential environments as a key goal, although how 'diversity is defined varies by country (Kleinhans, 2004; Andersson, 2006). Despite this, there is a growing concentration of low-income and vulnerable tenants in the sector, as well as a narrower range of income levels. This could jeopardize the sector's economic viability and lead to increased regional concentrations of disadvantaged households and poverty (OECD, 2020).

Since the end of WWII, the fundamental premise of Dutch policy for integrating ethnic minorities and socio-economically 'weak' groups has been to create social possibilities through mixed residential environments (Musterd, 2003; Musterd et al., 2003; Lindeman et al., 2003; Penninx, 2006). This focus on the social mix is generally justified based on both economic efficiency (e.g., improving society as a whole by increasing solidarity, labour productivity, and community sustainability) and distributive equity (e.g., trying to improve life chances and social inclusion of disadvantaged people); see, for example, Delorenzi (2006). Moreover, in Sweden, France, the United Kingdom, and the Netherlands, large-scale investments have been made to restructure large, homogeneous post-war neighbourhoods and flat blocks (through selective demolition, infill construction, and the sale of social housing) to include a greater diversity of housing types by price range and tenure (Atkinson & Kintrea, 2000, 2002; Dekker & van Kempen, 2004; van Kempen et al., 2005; Turkington et al., 2004).

According to Ostendorf et al. (2001), the goal of urban restructuring policies is to modify the social composition of neighbourhoods through diversifying the housing supply. Restructuring entails improving the quality of the living environment and, most crucially, increasing the share of owner-occupied dwellers (Uitermark, 2002). The idea is to establish mixed-income communities. The goal of the urban restructuring strategy is to mix the housing stock to create opportunities for upward social mobility, ultimately reducing the number of "poor" people (Ostendorf et al., 2001). The availability of owner-occupied homes is supposed to encourage affluent households to stay in the area and/or attract (relatively) affluent households. By maintaining the existence of a minimal number of affluent

households, the program tries to stabilize the socioeconomic condition of the targeted neighbourhoods (Uitermark, 2002).

The concept of social mix evokes images of a well-balanced society and (neighbourhood) environment, as well as societal values like social integration and equality. The development of social-mix policies has been a lengthy planning and policy goal based on these grounds. The major goal of social-mix policies is to challenge and eliminate social segregation and the monoteny tradition in public housing (Annunziata et al., 2021). However, the publicly stated goals of poverty de-concentration and tenural diversity have obscured a process that Bridge et al. (2011) refer to as "gentrification by stealth." Despite its popularity in policy circles, the social mix is still a contentious topic in scientific circles (Bolt and Van Kempen, 2013).

2.3.1. Social mixing in the Netherlands

One of the expected activities of the Dutch political environment is that social housing associations take an active role in urban renewal to change the tenure and social mix of residential areas to mitigate potential negative neighbourhood effects (Galster, 2012). The goal of neighbourhood mixing was to improve the overall quality of life in the neighbourhoods. Other goals and/or strategies for improving this quality were offered, such as selling social housing and taking a "integral approach that includes physical, social and economic elements (VROM, 2001). However, austerity and the shift to financially constrained housing associations have made it increasingly difficult to invest in costly urban renewal, particularly in disadvantaged neighbourhoods (Uitermark, Hochstenbach, van Gent, 2017). The sale and liberalization of social rental housing subsequently emerged as a more affordable option, but it also serves other aims, such as enlarging the housing stock accessibility and the appeal to middle-class households (Hochstenbach, 2017).

In most existing urban neighbourhoods in the Netherlands, growing homeownership is accompanied by a decrease in the number of rental units, especially those that are less expensive or rent-controlled. Rental homes may be demolished and replaced with new-build owner-occupied homes, according to various policy approaches. Alternately, rental homes could be placed on the market and turned into homeownership (Hochstenbach, 2017). In an attempt to minimize or counteract developments viewed as undesirable, the promotion of homeownership at the expense of rental homes may be concentrated in "disadvantaged" neighbourhoods (Uitermark, 2003).

2.4. The aim of policy-makers

Social mixing has long been seen to be a panacea for unfavourable neighbourhood impacts (Manley et al., 2011). In housing and land-use practices, social mixing can take many forms, ranging from slum improvement and titling to maintain slum and unplanned settlements to redevelopment/regeneration of existing traditional working-class neighbourhoods, often (but not always) in declining city centres or the metropolitan periphery of cities. It thus can also include strategies to deconcentrate poverty, such as encouraging tenural diversity and trying to attract the middle classes to the area or bringing quasi-market social housing mechanisms for the (lower-) middle classes, such as rent-to-buy, right-to-buy, or financial mechanisms that make homeownership more accessible (Annunziata et al., 2021).

There is widespread agreement among policymakers that neighbourhood effects exist (Van Ham and Manley, 2012). As a result, initiatives in a wide number of countries are aimed at fostering more mixed communities (Atkinson and Kintrea, 2002; Bolt et al., 2010). If there are neighbourhood effects, that is, if living in concentrated poverty reduces individual life chances in addition to the factors that make individuals poor in the first place, neighbourhood mix policies could be an effective technique for improving individual economic results (Galster, 2007). Cheshire (2007), on the other

hand, claims that mixed neighbourhood policies are belief-based policies because there is no evidence for causal neighbourhood effects. The view among politicians that segregation is harmful is the motivation behind mixed-neighbourhood programs (Cheshire, 2007). Concentrations of low-income households and minority groups, in particular, are considered unfavourable (Bolt, 2009; Musterd, 2003; Van Kempen and Priemus, 1999).

Even though a mixed-communities strategy has been demonstrated to promote gentrification or the (re)creation of a new kind of social homogeneity, assertions of the social benefits of living in a socially mixed community continue to be used to justify it: (1) Mixed communities provide better educated, middle-class role models for lower-income groups to learn better/higher-class social and moral norms; (2) social networks and bonds in mixed communities guarantee mutual help, social control, and opportunity; and (3) mixed communities provide better educated, middle-class role models for lower-income groups to learn better/higher-class social and moral norms (Annunziata et al., 2021).

Furthermore, proponents of social mixing argue that affluent residents improve the geography of opportunity in terms of employment, social mobility, and wealth through increasing local capacities for advocating on local issues (Cheshire, 2007; Galster, 2013). The implicit assumption is that when the affluent and most influential are concentrated together, opportunity and social mobility are significantly improved (and in this case with poorer groups). Employment rates, opportunity, autonomy, self-empowerment, quality of life and the built environment, interclass interaction, and social networks are all indicators of these programs' success (Annunziata et al., 2021). Policymakers who support social mixing point to the benefits it provides in terms of variety, social cohesion, social and cultural capital, social mobility, and integration (Bolt et al., 2010).

2.5. Potential effects of social mix policies

According to Annunziata et al. (2021), gentrification experts have questioned social mix policies along numerous lines. First, they show how social-mix policies have resulted in displacement activities, such as demolition, tenure composition and so on. Second, the general loss in social housing stock further restricts low-income groups' access to housing, leading to poverty concentrations elsewhere. Third, moralistic notions that the lower classes must merge with the middle-upper classes to match the new social order exacerbate displacement and the resulting socio-physical pain.

The unforeseen displacement-related effects of social mixing policies, as well as gentrification, have been criticized (Bridge et al., 2011). Despite their objective of aiming at disadvantaged neighbourhoods and mitigating poverty, policies targeting segregated areas, also known as social-mix policies or mixed communities policies, have come in the form of urban redevelopment and regeneration strategies, which generally include tenurial diversification to appeal to the middle class (Annunziata et al., 2021).

A comparison of European countries shows that social mix policies can have adverse consequences for diminishing and splitting community ties and that they adopt a one-sided, implicit normative and egalitarian idea that the lower classes must embrace the middle class's values and norms (Bolt et al., 2010); that fostering spatial proximity does not always lead in legitimate encounters (bridge et al., 2014); and that discursively emphasizing soc mix policies can have negative consequences for diminishing and that emphasizing social mixing narratives does not always imply policy reforms that address the root causes of deprivation (Cheshire, 2011; Bridge et al., 2014).

Scholars (Bridge et al., 2011; Fernández Arrigoita, 2018; Lees, 2008) claim that the rhetoric of social mix' conceals a deliberate gentrification strategy with negative effects (displacement) for pre-existing low-income populations. The employment of social mix policies to gentrify inner-city neighbourhoods and exploit high-value land has been and continues to be exploited (Bridge et al., 2011; Lees, 2008; Lees et al., 2016). In a similar context, Uitemark (2014) argues that in Western Europe, a distinct integrationist regime for regulating marginality has formed, and he speculates on other areas where diverse techniques are being utilized to re/gain control over disadvantaged, often segregated territory and populations. He, like others before him (e.g., Cheshire, 2007; Lees, 2008), claims that the state is managing rather than resolving the problem.

Part of the argument against social-mix policies is that they create a paradox: in attempting to desegregate, they result in displacement and more segregation. One criticism of these desegregation and social mixing initiatives is that only poor neighbourhoods are required to be desegregated, whereas upper-class communities are not. 'The difficulty with "social mix," however, is that it promises equality in the face of hierarchy,' writes Blomley (2004). Local activists argue that if the social mix is good, why not allow the impoverished to live in affluent neighbourhoods?' (Page 99).

However, Atkinson (2005) highlights observable gains for deprived households from relocation to non-disadvantaged neighbourhoods, and socially mixed areas in terms of feelings of safety, residential satisfaction, neighbourhood quality, and improved educational outcomes in a review of research into the effects of the main housing mobility or dispersal programs in the United States (both in terms of school performance and college entrance).

Berube (2005) uses Brophy & Smith's (1997) research on mixed-income housing to suggest that the effectiveness of mixed-income communities is determined by how they are implemented. Two issues are critical: first, a large income gap between state-funded and 'market-rate' residents can cause frictions in developments; second, full spatial integration of higher- and lower-income residents "has a significant beneficial influence on the structure of developments" (p. 31), because of clustering of low-income households causes stigma and disorder. Page & Boughton (1997) and Atkinson & Kintrea (1998) both made similar observations about the benefits of the integration of owner-occupied and social rental housing in the context of the United Kingdom.

Kleinhans (2004) evaluated the research evidence in the United Kingdom and the Netherlands, two European countries pursuing comparable housing tenure mix methods in urban redevelopment. Kleinhans found consistent evidence to support the assumption that owner-occupier behaviour promotes the neighbourhood environment, but inconsistent data on whether tenure mixing benefited an area's reputation. His review did not support the notion that inhabitants of different tenures have significant social interaction, and as a result, he did not discover evidence for role model impacts, even admitting Friedrichs and Blasius's (2003) contention that role models may be available outside the neighbourhood.

The following are two key findings from the study of Friederichs and Blasius (2003), first, home-owners can benefit all neighbourhood residents by reporting neighbourhood concerns to local authorities and forming local associations as a prevention strategy (based on Jupp's (1999) research on mixed tenure estates in the UK), and second, numerous mixed tenure neighbourhoods exhibit social conflicts and tensions as a consequence of enhanced exposure between residents who do not share common values and lifestyles.

2.6. Conceptual model

Based on earlier mentioned theories, a conceptual model has been made (figure 1). The conceptual model illustrates the generalized relationships between the discussed theories in the theoretical framework. The conceptual model focuses on sub-questions 1-5. The first two sub-questions focus on the independent variable (sale of social housing). This first segment of the model focuses on the strategies of the housing associations and sales per neighbourhood. The second segment of the model (social composition of neighbourhoods) focuses on the types of homes sold, who the buyers were, and how the sale is capable of influencing the social composition of the neighbourhoods.



Figure 1. *Conceptual model*

2.6.1. Clarification of the conceptual model

The first segment is focused on the strategies of housing associations and sales of social rental homes by housing associations. The aim is to find concrete strategies that aim to change the social composition of neighbourhoods by the sale of social rental homes that were sold between the years 2009-2018. The first segment (sub-question 1 and 2) provides information about the aims and practices of the social housing associations.

The second segment (sub-question 3, 4, and 5) will look at the homes that were sold (type of housing units, year of construction, and purchase price), who the buyers were (age category, number of buyers, the first-time buyer(s), and place of birth of the buyers), and how the social composition was influenced by the sales.

2.7. Societal relevance

This research will give insight into the potential influence that social housing associations may or may not have in shaping a diverse social mix on a neighbourhood level. This research will show if the strategies of the housing associations to create a 'social mix' or a 'better mix' are aligned with the actual outcome of the sales. Besides the strategies and their outcomes, this research will also analyse data about the properties that were sold by the housing associations and who the buyers were to get insight if the buyers and the sold properties have a relationship. The expected result for planning practices is to clarify whether the process of social mixing through sales of social housing is effective in neighbourhoods in the Dutch province of Groningen. The results of this research will show if the sale of social housing is effective in influencing the social composition of neighbourhoods in by attracting certain types of buyers in terms of age groups, first-time buyers, possible housing preferences, and the birthplace of the buyer(s). The outcome of the research will show if the sale of social housing is effective and aligned with the strategies of housing associations and if there needs to be an alternative strategy recommended for influencing the social composition.

2.8. Scientific relevance

The aim of governmental policies in the last few decades focuses on social mixing by focussing on the de-concentration of social rental homes in neighbourhoods by increasing tenure diversity through the sale of social housing by housing associations. Housing associations are a key player because they own a large part of the housing stock. This study aims to explore the process of social mixing in neighbourhoods in the Dutch province of Groningen. In addition, the analysis of the process will determine if the strategies are focussing on social mixing and if the strategies create the outcomes that are aimed for by housing associations. As a result, this research will focus on the policies and strategies' effectiveness in influencing the social composition of neighbourhoods. The literature about social mixing is critical of policies and attempts to create a social mix. This research will create insight into the social-mixing process and if there are specific elements of the process that housing associations initiated should be adjusted to prevent undesirable outcomes as mentioned in the literature.

3. Methodology

Within this chapter, the methods and approaches will be discussed. To answer the central research question, a mixed-method approach is thought to be the right method because of the need for qualitative data and quantitative data. The qualitative method includes the analysis of policy reports of housing associations located in the province of Groningen. Besides the analyses, interviews are conducted for the qualitative part of the mixed-method approach. The quantitative part of this research includes an analysis of the data from the Cadastre. The central research question has five sub-questions that are presented in table 1. The sub-questions and their methodological approaches in the table present an overview of how and when the data will be collected. Figure 3 presents a schematic overview of how the data will be gathered and analysed.

Central research question	Type of data	Methods	Date
<i>How does the sale of rental homes by social housing associations influence the social composition of neighbourhoods in the Dutch province of Groningen?</i>	Qualitative /quantitative	The outcome of the sub-questions	
Sub-questions	Type of data	Methods	Date
<i>1. Which strategies change the social composition of neighbourhoods by the sale of rental homes?</i>	Qualitative	Policy document analysis + Interviews	March 14 th – April 22 nd
<i>2. How many rental homes were sold?</i>	Quantitative	SPSS + Excel	April 22 nd – May 6 th
<i>3. What type of rental homes were sold?</i>	Quantitative	SPSS + Excel	May 9 th – May 13 th
<i>4. Who were the buyers of the rental homes?</i>	Quantitative	SPSS + Excel	May 16 th – May 20 th
<i>5. How does the sale of housing units influence the social compositions of the neighbourhoods?</i>	Qualitative and quantitative	Policy document analysis, interview results + SPSS data	May 23 th – May 27 th

Table 1. Overview of the mixed-method approach

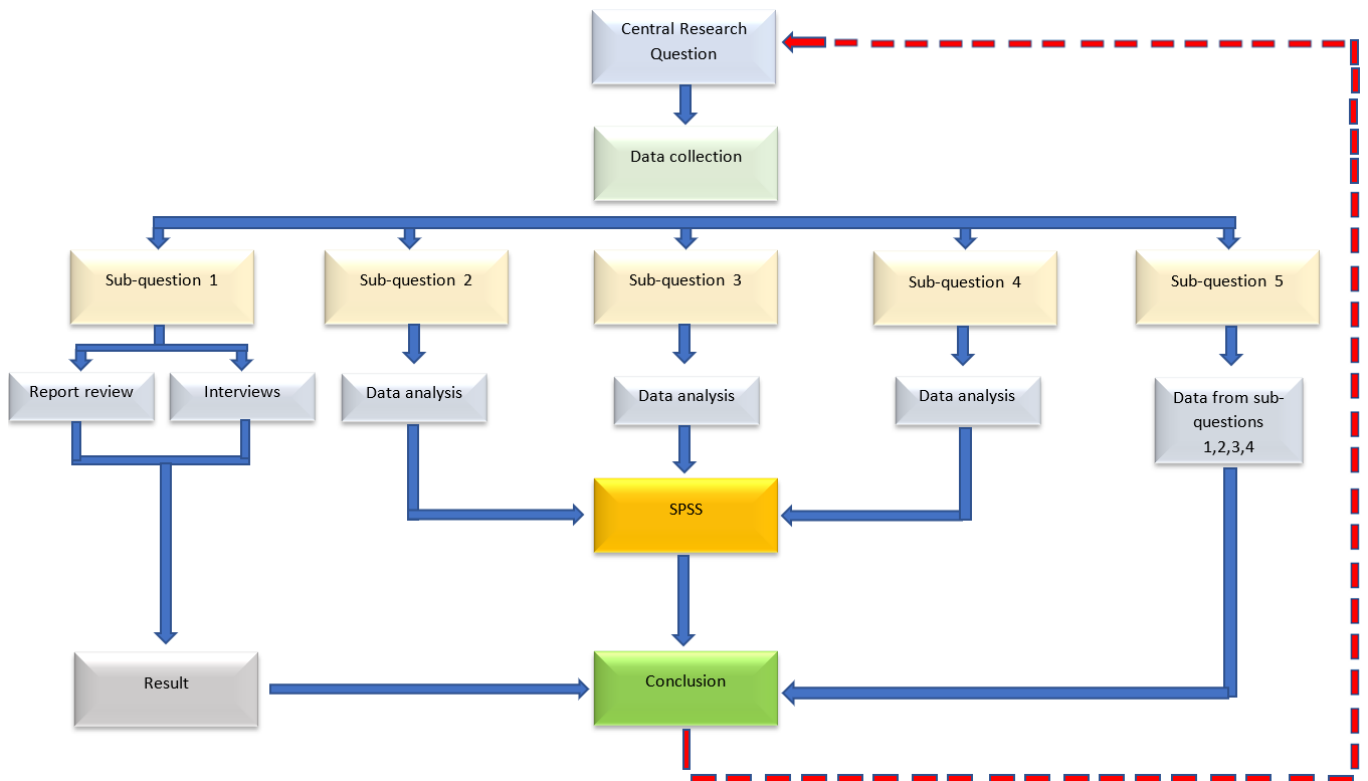


Figure 2. Overview data analysis

3.1. Qualitative method

For the first sub-question, an analysis of the reports of the local housing associations will be conducted. The analysis will focus on the formulated strategies by the housing associations from the period 2009-2018. The outcome of the analysis of the reports will create the foundation for the interview questions that will be formulated. The interviews are the second part for answering the first sub-question. The aim is to get insight into how housing associations are determining which housing units will be sold in a certain neighbourhood and how the housing associations think what the potential positive outcomes will be.

3.2. Quantitative method

The sub-questions 2,3, and 4 will be answered by analysing data from the Cadastre. The analysis aims to find out how many homes were sold by housing associations, who the buyers were, and what type of housing units they bought. Moreover, the sales of other parties are also analysed to find out if there were any trends visible in the market. The aim is to find a possible relation between the sale of certain types of homes and types of buyers. This possible relation can determine how influential the sale of homes is in influencing without the intervention of certain strategies formulated by the housing associations (sub-question 5). This data analysis also functions as a method to compare the outcome of sales with the strategies presented in the reports of the housing associations (sub-question 5). The data is collected and analysed in SPSS and the results will be presented in graphs, charts and tables to create a clear overview of the data.

3.3. Research area

The research area consists of all neighbourhoods in the province of Groningen that have at least one housing association owning property, and that have sold social rental homes in the period 2009-2018. A list of eleven housing associations is presented in table 2 to give an overview of the housing associations, in which municipality they are established, contact details, and the links to the websites.

Housing association	Municipality	Contact information	Website
Lefier	Groningen	088 – 20 33 000	https://www.lefier.nl/
Nijestee	Groningen	info@nijestee.nl / 050 – 853 35 33 / 06 12 35 85 14 (whatsapp)	https://www.nijestee.nl/
De Huismeester	Groningen	info@dehuismeesters.nl / 050 – 365 71 71	https://www.dehuismeesters.nl/
Wierden en Borgen	Het Hogeland	woonpunt@wierdenenborggen.nl / 050 – 402 37 50	https://www.wierdenenborggen.nl
	Eemsdelta		
	Groningen		
	Westerkwartier		
Acantus	Delfzijl	0900 8400	https://www.acantus.nl/
	Oldambt		
	Pekela		
	Veendam		
	Westerwolde		
Patrimonium	Groningen	klantenpunt@patrimonium-groningen.nl / 050 – 52 999 99	https://www.patrimonium-groningen.nl/
Marenland	Eemsdelta		
	Het Hogeland		
Groninger Huis	Zuidbroek	info@groningerhuis.nl / 0598 – 45 14 82	https://www.groningerhuis.nl/
Wold en Waard		info@woldwaard.nl / 0594 – 51 21 61	https://www.woldwaard.nl/
De Delthe	Esquert	info@dedelthe.org / 0595 - 42 31 06	https://www.dedelthe.org/
Woonborg	Aa en Hunze	info@woonborg.nl / 0592 -30 36 00	https://www.woonborg.nl/over-woonborg/wonen
	Groningen		
	Noordenveld		
	Tynaarlo		

Table 2. Housing associations in the province of Groningen

3.4. Ethical considerations

The information that can be seen as “sensitive” is information that emerges from the interviews that are conducted. An interview guide will be made for structuring the interview and will include some discussion points that will be consulted with the interviewee to make clear what the rules are for the interviewee and the interviewer (see appendix A). Besides an interview guide, a consent form will be made to make sure the answers to the questions are allowed to be used for this research (see appendix B). The consent form needs to be signed by the interviewee, which will give the interviewer(s) the possibility to use the information gathered from the interview.

The outbreak of COVID-19 has led to a pandemic. To prevent the spread of the virus, some restrictive measures are in place in March 2022. The interviewer is tested one day before the interview to prevent the contamination of interviewees and others.

It is possible that interviews cannot take place in person due to present or future restrictive measures during the pandemic, therefore the interviewees can schedule an online interview.

4. Results

In this chapter, the sub-questions are answered according to the methodology described in chapter 3. This chapter covers all the 5 sub-questions that together construct the answer for the central question: *How does the sale of rental homes by social housing associations influence the social composition of neighbourhoods in the Dutch province of Groningen?* This central research question will be answered in chapter 5. Chapter 4.1 focuses on the strategies of housing associations, chapter 4.2 shows how many homes are sold per neighbourhood, chapter 4.3 presents what type of homes were sold, chapter 4.4 focuses on whom the buyer(s) are, and the final part of chapter 4 is chapter 4.5 where all the results of the first four sub-questions coming together to present the influence of the sale of social housing on neighbourhood composition.

4.1. Strategies of housing associations

The analysis of strategies formulated by housing associations provides information on how housing associations tried to change the social composition of neighbourhoods by the sale of social housing. This chapter is aimed at answering the first sub-question: *Which strategies change the social compositions in neighbourhoods by the sale of rental homes?* Search terms were used to find relevant information about the subject of social mixing. The search terms are as follows: Mix(ing)/mixed, diverse/diversity, composition, variety/varied, differentiation, target groups, and social.

Besides the analysis of the strategies, interviews are conducted to get in-depth information on how housing associations tried to change the social composition of neighbourhoods in the period 2009-2018. The interviews with employees of the housing associations Acantus, Lefier, Wold en Waard, and Wierden en Borgen are included in the analysis. Other housing associations were contacted but were not willing to cooperate due to several reasons.

4.1.1. Housing association Lefier

Housing association Lefier has stated that rental units can be sold when the lease has ended. These rental units that can be sold are often in the need of modernisation and are seen by the housing association (Lefier, 2022) as suitable for first-time buyers (starters). In the review report of 2008-2011, it is stated that Lefier promoted homeownership. However, the sale of rental units was not seen as attractive due to the market conditions in the period 2008-2011 and 2012-2015 (KWH, 2012; Ecorys, 2016). In the period 2008-2015 Lefier restrained the sale, especially of single-family homes from the housing stock, other housing types were available for sale. The houses that were sold by Lefier were generally of low quality, while the buyers had no room for investments in the renovation of the homes themselves. The overall quality of the sold homes was deteriorating as a result. Because the overall quality was deteriorating, Lefier changed its policy to exempt houses that had an F or G label (Energy Label). The rental units that were being sold were sold by housing block, however, patched ownership was not preventable (Ecorys, 2016).

4.1.2. Housing association Acantus

In the review report of 2010-2013 (Ecorys, 2014) of the housing association Acantus, eight agreements are mentioned, three of these eight agreements involve the sale of social housing. Agreement four mentions that municipalities and housing associations see the sale of rental units as a strategic instrument, and at the regional level the desired ratio of rental and purchase is being investigated. Another agreement (agreement 6) is that municipalities are developing a policy in a regional context to facilitate/encourage private withdrawals (shrinking in time). The last agreement that is relevant for this analysis is agreement 7 (the dilution tasks). In the 7th agreement, it is stated that municipalities must be able to continue to respond to local developments, and demand for new

segments. Flexibility in program and time is stated as needed, and the basic agreement on this point is that the housing market follows the demand development per municipality, both quantitatively and qualitatively.

Acantus has supported initiatives in which areas freed up by demolition have been laid out for the benefit of the community (such as playgrounds, parks and a village school garden). Acantus looked at demographic trends and demolished homes without reducing availability. In the allocation process, much attention was paid to a tenant's choice of suitable housing. The vacancy has been a major concern given the shrinkage in the region. The surplus of cheap owner-occupied housing is increasing, with consequences for the liveability in the villages, therefore the sale of housing units is not seen as attractive in the work field of Acantus (Pentascopie, 2018).

4.1.3. Housing association Woongroep Marenland

In the review report of 2007-2010 (Resources Global Professionals, 2011) of housing association Woongroep Marenland the Housing Plan Appingedam 2002-2010 (Woonplan Appingedam 2002-2010) is mentioned. In this Housing Plan (Gemeente Appingedam, 2011) is stated that the municipality of Appingedam needs to stay attractive for families, households (55-65 years need to be better settled in Appingedam, and the market-based relation between rent and purchase (goal is 30-70%). In the review report of 2007-2010 (Resources Global Professionals, 2011), it is stated that plans were mainly focused on the elderly, for first-time buyers realization was minimal. The municipality sees the first-time buyers not as a priority and therefore there was no ambition to build for first-time buyers but rather to sell the smaller houses in the housing stock. According to the municipality of Appingedam, (Gemeente Appingedam, 2011), the liveability can be improved by "the right mix" of purchase and rental properties on a neighbourhood level. However, the ambition formulated by the municipality may have risks, according to the writers of the review report 2011-2014 (Coöperatieve Vereniging Procorp U.A., 2015). Likely, homebuyers often pay less attention to the maintenance of their homes, causing the appearance of a neighbourhood to deteriorate in quality.

4.1.4. Housing association Nijestee

According to the visitation report 2010-2013 (Reaflex, 2014) the housing association Nijestee had the ambition to sell social housing to meet the need for homeownership and to free up financial resources in the period 2010-2013. However, due to the introduction of the Landlord levy the housing association had to make alternative choices regarding its activities. The housing association described that it focused more on efficient housing management and liveable neighbourhoods and less on new construction and vital neighbourhoods. As a result, Nijestee adjusted its development task for new housing downwards and focused more on low-cost construction, aimed more at the target group of young people.

Housing association Nijestee aimed to construct more housing for youth in the municipality of Groningen and construct fewer owner-occupied homes and private sector rental homes (period 2010-2013). Because of the new financing rules, building owner-occupied homes and private sector rental homes were expensive and risky, and Nijestee wanted to step out of that sector. It was aimed that rental homes would still be offered for sale to first-time buyers and middle-income households on the owner-occupied market (Reaflex, 2014).

4.1.5. Housing association Wierden en Borgen

The review report 2007-2010 (Reaflex, 2011) stated that the housing association Wierden en Borgen aimed to build multifunctional and life-resistant new construction. Wierden en Borgen worked towards a differentiated housing stock that corresponds to the development of the primary target groups. The primary target group declines in numbers as a result of the shrinkage of the working area

of Wierden en Borgen. The review report of 2007-2011 indicates that the housing association is cautious when it comes to selling social housing, as this may shift the vacancy problem to the owner-occupied market. Rental homes were only sold after renovation because the housing association wanted to prevent problems for future owners (Reaflex, 2011).

4.1.6. Housing association Groninger Huis

According to the review report 2009-2012 (Ecorys, 2012) the corporation sells homes from the existing stock every year but does not have specific sales structures to increase homeownership. The number of homes to be sold is not large because the corporation wants to keep enough homes available for its target group, which is relatively large in the working area of Groninger Huis.

The corporation had in the period 2009-2012 the ambition to sell rental properties to generate capital and use it to fulfil its own goals and tasks. However, it is mentioned in the review report of 2009-2012 that the sale of social housing is relatively difficult. The housing stock dynamics of Groninger Huis are limited to the new construction of new rental homes and the sale of homes. In the past, the housing association demolished a relatively large number of homes. The corporation has not built any owner-occupied houses in the past and does not want to take this up in the future either. The reason for this is that in the working area of Groninger Huis there is a low-profit potential and the risks are relatively high. Therefore, Groninger Huis is mainly on further improving the existing stock (Ecorys, 2012).

The Housing memorandum of the municipality of Delfzijl (Gemeenteraad Delfzijl 2014)) was drafted in 2014 in response to the pressure of the 'Pact Regio Eemdelta' and the consequences of the international economic crisis (Ecorys, 2017). The pressure on the regional 'pact' concerns, among other things, the size of the restructuring assignment and the distribution of this assignment over the four municipalities in the Eemdelta. The ageing population and the decrease in the number of families are resulting in an increasing demand for one-storey homes, generally flats. As far as the quality of the homes is concerned, housing corporations have already renovated many homes, and as a result of which (except for a few complexes) there is no longer any question of really bad property. The task of selling homes is limited; due to the large supply of cheap owner-occupied homes, selling homes no longer has any added value for the housing market (Ecorys, 2017).

4.1.7. Housing association De Huismeester

In the review report of 2015-2018 (Cognitum, 2019) housing association De Huismeester states that corporations contribute to the availability of middle-income households by selling rental homes that are attractive to this target group. In cooperation with the housing corporations and tenants, the city council of Groningen came up with a housing strategy for the city as a whole and each city district/neighbourhood for the various special target groups. The starting point is an undivided city (balance in the districts) with the best possible mix of residents and housing per district. Corporations included these principles in their long-term portfolio development.

4.1.8. Housing association De Woonborg

According to the review report of 2010, reviewing the years 2007-2010 (Reaflex, 2010), tenants have objections to the sale of homes from the existing property. On the one hand, these relate to the decision-making process concerning the choice of dwellings to be sold, given that changes are expected in such a complex regarding the maintenance of the dwelling and the living environment. This concerns the previously mentioned fear that the neighbourhood will become a 'dotty neighbourhood'. On the other hand, tenants find it objectionable that the sale should preferably take place when there is a change of occupancy. More structural possibilities for sale to sitting tenants

may mean a lower selling price for the corporation, but may also mean that the tenants remain in their homes and that the composition of the tenants in a street changes less quickly (Reaflex, 2010).

4.1.9. Housing association Wold en Waard

When drawing up its sales policy, Wold & Waard takes into account a varied neighbourhood structure and quality improvement of the neighbourhood or district (Reaflex, 2011). Due to an increasingly ageing population, a slight dejuvenation and a declining population, the economical basis, the facilities and the quality of life in the cores are under pressure. In the future, the region will also have to deal with shrinkage. Efforts to maintain the quality of life (and cores) are necessary. To this end, municipalities and housing corporations have established a prioritization of A, B and C cores. The focus is on preserving five basic facilities: primary school, village hall, shop, public transport and General practitioners. Wold & Waard is partly responsible for the preservation of these facilities and invests in social real estate in close consultation with the municipalities. Care was also taken into account to ensure sufficient differentiation of population and housing types within the cores.

Four special target groups have been identified by the housing association Wold en Waard (Reaflex, 2011): people with disabilities, the elderly, status holders and young people/starters. With regard to status holders, the tasks imposed by the national government had to be met. Even though there is a sufficient supply of affordable homes, it is difficult for young people and starters to find a home. Wold & Waard had to pay special attention to providing a suitable supply (rent and purchase) for young people and starters.

The housing association Wold en Waard had a distribution policy to spread target groups widely in the working area. The housing association also experimented with new purchase and rent variants (in 2009) by building homes that are suitable for multiple target groups and designated homes for a specific target group less frequently (Reaflex, 2011).

Municipality and corporations strive for the differentiated composition of districts and neighbourhoods. Wold en Waard annually reassesses its restructuring programme as part of its stock policy. Restructuring projects are based on the Woonkeur (living approval) level of living standards - When drawing up its sales policy, Wold & Waard takes into account a varied district structure and quality improvement of the neighbourhood (Reaflex, 2011).

In the review report of the 2011-2014 (Ecorys, 2015) housing association, Wold en Waard had a vision that involved five subjects, two of the five subjects mentioned creating diversity in the community and maintaining and strengthening liveability through diversity and a suitable range of facilities. Another task is to strive for sufficient suitable and affordable housing (rental and owner-occupied) for young people and starters on low incomes in the municipalities. Wold & Waard's performance shows that it is active in this area. Part of the housing stock is labelled as youth housing, and therefore there are sufficient houses for this target group. Wold & Waard also monitors the development of supply and demand for the target groups of young people and starters (Ecorys, 2015).

According to the review report of 2015-2018, the decision to sell homes is primarily based on the relationship between supply and demand per village. Homes for sale are initially offered for sale to the current occupant. If the current occupant is not interested, the house will be sold when there is a change of occupancy. When the demand for rental housing falls away or the population shrinks, this is a viable instrument in addition to sales. Under the condition that the current residents are prepared to move. Demolition/new construction is also used to renew the housing stock and make it more suitable for tenants. As regards stock control, it was noted that there are too many affordable homes on the sales list. Wold & Waard operates in a poor area, and attention needs to be paid to this

so that affordability did not come under further pressure. It was the case that demolition with replacement resulted in more expensive houses being built in its place. The result is that sometimes people cannot get a new home in their neighbourhood, and this has consequences for social networks and connectedness (Ecorys, 2020).

4.1.10. Alternative strategies for social mixing

Several housing associations active in the province of Groningen also had strategies to create a certain social mix or desired social composition without the sale of social housing. These housing associations were Acantus, Nijestee, Wierden en Borgen, Groninger Huis, and Wold en Waard.

Housing association Acantus

In 2012 Acantus changed the “target group labels” of several complexes where the labels were changed to “from 18 years” instead of labelling for a specific target group (Ecorys, 2014). In this way, Acantus made the housing units accessible to a broad target group. Freedom of choice was increased in 2015 by dropping the housing labels (Pentascopie, 2018). Homes that were only available to a certain group (seniors) because of a label are now accessible to the entire primary target group. Only homes that are suitable for care, for example, have retained the label.

Housing association Nijestee

In the Strategic Framework “Just do it” 2011-2013 (Nijestee, 2010) it is stated that Nijestee wants to make a more noticeable contribution to the quality of life in the neighbourhoods. For example, its ambition is to work in varied, lively neighbourhoods with room for people from different backgrounds. It also wants to invest in neighbourhood properties and stimulate neighbourhood activities.

Housing association Wierden en Borgen

The goal of the sale of social housing formulated in the review report 2007-2010 (Reaflex, 2011) is to realize sales revenue, strengthen the liveability in the villages, districts, and neighbourhoods, and finally, increase involvement in home and neighbourhood. The review report of 2011-2015 (Reaflex, 2016) states that the housing association offered people freedom of choice and options when it comes to housing; differentiated housing supply and the ability to adapt the home and living environment to their tastes and wishes.

In 2018 the housing association experimented with making the stock of family homes available for families by labelling or adjusting the rent and the improvement of the flow-through of the elderly. Moreover, wish-seekers increase the success rate for first-time buying through a possible (limited) lottery system (Pentascopie, 2020).

Housing association Wold en Waard

In the context of differentiation, the corporation builds houses with a differentiation in rent that is related to the size of the target groups of the policy. In addition, part of the housing stock is accessible to this target group to purchase. Almost all the projects that Wold & Waard has completed in recent years have been restructuring projects. In this way, the corporation is creating a more differentiated housing supply, without putting pressure on the quantity.

4.1.11. Interview results

In total, four interviews were conducted to receive more information on the procedures and aims of the sale of social housing. The housing associations that contributed to this research were Acantus, Lefier, Wierden en Borgen, and Wold en Waard. The interviews took place at the offices of the housing associations to talk about their strategies of the past and what kind of results were noticeable in the sale of social housing (see appendix A for the interview guide and appendix B for the consent form).

The interviews at several housing associations made clear that housing associations did not have well-formulated strategies to change the neighbourhood composition through the sale of rental homes. The housing associations have a pool of homes that are planned to be sold in the future. Moreover, the sale can only be realized when the lease had ended. Therefore, it was possible that the sale could take place many years after the plans were made to sell the homes. The homes that were planned for sale are homes that are seen as less urgent to have due to the demands and wishes of the local population. The housing associations aimed at a diversified portfolio to accommodate the local population. Therefore, the development of the population and their needs determined if certain types of homes were sold.

The employees of the housing associations that were interviewed explained that there were no strategies to keep a certain percentage of social housing in certain neighbourhoods. However, there were aims at selling social housing to diversify the neighbourhood into owner-occupied and social housing, but the exact percentages were not defined. The aim of diversifying the neighbourhood in owner-occupied and social housing was to increase the liveability of the neighbourhood, according to the housing associations. However, selling rental homes has shown that in the past liveability did not increase according to the housing associations. The reason for that was that the new owners did not have the finances to maintain the property. Therefore, the housing associations agreed to renovate the homes if needed and make sure that the homes had an energy label of at least C. It was frequently a problem that homes owned by housing associations were in better condition than owner-occupied homes. The agreement among housing associations to invest before the sale had to make sure that the properties that were sold were in good condition and would not affect the quality/value of the surrounding homes.

The employees of the housing associations explained that there are some target groups they wanted to attract when the sale of homes is planned. It was mentioned that in the past, homes were sold below market value (approximately 90%) and lotteries were organized for first-time buyers and young people to provide them with a bigger chance of buying their first home. However, these strategies were discarded by many of the housing associations from the years 2011/2012 and onwards. The main reason was to ensure enough cash flow when a home is sold by letting people bid on homes that were for sale.

The interviews revealed that most strategies used to attract certain groups (especially young people and starters) were discarded more from the second half of the research period from 2009-to 2018. Several interviewees mentioned that it was questionable if the homes were bought by starters and by younger generations. It was also questioned by housing associations if they had to make use of the sale to influence the neighbourhood composition since, after the sale, housing associations did not follow the development of the neighbourhood's social composition. The sale of social housing was primarily used to generate cash flow and make sure their portfolio can serve the housing needs of the current and future population.

4.1.12. Strategies that aimed to change the social composition of neighbourhoods

There are several strategies formulated by housing associations that were aimed at influencing the social composition of neighbourhoods. It is noted several that the sale of social housing was not an attractive strategy during the first few years of the financial crisis and in shrinking regions, according to several review reports of different housing associations. The introduction of the landlord levy also influenced the housing associations to change their strategies for sales.

Several strategies did not include the sale of social housing. One of the strategies was the removal of labels of rental homes that created opportunities for different age groups to apply for housing that was once only available for target groups age 55/ 65+ years. This same strategy also applied to introducing labels for homes for younger age groups. Another strategy that was mentioned was the discount on the rent and property for young adults. This was primarily done by housing associations active in shrinking areas where the population declines in numbers. Moreover, by building more housing for the elderly, the flow-through of the elderly to single-floor housing increased and created an opportunity for different age groups to get access to family homes. Therefore, the sale was not seen as a highly needed plan. Adding to that, due to the surplus of cheap owner-occupied housing in certain regions, the sale of social housing was not seen as responsible. Finally, new-construction renovation and demolition were mentioned several times as strategies to renew the housing stock and make it more suitable for a differentiated population.

There are housing associations that saw sales as a good plan to influence the social composition. These housing associations determined if the homes would be sold after the lease had ended or if the tenants had an interest in purchasing the property. Another strategy was a limited lottery system for first-time buyers to increase their success rate of purchase. Moreover, in the first half of the period 2009-2018, it was mentioned in several reports and interviews that first-time buyers and/or tenants were able to buy the property for approximately 90% of the market value. However, these strategies were all discarded by the housing associations. Another strategy from the analysis mentioned a distribution policy to spread target groups widely in the working area by implementing a restructuring program as part of the stock policy to reinsure differentiated compositions in districts and neighbourhoods.

To conclude, most housing associations did not have detailed formulated strategies to change the social composition of neighbourhoods. The strategies that were mentioned were mostly formulated as visions or ambitions for the long term. Notably, some social mixing strategies were influenced by policy-makers as a means to solve issues such as an ageing population and a decline in the number of households situated in certain areas. The strategies retrieved from the analysis and the information from the interviews showed that most housing associations had no well-formulated strategy or policy to ensure the achievement of a social mix/changing the social composition in the period 2009-2018. This could be influenced by certain developments such as the landlord levy and the financial crisis that made the sale of housing unattractive for several years. However, most housing associations aimed at attracting young people/starters in the first half of the period 2009-2018, by doing so the housing associations sold properties with 'discounts' to increase the success rate of this target group.

4.2. The sale of rental homes

To answer the second sub-question; *How many homes were sold per neighbourhood?*; the data of the Cadastre is analysed with the use of SPSS and Excel. The data is presented in tables and graphs for a clear overview of the data.

4.2.1. Number of sold homes

In total, 51191 homes were sold in the province of Groningen in the period 2009-2018 (see table 3). The homes were sold by three different parties, namely, housing associations (HA), natural persons (NP) and non-natural persons (NNP). Housing associations were responsible for 3641 sales in the province of Groningen in the period 2009-2018, this is approximately 7.1% of the total number of sales. The remaining 47550 sales (92.9%) were sold by the two other parties. Natural persons sold 44510 homes, and non-natural persons (excluding housing associations) sold 3040 homes during the 2009-2018 period in the province of Groningen (see table 4 and appendix C).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3641	7,1	100,0	100,0
Missing	System	47550	92,9		
Total		51191	100,0		

Table 3. Number of homes sold by housing associations.

Ind_Seller			Frequency	Percent	Valid Percent	Cumulative Percent
.	Valid	NP	44510	93,6	93,6	93,6
		NNP	3040	6,4	6,4	100,0
		Total	47550	100,0	100,0	
1	Valid	NP	1	,0	,0	,0
		NNP	3640	100,0	100,0	100,0
		Total	3641	100,0	100,0	

Table 4. Number of homes sold by HA, NP, NNP

The data that is analysed at the municipal level shows that 2410 social housing units (66%) were sold in the municipality of Groningen. These sales took place in fourteen different neighbourhoods (see appendix C and D). The remaining 1231 sales of social housing units (34%) in the period 2009-2018 took place in nineteen other municipalities in the province of Groningen. The percentages of sales of housing associations per municipality (not taking into account the municipality of Groningen) varied between 0.3% and 6.1% distributed over 97 neighbourhoods in the province of Groningen (see appendix E).

Moreover, the data at the municipal level shows that, in the period 2009-2018, natural persons sold 44510 homes were sold in 21 different municipalities (see appendix F). Most of the homes that were sold by natural persons were located in the municipality of Groningen (35.2%). The percentages of sales of natural persons per municipality, next to the municipality of Groningen, varied between 0.0% and 9.0% in 95 different neighbourhoods (see appendix D).

Furthermore, the data at the municipal level shows that non-natural persons (excluding housing associations) sold 3040 homes in the province of Groningen in the period 2009-2018. Most of the homes that were sold were located in the municipality of Groningen, namely 1726 housing units (56.8%). The number of sales of non-natural persons in the rest of the province of Groningen varied

between 0.0 and 5.6% in the remaining 19 municipalities (see appendix G) spread over 96 neighbourhoods (see appendix D).

4.2.2. Sales per year

The homes that were sold by housing associations were not evenly spread in the period 2009-2018. The data shows that the number of homes that were sold by housing associations reached its peak in 2014 and declined from that year onwards. At its peak, in 2014, housing associations sold 501 homes. From the year 2014, the number of homes sold per year declined to the number of 231 homes in the year 2018 (see figure 3) to a record low in ten years.

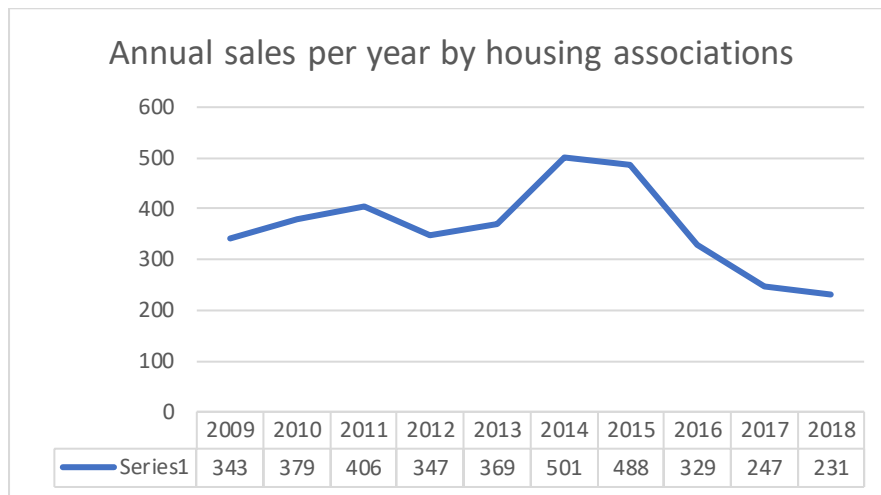


Figure 3. Sales per year by housing associations.

Comparing the data on sales from housing associations to that of natural persons shows that the number of homes sold by natural persons increased from the year 2013 onwards (see figure 4) and stabilised in the year 2017. During this period the sales had more than doubled, from 3014 sold homes in 2013 to 6572 homes sold in 2018. The data also shows that the sales of non-natural persons (excluding housing associations) declined from the year 2010 until the end of the year 2013. From the year 2014 until the end of 2017 the number of sales almost doubled (see figure 5).

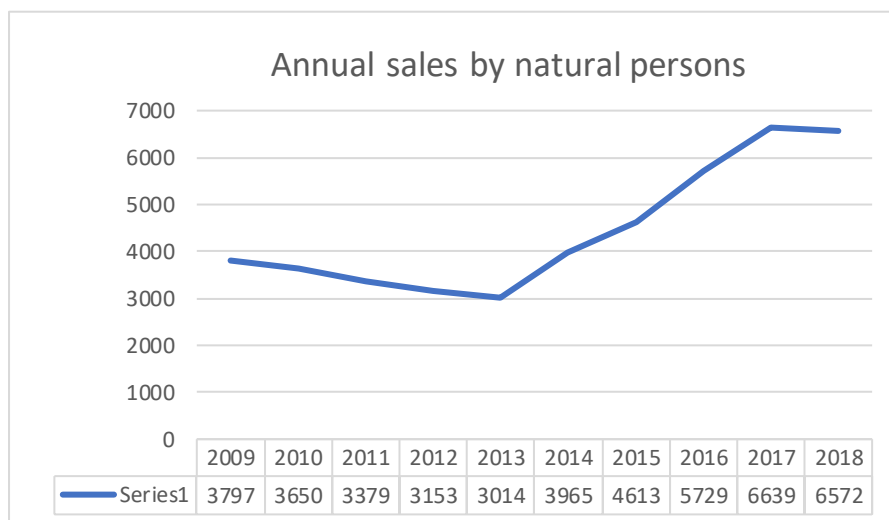


Figure 4. Sales per year by natural persons.

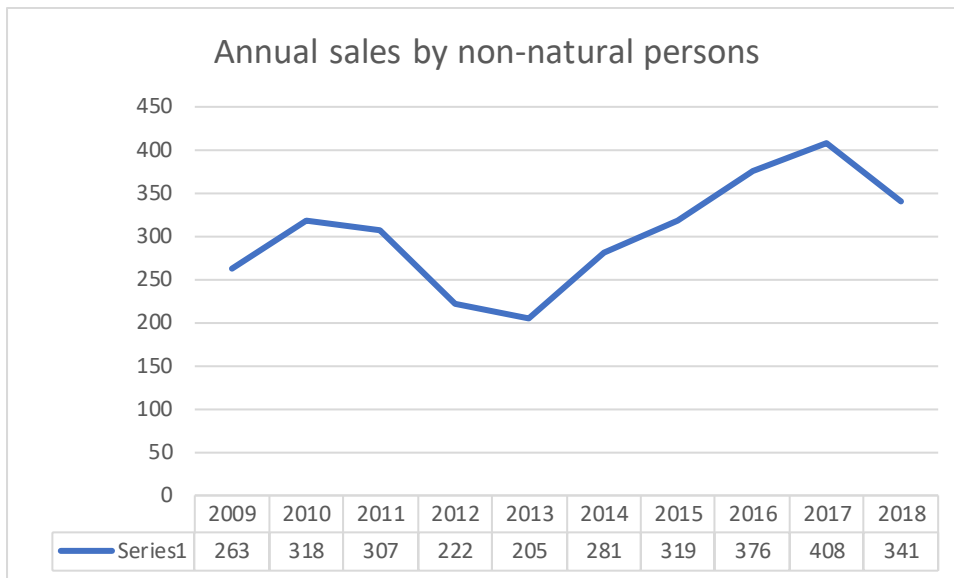


Figure 5. Sales per year by non-natural persons.

4.2.3. Number of homes sold on a neighbourhood level

What can be stated is that the sales of housing associations did not follow the same trend as the other sales parties. The data shows that the number of homes that were sold by natural and non-natural persons increased over time, but the number of sales by housing associations did not. The influence of housing associations through the sale of social rental homes became smaller over time. Another important remark is that the sale of social housing was primarily concentrated in neighbourhoods located in the municipality of Groningen. The concentration of the sale of social rental homes meant that there was little impact in influencing the social composition of other neighbourhoods located in the province of Groningen.

4.3. Typology of sold homes

To answer the third sub-question (What type of homes were sold?) the data of the Cadastre is used to determine the characteristics of the homes that were sold in the period 2009-2018. The characteristics are based on the property's typology, the year of construction, and the purchase price (euros). The output of this analysis can determine what type of homes are bought by certain groups of people who can adjust or strengthen the social mix of a neighbourhood, this output will be input for sub-question 5 (How does the sale of housing units influence the social compositions of the neighbourhoods?).

4.3.1. Typology of properties sold

The different typologies of the properties are labelled as follows: A (Apartment), H (corner house), K (two under a roof), O (unknown), T (house in the middle of a row), V (detached). The typologies that are most frequently sold in the province of Groningen are detached houses (V: 13328 homes) followed by apartments (A: 13292 homes), houses in the middle of a row (T: 11043 homes), two under a roof (K:7837 homes), corner houses (H: 4693), and homes that are not specified with a typology (O: 998 homes) (see table 6 and figure 4). The total number of homes sold on a neighbourhood level per typology can be found in Appendix H.

Municipality, 2018 * WTO Crosstabulation

Count

Municipality, 2018	WTO						Total
	A	H	K	O	T	V	
Municipality, 2018	114	10	40	254	15	117	550
Appingedam	37	77	205	12	184	238	753
Bedum	26	97	205	17	251	257	853
Borger-Odoorn	0	0	0	1	0	0	1
De Marne	4	77	163	12	84	452	792
Delfzijl	303	208	407	9	328	629	1884
Eemsmond	55	58	168	19	94	667	1061
Groningen	10717	1690	870	244	5625	663	19809
Grootegeest	23	85	160	29	145	535	977
Haren	332	183	596	27	327	422	1887
Leek	88	187	324	27	401	529	1556
Loppersum	1	27	92	6	27	459	612
Marum	7	63	170	23	100	520	883
Midden-Groningen	432	361	1186	67	614	1734	4394
Oldambt	311	306	773	51	566	1277	3284
Pekela	33	98	211	13	88	422	865
Stadskanaal	300	292	470	59	640	1114	2875
Ten Boer	34	80	113	11	101	252	591
Veendam	293	361	460	40	716	747	2617
Westerwolde	103	100	425	29	131	1349	2137
Winsum	8	134	283	19	244	372	1060
Zuidhorn	71	199	516	29	362	573	1750
Total	13292	4693	7837	998	11043	13328	51191

Table 5. Typologies of homes sold in the province of Groningen

In total, 26% of the homes sold in the province of Groningen were apartments, 9% were corner houses, 15% of the sold homes were categorised as two under a roof, 2% of the sold homes were of an unknown typology, 22% of the homes sold were houses situated in the middle of a row, and detached houses accounted for 26% of the sold homes.

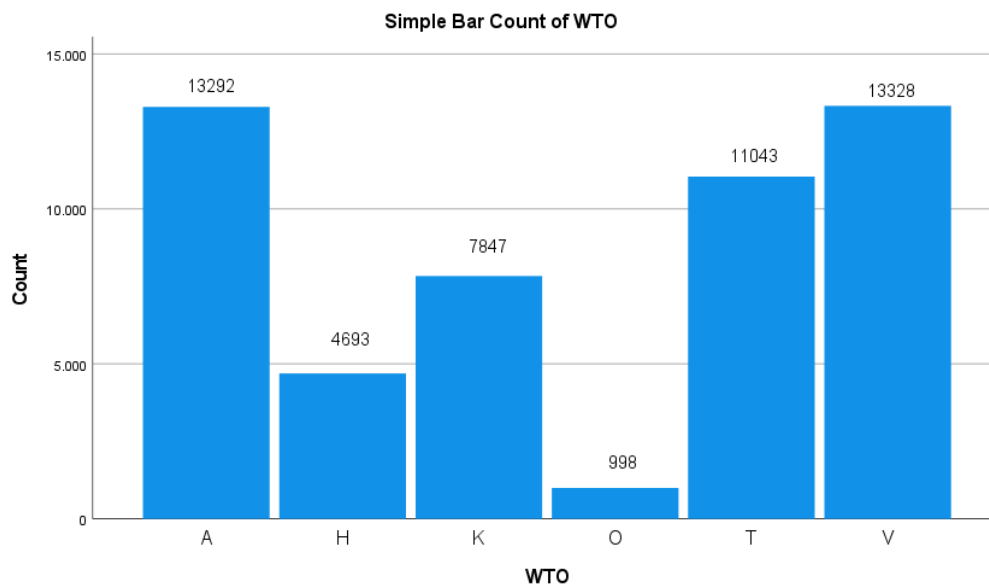


Figure 6. The total number of homes sold per typology.

4.3.1.1. Typology of homes sold by housing associations

To determine if housing associations sold a certain typology more often, the data of the cadastre is used to analyse the sold typologies by housing associations in the period 2009-2018. The data shows that the homes that are most frequently sold by housing associations in the province of Groningen are apartments (1840), followed by houses situated in the middle of a row (788), corner houses (468), homes that are labelled as two under a roof (395), homes of unknown typology (89), and 61 detached housing units (see table 6).

		WTO			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	1840	50,5	50,5	50,5
	H	468	12,9	12,9	63,4
	K	395	10,8	10,8	74,2
	O	89	2,4	2,4	76,7
	T	788	21,6	21,6	98,3
	V	61	1,7	1,7	100,0
Total		3641	100,0	100,0	

Table 6. Sold typologies by housing associations.

In total, all the housing units sold by housing associations in the province of Groningen were responsible for 13.8% of the sales of apartments, 9.9% of corner houses, 8.9% of the homes of unknown typology, 7.1% of homes situated in the middle of a row, 5% of homes that were labelled as a two under a roof, and 0.46% of detached houses (see appendix I for the data on a neighbourhood level). Approximately 50.5% of all the homes that were sold were apartments (see table 6).

4.3.1.2. Sold typologies per year – Housing associations

The data shows that the number of homes sold by housing associations increased from the year 2009 until the end of the year 2014 (see appendix J). From the year 2014 through 2018 the number of sold social rental homes decreased (see figure 3). The data also shows that during the decline in sales of social rental homes there was an increase in the sale of homes labelled as apartments (+25%) and a decrease of homes that are labelled as corner houses (-15%), houses located in the middle of a row (-5%), homes of unknown typologies (-4%). Homes labelled as two under a roof (-2%) and the sale of detached homes (+1%) stayed relatively stable in the period 2009-2018. (see figure 7).

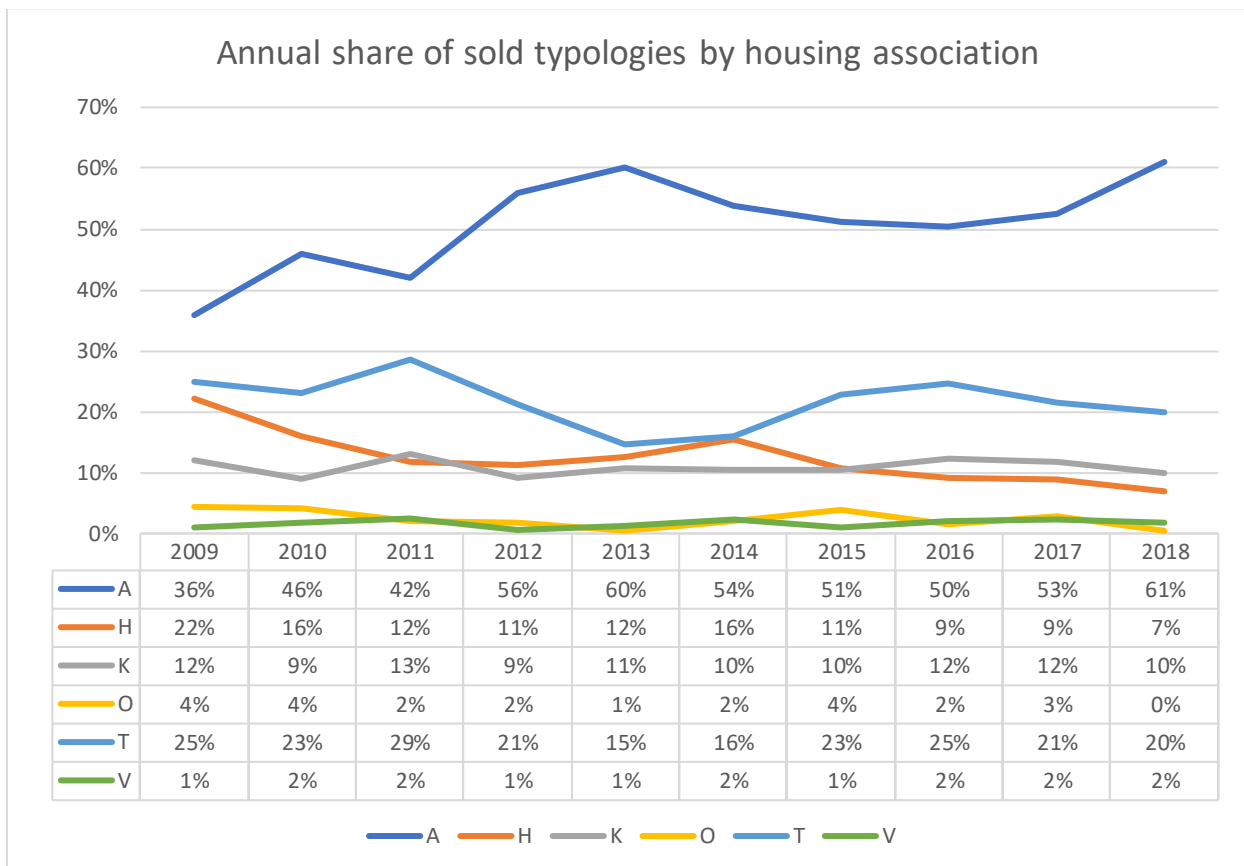


Figure 7. Annual share of sold typologies by housing associations

4.3.1.3. Sold typologies per year – NP and NNP

The typologies that were sold by natural persons stayed relatively stable in the period 2009-2018 (see figure 8). There was a slight increase in the sale of detached homes (6%), and a slight decrease of homes labelled as houses situated in the middle of a row (3%). There were no other significant changes in the sale of other typologies (see appendix K and L).

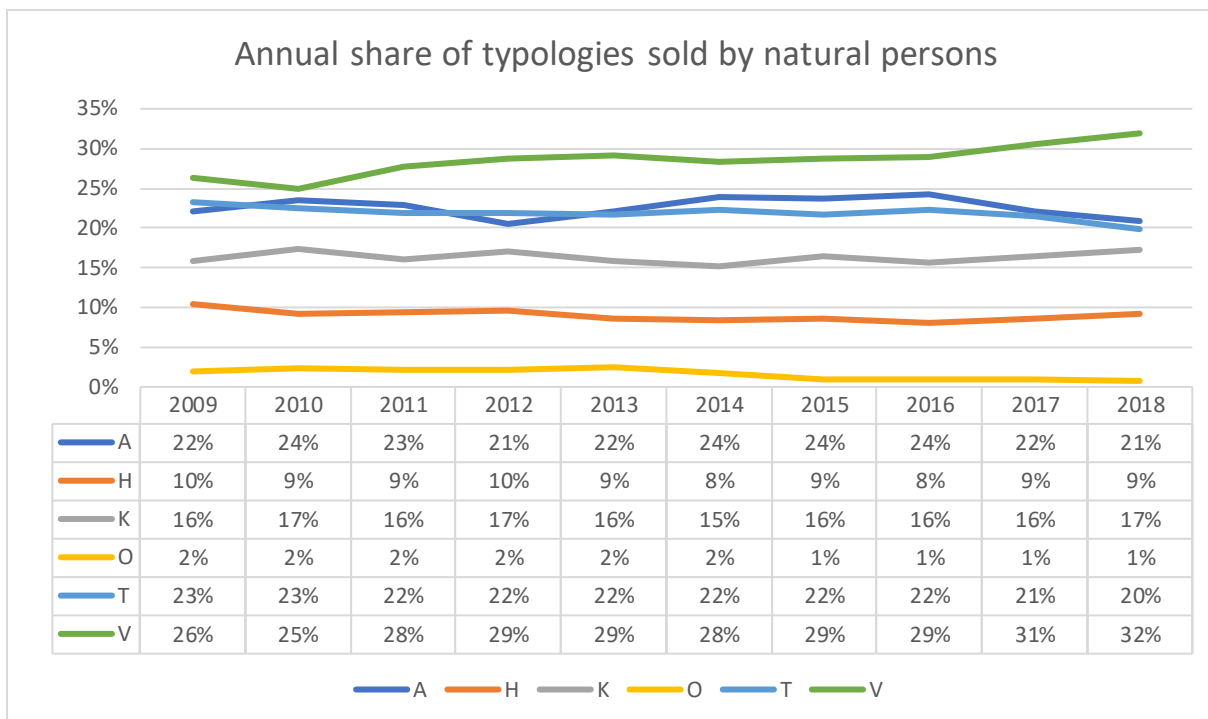


Figure 8. Annual share of sales of typologies by natural persons

The data of sold typologies by non-natural persons (excluding housing associations) shows that there were no significant developments in the sale of certain typologies throughout the years (see appendix M and N). There was a decrease in the sale of apartments (-3%), and corner houses (-3%). There was an increase in the sale of homes labelled as two under a roof (+2%), and detached houses (+4%). The sale of other typologies stayed stable in the period 2009-2018 (see figure 9).

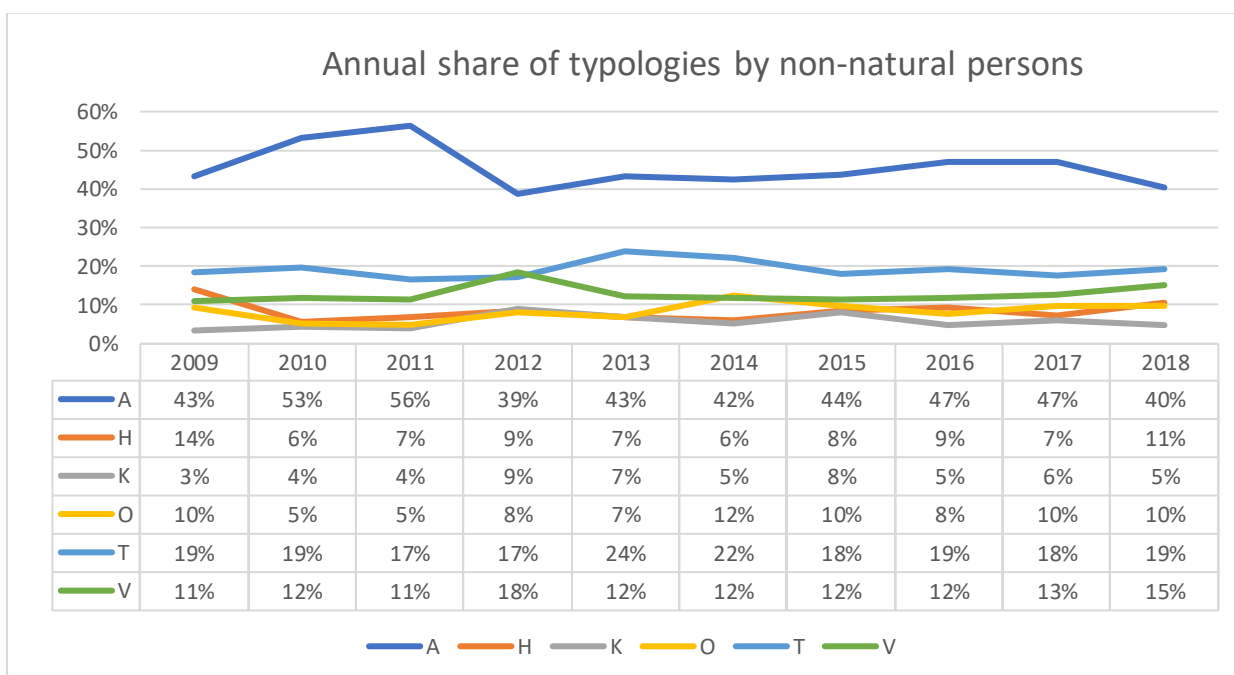


Figure 9. Annual share of sold typologies by non-natural persons

4.3.1.4. The share of sold typologies

It can be stated that housing associations sold primarily apartments in the province of Groningen in the period 2009-2018. The sale of apartments at the beginning of the period 2009-2018 was already the largest share of the sales of housing associations and increased significantly during the years. Most of the apartments that were sold by housing associations were located in the municipality of Groningen. The largest share of the sale of a certain typology by non-natural persons were apartments and detached houses by natural persons. However, the sale of certain typologies by other sales parties stayed relatively stable in the period 2009-2018.

4.3.2. Construction period of the sold rental homes

To determine the year of construction of the sold housing units by housing associations in the province of Groningen the average year (mean) of construction and the most frequent (mode) year of the construction of homes that were sold between 2009-2018 were analysed by using the data provided by the Cadastre. The output of this analysis is also used for answering sub-question 5 to determine if the year of construction influences the choice of certain groups of buyers.

4.3.2.1. Average construction year of the sold homes

In total 50641 housing units have been identified with the year of construction, 550 cases are missing. On average, the homes that were sold in the province of Groningen were constructed in 1961. Most frequently, homes that were built in the year 1975 were sold (see Table 7). The complete overview of the average years of construction of the sold homes per neighbourhood can be found in Appendix O.

Statistics		
BOUWJAAR		
N	Valid	50641
	Missing	550
Mean		1961,34
Mode		1975

Table 7. Average year of construction of the sold homes in the province of Groningen

There is a difference between the average year of construction of homes sold by housing associations and homes sold by other parties (NP and NNP). Homes sold by housing associations had an average construction year of 1966, the homes that were most frequently sold were constructed in 1950. Homes that were sold by natural and non-natural persons (excluding housing associations) had an average construction year of 1961 and the homes that were most frequently sold were constructed in 1975 (see table 8). It can be stated that homes that were sold by housing associations are built approximately 5 years later than the homes sold by natural- and non-natural persons.

Statistics			
BOUWJAAR			
.	N	Valid	47020
		Missing	530
	Mean		1960,99
	Mode		1975
1	N	Valid	3621
		Missing	20
	Mean		1965,95
	Mode		1950

Table 8. Average year of construction of homes sold by housing associations and other sales parties

4.3.2.2. Construction period of the sold homes – Housing association

The data shows that there was a significant decrease in the share of sold homes that were built in the period 1958-1988 and a significant increase in the sale of homes built in the period 1988-2018. The sale of homes that were built in other periods stayed relatively stable (see figure 10). The sale of homes that were built in the period 1958-1988 decreased by approximately 23% in the period 2009-2018, however, the share of homes built in 1958-1988 remained the largest share of the total amount of sales. The sale of homes built in the period 1988-2018 increased by approximately 25% (see appendix P).

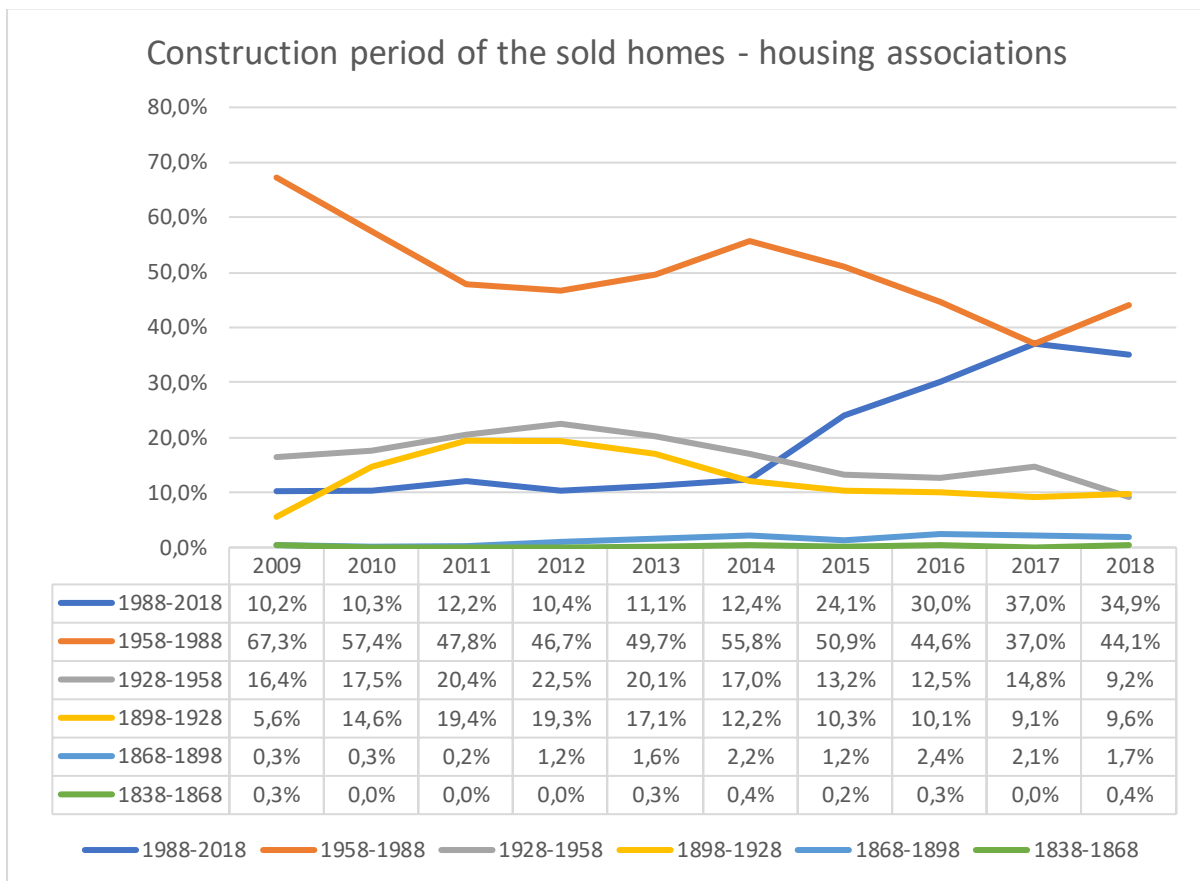


Figure 10. Annual sale of homes by housing associations by construction year

4.3.2.3. Development of the sold homes by construction year (natural and non-natural persons)

The data of the sold homes by natural persons and non-natural persons (excluding housing associations) show no significant development in the period 2009-2018 (see figures 12 and 13). Both parties primarily sold homes constructed in the period 1958-1988 (see appendix P).

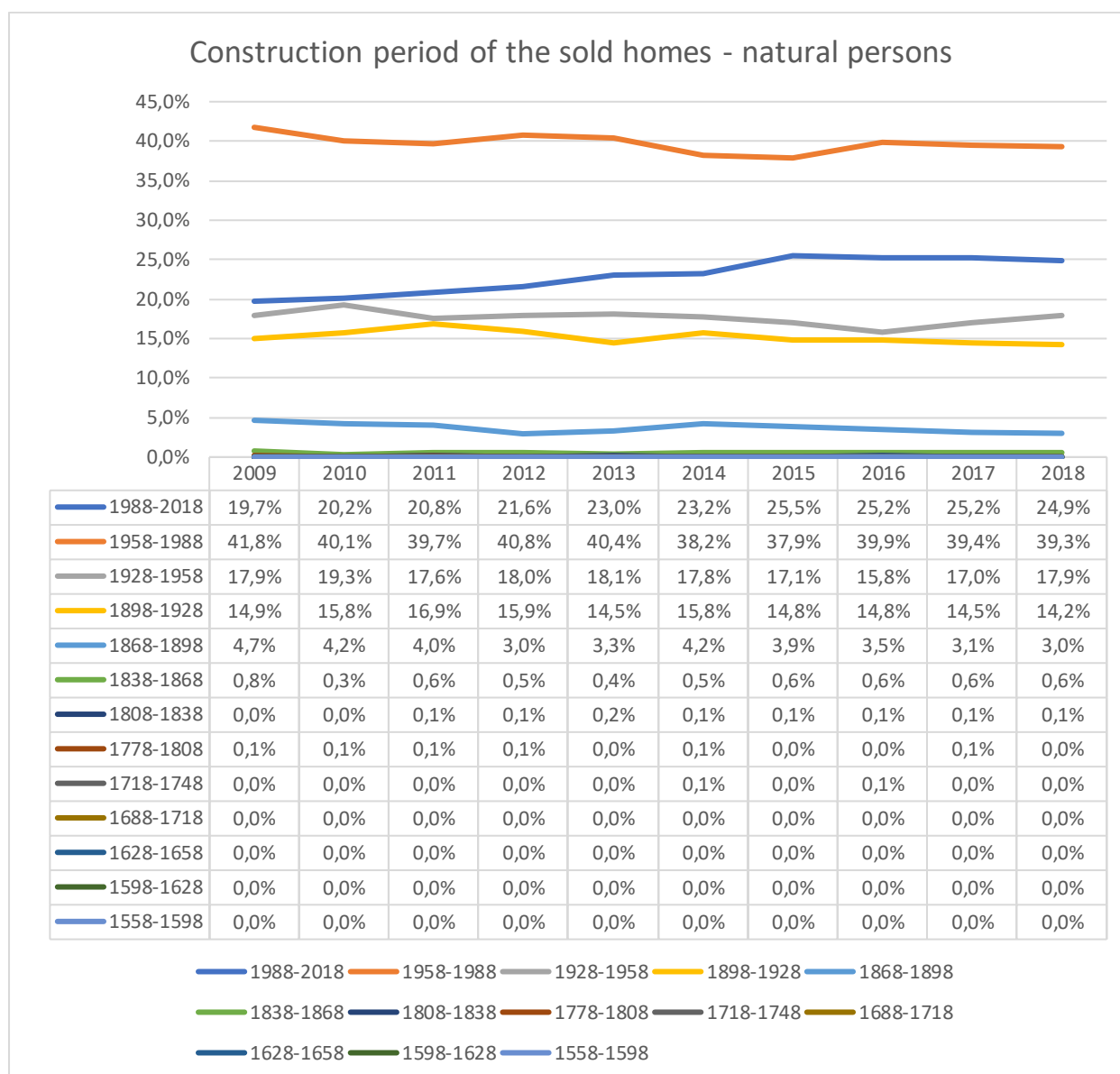


Figure 11. Annual share of sold of homes by natural persons by construction year

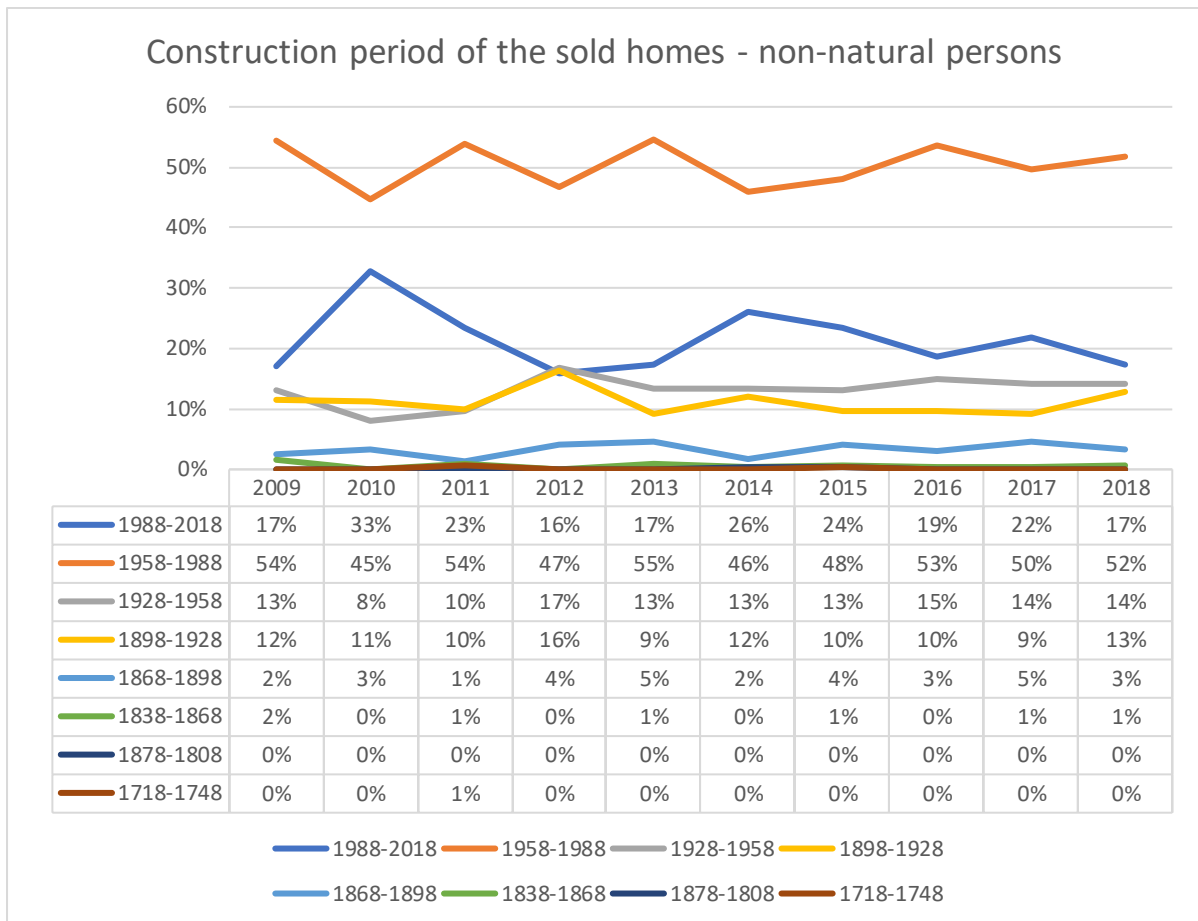


Figure 12. Annual share of sold homes by non-natural persons by construction year

4.3.2.4. Construction periods of the sold homes

It can be stated that the sale of social housing, in the period 2009-2018, primarily focused on homes built in the period 1958-1988. However, the sale of homes built in this period declined significantly from the year 2014 onwards. The share of sold homes from this period became comparable to the share of homes built in the period 1988-2018. The decrease in the sale of homes built in the period 1958-1988 coincided with the declining number of homes sold by housing associations (see figure3).

4.3.3. Average purchase price of the homes

The purchase price (euros) of the sold homes is determined by using the data of the Cadastre to analyse the average purchase price at the neighbourhood level in the period 2008-2019. The output of this analysis is to see if there are any differences or similarities between the three sales parties (HA, NP, NNP) and is input for sub-question 5 to find out if the average purchase price influences the choice of certain groups of buyers. The average purchase price at the neighbourhood level is presented in appendix Q.

4.3.3.1. Development of the sales price

The average purchase price in the entire province of homes sold by housing associations is €129.152, this is €58.197,- lower compared to homes sold by natural persons, and €15.527,- lower compared to the average purchase price of homes from non-natural persons (see table 9).

		Purchase Price Mean
ind_Housing association	1	129152
ind_vervr_NNP	0	187349
	1	144679

Table 9. Average purchase price per sales party

Dividing the average sales price by properties sold by housing associations, natural persons, and non-natural persons shows that homes sold by housing associations are in every neighbourhood where homes were sold in the period 2008-to 2019 on average cheaper compared to the homes sold by non-natural persons (see appendix Q). The homes sold by natural persons are in some neighbourhoods cheaper compared to the average purchase price of homes from housing associations. These neighbourhoods are Wijk 03 (neighbourhood 03) in the municipality of Marne, neighbourhoods Helpman e.o., Noordwest, and Oosterparkwijk, in the municipality of Groningen, neighbourhoods Foxhol, and Hoogezand in the municipality of Midden-Groningen, the neighbourhood Wijk 04 in the municipality of Oldambt, neighbourhood Vlagtwedde in the municipality of Westerwolde, and the neighbourhood Wijk 00 in the municipality of ZuidHorn. All the other neighbourhoods have on average a lower sales price when homes are sold by housing associations.

4.3.3.2. Development of the average purchase price of homes from housing associations

The average purchase price is analysed to find out if there were any developments in the period 2009-2018. In 2009 the average purchase price was approximately €120.000,-, and the average purchase price was relatively stable until the year 2016 (see appendix R). In 2015 the average purchase price was approximately €122.000,- and from 2016 onwards the purchase price increased every year until 2018 when the purchase price was almost €169.000,-. The average purchase price of rental homes from housing associations increased by almost €49.000,- in ten years, an increase of approximately 40% (see figure 14).

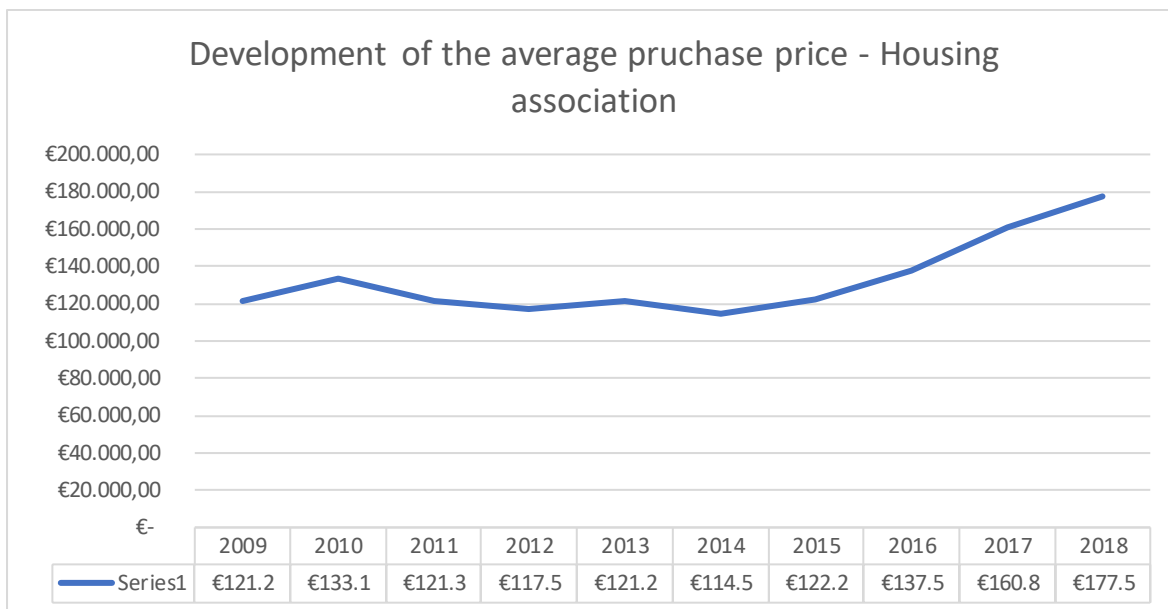


Figure 13. Development of the average purchase price of homes from housing associations

4.3.3.3. Development of the average purchase price of homes sold by natural- and non-natural persons

The development of the purchase price of homes shows that the differences in purchase prices between housing associations and other parties became smaller (see figure 15). The average purchase price of homes from housing associations increased by approximately €49.000,- in 10 years (from approximately €120.000,- to €169.000,-), and the average purchase price of homes from non-natural persons decreased by approximately €8.000,- (from approximately €188.500,- to €176.700,-) and the purchase price of homes sold by natural persons increased by €21.000,- (from approximately €186.000,- to €207.000) (see appendix R).

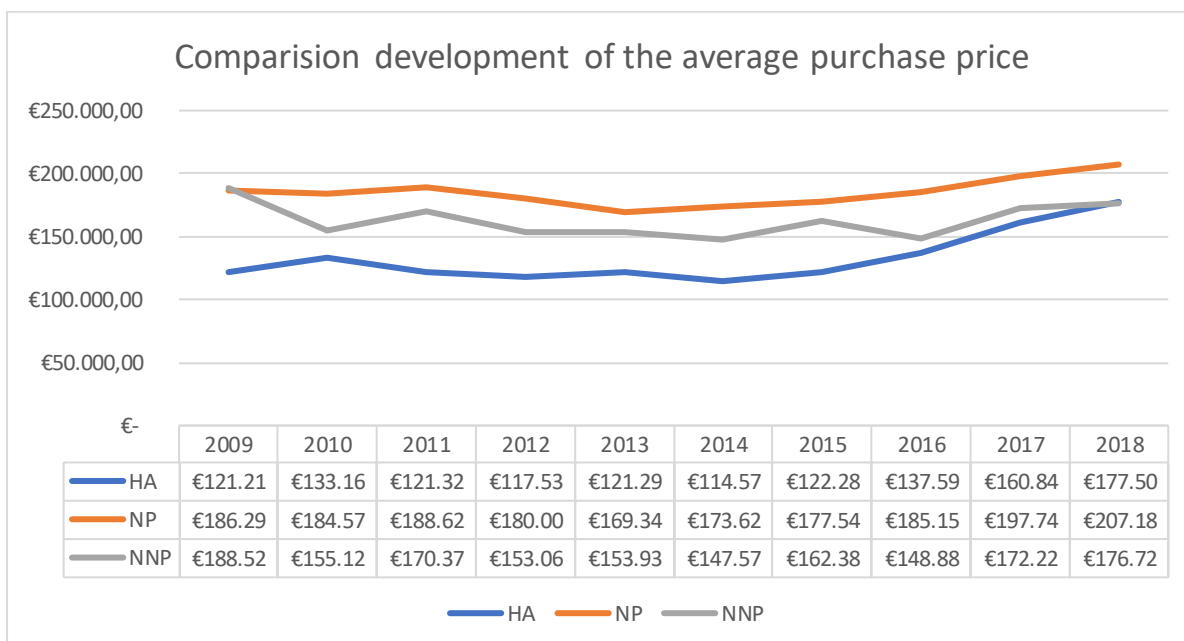


Figure 14. Development of the average purchase price of homes of different sales parties

4.3.3.4. Average purchase price of homes

The data shows that the average purchase price of homes from housing associations increased faster than the average purchase prices of the other parties. The differences between the average purchase prices of homes from housing associations, natural persons, and non-natural persons (excluding housing associations) became less significant in the period 2009-2018. The average purchase price of homes from housing associations and that of non-natural persons became approximately the same. However, in the period 2009-2018, the homes of housing associations were for most of the years on average cheaper than any of the two other parties in almost every neighbourhood located in the province of Groningen.

4.4. Buyers of the homes

To determine which age group bought homes in the province of Groningen in the period 2009-2018 the buyers are analysed based on their age group, their identification as first-time buyers (starters), if the buyers are single or if there are multiple buyers and the birthplace of the buyers. The sub-question (number 4) that is the foundation for this chapter is as follows: *Who were the buyers of the homes?*

4.4.1. Age groups

The age group of the buyers is categorised on a neighbourhood level (see appendix S-W). The buyers are categorised as younger than 20 years, 21-30 years of age, 31-40 years of age, 41-50 years of age, 51-60 years of age, 61-70 years of age, 71-80 years of age, 81-90 years of age, and finally 90 years and older (see table 10).

		Age Category			
ind_Housing Corporation		Frequency	Percent	Valid Percent	Cumulative Percent
.	Valid	1815	3,8	3,8	3,8
	<=20 jr	584	1,2	1,2	5,0
	> 90 jr	5	,0	,0	5,1
	21-30 jr	12627	26,6	26,6	31,6
	31-40 jr	11047	23,2	23,2	54,8
	41-50 jr	8946	18,8	18,8	73,7
	51-60 jr	7164	15,1	15,1	88,7
	61-70 jr	3836	8,1	8,1	96,8
	71-80 jr	1345	2,8	2,8	99,6
	81-90 jr	181	,4	,4	100,0
	Total	47550	100,0	100,0	
1	Valid	227	6,2	6,2	6,2
	<=20 jr	112	3,1	3,1	9,3
	> 90 jr	2	,1	,1	9,4
	21-30 jr	1276	35,0	35,0	44,4
	31-40 jr	636	17,5	17,5	61,9
	41-50 jr	514	14,1	14,1	76,0
	51-60 jr	613	16,8	16,8	92,8
	61-70 jr	196	5,4	5,4	98,2
	71-80 jr	52	1,4	1,4	99,6
	81-90 jr	13	,4	,4	100,0
	Total	3641	100,0	100,0	

Table 10. Age categories of buyers.

4.4.1.1. Age groups of buyers of homes from different sales parties

Buyers of homes from housing associations, natural persons, and non-natural persons have the same pattern. The largest age group of buyers are people aged 21-30 years. The second-largest group are buyers aged 31-40 years, the third-largest group are people aged 41-50 years, the fourth-largest group are buyers aged 51-60 years, the fifth-largest group are buyers aged 61-70 years, the sixth-largest group are buyers aged 61-70 years, the seventh-largest group is aged 71-80 years old, and finally the ages group 81-90 and older than 90 years are the eight- and ninth-largest group. The sales of social housing show that how older the age groups were the less frequently they bought the homes, an exception is the age group younger than 20. The other sales parties show almost the same pattern. One exception shows that the share of buyers in the age group 41-50 years was smaller than the age group 51-60 years (see table 10).

4.4.1.1.2. Development of the age group of buyer(s) of homes from housing associations

The data shows that every year that the largest age group who bought homes from housing associations in the period 2009-2018 were aged 21-30. However, the differences between the other age groups got smaller in ten years (see figure 16). The data shows that in the period 2009-2018, the age group of 21-30 years were responsible for 47% of the purchases in 2009 and declined from 21% to 26% in 2018. The data shows that the buyer(s) ages 31-40 (an increase of 5%), and 51-60 (an increase of 8%) became more dominant in ten years. Buyer(s) in other age categories increased a few per cent in 10 years (see appendix S and T).

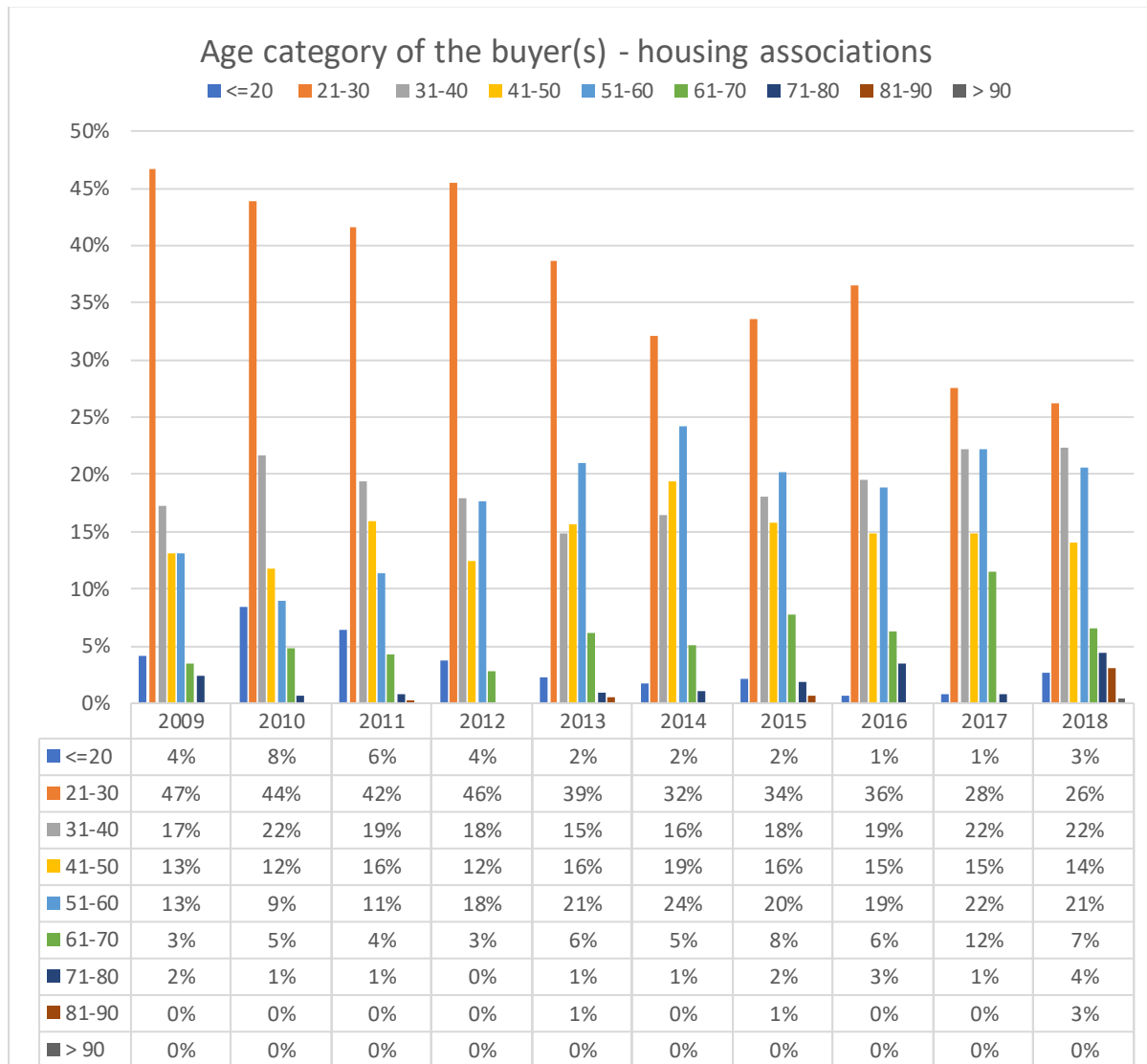


Figure 15. Age categories of buyers of homes from housing associations.

4.4.1.1.3. Development of the age group of buyer(s) of homes from natural persons.

The data shows that buyers aged 21-30 of homes from natural persons were the largest group until the end of 2016. Buyer(s) aged 21-30 were responsible for 25% of the purchases in 2016, just as the buyer(s) aged 61-70. There were no significant changes in the number of purchases among the age categories 31-40 years, 41-50 years, 71-80 years, 81-90 years, and 90 years and older. The buyer(s) with the age category 21-30 years were responsible for 36% of the purchases in 2009 and dropped by 13% by the year 2018. The largest growing group of buyers from 2017 onwards were aged 61-70, this group grew by 21% from 2009-2018 (See appendix U and V).

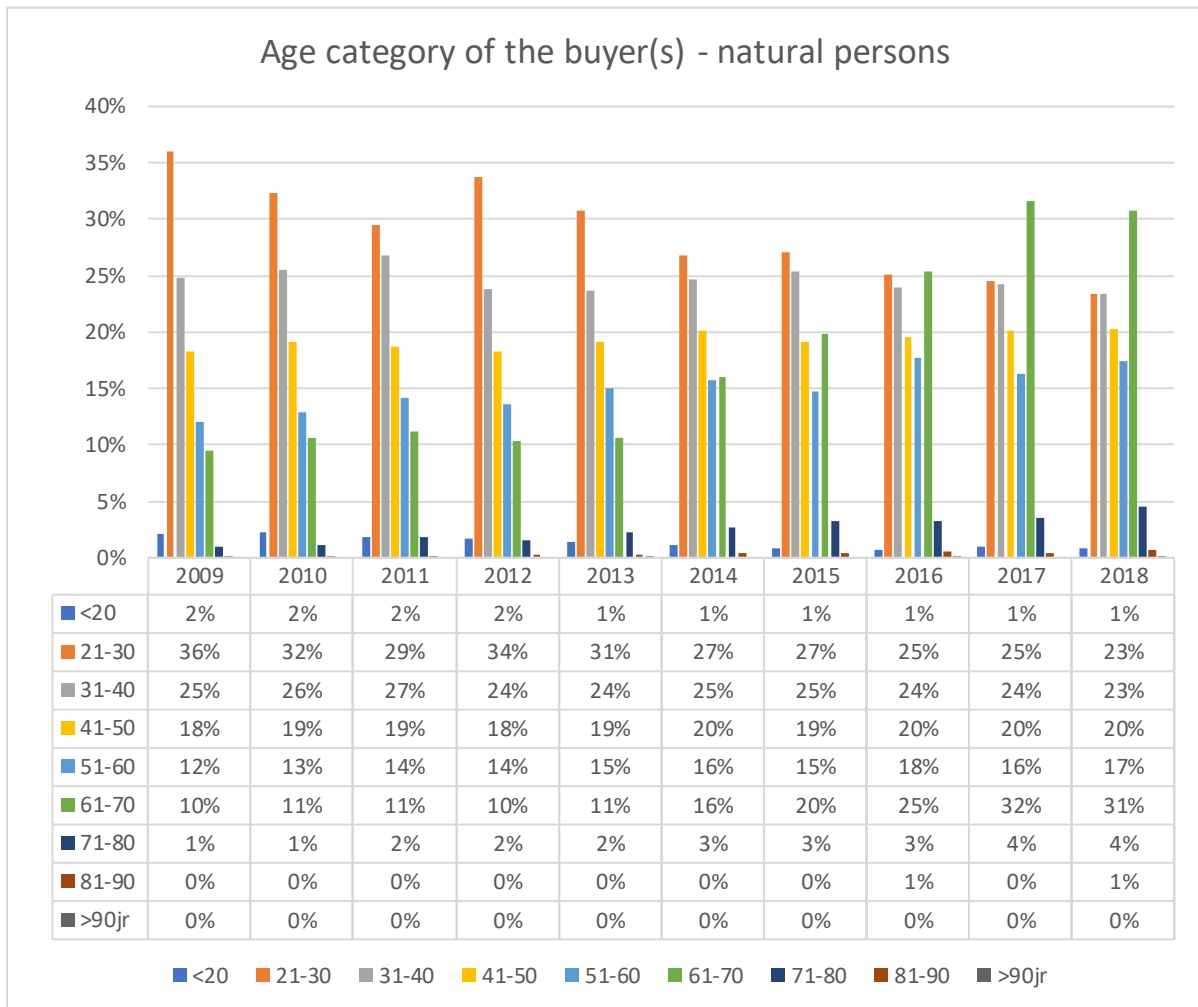


Figure 16. Age categories of buyers of homes from natural persons.

4.4.1.1.4.. Development of the age group of buyer(s) of homes from non-natural persons.

The data shows that buyers of homes from non-natural persons (excluding housing associations) aged 21-30 decreased by 21% in 10 years (from 47% to 26%). All other buyers within older age categories, except for the age group >90 years, grew in 2009-2018. However, the largest group of buyers remained aged 21-30 in 2018 (see figure 18). See appendix W and X).

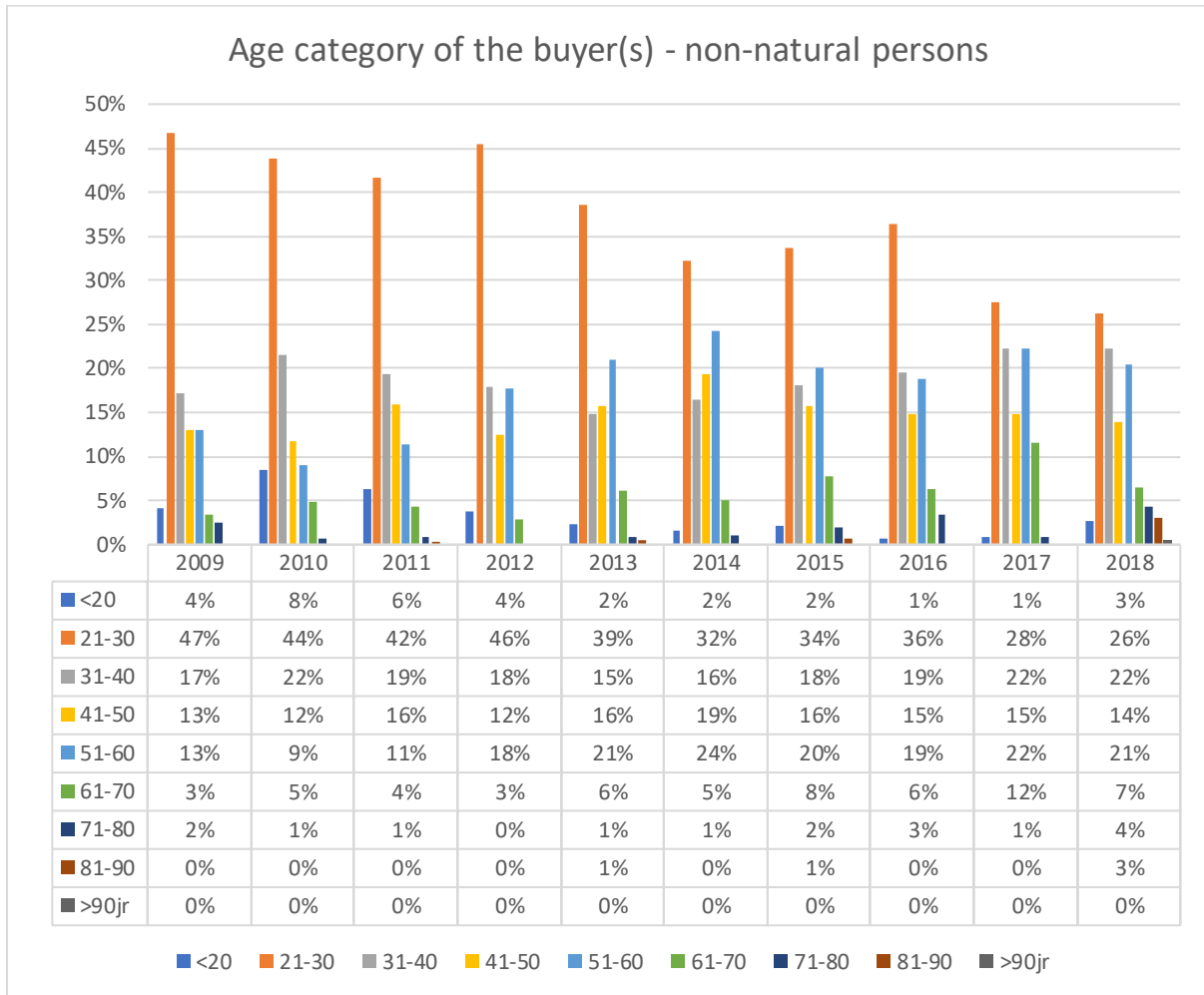


Figure 17. Age categories of buyers of homes from non-natural persons

4.4.1.5. Age categories of buyers

It can be stated that the largest group of buyers of homes from social housing associations were aged 21-30 years. However, the group of buyers aged 21-30 years became smaller over the years, and this share of buyers became approximately the same size as buyers of older age groups. The share of buyers of younger age groups became smaller over the years, this resulted in a more varied spread of buyers in all age categories. This development can also be seen in age groups of buyers from natural persons, and non-natural persons.

4.4.2. First-time buyers

In total 38.4% of all buyers in the province were first-time buyers (or starters), and 61.6% of the buyers were not (see table 11). A total of 323 buyers had no identification. The data on a neighbourhood level (see appendix Y) shows that buyers who are identified as first-time buyers were the majority (> 50%) in the neighbourhoods Noorddijk e.o., Noordoost, Oosterparkwijk (municipality of Groningen), Wijk 01 Stedum (municipality of Loppersum), Foxhol (municipality of Midden-Groningen), Wijk 04 Nieuw-Beerta (Municipality of Oldambt).

		ind_starter			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	31351	61,2	61,6	61,6
	1	19517	38,1	38,4	100,0
	Total	50868	99,4	100,0	
Missing	System	323	,6		
Total		51191	100,0		

Table 11. Number of first-time buyers in the province of Groningen

4.4.2.1. First-time buyers of homes from housing associations

Analysing the buyers of rental homes from housing associations shows that 55.8% (2032 homes) of the homes were bought by first-time buyers, and 43.8% were bought by people who were not identified as first-time buyers in the period 2009-2018. A total of 14 buyers were not identified (see table 12). The data at the neighbourhood level can be found in appendix Y.

		ind_starter			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1595	43,8	44,0	44,0
	1	2032	55,8	56,0	100,0
	Total	3627	99,6	100,0	
Missing	System	14	,4		
Total		3641	100,0		

Table 12. Number of first-time buyers of homes bought from housing associations

4.4.2.2. First-time buyers of homes from natural persons and non-natural persons

In total 44510 homes were sold by natural persons, of which 44215 buyers were identified as first-time buyers or not (see appendix Z). Of the 44215 homes that were sold, 16479 homes were bought by first-time buyers (37.3%). Non-natural persons sold 3040 homes, of which 3026 buyers were identified as first-time buyers and non-first-time buyers. Of the 3026 homes that were sold, 1006 homes were bought by first-time buyers (33.2%).

4.4.2.3. *Development of the share of first-time buyers of homes from housing associations*

The data shows that approximately 56% of the homes sold by housing associations are bought by first-time buyers (see figure 19). However, from the year 2009, the share of first-time buyers declined by 19% in 2018 to 44% (see table 18). The majority of the buyers of social rental homes remained first-time buyers (56%). However, the share of first-time buyers of homes from housing associations declined over the years (see appendix AA).

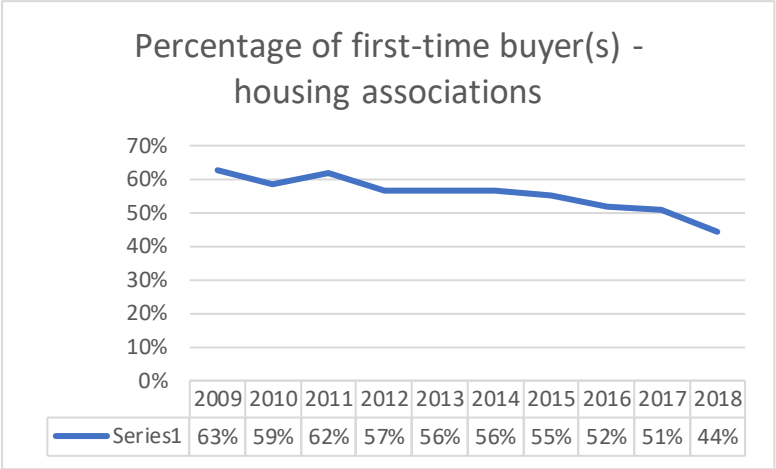


Figure 18. Annual share of homes bought from housing associations by first-time buyers

4.4.2.4. *Development of the share of first-time buyers of homes from natural persons and non-natural persons*

The data shows that the number of first-time buyers who bought homes from natural persons declined in the period 2009-2018 (see appendix AA). In 2009, 43% of the buyers were first-time buyers. In 2018, approximately 30% of the buyers were first-time buyers, a drop of approximately 13% (see figure 19). This development can also be seen in the sale of housing by non-natural persons (see appendix AA). In 2009, almost 35% of the buyers were first-time buyers, compared to 30% in 2018 (see figure 20).

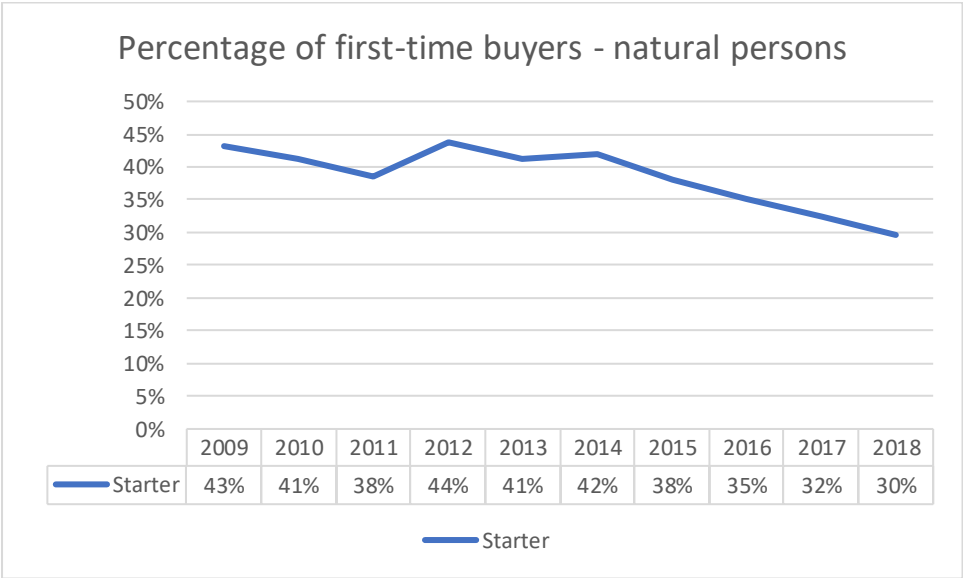


Figure 19. Annual share of homes bought from natural persons by first-time buyers

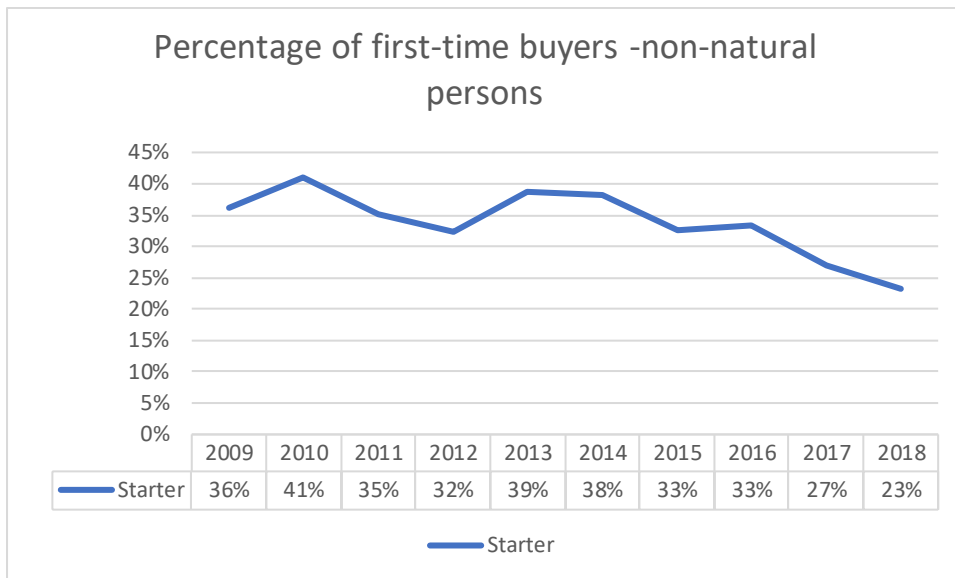


Figure 20. Annual share of homes bought from non-natural persons by first-time buyers

4.4.2.5. Homes bought by first-time buyers

The data shows that the share of buyers who were identified as starters in the period 2009-2018 declined over the years. The majority of buyers who bought homes from social housing associations were starters in the period 2009-2018. Social housing associations were an exception in providing an opportunity for first-time buyers since other sales parties sold a smaller share of the homes to first-time buyers. However, the share of first-time buyers dropped the quickest among buyers of homes from social housing associations, by almost 1/5. However, the percentage of buyers who were identified as first-time buyers remained the largest share among buyers of social rental homes. The trend that can be seen is that the share of first-time buyers decreased in the period 2009-2018 among all sales parties.

4.4.3. Single and multiple buyers

The data shows that 54% of the total number of homes sold in the province of Groningen were bought by multiple buyers. The remaining 46% of the sold homes were bought by single individuals (see table 13). Multiple buyers (54%) are identified as two or more persons, dissecting this into measurable numbers the data shows that 53.4% of the buyers consist of 2 people, 0.4% of 3 buyers and 0.2% of 4 people that bought the home (see table 14).

ind_single and multiple buyers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	23542	46,0	46,0	46,0
	1	27649	54,0	54,0	100,0
Total		51191	100,0	100,0	

Table 13. *Number of single and multiple buyers*

Number of buyers

		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	1	23537	46,0	46,0	46,0	
	2	27336	53,4	53,4	99,4	
	3	217	,4	,4	99,8	
	4	78	,2	,2	100,0	
	5	18	,0	,0	100,0	
	6	2	,0	,0	100,0	
	8	2	,0	,0	100,0	
	10	1	,0	,0	100,0	
	Total		51191	100,0	100,0	

Table 14. *Number of buyers*

The data shows that the homes sold by housing associations were more frequently sold to single buyers than to multiple buyers (see appendix T). Of the 3641 homes sold by the housing associations, 2186 homes (approximately 60%) were bought by single buyers compared to 1455 (approximately 40%) homes bought by multiple buyers (2 or more). The data on a neighbourhood level is presented in appendix BB.

Of the 44510 homes that were sold by natural persons 14763 homes were bought by single individuals (44%), and 56% were bought by multiple persons. Approximately 52% of the homes (1543) that were sold by non-natural persons (excluding housing associations) were bought by single individuals, and 48% (1446 homes) were bought by multiple individuals (see appendix CC).

4.4.3.1. Development of single and multiple buyers of social rental homes per year

The data shows that the percentage of multiple buyers overall increased by a few per cent (see figure 21). In the year 2009 37% of the buyers were identified as multiple buyers, this increased in 2010 by 5%. In 2011 and 2012 multiple buyers were responsible for 40% of the purchases. In the year 2013, the share of multiple buyers dropped to 31% and rose in 2014 to 39% and in 2015 to 45%. Moreover, in 2016 and 2017 the number of multiple buyers was responsible for 40% of the purchases. Finally, in 2018 44% of rental homes of housing associations were bought by multiple buyers (see appendix CC).

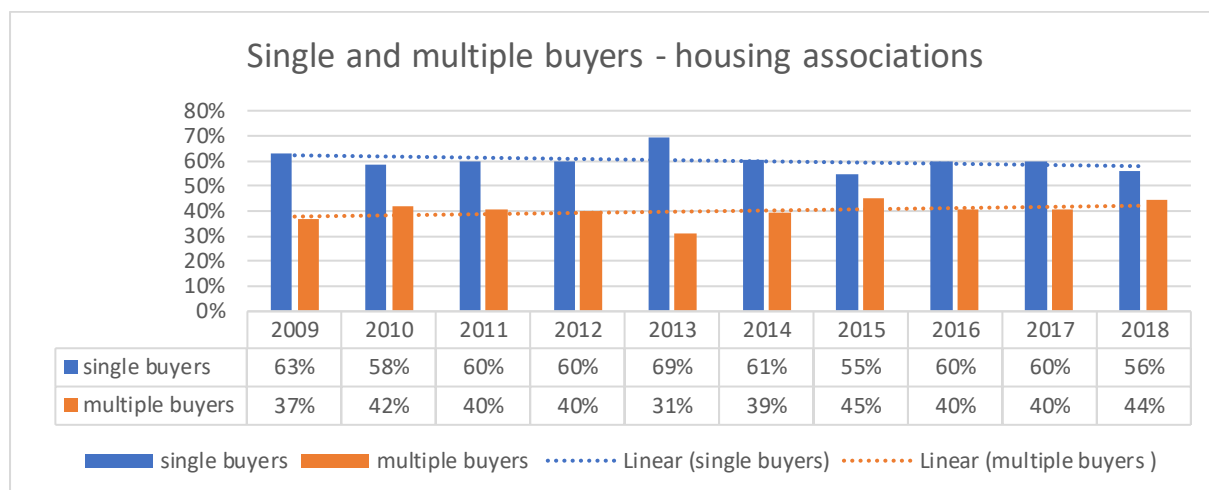


Figure 21. Annual share of homes bought from housing associations by single and multiple buyers

The data shows that in the period 2009-2018, the share of single buyers declined. However, the majority of the buyers that were identified as singles remained the largest group every year from the period 2009-2018.

4.4.3.2.. Development of single and multiple buyers of homes from natural persons and non-natural persons per year

According to the data, the share of multiple buyers increased in the period 2009-2018. In 2009 the share of multiple buyers was 54% and increased from 5% to 59% in 2018 (see appendix CC).

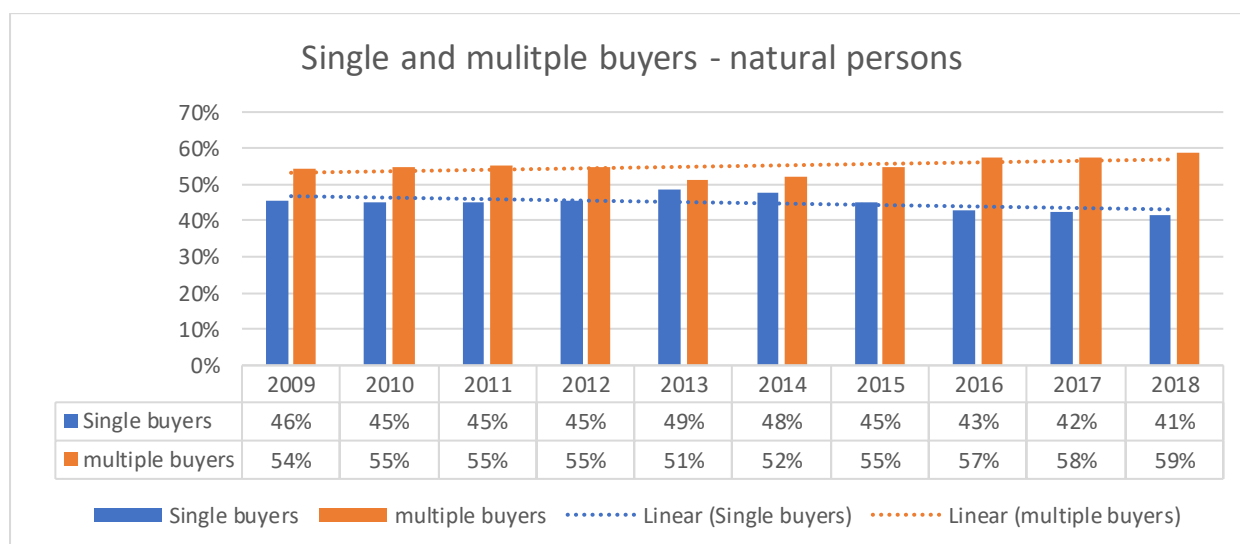


Figure 22. Annual share of homes bought from natural persons by single and multiple buyers

The data of buyers of homes from non-natural persons (excluding housing associations) shows the same development of homes that were bought by natural persons and housing associations. The share of multiple buyers increased in the period 2009-2018. The share of multiple buyers increased by 3% in 10 years (see appendix CC).

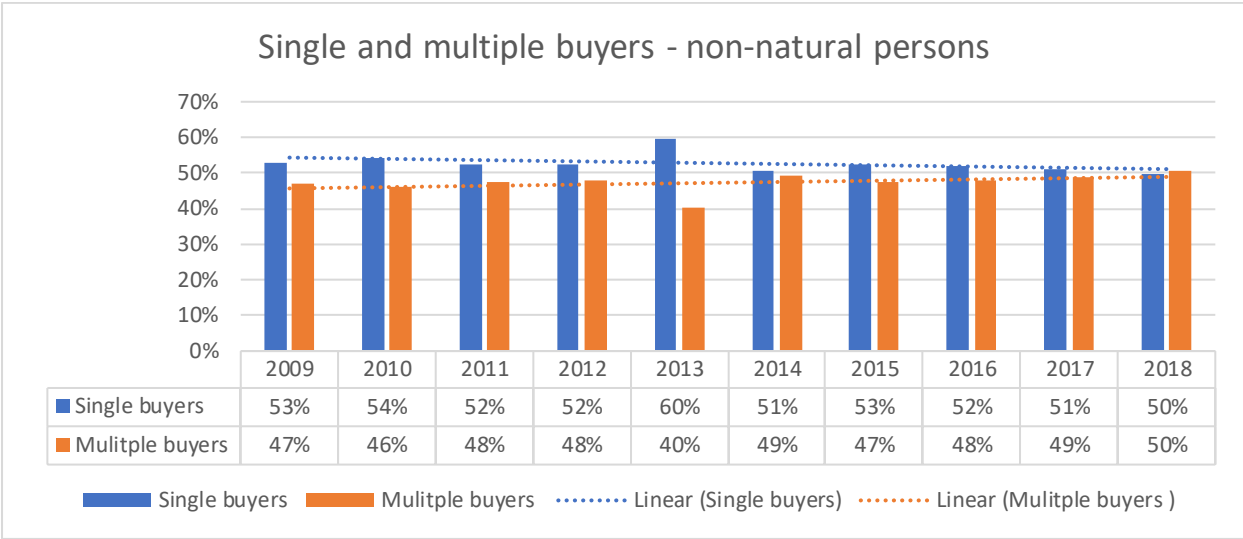


Figure 23. Annual share of homes bought from non-natural persons by single and multiple buyers

4.4.4.3. Homes bought by single and multiple buyers

Comparing the data of the number of buyers of homes from natural persons and non-natural persons to that of the number of buyers of homes from housing associations, it is noted that the share of multiple buyers increased as well. According to the data, the majority of the homes (60%) sold by housing associations were sold to single individuals in the period 2009-2018, compared to 44% of homes sold by other parties. It can be stated that housing associations had a (larger) influence in attracting singles by the sale of rental homes compared to the sales by other parties. However, the differences between the parties became smaller in the period 2009-2018.

4.4.4. Birthplace of the buyers

According to the data, the amount of buyers that were born in the province of Groningen is approximately 55.6% (28.454 buyers). The remaining 44.4% (22.737 buyers) were buyers from other regions in the Netherlands (see table 15). Buyers of homes from housing associations were less likely to be born in the province of Groningen (51.8%) compared to buyers of homes from natural persons (56.1%) and non-natural persons (52.2%). However, the differences between the sales parties are small (see table 15). The majority of buyers from every sales party were born in the province of Groningen (see appendix DD).

	Buyers who were born in the province of Groningen	% of buyers of homes who were born in the province of Groningen	Total number of homes sold
HA	1887	51,8%	3641
NP	24982	56,1%	44511
NNP	1585	52,2%	3039
Total	28454	55,6%	51191

Table 15. Number of buyers who were born in the province of Groningen

4.4.4.1. Birthplace – Housing associations

To find out if any developments occurred in the period 2009-2018, the data is categorised into different years to determine if the percentage of buyers who were born in the province increased or declined in the given period.

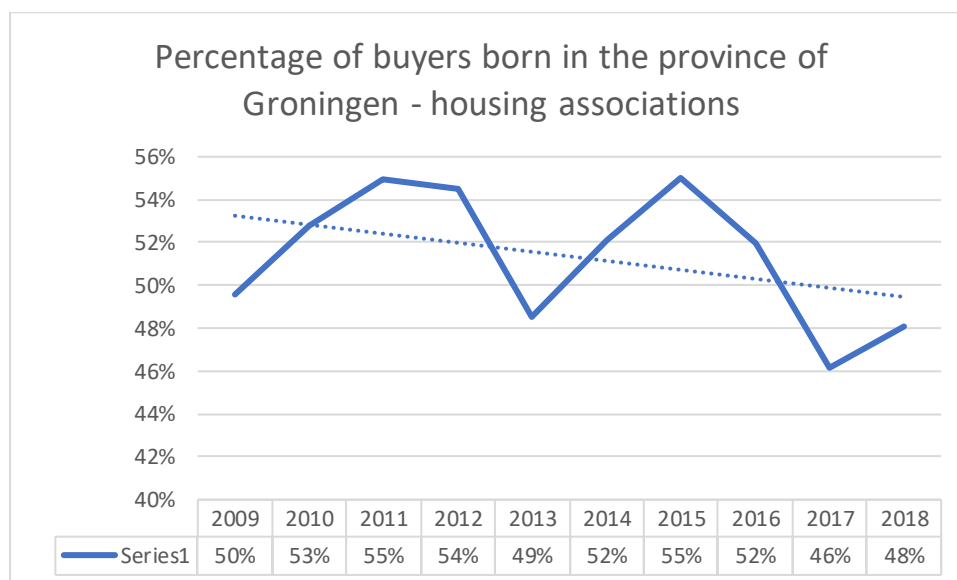


Figure 24. Annual share of homes bought from housing associations by buyers who were born in the province of Groningen

The data shows that the percentage of buyers of homes from housing associations who were born in the province remains close to 50% throughout the entire period of 2009-2018. The data shows small increases and decreases in the percentage of home buyers who were born in the same province (see figure 24). However, the overall share of buyers who were born in the province of Groningen decreased.

4.4.4.2. Birthplace – Natural persons

The data shows that the percentage of buyers of homes from natural persons who were born in the province of Groningen has slowly been rising, from 53% in 2009 to 58% in 2018 (see appendix EE) . The data shows that buyers of homes from natural persons were more likely to be born in the province of Groningen (see figure 25).

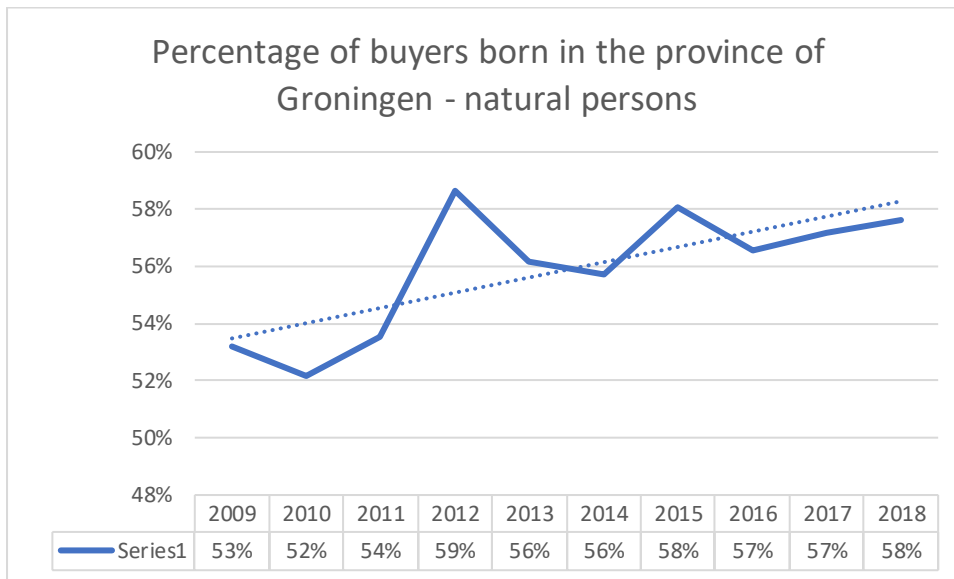


Figure 25. Annual share of homes bought from natural persons by buyers who were born in the province of Groningen

4.4.4.3. Birthplace – non-natural persons

The graph shows that over the years, the percentage of buyers who were born in the province and bought a home from non-natural persons (excluding housing associations) stayed relatively stable in the period 2009-2018 (see figure 26 and appendix EE).

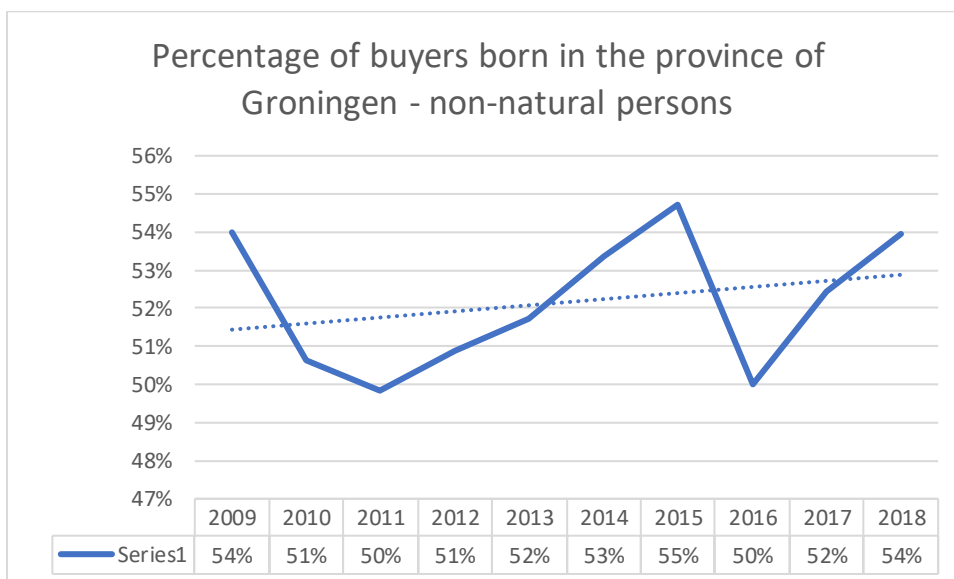


Figure 26. Annual share of homes bought from non-natural persons by buyers who were born in the province of Groningen

4.4.4.4. Birthplace of the buyers

According to the data, the majority of buyers of homes from any sales party were born in the province of Groningen. However, sales of the housing associations provided a smaller share of homes to people who were born in the province than the other parties. Moreover, the percentage of buyers of homes from housing associations, who were born in the province of Groningen declined in the period 2009-2018 while the other sales parties saw an increase in the share of buyers who were born in the province. The influence that housing associations had in providing homes to people who were born in the province had less influence than the results show of other parties.

4.5. The influence of the sale on neighbourhood compositions

The answers to sub-questions 1-4 are gathered in this chapter to discuss the influence of housing associations' sale of social rental homes. Sub-question 5 is answered by using the data from the first 4 sub-questions and are combined to see if there are any relations between the type of homes that were sold and the buyers. The sub-question in this chapter is as follows: *How does the sale of housing units influence the social compositions of the neighbourhoods?*

4.5.1.1. Age groups

The data shows that homes sold by social housing associations were primarily bought by buyers in the age group 21-30 years. The age group 21-30 years were the largest group of buyers of all typologies. The data does not show any strong preference for any home typology bought from housing associations of all different age groups (see appendix FF).

The year of construction of the homes was also analysed to see if there were any preferences among certain age groups. The data shows the homes built in the period 1941-1966 were more likely to be bought by younger age groups. Older age groups bought more homes built in the period 1993-2018. Moreover, homes built in the period 1967-1992 were favoured by different age groups, there was no significant result that showed any strong connection to this construction period (see appendix GG).

The purchase price was analysed to see which age groups bought homes of certain values. The data shows that the majority of buyers (52%) in the age group 21-30 years bought homes purchased between €100.000 and €150.000, and 31% of this same age group bought a home of a value in the range of €50.000 and €100.000. Other age categories show this same pattern, the largest share of homes that were bought by other age groups bought were purchased for a value between €100.000 and €150.000, and the second-largest share was of homes purchased for a value between €50.000 and €100.000. Moreover, the data shows that how older the buyers are, the more frequently they bought homes with higher purchase prices (see appendix HH).

4.5.1.2. First-time buyers

The homes that were bought by first-time buyers were also analysed. The data shows that most first-time buyers bought apartments (44%). Moreover, 58% of buyers who were not identified as first-time also bought apartments. The data shows that first-time buyers bought a larger share of corner houses, houses identified as two under a roof, homes situated in the middle of a row and, detached houses. However, the differences between the preferred typologies were small (see Appendix II).

The data concerning which homes starters bought relating to the time of construction shows that only one significant difference can be found in the differences between first-time buyers and buyers not identified as first-time buyers of homes built in the period 1993-2018. It shows that 10% of first-time buyers bought a home built in the period 1993-2018, compared to 21% of non-first-time buyers (see appendix JJ).

First-time buyers also bought more homes in the price range of €50.000-€100.000, €100.000-€150.000. Homes of a higher value were bought more by non-first-time buyers. However, the largest share of both groups bought homes purchased for €100.000-150.000 (see appendix KK).

4.5.1.3. Singles and multiple buyers

The largest share of single (53%) and multiple buyers (46%) bought apartments in the period 2009-2018. The data shows that there are no significant differences between the typologies of singles and multiple buyers bought (see appendix LL).

The differences between single and multiple buyers and the home they bought concerning its construction time were small. The analysis of the time of construction of the homes shows that singles only have a larger share in the purchase of homes built in the period 1967-1992, and 1993-2018 (see appendix MM). However, the differences between the two groups are small. It can be stated that the construction time of the homes did not have a strong influence on attracting a specific group.

The largest share of homes that were bought is situated in the price range of €100.000-€150.000. The range in which groups bought a home did not vary a lot from each other. Just over half of all single buyers purchased a home between €100.000 and €150.000 compared to 45% of multiple buyers. There are no significant differences in purchase price between single and multiple buyers. However, the data shows that a higher price range caused a small decline in single buyers than that of multiple buyers (see appendix NN). It can be stated that different price ranges had limited influence in attracting a certain number of buyers

4.5.1.4. Birthplace

To determine if the birthplace of the buyers had any influence on the purchase of a certain typology of home, the birthplace of the buyers is analysed to see if the buyers from another province had any specific purchases of home typologies. The data shows that a higher share (+16%) of apartments were bought by people who were born in another province. Homes that were labelled as two under a roof were more frequently bought by people who were born in the province of Groningen (+9%). The differences between purchased typologies and the birthplace of buyers (Born in the province of Groningen and born in another province) show smaller differences (see appendix OO). It can be stated that people from other provinces are buying apartments more frequently, and people born in the province of Groningen buy more frequently homes that are labelled as two under a roof. However, the influence is limited due to the declining number of sales over the years in the period 2009-2018

The data is also used to find out if the birthplace of the buyer has any influence in buying a home from a certain construction period. The data shows that people born in the province of Groningen bought frequently more homes that were built in the period 1941-1992 compared to people who were not born in the province of Groningen. Homes with other construction periods were more frequently bought by people who were born in other provinces (see appendix PP). The data shows that people who were born in the province bought frequently more homes that were constructed more recently than people who were born in another province. However, the differences between the two groups are small.

The buyers of social rental homes who were born in the province bought more frequently homes of a value between 50.000-100.000, (+11%) and 100.000-150.000 (+9%). People who were born in another province bought frequently more homes with a value of €150.000 and higher (see appendix QQ) The data shows that buyers born in the province of Groningen frequently bought a larger share of homes with a lower purchase price value.

4.5.2. The results of the sale of social housing

The strategies of housing associations specified primarily two groups of potential buyers, namely first-time buyers and young people. The data analysis showed that in the first half of 2009-2018, the age group 21-30 years were the primary buyers of social rental homes. However, the share of homes 21-30-year-olds bought became smaller in the second half of the period 2009-2018. The share of buyers in older age groups increased in the second half of the period 2009-2018 period, making the group of buyers more varied. This development created the situation that the sale of social housing became less influential in creating opportunities for younger age groups. This same trend was also noticeable in the share of first-time buyers who bought homes from housing associations. The share of first-time buyers declined in the period 2009-2018. Moreover, this trend was also noticeable in the purchase of homes from other sales parties. However, the social housing associations sold in the period 2009-2018 a larger share (over 50%) of the homes to first-time buyers than the other sales parties.

The majority of homes that were sold by housing associations were apartments and the sales of these apartments primarily took place in the municipality of Groningen. Making the sale of social housing highly concentrated. The analysis showed that specific age groups did not buy specific typologies of homes. The sale of certain typologies is therefore not seen as an influential strategy to influence the social composition of a neighbourhood. This is also the case for the sale of certain typologies to first-time buyers. The data showed that some typologies were more frequently bought by first-time buyers, such as corner houses, houses in the middle of a row, and detached houses. However, these differences were small. The sale of social housing is therefore considered limited in influencing the social composition of a neighbourhood.

The data on the sales of social rental homes are also used to find out if there were any relations between single- and multiple buyers and the typology of homes that were bought. The analysis showed no strong relationship between the number of buyers and the type of homes that were bought. Therefore, it is stated that the sale of social housing did not influence attracting a certain number of buyers. This same statement can be made for the influence that the year of construction has. Moreover, the purchase price was also not highly influential in attracting single or multiple buyers. The differences between the two groups in the range of purchase prices were minimal. It can be stated that the sale of social housing had a very limited effect on attracting one of the two groups.

The birthplace of the buyers showed minimal influence on the type of homes people bought. Apartments were more frequently bought by people who were born in another province, and houses labelled as two under a roof were more frequently bought by people who were born in the province. The year of construction had a weak relationship with the birthplace of the buyer. Buyers who were born in the province of Groningen bought frequently more homes that were constructed more recently, people from other provinces bought more frequently older homes. The social rental homes were bought in the price range of €50.000-€100.000 and €100.000-€150.000 were more frequently bought by people who were born in the province of Groningen. Homes with a higher purchase price were more frequently bought by people born in other provinces.

4.5.3. The influence of the sale

Finally, it can be stated, according to the data, that the sale of social housing had a strong influence in attracting buyers of younger generations and first-time buyers. These two groups were mentioned several times in the strategies of different housing associations. However, due to several developments, the influence the sale had on the social composition of neighbourhoods by selling homes to younger generations and first-time buyers became smaller. These developments are also

observed in the sales by natural persons and non-natural persons. However, the majority of the homes that were sold by housing associations were bought by buyers in the age group 21-30 years.

The sale of social rental homes showed no strong relationships with single and multiple buyers. However, the data showed that the birthplace had some influence. The sale of rental homes that were labelled as apartments showed that buyers born in another province bought frequently more apartments than buyers who were born in the province of Groningen. Due to the high number of apartments that were sold in the province of Groningen, especially in the municipality of Groningen, the decrease of buyers of social rental homes who were born in the province of Groningen can be explained. The decrease of buyers who were born in the province in the period 2009-2018 had a relationship with the increase in the share of apartments sold by social housing associations. This trend was not observed in the sale of homes by other sales parties. However, over the years in the period 2008-2019, the number of homes sold decreased significantly, making the influence on the neighbourhood composition limited.

5. Discussion and Conclusion

The data shows that the sale of rental homes by housing associations was limited in influencing the social composition of neighbourhoods. The strategies of the social housing associations were not well formulated into concrete plans to make the sale of social housing beneficial in influencing the social composition of neighbourhoods. Moreover, the number of rental homes being sold in certain neighbourhoods is limited, and the housing associations did not have a clear view of the social composition of the neighbourhoods and who the buyers were. The sale was primarily focused on diversifying the real estate portfolio. Moreover, homes that were scheduled to be sold could only be sold when the lease had ended, this could take many years before the sale happens. Because of the uncertainty of homes being sold to certain target groups, the strategies of reducing the sales price for certain groups of people became unfavourable.

The results show that most buyers of social rental homes were aged 21-30. There was a significant difference between the number of buyers of different age groups in the first half of the period 2009-2018. However, over the years, the differences between the age groups of the buyers became smaller and resulted in a more varied group of buyers in terms of age. It can be stated that attracting certain age groups through the sale of social housing was influential since more than half of the homes were sold to people aged 21-30 but became limited. This was also the case for first-time buyers. The sale of homes by social housing associations was influential in attracting first-time buyers, most of the homes were bought by that group. However, over time, a decrease in the share of first-time buyers in time was observed.

The results of the data analysis show that the average purchase price of homes from housing associations was lower than the average purchase prices of natural persons and non-natural persons. However, over time, the average purchase price of social rental homes increased significantly. The increase in the average purchase price showed that the difference in the average sales price with other parties became smaller. The homes that were sold by housing associations became more market-led due to the abandonment of the strategies that made homes cheaper compared to that of other parties, resulting in a stronger increase in the average purchase price.

The data also shows that the influence on the social composition was limited because the data analysis showed a limited number of relationships between the characteristics of the buyers and the type of homes that were bought. A weak relationship was found between the age group of the buyers and the construction year of the home. Younger buyers bought more frequently older homes, and older buyers bought more frequently more recently constructed homes.

The sale of social housing influenced attracting people from other provinces, the data shows. The percentage of buyers who were not born in the province of Groningen increased slowly over the years. This was the opposite development of what was visible in buyers of homes from natural persons and non-natural persons (excluding housing associations), where the data showed that there was an increase in buyers who were born in the province. The explanation for this is that buyers who were born in another province bought frequently more apartments than people who were born in the province of Groningen. Moreover, the number of homes sold by housing associations decreased over time, but the share of homes that were labelled as apartments increased in the period 2009-2018. However, most of the apartments that were sold were located in neighbourhoods in the municipality of Groningen, making the influence on the social composition of neighbourhoods highly concentrated.

The information showed that housing associations did not intensify their goal of influencing the social composition of neighbourhoods over the years. The data shows that the sale of social housing

became less influential on the social composition of the neighbourhoods. The results show that the characteristics of buyers of social rental homes became more varied, making the sale of social housing less influential in targeting certain groups of buyers. This is also the case for target groups such as younger generations and first-time buyers, whom housing associations previously invested their focus.

The outcomes of this research show that the social housing associations in the province of Groningen became less involved in influencing the social compositions of neighbourhoods through sales than they were in the first half of the period 2009-2018. However, the target groups that many of the housing associations focused their strategies on in the first half of 2009-2018 (first-time buyers and younger generations) bought most of the homes and therefore were to a certain degree effective in influencing the social composition of neighbourhoods. But it is noted that the strategies were not seen as effective and therefore not desirable. The social housing associations questioned the responsibilities they had in the past and if these responsibilities should have been theirs in the first place. The ambition of influencing the social composition on a neighbourhood level was seen as a complex process that was unlikely to be successful due to the main tasks and responsibilities of the housing associations.

The answer to the central research question (*How does the sale of rental homes by social housing associations influence the social composition of neighbourhoods in the Dutch province of Groningen?*) is as follows: the sale of rental homes by social housing associations in the province of Groningen was influential in creating housing opportunities for first-time buyers and younger generations for some time. The strategies of several social housing associations were primarily focused on these two target groups. However, the development of the housing market and the strategies that were abandoned in the second half of the period 2009-2018 resulted in a decrease in the share of buyers who were identified as younger generations and first-time buyers. Over time, the age groups of buyers became more varied and the share of first-time buyers became smaller to a degree that made them responsible for approximately half of the purchases. Therefore, over time, social housing associations had limited their influence on the social compositions of neighbourhoods through sales. Moreover, the sale of social housing primarily took place in neighbourhoods in the municipality of Groningen, making the influence through sales highly concentrated and therefore the social composition of neighbourhoods in other municipalities less influenced by the sales. Housing associations also had a limited influence on the social composition of neighbourhoods through the sale of apartments that increased over time. The largest share of apartments was bought by people who were not born in the province of Groningen. This development was not present in the sales by other parties. However, the influence through sales was still limited due to the decline in the sale of homes. In short, it can be stated that the strategies that were formulated created influence for housing associations, but over time the influence diminished due to market-led strategies.

The theoretical framework that supports this research is predominantly valid and useful as far as it was relatable to the results. However, there are a few comments. The claim that the sale of social housing will lead to a concentration of low-income households in what can be called disadvantaged neighbourhoods is not supported by the information provided by the cadastre and the housing associations. The real estate portfolio provides housing associations with a diverse range of different types of homes in different neighbourhoods located in villages and cities. The sales that were planned can take many years to execute, and the sales were predominantly focused on what is needed to house vest the current and future population. However, the sales may create concentrations of low-income and vulnerable tenants because housing associations did not have concrete plans to maintain a certain percentage of social housing in neighbourhoods. Therefore,

challenging and eliminating social segregation (the goal of social-mix policies) will not be reached by housing associations in the province of Groningen.

The claim that housing associations sell their “crown jewels” is also not supported by this research because housing associations have sold homes in the past that were in desperate need of investment for renovations. The homes that lacked maintenance were seen as opportunities for first-time buyers, or people with a small budget. The problem that came out of the sale of homes with poor maintenance was that many buyers could not afford the investments that were needed to maintain the property. Therefore, the claim that homeowners take better care of their homes is also not supported by this research.

The sale of homes by social housing associations in the province of Groningen was for some time capable of influencing the social composition of neighbourhoods. However, because strategies were abandoned, housing associations were left without tools to influence the social composition of neighbourhoods. The sales became primarily focused on maintaining a certain degree of diversity in the real estate portfolio.

Moreover, the strategies that were not formulated in detail and therefore could have been more effective. The housing associations who participated in the interviews mentioned that it was unknown if the strategies had any effect, and questioned if influencing the social composition of neighbourhoods was one of their tasks.

Social housing associations did not have specific strategies in the second half of the period 2008-2019 to attract certain target groups through the sale of homes, and the sale of the homes was primarily left over to the market. It is therefore advised that planners create detailed insights into the current state of the social composition of the neighbourhoods in which they own social housing and what the characteristics of buyers of their properties are. Moreover, the housing associations and planners are advised to make terms such as diversity, and social mix more concrete when creating strategies since these terms were not well-defined in strategies that possibly created doubts about the influence the sale of social housing had.

Finally, the housing associations do not have policies to maintain a certain number of homes in neighbourhoods, therefore, it is possible that challenging and eliminating social segregation is not on the agenda of the housing associations. Sales, therefore, could create a counter development of what social housing associations actually should do, namely challenging and eliminating social segregation. The housing associations need to focus on specifying their need for influencing the social composition of neighbourhoods and in which state there is already a certain mix in certain neighbourhoods and how it develops after the sales to prevent negative developments.

6. Reflection

This research investigated how social housing associations were influential in altering the social compositions of neighbourhoods through the sale of social housing. The analysis of the data from the cadastre by using SPSS and Excel went well according to the research framework. However, the information that was retrieved from reports and interviews was not very specific since strategies were not formulated in detail and interviewees were not always capable of answering the interview questions. Therefore, information from the housing associations about influencing the social composition of neighbourhoods was broad. This resulted in focussing on several types of characteristics of homes and homebuyers to increase potential useful information that was not available in reports and interviews.

In hindsight, what could have been done differently was to focus more on information provided by the housing associations and less on the data from the Cadastre to retrieve detailed information about the sale of social housing and social mix policies. This alternative way could lead to more in-depth information about the ideas of housing associations and their formulation of ambitions and strategies to reach a certain goal with the sale of social housing.

The outcomes show that the process of social mixing through the sale of social housing was partly effective in providing homes for the specified target groups. However, due to weak formulated strategies and discarded strategies the process weakened, and the sales became less influential. It can be said that the strategies that were formulated were to a certain extent influential. However, the strategies that were replaced with market-led sales and therefore the influence on the social composition of neighbourhoods through sales is very uncertain.

The outcomes of this thesis appear to be convincing because the results of the data do not contradict each other and do not present any outcomes that cannot be explained. The analysis of strategies was discussed with several employees of the housing associations, and the outcomes of the data analysis presented no unexplainable outcomes and therefore appear to be reliable.

What is recommended is that in the future, a study will focus on the degree of social segregation on a neighbourhood level that was influenced by policies from local governments. In the strategies and during the interviews, it was mentioned that local governments had a degree of influence on the decision-making to sell social housing. It is therefore recommended that the policies of national and local governments need to be analysed to find out if a degree of social segregation was the consequence of political decisions. The results of this research will be valuable for future decision-making by politicians, planners, and housing associations.

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Interview guide

Social mixing on a neighbourhood level

- **Ethical considerations:**

Anonymity

The participants of the surveys and interviews have the right to disclose personal information that is not relevant to the research. The online survey will start with an introduction explaining what will happen with the data, who will receive the data and what the purpose of the interview is. For the interviews, the interviewer will ask before the interview start if the interview may be recorded. During the interview, notes will be written down except for personal information at the request of the interviewee.

Confidentiality

The information provided by the participants is safely stored and will not be shared or used for other purposes.

Informed consent

All participating actors during the interview will be asked to sign a consent form before the start of the interview. The consent form clarifies the purpose of the interview and clarifies the role of the interviewers and the rights of the interviewee. The consent form will be used to clarify the meaning of the interview and how the given answers will be used in the research. Before the start of the interview, participants will be made aware of the goal and ethical considerations.

Persuasion and pressure

It will be made clear before the start of the interview that participation is voluntary and it will be made clear that the interviewee can stop the interview at any moment. The interviewer will make clear what the goal of the interview is and will not pressure the

	<p>9. Are there specific target groups that need to be attracted to a neighbourhood?</p> <p>10. Which developments are aimed for when the sale of housing is planned?</p> <p>11. Which positive or negative developments were seen in neighbourhoods when homes are sold?</p> <p>12. What provisions are made to promote the social mix in the neighbourhood?</p> <p>13. What is being done to attract certain target groups in addition to the sale of rental housing?</p> <p>14. Is there a certain percentage used to maintain the number of social housing units per district?</p> <p>15. Does the housing association have the responsibility/vision to spread certain target groups over the working area at a neighbourhood level?</p> <p>16. What measures do you apply to house different target groups in a district?</p>	
	<p>17. Are there (have there been) plans to reduce or increase the number of social housing units at the neighbourhood level?</p> <p>18. Are there plans to sell all social rental housing in certain neighbourhoods?</p> <p>19. Are homes with a certain rent more likely to be offered for sale?</p> <p>20. How does the housing stock compare to the distribution in the municipality?</p> <p>21. Are there plans to create a mix of owner-occupied and rental housing at the district level?</p> <p>22. What strategies are no longer used to mix target groups at the neighbourhood level?</p>	<p>If so, which neighbourhoods?</p> <p>If so, what range? (high/medium/low)</p> <p>If so, why?</p>
	<p>23. How do tenants in the neighbourhood view the sale of social housing?</p>	

	<p>24. Are there certain results that came from the sale of social housing that can be seen as positive or negative in the neighbourhood?</p> <p>25. What target groups are buying the homes for sale?</p> <p>26. Can certain target groups, that are willing to buy, be stopped if they are not the intended target group?</p>	
	<p>27. What type of problems can be solved from the sale of social housing?</p> <p>28. Is there a development that shows that housing associations are mainly more represented in certain neighbourhoods through the sale of social rental housing?</p>	



Social mixing on a neighbourhood level

The purpose of the interview is to find out what the strategies are of housing associations active in the province of Groningen to create or strengthen the social mix on a neighbourhood level, especially by the sale of social housing units. The interview will last approximately 30 minutes.

Anonymity

The participants of the interviews have the right to disclose personal information that is not relevant to the research. For the interviews, the interviewer will ask before the interview start if the interview may be recorded. During the interview, notes will be written down except for personal information at the request of the interviewee.

Confidentiality

The information provided by the participants is safely stored and will not be shared or used for other purposes.

Informed consent

All participating actors during the interview will be asked to sign a consent form before the start of the interview. The consent form clarifies the purpose of the interview and clarifies the role of the interviewers and the rights of the interviewee. The consent form will be used to clarify the meaning of the interview and how the given answers will be used in the research. Before the start of the interview, participants will be made aware of the goal and ethical considerations.

Persuasion and pressure

It will be made clear before the start of the interview that participation is voluntary and it will be made clear that the interviewee can stop the interview at any moment. The interviewer will make clear what the goal of the interview is and will not pressure the participant into answering the question when no answer is given, or when the participant refuses to answer the question.

Restrictions

The interviewees are scheduled at a time when no covid-19 restrictive measures are in place. During the interview, social distance will be in place if requested and the option to do the interview online is made available.



Agreement to participate

- I have read and understood the information sheet of this present research project.
- I understand that taking part in this study is voluntary and that I have the right to withdraw from the study until the moment that the study has been published, and to decline to answer any individual questions in the study.
- I understand that my participation in this study is confidential. Without my prior consent, no material, which could identify me will be used in any reports generated from this study.
- I understand that this data may also be used in articles, book chapters, published and unpublished work and presentations.
- I understand that all information I provide will be kept confidentially either in a locked facility or as a password-protected encrypted file on a password-protected computer.

Please circle YES or NO to each of the following:

I consent to my interview being audio-recorded YES / NO

I wish to remain anonymous for this research YES / NO

If YES

My first name can be used for this research YES / NO

OR

A pseudonym of my choice can be used in this research YES / NO

“I agree to participate in this interview and acknowledge receipt of a copy of this consent form and the research project information sheet.”

Signature of participant: _____ Date: _____

“I agree to abide by the conditions set out in the information sheet.”

Signature of researcher: _____ Date: _____

Please fill in the following information. It will only be used in case you want to be sent a copy of the interview notes so that you have the opportunity to make corrections.

Address:

Email:

Appendix C – Number of homes sold in the province of Groningen

Number of homes sold in the Dutch province of Groningen				Housing association	Natural person	Non-natural person
				Count	Count	Count
Municipality, 2018		wk_naam		20	425	105
	Appingedam	wk_naam	Wijk 00	40	693	20
	Bedum	wk_naam	Wijk 00	13	806	34
	Borger-Odoorn	wk_naam	Wijk 16 Valthermond	0	1	0
	De Marne	wk_naam	Wijk 00	8	252	5
			Wijk 01	14	216	5
			Wijk 02	12	158	5
			Wijk 03	5	110	2
	Delfzijl	wk_naam	Wijk 00 Stad	58	1175	61
			Wijk 01 Land	0	48	0
			Wijk 02	13	243	5
			Wijk 03	17	249	15
	Eemsmond	wk_naam	Wijk 00	21	352	24
			Wijk 01	9	270	15
			Wijk 02	2	85	2
			Wijk 03	3	101	2
			Wijk 04	4	166	5
	Groningen	wk_naam	Centrum	178	1020	118
			Helpman e.o.	201	2143	345
			Hoogkerk e.o.	60	947	63
			Meerdorpen	14	77	0
			Meerstad e.o.	0	20	15
			Nieuw-West	135	990	241
			Noorddijk e.o.	257	1355	60
			Noordoost	76	1298	136
			Noordwest	257	1048	138

		Oosterparkwijk	367	1198	77
		Oud-Noord	236	795	112
		Oud-West	155	1523	83
		Oud-Zuid	253	2040	127
		Zuidoost	44	121	16
		Zuidwest	177	1098	195
Grootevast	wk_naam	Wijk 00 Grootevast	28	355	22
		Wijk 01 Lutjegast	3	81	0
		Wijk 02 Opende	19	197	7
		Wijk 03 Oldekerk	10	250	5
Haren	wk_naam	Wijk 00 Centrum	10	1618	110
		Wijk 01 Land	6	140	3
Leek	wk_naam	Wijk 00 Leek	27	858	50
		Wijk 01 Zevenhuizen	3	180	5
		Wijk 02 Tolbert	9	303	24
		Wijk 04 Midwolde	0	20	1
		Wijk 05 Lettelbert	0	6	0
		Wijk 06 Oostwold	1	33	2
		Wijk 07 Enumatil	0	32	2
Loppersum	wk_naam	Wijk 00	5	200	8
		Wijk 01 Stedum	2	98	8

		Wijk 02 Middelstum	11	152	5
		Wijk 03 't Zandt	1	118	4
Marum	wk_naam	Wijk 00 Marum	42	638	18
		Wijk 01 De Wilp	7	174	4
Midden- Groningen	wk_naam	Eemskanaal- Zuid	1	47	3
		Foxham en Hoogezand- Noord	6	507	23
		Foxhol	3	50	2
		Froombosch	3	75	1
		Harkstede, Scharmer en Woudbloem	29	337	8
		Hellum	0	42	0
		Hoogezand- Zuid	46	403	48
		Kalkwijk	0	291	28
		Kiel- Windeweer	0	68	0
		Kolham	11	120	0
		Kropswolde	2	144	2
		Meeden	9	152	4
		Muntendam	21	296	7
		Noordbroek	9	109	7
		Sappemeer	30	506	22
		Schildwolde	3	119	3
		Siddeburen	16	233	2

		Slochteren	12	121	1
		Tjuchem en Steendam	1	27	1
		Westerbroek en Waterhuizen	6	70	0
		Zuidbroek	14	284	9
Oldambt	wk_naam	Wijk 00 Winschoten	59	1630	78
		Wijk 01 Finsterwolde	9	167	12
		Wijk 01 Westerlee	0	107	2
		Wijk 02 Drieborg	0	34	0
		Wijk 02 Noord	0	36	0
		Wijk 03 Beerta	4	141	7
		Wijk 03 Midwolda	9	276	18
		Wijk 04 Nieuw-Beerta	1	14	2
		Wijk 04 Nieuwolda	5	91	2
		Wijk 05 Nieuweschans	6	105	9
		Wijk 06 Scheemda-Heiligerlee	10	424	26
Pekela	wk_naam	Wijk 00	11	465	18
		Wijk 01	9	357	5
Stadskanaal	wk_naam	Alteveer	1	82	2
		Mussel	3	133	2

		Musselkanaal	48	600	15
		Onstwedde	6	243	2
		Stadskanaal	138	1527	73
Ten Boer	wk_naam	Wijk 00 West	11	456	13
		Wijk 01 Oost	0	104	7
Veendam	wk_naam	Wijk 00 Veendam-kern	35	1802	78
		Wijk 01 Veendam- buitengebied	4	181	9
		Wijk 02 Wildervank	21	453	34
Westerwolde	wk_naam	Wijk 00 Bellingwolde	22	358	4
		Wijk 01 Oost	1	88	3
		Wijk 02 Blijham	3	279	10
		Wijk 03 Sellingen	8	167	2
		Wijk 04 Vlagtwedde	9	213	8
		Wijk 05 Bourtange	2	106	7
		Wijk 06 Sellingerbeetse	0	65	3
		Wijk 07 Ter Apel	20	701	24
		Wijk 08 Ter Wisch	0	15	2
		Wijk 09 de Maten	1	16	0
Winsum	wk_naam	Wijk 00	28	576	20

		Wijk 01	2	118	4	
		Wijk 02	5	174	3	
		Wijk 03	7	122	1	
	Zuidhorn	wk_naam	Wijk 00	24	910	37
			Wijk 01	28	332	12
			Wijk 02	22	168	4
			Wijk 03	14	198	1

Total			3641	44510	3040
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Appendix D – Percentages of homes sold per neighbourhood

Percentages of homes sold in the Dutch province of Groningen				Housing association	Natural person	Non-natural person	Total
				Count	Count	Count	Count
Municipality, 2018		wk_naam		3,6%	77,3%	19,1%	100,0%
	Appingedam	wk_naam	Wijk 00	5,3%	92,0%	2,7%	100,0%
	Bedum	wk_naam	Wijk 00	1,5%	94,5%	4,0%	100,0%
	Borger-Odoorn	wk_naam	Wijk 16 Valthermond	0,0%	100,0%	0,0%	100,0%
	De Marne	wk_naam	Wijk 00	3,0%	95,1%	1,9%	100,0%
			Wijk 01	6,0%	91,9%	2,1%	100,0%
			Wijk 02	6,9%	90,3%	2,9%	100,0%
			Wijk 03	4,3%	94,0%	1,7%	100,0%
	Delfzijl	wk_naam	Wijk 00 Stad	4,5%	90,8%	4,7%	100,0%
			Wijk 01 Land	0,0%	100,0%	0,0%	100,0%
			Wijk 02	5,0%	93,1%	1,9%	100,0%
			Wijk 03	6,0%	88,6%	5,3%	100,0%
	Eemsmond	wk_naam	Wijk 00	5,3%	88,7%	6,0%	100,0%
			Wijk 01	3,1%	91,8%	5,1%	100,0%
			Wijk 02	2,2%	95,5%	2,2%	100,0%
			Wijk 03	2,8%	95,3%	1,9%	100,0%
			Wijk 04	2,3%	94,9%	2,9%	100,0%
	Groningen	wk_naam	Centrum	13,5%	77,5%	9,0%	100,0%
			Helpman e.o.	7,5%	79,7%	12,8%	100,0%
			Hoogkerk e.o.	5,6%	88,5%	5,9%	100,0%
			Meerders	15,4%	84,6%	0,0%	100,0%
			Meerstad e.o.	0,0%	57,1%	42,9%	100,0%
			Nieuw-West	9,9%	72,5%	17,6%	100,0%
Noordijk e.o.			15,4%	81,0%	3,6%	100,0%	

		Noordoo st	5,0%	86,0%	9,0%	100,0%
		Noordw est	17,8%	72,6%	9,6%	100,0%
		Oosterp arkwijk	22,4%	73,0%	4,7%	100,0%
		Oud- Noord	20,6%	69,6%	9,8%	100,0%
		Oud- West	8,8%	86,5%	4,7%	100,0%
		Oud- Zuid	10,5%	84,3%	5,2%	100,0%
		Zuidoost	24,3%	66,9%	8,8%	100,0%
		Zuidwes t	12,0%	74,7%	13,3%	100,0%
Grootegast	wk_naam	Wijk 00 Grooteg ast	6,9%	87,7%	5,4%	100,0%
		Wijk 01 Lutjegas t	3,6%	96,4%	0,0%	100,0%
		Wijk 02 Opende	8,5%	88,3%	3,1%	100,0%
		Wijk 03 Oldeker k	3,8%	94,3%	1,9%	100,0%
Haren	wk_naam	Wijk 00 Centrum	0,6%	93,1%	6,3%	100,0%
		Wijk 01 Land	4,0%	94,0%	2,0%	100,0%
Leek	wk_naam	Wijk 00 Leek	2,9%	91,8%	5,3%	100,0%
		Wijk 01 Zevenhu izen	1,6%	95,7%	2,7%	100,0%
		Wijk 02 Tolbert	2,7%	90,2%	7,1%	100,0%
		Wijk 04 Midwold e	0,0%	95,2%	4,8%	100,0%
		Wijk 05 Lettelbe rt	0,0%	100,0%	0,0%	100,0%
		Wijk 06 Oostwol d	2,8%	91,7%	5,6%	100,0%

			Wijk 07 Enumatil	0,0%	94,1%	5,9%	100,0%
Loppersum	wk_ naam		Wijk 00	2,3%	93,9%	3,8%	100,0%
			Wijk 01 Stedum	1,9%	90,7%	7,4%	100,0%
			Wijk 02 Middelstum	6,5%	90,5%	3,0%	100,0%
			Wijk 03 't Zandt	0,8%	95,9%	3,3%	100,0%
Marum	wk_ naam		Wijk 00 Marum	6,0%	91,4%	2,6%	100,0%
			Wijk 01 De Wilp	3,8%	94,1%	2,2%	100,0%
Midden-Groningen	wk_ naam		Eemskanaal-Zuid	2,0%	92,2%	5,9%	100,0%
			Foxhamen Hoogezaand- Noord	1,1%	94,6%	4,3%	100,0%
			Foxhol	5,5%	90,9%	3,6%	100,0%
			Froombosch	3,8%	94,9%	1,3%	100,0%
			Harkstede, Scharmeren Woudbloem	7,8%	90,1%	2,1%	100,0%
			Hellum	0,0%	100,0%	0,0%	100,0%
			Hoogezaand-Zuid	9,3%	81,1%	9,7%	100,0%
			Kalkwijk	0,0%	91,2%	8,8%	100,0%
			Kiel- Windeweer	0,0%	100,0%	0,0%	100,0%
			Kolham	8,4%	91,6%	0,0%	100,0%
			Kropswolde	1,4%	97,3%	1,4%	100,0%
			Meeden	5,5%	92,1%	2,4%	100,0%
			Muntendam	6,5%	91,4%	2,2%	100,0%
			Noordbroek	7,2%	87,2%	5,6%	100,0%

		Sappem eer	5,4%	90,7%	3,9%	100,0%	
		Schildwo lde	2,4%	95,2%	2,4%	100,0%	
		Siddebu ren	6,4%	92,8%	0,8%	100,0%	
		Slochter en	9,0%	90,3%	0,7%	100,0%	
		Tjuchem en Steenda m	3,4%	93,1%	3,4%	100,0%	
		Westerb roek en Waterhu izen	7,9%	92,1%	0,0%	100,0%	
		Zuidbro ek	4,6%	92,5%	2,9%	100,0%	
	Oldambt	wk_naam	Wijk 00 Winscho ten	3,3%	92,2%	4,4%	100,0%
		Wijk 01 Finsterw olde	4,8%	88,8%	6,4%	100,0%	
		Wijk 01 Westerl ee	0,0%	98,2%	1,8%	100,0%	
		Wijk 02 Drieborg	0,0%	100,0%	0,0%	100,0%	
		Wijk 02 Noord	0,0%	100,0%	0,0%	100,0%	
		Wijk 03 Beerta	2,6%	92,8%	4,6%	100,0%	
		Wijk 03 Midwold a	3,0%	91,1%	5,9%	100,0%	
		Wijk 04 Nieuw- Beerta	5,9%	82,4%	11,8%	100,0%	
		Wijk 04 Nieuwol da	5,1%	92,9%	2,0%	100,0%	
		Wijk 05 Nieuwes chans	5,0%	87,5%	7,5%	100,0%	

		Wijk 06 Scheem da- Heiligerl ee	2,2%	92,2%	5,7%	100,0%
Pekela	wk_ naa m	Wijk 00	2,2%	94,1%	3,6%	100,0%
		Wijk 01	2,4%	96,2%	1,3%	100,0%
Stadskanaal	wk_ naa m	Alteveer	1,2%	96,5%	2,4%	100,0%
		Mussel	2,2%	96,4%	1,4%	100,0%
		Musselk anaal	7,2%	90,5%	2,3%	100,0%
		Onstwe dde	2,4%	96,8%	0,8%	100,0%
		Stadska naal	7,9%	87,9%	4,2%	100,0%
Ten Boer	wk_ naa m	Wijk 00 West	2,3%	95,0%	2,7%	100,0%
		Wijk 01 Oost	0,0%	93,7%	6,3%	100,0%
Veendam	wk_ naa m	Wijk 00 Veenda m-kern	1,8%	94,1%	4,1%	100,0%
		Wijk 01 Veenda m- buitenge bied	2,1%	93,3%	4,6%	100,0%
		Wijk 02 Wilderv ank	4,1%	89,2%	6,7%	100,0%
Westerwolde	wk_ naa m	Wijk 00 Bellingw olde	5,7%	93,2%	1,0%	100,0%
		Wijk 01 Oost	1,1%	95,7%	3,3%	100,0%
		Wijk 02 Blijham	1,0%	95,5%	3,4%	100,0%
		Wijk 03 Sellinge n	4,5%	94,4%	1,1%	100,0%
		Wijk 04 Vlagtwe dde	3,9%	92,6%	3,5%	100,0%
		Wijk 05 Bourtan ge	1,7%	92,2%	6,1%	100,0%

			Wijk 06 Sellinger beetse	0,0%	95,6%	4,4%	100,0%
			Wijk 07 Ter Apel	2,7%	94,1%	3,2%	100,0%
			Wijk 08 Ter Wisch	0,0%	88,2%	11,8%	100,0%
			Wijk 09 de Maten	5,9%	94,1%	0,0%	100,0%
	Winsum	wk_ naam	Wijk 00	4,5%	92,3%	3,2%	100,0%
			Wijk 01	1,6%	95,2%	3,2%	100,0%
			Wijk 02	2,7%	95,6%	1,6%	100,0%
			Wijk 03	5,4%	93,8%	0,8%	100,0%
	Zuidhorn	wk_ naam	Wijk 00	2,5%	93,7%	3,8%	100,0%
			Wijk 01	7,5%	89,2%	3,2%	100,0%
			Wijk 02	11,3%	86,6%	2,1%	100,0%
			Wijk 03	6,6%	93,0%	0,5%	100,0%

Appendix E – Number of homes sold by housing associations per municipality

Number of homes sold by HA	Housing associations	
	Count	Table N %
Municipality, 2018	20	0,5%
Appingedam	40	1,1%
Bedum	13	0,4%
De Marne	39	1,1%
Delfzijl	88	2,4%
Eemsmond	39	1,1%
Groningen	2410	66,2%
Grootegast	60	1,6%
Haren	16	0,4%
Leek	40	1,1%
Loppersum	19	0,5%
Marum	49	1,3%
Midden-Groningen	222	6,1%
Oldambt	103	2,8%
Pekela	20	0,5%
Stadskanaal	196	5,4%
Ten Boer	11	0,3%
Veendam	60	1,6%
Westerwolde	66	1,8%
Winsum	42	1,2%
Zuidhorn	88	2,4%
Total	3641	100,0%

Appendix F – Number of homes sold by natural persons per municipality

Number of homes sold by NP		Natural persons	
		Count	Table N %
Municipality, 2018		425	1,0%
	Appingedam	693	1,6%
	Bedum	806	1,8%
	Borger-Odoorn	1	0,0%
	De Marne	736	1,7%
	Delfzijl	1715	3,9%
	Eemsmond	974	2,2%
	Groningen	15673	35,2%
	Grootegast	883	2,0%
	Haren	1758	3,9%
	Leek	1432	3,2%
	Loppersum	568	1,3%
	Marum	812	1,8%
	Midden-Groningen	4001	9,0%
	Oldambt	3025	6,8%
	Pekela	822	1,8%
	Stadskanaal	2585	5,8%
	Ten Boer	560	1,3%
	Veendam	2436	5,5%
	Westerwolde	2008	4,5%
	Winsum	990	2,2%
Zuidhorn	1608	3,6%	
Total	44510	100,0%	

Appendix G – Number of homes sold by non-natural persons

Number of homes sold by NNP		Non-natural persons	
		Count	Table N %
Municipality, 2018		105	3,5%
	Appingedam	20	0,7%
	Bedum	34	1,1%
	Borger-Odoorn	0	0,0%
	De Marne	17	0,6%
	Delfzijl	81	2,7%
	Eemsmond	48	1,6%
	Groningen	1726	56,8%
	Grootegeest	34	1,1%
	Haren	113	3,7%
	Leek	84	2,8%
	Loppersum	25	0,8%
	Marum	22	0,7%
	Midden-Groningen	171	5,6%
	Oldambt	156	5,1%
	Pekela	23	0,8%
	Stadskanaal	94	3,1%
	Ten Boer	20	0,7%
	Veendam	121	4,0%
	Westerwolde	63	2,1%
	Winsum	28	0,9%
Zuidhorn	54	1,8%	
Total	3040	100,0%	

Appendix H – Typology of homes sold per neighbourhood

Typologies sold per neighbourhood in the Dutch province of Groningen				WTO					
				A Count	H Count	K Count	O Count	T Count	V Count
Municipality, 2018		wk_naam		114	10	40	254	15	117
	Appingedam	wk_naam	Wijk 00	37	77	205	12	184	238
	Bedum	wk_naam	Wijk 00	26	97	205	17	251	257
	Borger- Odoorn	wk_naam	Wijk 16 Valthermond	0	0	0	1	0	0
	De Marne	wk_naam	Wijk 00	2	43	69	3	24	124
			Wijk 01	1	21	45	3	25	140
			Wijk 02	1	7	25	4	24	114
			Wijk 03	0	6	24	2	11	74
	Delfzijl	wk_naam	Wijk 00 Stad	302	175	271	7	291	248
			Wijk 01 Land	0	0	3	0	0	45
			Wijk 02	1	17	62	2	21	158
			Wijk 03	0	16	71	0	16	178
	Eemsmond	wk_naam	Wijk 00	42	21	57	6	34	237
			Wijk 01	5	17	48	9	23	192
			Wijk 02	0	1	8	1	5	74
			Wijk 03	2	7	15	1	13	68
			Wijk 04	6	12	40	2	19	96
	Groningen	wk_naam	Centrum	923	47	5	47	290	4
			Helpman e.o.	1956	152	72	21	361	127
			Hoogkerk e.o.	63	162	252	12	458	123
			Meerdorpen	1	5	29	2	12	42
			Meerstad e.o.	0	2	2	16	6	9
			Nieuw-West	316	187	129	17	636	81
			Noorddijk e.o.	377	279	120	7	794	95
			Noordoost	239	350	56	2	817	46
			Noordwest	970	90	25	13	337	8
			Oosterparkwijk	1205	71	16	14	336	0
			Oud-Noord	831	32	6	37	233	4
			Oud-West	1091	95	18	10	541	6
			Oud-Zuid	1729	98	31	29	513	20
			Zuidoost	110	6	26	2	13	24
	Zuidwest	906	114	83	15	278	74		
	Grootegast	wk_naam	Wijk 00 Grootegast	21	31	76	12	54	211
			Wijk 01 Lutjegast	0	2	10	4	8	60
			Wijk 02 Opende	1	19	31	8	38	126
			Wijk 03 Oldekerk	1	33	43	5	45	138
	Haren	wk_naam	Wijk 00 Centrum	319	174	564	24	327	330
			Wijk 01 Land	13	9	32	3	0	92
	Leek	wk_naam	Wijk 00 Leek	77	127	210	16	290	215

		Wijk 01 Zevenhuizen	0	5	20	4	4	155
		Wijk 02 Tolbert	11	51	76	5	96	97
		Wijk 04 Midwolde	0	0	0	0	0	21
		Wijk 05 Lettelbert	0	0	1	0	0	5
		Wijk 06 Oostwold	0	1	7	2	4	22
		Wijk 07 Enumatil	0	3	10	0	7	14
Loppersum	wk_naam	Wijk 00	0	10	33	4	8	158
		Wijk 01 Stedum	0	6	10	0	7	85
		Wijk 02 Middelstum	1	8	35	0	11	113
		Wijk 03 't Zandt	0	3	14	2	1	103
Marum	wk_naam	Wijk 00 Marum	7	59	145	17	89	381
		Wijk 01 De Wilp	0	4	25	6	11	139
Midden-Groningen	wk_naam	Eemskanaal-Zuid	0	0	5	4	0	42
		Foxham en Hoogezand-Noord	208	54	111	5	75	83
		Foxhol	4	9	23	1	5	13
		Froombosch	1	0	21	0	0	57
		Harkstede, Scharmer en Woudbloem	28	19	104	7	37	179
		Hellum	1	1	5	0	1	34
		Hoogezand-Zuid	81	89	83	3	188	53
		Kalkwijk	57	22	100	6	72	62
		Kiel-Windeweer	0	0	21	2	0	45
		Kolham	0	5	46	3	4	73
		Kropswolde	0	0	43	3	2	100
		Meeden	0	9	24	2	7	123
		Muntendam	3	31	97	2	51	140
		Noordbroek	0	4	37	3	2	79
		Sappemeer	26	61	198	8	110	155
		Schildwolde	0	3	35	3	2	82
		Siddeburen	20	13	47	9	21	141
		Slochteren	0	20	43	0	14	57
		Tjuchem en Steendam	0	0	2	0	0	27
		Westerbroek en Waterhuizen	0	4	30	2	8	32
		Zuidbroek	3	17	111	4	15	157
Oldambt	wk_naam	Wijk 00 Winschoten	264	219	367	25	464	428
		Wijk 01 Finsterwolde	1	5	67	5	8	102
		Wijk 01 Westerlee	0	0	17	2	0	90
		Wijk 02 Drieborg	0	1	12	0	1	20

		Wijk 02 Noord	0	0	3	2	0	31
		Wijk 03 Beerta	5	5	48	3	2	89
		Wijk 03 Midwolda	0	21	49	4	32	197
		Wijk 04 Nieuw-Beerta	0	0	3	1	0	13
		Wijk 04 Nieuwolda	1	6	26	0	10	55
		Wijk 05 Nieuweschans	0	24	31	0	23	42
		Wijk 06 Scheemda-Heiligerlee	40	25	150	9	26	210
Pekela	wk_naam	Wijk 00	23	76	133	9	55	198
		Wijk 01	10	22	78	4	33	224
Stadskanaal	wk_naam	Alteveer	0	3	8	1	3	70
		Mussel	0	5	21	0	12	100
		Musselkanaal	40	79	98	8	151	287
		Onstwedde	6	16	33	1	30	165
		Stadskanaal	254	189	310	49	444	492
Ten Boer	wk_naam	Wijk 00 West	34	71	101	9	93	172
		Wijk 01 Oost	0	9	12	2	8	80
Veendam	wk_naam	Wijk 00 Veendamkern	261	309	300	21	647	377
		Wijk 01 Veendambuitengebied	6	17	35	0	9	127
		Wijk 02 Wildervank	26	35	125	19	60	243
Westerwolde	wk_naam	Wijk 00 Bellingwolde	5	11	75	4	8	281
		Wijk 01 Oost	0	0	4	0	0	88
		Wijk 02 Blijham	9	6	41	3	13	220
		Wijk 03 Sellingen	3	5	31	3	5	130
		Wijk 04 Vlagtwedde	12	13	25	4	10	166
		Wijk 05 Bourtange	1	6	14	3	1	90
		Wijk 06 Sellingerbeetse	1	0	16	0	0	51
		Wijk 07 Ter Apel	71	59	218	12	94	291
		Wijk 08 Ter Wisch	0	0	0	0	0	17
		Wijk 09 de Maten	1	0	1	0	0	15
Winsum	wk_naam	Wijk 00	6	108	163	11	220	116
		Wijk 01	1	3	34	4	8	74
		Wijk 02	0	13	47	4	9	109
		Wijk 03	1	10	39	0	7	73
Zuidhorn	wk_naam	Wijk 00	66	119	294	14	226	252
		Wijk 01	4	44	102	9	59	154
		Wijk 02	1	21	65	4	36	67
		Wijk 03	0	15	55	2	41	100

Total	13292	4693	7837	998	11043	13328
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Appendix I – Typology of homes sold by housing associations

Sold home typologies by housing associations				Typology					
				A Count	H Count	K Count	O Count	T Count	V Count
Municipality, 2018		wk_naam		6	1	0	10	3	0
	Appingedam	wk_naam	Wijk 00	5	7	15	4	9	0
	Bedum	wk_naam	Wijk 00	0	3	4	2	4	0
	De Marne	wk_naam	Wijk 00	0	2	3	0	3	0
			Wijk 01	0	4	7	0	2	1
			Wijk 02	0	0	0	0	4	8
			Wijk 03	0	1	2	0	2	0
	Delfzijl	wk_naam	Wijk 00 Stad	12	19	13	1	13	0
			Wijk 02	0	3	8	0	2	0
			Wijk 03	0	2	13	0	2	0
	Eemsmond	wk_naam	Wijk 00	12	3	3	1	2	0
			Wijk 01	0	4	1	1	3	0
			Wijk 02	0	0	2	0	0	0
			Wijk 03	1	0	1	0	1	0
			Wijk 04	0	3	0	0	1	0
	Groningen	wk_naam	Centrum	158	5	0	3	12	0
			Helpman e.o.	171	10	0	1	19	0
			Hoogkerk e.o.	2	19	2	2	34	1
			Meerdorpen	1	3	4	0	6	0
			Nieuw-West	92	14	0	3	26	0
			Noorddijk e.o.	122	49	7	1	77	1
			Noordoost	19	23	0	0	34	0
			Noordwest	208	17	1	1	30	0
			Oosterparkwijk	298	12	3	5	49	0
			Oud-Noord	129	5	0	17	84	1
			Oud-West	150	2	0	0	3	0
			Oud-Zuid	209	6	5	17	16	0
Zuidoost			44	0	0	0	0	0	

		Zuidwest	131	12	0	0	33	1
Grootevast	wk_naam	Wijk 00 Grootevast	0	5	2	3	7	11
		Wijk 01 Lutjegast	0	0	0	0	3	0
		Wijk 02 Opende	1	5	1	0	11	1
		Wijk 03 Oldekerk	0	1	6	0	2	1
Haren	wk_naam	Wijk 00 Centrum	0	6	1	0	3	0
		Wijk 01 Land	0	1	5	0	0	0
Leek	wk_naam	Wijk 00 Leek	4	10	3	0	9	1
		Wijk 01 Zevenhuizen	0	3	0	0	0	0
		Wijk 02 Tolbert	0	4	1	1	2	1
		Wijk 06 Oostwold	0	0	1	0	0	0
Loppersum	wk_naam	Wijk 00	0	1	4	0	0	0
		Wijk 01 Stedum	0	2	0	0	0	0
		Wijk 02 Middelstum	0	1	8	0	2	0
		Wijk 03 't Zandt	0	0	1	0	0	0
Marum	wk_naam	Wijk 00 Marum	0	8	14	2	18	0
		Wijk 01 De Wilp	0	2	0	0	1	4
Midden- Groningen	wk_naam	Eemskanaal- Zuid	0	0	1	0	0	0
		Foxham en Hoogezand- Noord	3	1	1	1	0	0
		Foxhol	0	2	0	0	1	0
		Froombosch	0	0	3	0	0	0

		Harkstede, Scharmer en Woudbloem	2	2	6	2	14	3
		Hoogezand- Zuid	1	10	16	1	18	0
		Kolham	0	2	7	1	0	1
		Kropswolde	0	0	2	0	0	0
		Meeden	0	2	3	0	3	1
		Muntendam	0	4	13	1	3	0
		Noordbroek	0	4	3	0	2	0
		Sappemeer	1	8	11	2	8	0
		Schildwolde	0	0	2	0	1	0
		Siddeburen	3	0	8	0	2	3
		Slochteren	0	5	4	0	2	1
		Tjuchem en Steendam	0	0	0	0	0	1
		Westerbroek en Waterhuizen	0	2	4	0	0	0
		Zuidbroek	1	3	8	0	2	0
	Oldambt	wk_naam Wijk 00 Winschoten	1	14	6	3	35	0
		Wijk 01 Finsterwolde	0	0	7	0	2	0
		Wijk 03 Beerta	0	0	4	0	0	0
		Wijk 03 Midwolda	0	2	4	0	3	0
		Wijk 04 Nieuw- Beerta	0	0	1	0	0	0

		Wijk 04 Nieuwolda	1	0	4	0	0	0
		Wijk 05 Nieuweschans	0	0	5	0	1	0
		Wijk 06 Scheemda- Heiligerlee	2	0	6	0	0	2
Pekela	wk_naam	Wijk 00	0	6	2	0	2	1
		Wijk 01	0	3	2	0	3	1
Stadskanaal	wk_naam	Alteveer	0	0	0	0	1	0
		Mussel	0	2	0	0	1	0
		Musselkanaal	0	19	0	0	29	0
		Onstwedde	0	1	4	0	1	0
		Stadskanaal	17	36	2	0	79	4
Ten Boer	wk_naam	Wijk 00 West	0	3	8	0	0	0
Veendam	wk_naam	Wijk 00 Veendam-kern	11	11	0	1	12	0
		Wijk 01 Veendam- buitengebied	0	2	1	0	1	0
		Wijk 02 Wildervank	10	4	0	2	3	2
Westerwolde	wk_naam	Wijk 00 Bellingwolde	0	2	17	0	0	3
		Wijk 01 Oost	0	0	0	0	0	1
		Wijk 02 Blijham	0	2	1	0	0	0
		Wijk 03 Sellingen	1	1	4	0	2	0
		Wijk 04 Vlagtwedde	0	2	5	0	2	0

		Wijk 05 Bourtange	0	0	2	0	0	0
		Wijk 07 Ter Apel	1	2	13	0	2	2
		Wijk 09 de Maten	1	0	0	0	0	0
Winsum	wk_naam	Wijk 00	0	15	6	0	5	2
		Wijk 01	0	1	1	0	0	0
		Wijk 02	0	0	3	0	2	0
		Wijk 03	0	1	6	0	0	0
Zuidhorn	wk_naam	Wijk 00	8	2	12	0	1	1
		Wijk 01	1	9	12	0	6	0
		Wijk 02	0	3	14	0	5	0
		Wijk 03	0	2	10	0	2	0

Total	1840	468	395	89	788	61
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Appendix J – Annual sales of typologies sold by housing associations

Sales per year by housing associations		Date of transaction										
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Typology	A	123	174	171	194	222	269	250	166	130	141	1840
	H	76	61	48	39	46	78	52	30	22	16	468
	K	41	34	53	32	40	52	51	40	29	23	395
	O	15	16	8	6	2	10	19	5	7	1	89
	T	85	87	116	74	54	80	112	81	53	46	788
	V	3	7	10	2	5	12	5	7	6	4	61
Total		343	379	406	347	369	501	489	329	247	231	3641

Appendix K – Typology of homes sold by natural persons

Sold home typologies by natural persons				Typology					
				A Count	H Count	K Count	O Count	T Count	V Count
Municipality, 2018	wk_naam			88	6	37	176	11	107
	Appingedam	wk_naam	Wijk 00	32	66	186	7	167	235
	Bedum	wk_naam	Wijk 00	18	91	198	6	241	252
	Borger- Odoorn	wk_naam	Wijk 16 Valthermond	0	0	0	1	0	0
	De Marne	wk_naam	Wijk 00	2	41	65	2	21	121
			Wijk 01	1	17	37	2	23	136
			Wijk 02	1	7	24	3	19	104
			Wijk 03	0	5	22	2	9	72
	Delfzijl	wk_naam	Wijk 00 Stad	276	147	249	3	263	237
			Wijk 01 Land	0	0	3	0	0	45
			Wijk 02	1	14	53	2	18	155
			Wijk 03	0	14	55	0	14	166
	Eemsmond	wk_naam	Wijk 00	21	17	53	5	31	225
			Wijk 01	5	13	44	8	20	180
			Wijk 02	0	1	5	1	5	73
			Wijk 03	1	7	13	1	12	67
			Wijk 04	5	9	39	2	18	93
	Groningen	wk_naam	Centrum	696	36	5	23	256	4
			Helpman e.o.	1465	136	72	14	333	123
			Hoogkerk e.o.	60	134	249	9	380	115
			Meerdorpen	0	2	25	2	6	42
			Meerstad e.o.	0	2	2	1	6	9
			Nieuw-West	139	133	129	11	499	79
			Noorddijk e.o.	249	218	110	4	682	92
			Noordoost	194	299	56	1	703	45
			Noordwest	648	71	23	10	288	8
			Oosterparkwijk	832	60	13	8	285	0
			Oud-Noord	615	25	6	4	143	2
			Oud-West	876	92	18	8	523	6
			Oud-Zuid	1414	89	23	9	486	19
	Zuidoost	52	6	26	1	13	23		
	Zuidwest	613	88	83	15	227	72		

	Grootegast	wk_naam	Wijk 00 Grootegast	12	25	74	7	45	192
			Wijk 01 Lutjegast	0	2	10	4	5	60
			Wijk 02 Opende	0	14	29	6	26	122
			Wijk 03 Oldekerk	1	31	36	3	43	136
	Haren	wk_naam	Wijk 00 Centrum	293	151	548	11	294	321
			Wijk 01 Land	13	8	27	2	0	90
	Leek	wk_naam	Wijk 00 Leek	70	99	202	9	267	211
			Wijk 01 Zevenhuizen	0	2	19	4	4	151
			Wijk 02 Tolbert	9	41	69	1	92	91
			Wijk 04 Midwolde	0	0	0	0	0	20
			Wijk 05 Lettelbert	0	0	1	0	0	5
			Wijk 06 Oostwold	0	1	6	1	4	21
			Wijk 07 Enumatil	0	3	10	0	6	13
			Loppersum	wk_naam	Wijk 00	0	9	27	4
	Wijk 01 Stedum	0			4	10	0	7	77
	Wijk 02 Middelstum	1			7	27	0	9	108
	Wijk 03 't Zandt	0			3	13	2	1	99
	Marum	wk_naam	Wijk 00 Marum	6	51	130	11	70	370
			Wijk 01 De Wilp	0	2	25	5	9	133
	Midden- Groningen	wk_naam	Eemskanaal- Zuid	0	0	4	4	0	39
			Foxham en Hoogezand- Noord	195	51	106	4	71	80
			Foxhol	3	7	23	1	4	12
			Froombosch	1	0	18	0	0	56
			Harkstede, Scharmer en Woudbloem	23	17	98	5	23	171

		Hellum	1	1	5	0	1	34
		Hoogezand-Zuid	41	77	66	2	165	52
		Kalkwijk	48	22	85	4	71	61
		Kiel-Windeweer	0	0	21	2	0	45
		Kolham	0	3	39	2	4	72
		Kropswolde	0	0	40	2	2	100
		Meeden	0	7	20	2	4	119
		Muntendam	3	26	84	1	47	135
		Noordbroek	0	0	32	3	0	74
		Sappemeer	23	48	181	6	98	150
		Schildwolde	0	3	33	3	1	79
		Siddeburen	17	12	39	9	19	137
		Slochteren	0	15	38	0	12	56
		Tjuchem en Steendam	0	0	2	0	0	25
		Westerbroek en Waterhuizen	0	2	26	2	8	32
		Zuidbroek	2	12	101	4	11	154
	Oldambt	wk_naam						
		Wijk 00 Winschoten	244	199	350	16	408	413
		Wijk 01 Finsterwolde	0	5	56	4	5	97
		Wijk 01 Westerlee	0	0	16	2	0	89
		Wijk 02 Drieborg	0	1	12	0	1	20
		Wijk 02 Noord	0	0	3	2	0	31
		Wijk 03 Beerta	5	5	43	2	1	85
		Wijk 03 Midwolda	0	18	43	3	27	185
		Wijk 04 Nieuw-Beerta	0	0	2	0	0	12
		Wijk 04 Nieuwolda	0	6	22	0	8	55
		Wijk 05 Nieuweschans	0	22	24	0	21	38

		Wijk 06 Scheemda- Heiligerlee	37	19	137	5	23	203
Pekela	wk_naam	Wijk 00	23	65	130	7	50	190
		Wijk 01	10	19	76	3	30	219
Stadskanaal	wk_naam	Alteveer	0	3	7	1	2	69
		Mussel	0	3	21	0	11	98
		Musselkanaal	36	60	94	7	119	284
		Onstwedde	6	15	29	1	29	163
		Stadskanaal	201	149	303	43	356	475
Ten Boer	wk_naam	Wijk 00 West	31	68	92	7	90	168
		Wijk 01 Oost	0	9	11	2	8	74
Veendam	wk_naam	Wijk 00 Veendam-kern	237	282	294	11	609	369
		Wijk 01 Veendam- buitengebied	6	13	33	0	6	123
		Wijk 02 Wildervank	16	26	123	13	46	229
Westerwolde	wk_naam	Wijk 00 Bellingwolde	5	9	58	4	8	274
		Wijk 01 Oost	0	0	4	0	0	84
		Wijk 02 Blijham	7	4	38	2	13	215
		Wijk 03 Sellingen	2	4	27	3	3	128
		Wijk 04 Vlagtwedde	5	11	20	4	8	165
		Wijk 05 Bourtange	1	6	12	3	1	83
		Wijk 06 Sellingerbeetse	1	0	15	0	0	49
		Wijk 07 Ter Apel	59	57	205	11	90	279
		Wijk 08 Ter Wisch	0	0	0	0	0	15
		Wijk 09 de Maten	0	0	1	0	0	15

	Winsum	wk_naam	Wijk 00	6	89	156	6	211	108
			Wijk 01	1	2	31	3	8	73
			Wijk 02	0	12	44	3	7	108
			Wijk 03	1	9	33	0	7	72
	Zuidhorn	wk_naam	Wijk 00	49	113	276	8	216	248
			Wijk 01	2	35	90	6	51	148
			Wijk 02	1	18	51	2	31	65
			Wijk 03	0	13	45	1	39	100

Total	10058	3971	7274	652	9675	12881
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44510

Appendix L - Annual sales of typologies by natural persons

		Date of transaction										
Sales per year		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Typology	A	836	861	771	647	667	951	1095	1389	1463	1378	10058
	H	396	337	316	301	262	330	398	462	567	602	3971
	K	604	634	540	538	478	602	755	895	1089	1139	7274
	O	75	85	74	70	75	68	40	50	65	50	652
	T	883	823	739	693	653	887	996	1272	1424	1305	9675
	V	1003	910	939	904	879	1127	1329	1661	2031	2098	12881
Total		3797	3650	3379	3153	3014	3965	4613	5729	6639	6572	44511

Appendix M – Typology of homes sold by non-natural persons

Sold home typologies by non-natural persons				WTO					
				A Count	H Count	K Count	O Count	T Count	V Count
Municipality, 2018		Neighbourhood		20	3	3	68	1	10
	Appingedam	Neighbourhood	Wijk 00	0	4	4	1	8	3
	Bedum	Neighbourhood	Wijk 00	8	3	3	9	6	5
	Borger-Odoorn	Neighbourhood	Wijk 16 Valthermond	0	0	0	0	0	0
	De Marne	Neighbourhood	Wijk 00	0	0	1	1	0	3
			Wijk 01	0	0	1	1	0	3
			Wijk 02	0	0	1	1	1	2
			Wijk 03	0	0	0	0	0	2
	Delfzijl	Neighbourhood	Wijk 00 Stad	14	9	9	3	15	11
			Wijk 01 Land	0	0	0	0	0	0
			Wijk 02	0	0	1	0	1	3
			Wijk 03	0	0	3	0	0	12
	Eemsmond	Neighbourhood	Wijk 00	9	1	1	0	1	12
			Wijk 01	0	0	3	0	0	12
			Wijk 02	0	0	1	0	0	1
			Wijk 03	0	0	1	0	0	1
			Wijk 04	1	0	1	0	0	3
	Groningen	Neighbourhood	Centrum	69	6	0	21	22	0
			Helpman e.o.	320	6	0	6	9	4
			Hoogkerk e.o.	1	9	1	1	44	7
			Meerdorpen	0	0	0	0	0	0
			Meerstad e.o.	0	0	0	15	0	0
			Nieuw-West	85	40	0	3	111	2
			Noorddijk e.o.	6	12	3	2	35	2
			Noordoost	26	28	0	1	80	1
			Noordwest	114	2	1	2	19	0
			Oosterparkwijk	75	0	0	1	2	0
			Oud-Noord	87	2	0	16	6	1
			Oud-West	65	1	0	2	15	0
			Oud-Zuid	106	3	3	3	11	1
			Zuidoost	14	0	0	1	0	1
	Zuidwest	162	14	0	0	18	1		
	Grootegast	Neighbourhood	Wijk 00 Grootegast	9	1	0	2	2	8
			Wijk 01 Lutjegast	0	0	0	0	0	0
			Wijk 02 Opende	0	0	1	2	1	3
			Wijk 03 Oldekerk	0	1	1	2	0	1
	Haren	Neighbourhood	Wijk 00 Centrum	26	17	15	13	30	9
			Wijk 01 Land	0	0	0	1	0	2
	Leek	Neighbourhood	Wijk 00 Leek	3	18	5	7	14	3

		Wijk 01 Zevenhuizen	0	0	1	0	0	4
		Wijk 02 Tolbert	2	6	6	3	2	5
		Wijk 04 Midwolde	0	0	0	0	0	1
		Wijk 05 Lettelbert	0	0	0	0	0	0
		Wijk 06 Oostwold	0	0	0	1	0	1
		Wijk 07 Enumatil	0	0	0	0	1	1
Loppersum	wk_naam	Wijk 00	0	0	2	0	1	5
		Wijk 01 Stedum	0	0	0	0	0	8
		Wijk 02 Middelstum	0	0	0	0	0	5
		Wijk 03 't Zandt	0	0	0	0	0	4
Marum	Neighbourhood	Wijk 00 Marum	1	0	1	4	1	11
		Wijk 01 De Wilp	0	0	0	1	1	2
Midden-Groningen	Neighbourhood	Eemskanaal-Zuid	0	0	0	0	0	3
		Foxham en Hoogezand-Noord	10	2	4	0	4	3
		Foxhol	1	0	0	0	0	1
		Froombosch	0	0	0	0	0	1
		Harkstede, Scharmer en Woudbloem	3	0	0	0	0	5
		Hellum	0	0	0	0	0	0
		Hoogezand-Zuid	39	2	1	0	5	1
		Kalkwijk	9	0	15	2	1	1
		Kiel-Windeweer	0	0	0	0	0	0
		Kolham	0	0	0	0	0	0
		Kropswolde	0	0	1	1	0	0
		Meeden	0	0	1	0	0	3
		Muntendam	0	1	0	0	1	5
		Noordbroek	0	0	2	0	0	5
		Sappemeer	2	5	6	0	4	5
		Schildwolde	0	0	0	0	0	3
		Siddeburen	0	1	0	0	0	1
		Slochteren	0	0	1	0	0	0
		Tjuchem en Steendam	0	0	0	0	0	1
		Westerbroek en Waterhuizen	0	0	0	0	0	0
		Zuidbroek	0	2	2	0	2	3
Oldambt	Neighbourhood	Wijk 00 Winschoten	19	6	11	6	21	15
		Wijk 01 Finsterwolde	1	0	4	1	1	5
		Wijk 01 Westerlee	0	0	1	0	0	1
		Wijk 02 Drieborg	0	0	0	0	0	0

		Wijk 02 Noord	0	0	0	0	0	0
		Wijk 03 Beerta	0	0	1	1	1	4
		Wijk 03 Midwolda	0	1	2	1	2	12
		Wijk 04 Nieuw-Beerta	0	0	0	1	0	1
		Wijk 04 Nieuwolda	0	0	0	0	2	0
		Wijk 05 Nieuweschans	0	2	2	0	1	4
		Wijk 06 Scheemda-Heiligerlee	1	6	7	4	3	5
Pekela	wk_naam	Wijk 00	0	5	1	2	3	7
		Wijk 01	0	0	0	1	0	4
Stadskanaal	wk_naam	Alteveer	0	0	1	0	0	1
		Mussel	0	0	0	0	0	2
		Musselkanaal	4	0	4	1	3	3
		Onstwedde	0	0	0	0	0	2
		Stadskanaal	36	4	5	6	9	13
Ten Boer	wk_naam	Wijk 00 West	3	0	1	2	3	4
		Wijk 01 Oost	0	0	1	0	0	6
Veendam	Neighbourhood	Wijk 00 Veendamkern	13	16	6	9	26	8
		Wijk 01 Veendambuitengebied	0	2	1	0	2	4
		Wijk 02 Wildervank	0	5	2	4	11	12
Westerwolde	Neighbourhood	Wijk 00 Bellingwolde	0	0	0	0	0	4
		Wijk 01 Oost	0	0	0	0	0	3
		Wijk 02 Blijham	2	0	2	1	0	5
		Wijk 03 Sellingen	0	0	0	0	0	2
		Wijk 04 Vlagtwedde	7	0	0	0	0	1
		Wijk 05 Bourtange	0	0	0	0	0	7
		Wijk 06 Sellingerbeetse	0	0	1	0	0	2
		Wijk 07 Ter Apel	11	0	0	1	2	10
		Wijk 08 Ter Wisch	0	0	0	0	0	2
		Wijk 09 de Maten	0	0	0	0	0	0
Winsum	Neighbourhood	Wijk 00	0	4	1	5	4	6
		Wijk 01	0	0	2	1	0	1
		Wijk 02	0	1	0	1	0	1
		Wijk 03	0	0	0	0	0	1
Zuidhorn	Neighbourhood	Wijk 00	9	4	6	6	9	3
		Wijk 01	1	0	0	3	2	6
		Wijk 02	0	0	0	2	0	2
		Wijk 03	0	0	0	1	0	0

Total	1394	254	168	257	580	386
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Appendix N – Annual sales of typologies by non-natural persons

		Date of transaction										
Sales per year by non-natural persons		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Typology	A	114	169	173	86	89	119	139	176	191	138	1394
	H	37	18	21	19	14	17	27	35	30	36	254
	K	9	14	12	20	14	15	26	18	24	16	168
	O	25	17	15	18	14	35	31	29	40	33	257
	T	49	62	51	38	49	62	58	73	72	66	580
	V	29	38	35	41	25	33	37	45	51	52	386
Total		263	318	307	222	205	281	318	376	408	341	3040

Appendix O – Construction year of homes on a neighbourhood level

Average year of construction				Natural Persons	Non-natural persons	Housing associations
				Mean	Mean	Mean
Municipality, 2018	Neighbourhood					
	Appingedam	Neighbourhood	Wijk 00	1955	1972	1977
	Bedum	Neighbourhood	Wijk 00	1964	1979	1972
	Borger-Odoorn	Neighbourhood	Wijk 16 Valthermond	1994		
	De Marne	Neighbourhood	Wijk 00	1956	1958	1970
			Wijk 01	1942	1959	1970
			Wijk 02	1937	1954	1956
			Wijk 03	1940	1955	1971
	Delfzijl	Neighbourhood	Wijk 00 Stad	1967	1973	1978
			Wijk 01 Land	1946		
			Wijk 02	1952	1954	1959
			Wijk 03	1949	1954	1960
	Eemsmond	Neighbourhood	Wijk 00	1959	1982	1993
			Wijk 01	1948	1952	1973
			Wijk 02	1936	1971	1955
			Wijk 03	1944	1960	1970
			Wijk 04	1938	1939	1972
	Groningen	Neighbourhood	Centrum	1934	1944	1952
			Helpman e.o.	1964	1965	1967
			Hoogkerk e.o.	1982	1976	1983
			Meerdorpen	1959	1960	1960
			Meerstad e.o.	1996	2014	
			Nieuw-West	1993	1980	1978
			Noorddijk e.o.	1979	1980	1981
			Noordoost	1984	1982	1982
			Noordwest	1969	1962	1958
			Oosterparkwijk	1952	1947	1945
			Oud-Noord	1942	1965	1970
			Oud-West	1925	1936	1943
			Oud-Zuid	1938	1952	1961
			Zuidoost	2002	2007	2010
	Zuidwest	1979	1976	1978		
	Grootegast	Neighbourhood	Wijk 00 Grootegast	1972	1974	1966
			Wijk 01 Lutjegast	1957	1959	1959

		Wijk 02 Opende	1971	1977	1968
		Wijk 03 Oldekerk	1972	1978	1975
Haren	Neighbourhood	Wijk 00 Centrum	1960	1973	1959
		Wijk 01 Land	1945	1969	1956
Leek	Neighbourhood	Wijk 00 Leek	1981	1975	1976
		Wijk 01 Zevenhuizen	1959	1959	1976
		Wijk 02 Tolbert	1978	1977	1967
		Wijk 04 Midwolde	1948	1920	
		Wijk 05 Lettelbert	1937		
		Wijk 06 Oostwold	1957	1925	1946
		Wijk 07 Enumatil	1952	1975	
Loppersum	Neighbourhood	Wijk 00	1946	1954	1956
		Wijk 01 Stedum	1942	1953	1974
		Wijk 02 Middelstum	1938	1962	1969
		Wijk 03 't Zandt	1931	1931	1986
Marum	Neighbourhood	Wijk 00 Marum	1972	1973	1979
		Wijk 01 De Wilp	1961	1953	1954
Midden- Groningen	Neighbourhood	Eemskanaal-Zuid	1944	1951	1951
		Foxham en Hoogezand- Noord	1960	1962	1960
		Foxhol	1953	1958	1969
		Froombosch	1954	1964	1957
		Harkstede, Scharmer en Woudbloem	1974	1975	1972
		Hellum	1934		
		Hoogezand-Zuid	1967	1973	1972
		Kalkwijk	1995	1998	
		Kiel-Windeweer	1929		
		Kolham	1947	1956	1956
		Kropswolde	1976	1974	1987
		Meeden	1954	1964	1971
		Muntendam	1967	1957	1966
		Noordbroek	1960	1953	1973
		Sappemeer	1950	1963	1969
		Schildwolde	1958	1966	1964
		Siddeburen	1954	1960	1957
		Slochteren	1962	1974	1978
		Tjuchem en Steendam	1951	1943	1947

		Westerbroek en Waterhuizen	1956	1984	1984
		Zuidbroek	1966	1970	1970
Oldambt	Neighbourhood	Wijk 00 Winschoten	1962	1971	1975
		Wijk 01 Finsterwolde	1953	1944	1945
		Wijk 01 Westerlee	1948	1915	
		Wijk 02 Drieborg	1942		
		Wijk 02 Noord	1931		
		Wijk 03 Beerta	1943	1954	1964
		Wijk 03 Midwolda	1957	1956	1969
		Wijk 04 Nieuw-Beerta	1961	1962	1957
		Wijk 04 Nieuwolda	1953	1964	1961
		Wijk 05 Nieuweschans	1953	1949	1958
		Wijk 06 Scheemda-Heiligerlee	1965	1971	1957
Pekela	Neighbourhood	Wijk 00	1961	1963	1977
		Wijk 01	1956	1952	1962
Stadskanaal	Neighbourhood	Alteveer	1947	1934	1953
		Mussel	1947	1980	1994
		Musselkanaal	1960	1967	1968
		Onstwedde	1956	1956	1969
		Stadskanaal	1967	1974	1970
Ten Boer	Neighbourhood	Wijk 00 West	1967	1978	1970
		Wijk 01 Oost	1937	1944	
Veendam	Neighbourhood	Wijk 00 Veendam-kern	1966	1972	1975
		Wijk 01 Veendam-buitengebied	1936	1953	1966
		Wijk 02 Wildervank	1954	1964	1977
Westerwolde	Neighbourhood	Wijk 00 Bellingwolde	1956	1960	1958
		Wijk 01 Oost	1948	1951	1947
		Wijk 02 Blijham	1958	1963	1964
		Wijk 03 Sellingen	1960	1970	1969
		Wijk 04 Vlagtwedde	1955	1983	1964

		Wijk 05 Bourtange	1952	1941	1963	
		Wijk 06 Sellingerbeetse	1951	1960		
		Wijk 07 Ter Apel	1966	1960	1948	
		Wijk 08 Ter Wisch	1945	1938		
		Wijk 09 de Maten	1956	1949	1949	
	Winsum	Neighbourhood	Wijk 00	1969	1984	1986
			Wijk 01	1939	1952	1966
			Wijk 02	1937	1956	1961
			Wijk 03	1956	1962	1962
	Zuidhorn	Neighbourhood	Wijk 00	1969	1978	1973
			Wijk 01	1959	1958	1970
			Wijk 02	1954	1953	1957
			Wijk 03	1953	1950	1954

Appendix P – Annual sales by construction period

Sales per party		Year of the sale										
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Sales by housing associations	1988-2018	35	39	49	36	41	62	117	98	90	80	647
	1958-1988	230	217	192	162	183	279	247	146	90	101	1847
	1928-1958	56	66	82	78	74	85	64	41	36	21	603
	1898-1928	19	55	78	67	63	61	50	33	22	22	470
	1868-1898	1	1	1	4	6	11	6	8	5	4	47
	1838-1868	1	0	0	0	1	2	1	1	0	1	7
	Total		342	378	402	347	368	500	485	327	243	229
Sales by natural persons	1988-2018	742	728	697	673	685	910	1166	1429	1658	1622	10310
	1958-1988	1570	1446	1329	1273	1204	1498	1732	2265	2590	2564	17471
	1928-1958	674	695	590	561	541	698	782	898	1117	1169	7725
	1898-1928	561	569	564	497	433	618	678	842	953	929	6644
	1868-1898	175	152	133	94	99	166	180	196	201	196	1592
	1838-1868	29	11	19	16	13	20	26	34	38	36	242
	1808-1838	0	1	5	2	6	3	5	7	7	5	41
	1778-1808	5	4	5	2	1	4	2	1	5	1	30
	1718-1748	1	1	0	1	1	3	2	3	2	1	15
	1688-1718	1	0	1	0	0	0	0	2	0	1	5
	1628-1658	1	0	1	0	0	0	0	2	1	0	5
	1598-1628	1	1	0	0	0	0	0	0	2	0	4
	1558-1598	0	0	0	0	0	0	0	1	0	0	1
Total		3760	3608	3344	3119	2983	3920	4573	5680	6574	6524	44085
Sales by non-natural persons	1988-2018	43	102	70	34	34	72	73	69	86	54	1284
	1958-1988	137	139	162	100	107	127	149	199	195	161	3323
	1928-1958	33	25	29	36	26	37	41	56	55	44	985

	1898-1928	29	35	30	35	18	33	30	36	36	40	792
	1868-1898	6	10	4	9	9	5	13	11	18	10	142
	1838-1868	4	0	3	0	2	1	2	1	2	2	24
	1878-1808	0	0	0	0	0	1	1	0	0	0	2
	1718-1748	0	0	2	0	0	0	1	0	0	0	3
	Total	252	311	300	214	196	276	310	372	392	311	2934

Appendix Q– Average purchase price on a neighbourhood level

Average purchase price on a neighbourhood level				Purchase price		
				Natural persons	Non-natural person	Housing association
				Mean	Mean	Mean
Municipality, 2018	Neighbourhood			173597	271569	261900
	Appingedam	Neighbourhood	Wijk 00	166076	152317	150300
	Bedum	Neighbourhood	Wijk 00	190818	161756	134208
	Borger-Odoorn	Neighbourhood	Wijk 16 Valthermond	223000		
	De Marne	Neighbourhood	Wijk 00	132914	103762	86000
			Wijk 01	157552	107237	102250
			Wijk 02	160856	104029	70083
			Wijk 03	143175	103740	104800
	Delfzijl	Neighbourhood	Wijk 00 Stad	136366	120321	107612
			Wijk 01 Land	191624		
			Wijk 02	137884	87678	83708
			Wijk 03	145406	105797	75750
	Eemsmond	Neighbourhood	Wijk 00	176544	183958	163524
			Wijk 01	162900	119604	109111
			Wijk 02	162974	103375	74250
			Wijk 03	147370	92000	70000
			Wijk 04	147829	117856	88800
	Groningen	Neighbourhood	Centrum	239985	190644	154926
			Helpman e.o.	213837	139438	140139
			Hoogkerk e.o.	227026	148199	146606
			Meerdorpen	247577	87923	87923
			Meerstad e.o.	310200	146225	
			Nieuw-West	232099	149619	129165
			Noorddijk e.o.	178358	143066	143014
			Noordoost	165359	128113	115190
			Noordwest	162117	139207	141075
			Oosterparkwijk	167340	122035	120631
			Oud-Noord	160608	148983	139212
			Oud-West	201512	145477	115539
			Oud-Zuid	180033	152828	147796
			Zuidoost	303814	260629	248131
	Zuidwest	225381	155235	146502		
	Grootegast	Neighbourhood	Wijk 00 Grootegast	204448	144483	121166

		Wijk 01 Lutjegast	197381	93000	93000
		Wijk 02 Opende	205600	130659	110245
		Wijk 03 Oldekerk	190994	154514	148850
Haren	Neighbourhood	Wijk 00 Centrum	324339	213442	148017
		Wijk 01 Land	374255	168580	133286
Leek	Neighbourhood	Wijk 00 Leek	211234	150664	131502
		Wijk 01 Zevenhuizen	249309	188504	124167
		Wijk 02 Tolbert	207115	173259	118891
		Wijk 04 Midwolde	279700	165000	
		Wijk 05 Lettelbert	200333		
		Wijk 06 Oostwold	232136	236667	102500
		Wijk 07 Enumatil	168914	143250	
Loppersum	Neighbourhood	Wijk 00	190281	152538	123900
		Wijk 01 Stedum	160532	141000	105000
		Wijk 02 Middelstum	180837	142728	119932
		Wijk 03 't Zandt	155833	208760	124000
Marum	Neighbourhood	Wijk 00 Marum	220824	164381	144645
		Wijk 01 De Wilp	225666	154350	128979
Midden- Groningen	Neighbourhood	Eemskanaal- Zuid	201952	123000	65000
		Foxham en Hoogezand- Noord	134902	121000	91750
		Foxhol	131790	86170	90117
		Froombosch	195540	177125	97833
		Harkstede, Scharmer en Woudbloem	247020	136419	116888
		Hellum	228524		
		Hoogezand- Zuid	135080	103264	103560
		Kalkwijk	218562	199281	

		Kiel-Windeweer	186382		
		Kolham	181548	89305	89305
		Kropswolde	402520	162325	113750
		Meeden	179515	117308	99222
		Muntendam	161423	101116	92597
		Noordbroek	176142	134466	101078
		Sappemeer	157594	126394	113283
		Schildwolde	200766	151950	120400
		Siddeburen	198181	127062	112007
		Slochteren	179977	113171	111769
		Tjuchem en Steendam	214500	94250	77500
		Westerbroek en Waterhuizen	194871	106500	106500
		Zuidbroek	178637	116911	113229
Oldambt	Neighbourhood	Wijk 00 Winschoten	142319	116626	99111
		Wijk 01 Finsterwolde	141897	114924	69500
		Wijk 01 Westerlee	182740	54750	
		Wijk 02 Drieborg	103016		
		Wijk 02 Noord	146778		
		Wijk 03 Beerta	146176	113455	84750
		Wijk 03 Midwolda	165492	155933	91633
		Wijk 04 Nieuw-Beerta	124179	88333	70000
		Wijk 04 Nieuwolda	133332	80250	81050
		Wijk 05 Nieuweschans	102756	87733	64750
		Wijk 06 Scheemda-Heiligerlee	164618	119050	85900
Pekela	Neighbourhood	Wijk 00	133719	116046	97158
		Wijk 01	149016	128804	78083
Stadskanaal	Neighbourhood	Alteveer	160900	88020	60000
		Mussel	198220	132700	94500
		Musselkanaal	150071	94460	81691
		Onstwedde	183678	142250	98833
		Stadskanaal	168600	123024	101373
Ten Boer	Neighbourhood	Wijk 00 West	187442	154956	122773

		Wijk 01 Oost	162500	128429	
Veendam	Neighbourhood	Wijk 00 Veendam-kern	145341	115860	87419
		Wijk 01 Veendam- buitengebied	167783	96231	84500
		Wijk 02 Wildervank	182376	120560	97519
Westerwolde	Neighbourhood	Wijk 00 Bellingwolde	162195	108942	78409
		Wijk 01 Oost	167966	119375	70000
		Wijk 02 Blijham	182168	159983	85000
		Wijk 03 Sellingen	198535	133350	99813
		Wijk 04 Vlagtwedde	187933	96029	103111
		Wijk 05 Bourtange	175534	175762	72500
		Wijk 06 Sellingerbeetse	198854	123333	
		Wijk 07 Ter Apel	168125	136752	86775
		Wijk 08 Ter Wisch	239467	225000	
		Wijk 09 de Maten	217797	117500	117500
		Winsum	Neighbourhood	Wijk 00	183146
Wijk 01	179469			134167	112500
Wijk 02	165618			120463	105800
Wijk 03	195003			126250	124643
Zuidhorn	Neighbourhood	Wijk 00	214870	154750	158370
		Wijk 01	172517	121112	109535
		Wijk 02	167141	89343	86907
		Wijk 03	199605	114841	109472

Appendix R– Annual developments of average purchase prices

Annual average purchase price						
Years	HA		NP		NNP	
2009	€	121.213,00	€	186.295,00	€	188.527,00
2010	€	133.163,00	€	184.577,00	€	155.127,00
2011	€	121.322,00	€	188.620,00	€	170.372,00
2012	€	117.531,00	€	180.007,00	€	153.067,00
2013	€	121.292,00	€	169.346,00	€	153.935,00
2014	€	114.572,00	€	173.629,00	€	147.572,00
2015	€	122.284,00	€	177.547,00	€	162.389,00
2016	€	137.597,00	€	185.153,00	€	148.882,00
2017	€	160.846,00	€	197.749,00	€	172.222,00
2018	€	177.500,00	€	207.187,00	€	176.728,00

Appendix S – Age group of buyers of homes from housing associations

Age categories of buyers of rental homes of housing associations				Age category									
				<=20	> 90	21-30	31-40	41-50	51-60	61-70	71-80	81-90	
Municipality, 2018	Neighbourhood			0	0	0	4	2	5	5	3	0	1
	Appingedam	Neighbourhood	Wijk 00	1	0	0	11	13	6	4	3	1	1
	Bedum	Neighbourhood	Wijk 00	0	0	0	7	2	1	2	1	0	0
	De Marne	Neighbourhood	Wijk 00	2	1	0	4	0	0	1	0	0	0
			Wijk 01	1	0	0	3	2	4	1	3	0	0
			Wijk 02	0	0	0	4	3	2	1	1	1	0
	Delfzijl	Neighbourhood	Wijk 00 Stad	4	0	0	15	7	14	10	4	4	0
			Wijk 02	2	0	0	4	1	1	3	1	1	0
			Wijk 03	0	1	0	11	1	1	3	0	0	0
	Eemsmond	Neighbourhood	Wijk 00	2	0	0	5	3	0	4	4	3	0
			Wijk 01	0	0	0	6	2	1	0	0	0	0
			Wijk 02	0	0	0	1	0	1	0	0	0	0
			Wijk 03	0	0	0	1	0	1	0	0	1	0
			Wijk 04	0	0	0	2	0	1	0	1	0	0
	Groningen	Neighbourhood	Centrum	10	4	0	42	30	32	50	8	1	1
			Helpman e.o.	13	2	1	86	34	19	35	8	2	1
			Hoogkerk e.o.	2	0	0	22	17	10	5	3	1	0
			Meerdorpen	0	0	0	2	4	5	2	1	0	0
			Nieuw-West	13	10	0	31	17	24	32	8	0	0
			Noordijk e.o.	22	3	0	93	58	42	25	11	3	0
			Noordoost	10	0	0	22	13	17	12	2	0	0
			Noordwest	15	15	0	76	51	36	51	7	5	1
			Oosterparkwijk	20	25	0	153	41	46	68	11	2	1
			Oud-Noord	12	4	0	83	60	30	36	10	1	0
			Oud-West	9	5	0	40	14	28	50	7	2	0
			Oud-Zuid	11	6	0	83	41	26	65	19	2	0
			Zuidoost	0	1	0	6	10	8	12	6	1	0
	Zuidwest	10	4	0	57	41	31	24	6	4	0		
	Grootegast	Neighbourhood	Wijk 00 Grootegast	2	3	0	9	4	5	4	1	0	0
			Wijk 01 Lutjegast	1	0	0	2	0	0	0	0	0	0
			Wijk 02 Opende	1	1	0	9	4	0	4	0	0	0
			Wijk 03 Oldekerk	0	0	0	7	2	0	1	0	0	0
	Haren	Neighbourhood	Wijk 00 Centrum	0	0	0	1	4	3	0	2	0	0
			Wijk 01 Land	1	0	0	2	2	0	1	0	0	0
	Leek	Neighbourhood	Wijk 00 Leek	0	2	0	17	1	1	3	2	1	0

		Wijk 01 Zevenhuizen	0	0	0	1	1	0	1	0	0	0
		Wijk 02 Tolbert	2	1	0	6	0	0	0	0	0	0
		Wijk 06 Oostwold	0	0	0	1	0	0	0	0	0	0
Loppersum	Neighbourhood	Wijk 00	0	0	0	1	1	2	0	1	0	0
		Wijk 01 Stedum	0	0	0	2	0	0	0	0	0	0
		Wijk 02 Middelstum	0	0	0	4	7	0	0	0	0	0
		Wijk 03 't Zandt	0	0	0	0	0	1	0	0	0	0
Marum	Neighbourhood	Wijk 00 Marum	2	3	0	18	8	5	5	1	0	0
		Wijk 01 De Wilp	0	0	0	6	0	0	0	1	0	0
Midden-Groningen	Neighbourhood	Eemskanaal-Zuid	0	0	0	0	0	0	0	1	0	0
		Foxham en Hoogezand-Noord	0	2	0	4	0	0	0	0	0	0
		Foxhol	0	0	0	1	0	1	1	0	0	0
		Froombosch	0	0	0	2	0	1	0	0	0	0
		Harkstede, Scharmer en Woudbloem	0	0	0	16	2	2	3	5	1	0
		Hoogezand-Zuid	0	1	0	12	14	5	8	5	1	0
		Kolham	0	0	0	5	2	3	0	1	0	0
		Kropswolde	0	1	0	1	0	0	0	0	0	0
		Meeden	0	1	0	1	0	1	4	2	0	0
		Muntendam	0	0	0	8	4	4	5	0	0	0
		Noordbroek	0	0	0	3	3	2	1	0	0	0
		Sappemeer	1	1	0	16	3	2	5	2	0	0
		Schildwolde	0	0	0	1	1	1	0	0	0	0
		Siddeburen	1	2	0	3	2	3	0	4	1	0
		Slochteren	0	0	0	2	5	2	1	2	0	0
		Tjuchem en Steendam	0	0	0	0	0	0	1	0	0	0
		Westerbroek en Waterhuizen	0	0	0	2	2	2	0	0	0	0
		Zuidbroek	0	0	0	3	4	1	5	1	0	0
Oldambt	Neighbourhood	Wijk 00 Winschoten	3	3	0	25	12	11	3	1	1	0
		Wijk 01 Finsterwolde	2	1	0	0	1	2	1	2	0	0
		Wijk 03 Beerta	1	0	0	1	1	0	0	0	1	0
		Wijk 03 Midwolda	3	0	0	5	1	0	0	0	0	0
		Wijk 04 Nieuw-Beerta	0	0	0	0	1	0	0	0	0	0

		Wijk 04 Nieuwolda	1	0	0	2	0	1	1	0	0	0
		Wijk 05 Nieuweschans	0	0	0	0	2	0	1	2	1	0
		Wijk 06 Scheemda-Heiligerlee	3	0	0	5	1	1	0	0	0	0
Pekela	Neighbourhood	Wijk 00	2	0	0	4	0	3	1	1	0	0
		Wijk 01	0	1	0	4	2	0	1	1	0	0
Stadskanaal	Neighbourhood	Alteveer	0	0	0	1	0	0	0	0	0	0
		Mussel	0	0	0	2	0	1	0	0	0	0
		Musselkanaal	8	1	0	21	12	3	3	0	0	0
		Onstwedde	0	0	0	0	2	1	2	1	0	0
		Stadskanaal	17	3	0	65	17	13	9	9	2	3
Ten Boer	Neighbourhood	Wijk 00 West	0	0	0	4	2	2	2	1	0	0
Veendam	Neighbourhood	Wijk 00 Veendam-kern	4	1	0	11	3	8	3	4	1	0
		Wijk 01 Veendam-buitengebied	0	0	0	2	0	1	0	1	0	0
		Wijk 02 Wildervank	2	0	0	6	5	3	3	1	0	1
Westerwolde	Neighbourhood	Wijk 00 Bellingwolde	1	0	0	12	4	1	4	0	0	0
		Wijk 01 Oost	1	0	0	0	0	0	0	0	0	0
		Wijk 02 Blijham	0	0	0	0	0	0	3	0	0	0
		Wijk 03 Sellingen	0	0	0	2	1	1	3	0	1	0
		Wijk 04 Vlagtwedde	1	0	0	4	0	2	0	1	0	1
		Wijk 05 Bourtange	0	0	0	1	0	0	1	0	0	0
		Wijk 07 Ter Apel	3	0	0	10	4	1	0	2	0	0
		Wijk 09 de Maten	0	0	0	1	0	0	0	0	0	0
Winsum	Neighbourhood	Wijk 00	0	0	0	6	6	8	6	2	0	0
		Wijk 01	0	0	0	0	0	1	1	0	0	0
		Wijk 02	0	0	0	3	2	0	0	0	0	0
		Wijk 03	0	0	0	1	1	1	1	2	1	0
Zuidhorn	Neighbourhood	Wijk 00	1	1	0	7	2	3	2	2	4	2
		Wijk 01	3	1	0	13	4	1	4	2	0	0
		Wijk 02	0	1	1	10	3	4	1	1	1	0
		Wijk 03	0	0	0	5	4	2	2	1	0	0

Appendix T – Annual number of buyers of homes from housing associations per age group

Age category	Sales per year by housing associations										Total
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
<=20	12	28	24	12	8	8	10	2	2	6	112
21-30	136	146	157	147	133	154	160	116	67	60	1276
31-40	50	72	73	58	51	79	86	62	54	51	636
41-50	38	39	60	40	54	93	75	47	36	32	514
51-60	38	30	43	57	72	116	96	60	54	47	613
61-70	10	16	16	9	21	24	37	20	28	15	196
71-80	7	2	3	0	3	5	9	11	2	10	52
81-90	0	0	1	0	2	0	3	0	0	7	13
> 90	0	0	0	0	0	0	0	0	0	1	1
	291	333	377	323	344	479	476	318	243	229	3413

Appendix U – Age group of buyers of homes from natural persons

Age group of buyers of homes from natural persons				Age category									
				<=20	> 90	21-30	31-40	41-50	51-60	61-70	71-80	81-90	
Municipality, 2018		Neighbourhood		21	9	0	54	89	97	79	48	24	4
	Appingedam	Neighbourhood	Wijk 00	20	6	0	191	169	139	101	50	12	5
	Bedum	Neighbourhood	Wijk 00	17	7	0	266	227	138	78	56	16	1
	Borger-Odoorn	Neighbourhood	Wijk 16 Valthermond	0	0	0	0	0	1	0	0	0	0
	De Marne	Neighbourhood	Wijk 00	10	2	0	84	34	37	47	23	14	1
			Wijk 01	5	1	0	59	38	32	36	28	16	1
			Wijk 02	9	1	0	45	24	27	25	23	4	0
			Wijk 03	2	2	0	31	19	17	20	17	2	0
	Delfzijl	Neighbourhood	Wijk 00 Stad	48	15	0	307	209	219	208	113	53	3
			Wijk 01 Land	1	1	0	10	11	11	9	5	0	0
			Wijk 02	6	3	0	90	50	52	25	17	0	0
			Wijk 03	9	5	0	83	52	42	26	27	5	0
	Eemsmond	Neighbourhood	Wijk 00	9	0	0	88	57	70	62	48	18	0
			Wijk 01	6	3	0	101	55	58	26	18	3	0
			Wijk 02	1	0	0	25	20	19	14	6	0	0
			Wijk 03	2	2	0	29	17	22	16	12	1	0
			Wijk 04	7	2	0	54	33	29	19	19	3	0
	Groningen	Neighbourhood	Centrum	48	23	0	164	163	217	259	118	28	0
			Helpman e.o.	76	14	0	583	483	374	347	203	54	9
			Hoogkerk e.o.	23	4	0	251	352	183	86	40	7	1
			Meerdorpen	1	0	0	16	29	18	10	3	0	0
			Meerstad e.o.	0	0	0	1	12	6	1	0	0	0
			Nieuw-West	32	5	0	221	367	184	118	46	16	1
			Noordijk e.o.	52	13	0	423	425	236	133	58	15	0
			Noordoost	56	12	0	373	385	240	173	49	10	0
			Noordwest	42	55	0	256	189	164	242	74	22	4
			Oosterparkwijk	58	22	0	416	232	174	241	45	9	1
			Oud-Noord	28	15	0	224	181	149	158	34	6	0
			Oud-West	72	22	0	395	318	280	322	96	16	2
			Oud-Zuid	101	31	0	620	381	325	423	127	30	2
			Zuidoost	5	1	0	18	28	32	22	12	3	0
	Zuidwest	52	14	0	310	256	197	157	77	32	3		
	Grootegast	Neighbourhood	Wijk 00 Grootegast	11	4	0	106	81	62	38	30	18	5
			Wijk 01 Lutjegast	0	1	0	38	19	7	7	9	0	0
			Wijk 02 Opende	5	3	0	71	50	28	21	13	6	0
			Wijk 03 Oldekerk	6	4	0	112	55	36	24	10	2	1

	Haren	Neighbourhood	Wijk 00 Centrum	48	6	0	179	509	407	223	144	81	21
			Wijk 01 Land	2	0	0	8	34	37	26	25	7	1
	Leek	Neighbourhood	Wijk 00 Leek	27	3	0	210	235	162	102	71	36	12
			Wijk 01 Zevenhuizen	1	3	0	50	42	39	28	12	4	1
			Wijk 02 Tolbert	5	1	0	85	93	66	30	15	7	1
			Wijk 04 Midwolde	0	0	0	2	7	2	4	3	2	0
			Wijk 05 Lettelbert	0	0	0	1	2	3	0	0	0	0
			Wijk 06 Oostwold	1	1	0	8	11	5	3	3	1	0
			Wijk 07 Enumatil	4	2	0	8	9	6	2	1	0	0
			Loppersum	Neighbourhood	Wijk 00	8	5	0	46	44	44	29	18
	Wijk 01 Stedum	3			2	0	43	24	8	15	3	0	0
	Wijk 02 Middelstum	2			1	0	53	34	25	19	14	4	0
	Wijk 03 't Zandt	5			1	0	39	24	19	22	6	2	0
	Marum	Neighbourhood	Wijk 00 Marum	19	3	0	177	160	122	78	50	23	6
			Wijk 01 De Wilp	3	1	0	55	38	35	22	16	4	0
	Midden-Groningen	Neighbourhood	Eemskanaal-Zuid	2	0	0	12	8	19	4	2	0	0
			Foxham en Hoogezand-Noord	28	2	0	156	105	93	65	39	18	1
			Foxhol	5	0	0	15	13	8	8	1	0	0
			Froombosch	0	1	0	19	21	18	9	5	2	0
			Harkstede, Scharmer en Woudbloem	10	1	0	58	102	82	50	27	7	0
			Hellum	2	0	0	6	14	11	7	2	0	0
			Hoogezand-Zuid	20	6	0	117	93	83	46	28	10	0
			Kalkwijk	9	0	0	53	62	61	45	33	25	3
			Kiel-Windeweer	2	0	0	17	19	14	14	2	0	0
			Kolham	2	3	0	35	31	27	14	6	2	0
			Kropswolde	4	0	0	9	37	45	30	17	2	0
			Meeden	6	0	0	47	37	33	21	7	1	0
			Muntendam	11	11	0	93	77	49	26	26	3	0
			Noordbroek	2	3	0	29	29	22	19	4	1	0
			Sappemeer	19	3	0	179	131	100	49	13	11	1
			Schildwolde	4	0	0	39	27	31	12	5	1	0
Siddeburen	9	4	0	62	41	47	26	34	7	3			
Slochteren	7	3	0	33	28	20	11	16	3	0			

		Tjuchem en Steendam	1	0	0	11	1	5	6	2	1	0
		Westerbroek en Waterhuizen	1	1	0	19	15	19	8	4	3	0
		Zuidbroek	15	3	0	68	79	58	37	16	7	1
Oldambt	Neighbourhood	Wijk 00 Winschoten	75	24	2	437	328	335	197	130	88	14
		Wijk 01 Finsterwolde	6	3	0	44	37	24	28	23	2	0
		Wijk 01 Westerlee	4	3	0	37	24	19	12	6	2	0
		Wijk 02 Drieborg	0	1	0	11	8	5	3	5	1	0
		Wijk 02 Noord	2	3	0	7	6	6	9	2	1	0
		Wijk 03 Beerta	6	6	0	44	24	25	18	10	8	0
		Wijk 03 Midwolda	9	3	0	83	66	45	43	20	5	2
		Wijk 04 Nieuw-Beerta	0	0	0	5	2	3	4	0	0	0
		Wijk 04 Nieuwolda	2	0	0	28	19	15	15	9	3	0
		Wijk 05 Nieuweschans	6	0	0	26	21	18	19	13	2	0
		Wijk 06 Scheemda-Heiligerlee	13	4	0	118	90	85	69	32	12	1
Pekela	Neighbourhood	Wijk 00	23	13	0	140	103	74	60	40	11	1
		Wijk 01	14	3	0	100	86	60	39	43	11	1
Stadskanaal	Neighbourhood	Alteveer	4	2	0	28	16	17	9	6	0	0
		Mussel	4	3	0	35	30	24	20	13	4	0
		Musselkanaal	23	9	0	196	131	86	78	52	19	6
		Onstwedde	6	2	0	70	51	34	34	29	11	6
		Stadskanaal	65	9	1	415	319	272	215	146	71	14
Ten Boer	Neighbourhood	Wijk 00 West	17	1	0	119	119	94	57	32	13	4
		Wijk 01 Oost	7	0	0	27	29	23	11	6	1	0
Veendam	Neighbourhood	Wijk 00 Veendam-kern	83	21	0	490	365	351	270	157	59	6
		Wijk 01 Veendam-buitengebied	8	1	0	48	35	47	26	14	1	1
		Wijk 02 Wildervank	18	4	0	118	115	90	66	33	9	0
Westerwolde	Neighbourhood	Wijk 00 Bellingwolde	12	1	0	66	63	67	74	61	12	2
		Wijk 01 Oost	4	0	0	17	7	18	19	18	5	0
		Wijk 02 Blijham	9	3	0	59	53	54	43	46	9	3
		Wijk 03 Sellingen	4	2	0	33	37	22	27	35	7	0
		Wijk 04 Vlagtwedde	6	3	0	66	29	34	31	31	12	1

		Wijk 05 Bourtange	9	1	0	14	15	18	20	23	6	0	
		Wijk 06 Sellingerbeetse	2	0	0	8	6	15	22	11	1	0	
		Wijk 07 Ter Apel	24	13	1	207	125	111	105	78	32	5	
		Wijk 08 Ter Wisch	1	0	0	1	2	4	6	1	0	0	
		Wijk 09 de Maten	2	0	0	4	5	2	1	2	0	0	
	Winsum	Neighbourhood	Wijk 00	25	5	0	158	171	121	46	36	13	1
			Wijk 01	5	3	1	21	27	28	18	15	0	0
			Wijk 02	7	5	0	50	33	26	31	20	1	1
			Wijk 03	2	1	0	27	39	22	17	13	1	0
	Zuidhorn	Neighbourhood	Wijk 00	18	2	0	219	326	165	99	52	23	6
			Wijk 01	18	5	0	97	72	59	34	34	12	1
			Wijk 02	5	4	0	52	43	29	21	11	2	1
			Wijk 03	4	5	0	52	65	44	14	10	4	0

Appendix V – Annual number of buyers of homes from natural persons

	Annual sales by natural persons										
Age category	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
<=20	73	77	56	52	41	41	41	42	65	52	540
21-30	1240	1083	928	1006	881	1027	1214	1410	1615	1529	11933
31-40	852	853	842	711	678	942	1140	1348	1593	1529	10488
41-50	629	640	587	544	550	772	858	1101	1326	1331	8338
51-60	416	433	447	408	432	601	664	992	1077	1143	6613
61-70	192	213	224	207	214	323	399	511	638	621	3542
71-80	35	40	60	45	63	101	149	180	232	294	1199
81-90	5	5	2	10	7	18	21	29	31	45	173
> 90	0	0	0	0	1	0	0	1	0	3	5
Total	3442	3344	3146	2983	2867	3825	4486	5614	6577	6547	42831

Appendix W – Age group of buyers of homes from non-natural persons

Age group of buyers of homes from non-natural persons			Age categories									
				<20	> 90	21-30	31-40	41-50	51-60	61-70	71-80	81-90
Municipality, 2018	Neighbourhood		1	0	0	8	20	35	24	12	5	0
	Appingedam	Neighbourhood Wijk 00	0	0	0	7	3	4	3	3	0	0
	Bedum	Neighbourhood Wijk 00	1	1	0	6	4	5	2	5	10	0
	Borger-Odoorn	Neighbourhood Wijk 16 Valthermond	0	0	0	0	0	0	0	0	0	0
	De Marne	Neighbourhood Wijk 00	0	0	0	0	1	1	1	2	0	0
		Wijk 01	0	0	0	1	0	3	0	1	0	0
		Wijk 02	0	0	0	2	1	1	1	0	0	0
		Wijk 03	0	0	0	1	0	1	0	0	0	0
	Delfzijl	Neighbourhood Wijk 00 Stad	3	1	0	16	15	10	7	7	2	0
		Wijk 01 Land	0	0	0	0	0	0	0	0	0	0
		Wijk 02	0	0	0	1	2	0	0	1	1	0
		Wijk 03	0	0	0	2	0	8	5	0	0	0
	Eemsmond	Neighbourhood Wijk 00	1	0	0	4	3	7	3	2	4	0
		Wijk 01	1	0	0	9	1	1	3	0	0	0
		Wijk 02	0	0	0	2	0	0	0	0	0	0
		Wijk 03	0	0	0	0	0	0	0	2	0	0
		Wijk 04	0	0	0	0	2	2	1	0	0	0
	Groningen	Neighbourhood Centrum	3	3	0	18	20	27	31	12	4	0
		Helpman e.o.	20	3	0	86	61	62	69	31	12	1
		Hoogkerk e.o.	4	1	0	25	13	11	4	4	1	0
		Meerdorpen	0	0	0	0	0	0	0	0	0	0
		Meerstad e.o.	1	0	0	8	5	1	0	0	0	0
		Nieuw-West	9	4	0	55	60	43	47	20	3	0
		Noorddijk e.o.	8	1	0	20	10	13	6	2	0	0
		Noordoost	2	1	0	49	38	23	14	6	3	0
		Noordwest	9	6	0	26	17	24	36	13	7	0
		Oosterparkwijk	2	4	0	27	2	14	24	2	2	0
	Oud-Noord	2	4	0	20	24	30	25	6	1	0	
	Oud-West	3	3	0	10	13	21	23	10	0	0	

		Oud-Zuid	4	2	0	18	28	28	39	8	0	0
		Zuidoost	0	0	0	0	2	3	8	3	0	0
		Zuidwest	8	0	0	43	31	30	43	27	13	0
Grootegast	Neighbourhood	Wijk 00 Grootegast	2	1	0	4	2	2	2	4	5	0
		Wijk 01 Lutjegast	0	0	0	0	0	0	0	0	0	0
		Wijk 02 Opende	0	0	0	2	0	4	1	0	0	0
		Wijk 03 Oldekerk	1	0	0	2	1	1	0	0	0	0
Haren	Neighbourhood	Wijk 00 Centrum	3	1	0	14	22	24	15	18	10	3
		Wijk 01 Land	0	0	0	0	0	1	1	1	0	0
Leek	Neighbourhood	Wijk 00 Leek	0	0	0	15	13	12	6	2	2	0
		Wijk 01 Zevenhuizen	0	0	0	0	3	0	1	1	0	0
		Wijk 02 Tolbert	1	0	0	7	5	5	1	5	0	0
		Wijk 04 Midwolde	1	0	0	0	0	0	0	0	0	0
		Wijk 05 Lettelbert	0	0	0	0	0	0	0	0	0	0
		Wijk 06 Oostwold	0	0	0	0	1	0	1	0	0	0
		Wijk 07 Enumatil	0	0	0	1	1	0	0	0	0	0
Loppersum	Neighbourhood	Wijk 00	0	0	0	2	3	2	1	0	0	0
		Wijk 01 Stedum	0	0	0	4	1	1	1	1	0	0
		Wijk 02 Middelstum	0	0	0	1	0	3	0	0	1	0
		Wijk 03 't Zandt	0	0	0	2	0	1	0	1	0	0
Marum	Neighbourhood	Wijk 00 Marum	0	0	0	2	6	6	2	1	1	0
		Wijk 01 De Wilp	1	0	0	0	0	2	1	0	0	0
Midden- Groningen	Neighbourhood	Eemskanaal- Zuid	0	0	0	1	2	0	0	0	0	0
		Foxham en Hoogezand- Noord	4	1	0	5	2	6	2	2	1	0
		Foxhol	0	0	0	1	0	0	1	0	0	0

		Froombosch	0	0	0	0	1	0	0	0	0	0
		Harkstede, Scharmer en Woudbloem	0	0	0	0	3	1	3	1	0	0
		Hellum	0	0	0	0	0	0	0	0	0	0
		Hoogezand- Zuid	10	0	0	6	3	8	6	5	10	0
		Kalkwijk	0	0	0	3	10	5	0	3	5	2
		Kiel- Windeweer	0	0	0	0	0	0	0	0	0	0
		Kolham	0	0	0	0	0	0	0	0	0	0
		Kropswolde	0	0	0	0	1	1	0	0	0	0
		Meeden	0	0	0	1	0	2	0	1	0	0
		Muntendam	0	1	0	1	1	3	1	0	0	0
		Noordbroek	0	0	0	1	3	1	2	0	0	0
		Sappemeer	0	0	0	5	4	5	5	3	0	0
		Schildwolde	0	0	0	1	1	1	0	0	0	0
		Siddeburen	0	0	0	0	1	0	0	1	0	0
		Slochteren	0	0	0	0	0	1	0	0	0	0
		Tjuchem en Steendam	0	0	0	1	0	0	0	0	0	0
		Westerbroek en Waterhuizen	0	0	0	0	0	0	0	0	0	0
		Zuidbroek	1	0	0	5	1	2	0	0	0	0
Oldambt	Neighbourhood	Wijk 00 Winschoten	5	0	0	19	11	18	8	10	7	0
		Wijk 01 Finsterwolde	3	0	0	3	0	2	2	0	2	0
		Wijk 01 Westerlee	0	0	0	0	2	0	0	0	0	0
		Wijk 02 Drieborg	0	0	0	0	0	0	0	0	0	0
		Wijk 02 Noord	0	0	0	0	0	0	0	0	0	0

		Wijk 03 Beerta	1	0	0	2	0	1	3	0	0	0
		Wijk 03 Midwolda	1	0	0	4	2	6	4	1	0	0
		Wijk 04 Nieuw-Beerta	0	0	0	0	1	0	0	1	0	0
		Wijk 04 Nieuwolda	0	0	0	1	0	1	0	0	0	0
		Wijk 05 Nieuweschans	1	0	0	2	0	1	2	1	2	0
		Wijk 06 Scheemda-Heiligerlee	1	0	0	7	6	5	4	2	1	0
Pekela	Neighbourhood	Wijk 00	0	0	0	5	5	5	0	1	2	0
		Wijk 01	0	0	0	2	1	0	1	1	0	0
Stadskanaal	Neighbourhood	Alteveer	0	0	0	1	0	1	0	0	0	0
		Mussel	0	0	0	2	0	0	0	0	0	0
		Musselkanaal	0	0	0	5	2	3	1	2	2	0
		Onstwedde	0	0	0	0	0	2	0	0	0	0
		Stadskanaal	3	0	0	20	10	12	8	9	9	2
Ten Boer	Neighbourhood	Wijk 00 West	1	0	0	2	4	0	0	5	1	0
		Wijk 01 Oost	1	0	0	3	2	0	1	0	0	0
Veendam	Neighbourhood	Wijk 00 Veendam-kern	0	0	0	22	10	23	14	5	4	0
		Wijk 01 Veendam-buitengebied	0	1	0	3	2	1	2	0	0	0
		Wijk 02 Wildervank	3	2	0	9	2	6	7	5	0	0
Westerwolde	Neighbourhood	Wijk 00 Bellingwolde	0	0	0	2	2	0	0	0	0	0
		Wijk 01 Oost	0	0	0	1	2	0	0	0	0	0
		Wijk 02 Blijham	0	0	0	0	2	3	2	3	0	0
		Wijk 03 Selligen	0	0	0	0	0	0	1	1	0	0
		Wijk 04 Vlagtwedde	0	0	0	0	0	0	1	3	4	0

		Wijk 05 Bourtange	2	1	0	0	1	2	1	0	0	0
		Wijk 06 Sellingerbeetse	0	0	0	2	1	0	0	0	0	0
		Wijk 07 Ter Apel	1	0	0	3	2	1	8	5	4	0
		Wijk 08 Ter Wisch	1	0	0	1	0	0	0	0	0	0
		Wijk 09 de Maten	0	0	0	0	0	0	0	0	0	0
Winsum	Neighbourhood	Wijk 00	1	0	0	5	6	3	4	1	0	0
		Wijk 01	1	0	0	0	2	0	0	1	0	0
		Wijk 02	0	0	0	1	0	1	1	0	0	0
		Wijk 03	0	0	0	1	0	0	0	0	0	0
Zuidhorn	Neighbourhood	Wijk 00	2	1	0	10	9	1	3	7	4	0
		Wijk 01	1	1	0	3	3	2	0	1	1	0
		Wijk 02	0	0	0	2	2	0	0	0	0	0
		Wijk 03	0	0	0	0	0	0	1	0	0	0

Appendix X – Annual number of buyers of homes from non-natural persons

Age category	Sales per year										
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
<=20	4	7	5	3	4	1	4	4	6	6	44
21-30	71	88	75	55	48	73	62	73	89	60	694
31-40	48	59	55	36	43	57	66	60	80	55	559
41-50	50	53	70	53	34	45	74	72	79	78	608
51-60	32	48	54	38	34	47	54	83	89	72	551
61-70	20	31	15	15	22	35	29	54	31	42	294
71-80	5	6	12	9	9	10	18	24	28	25	146
81-90	0	0	0	0	0	0	2	2	2	2	8
> 90	0	0	0	0	1	0	0	1	0	2	4
Total	291	333	377	323	344	479	476	318	243	229	2908

Appendix Y – Starters on a neighbourhood level

Starters on a neighbourhood level				Sales party					
				Natural persons		Non-natural persons		Housing association	
				ind_starter		ind_starter		ind_starter	
				0	1	0	1	0	1
				Count	Count	Count	Count	Count	Count
Municipality, 2018	Neighbourhood			337	81	90	12	14	5
	Appingedam	Neighbourhood	Wijk 00	435	256	13	7	21	19
	Bedum	Neighbourhood	Wijk 00	509	292	24	10	3	10
	Borger-Odoorn	Neighbourhood	Wijk 16 Valthermond	1	0	0	0	0	0
	De Marne	Neighbourhood	Wijk 00	139	109	4	1	3	5
			Wijk 01	134	75	4	1	9	5
			Wijk 02	89	69	3	2	4	8
			Wijk 03	62	46	1	1	0	5
	Delfzijl	Neighbourhood	Wijk 00 Stad	744	418	37	24	33	25
			Wijk 01 Land	30	17	0	0	0	0
			Wijk 02	124	117	2	3	4	9
			Wijk 03	146	100	12	3	7	10
	Eemsmond	Neighbourhood	Wijk 00	231	119	22	2	15	6
			Wijk 01	142	125	7	8	2	7
			Wijk 02	48	37	1	1	1	1
			Wijk 03	62	38	1	1	2	1
			Wijk 04	84	82	5	0	2	2
	Groningen	Neighbourhood	Centrum	751	266	96	21	99	79
			Helpman e.o.	1307	826	208	134	87	114
			Hoogkerk e.o.	593	347	29	34	28	32
			Meerdorpen	56	20	0	0	7	7
			Meerstad e.o.	15	5	7	8	0	0
			Nieuw-West	637	351	156	85	75	59
			Noorddijk e.o.	693	647	29	31	95	161

		Noordoost	653	643	58	78	30	46
		Noordwest	628	417	96	42	132	125
		Oosterparkwijk	604	591	44	33	152	213
		Oud-Noord	444	351	84	27	98	137
		Oud-West	912	606	71	12	87	67
		Oud-Zuid	1165	867	101	25	116	133
		Zuidoost	91	30	13	3	33	11
		Zuidwest	638	456	129	66	80	97
Groote gast	Neighbourhood	Wijk 00 Groote gast	222	129	14	8	10	18
		Wijk 01 Lutjegast	44	37	0	0	1	2
		Wijk 02 Opende	115	81	5	2	5	14
		Wijk 03 Oldekerk	148	101	3	2	2	8
Haren	Neighbourhood	Wijk 00 Centrum	1240	364	75	35	5	5
		Wijk 01 Land	129	11	2	1	4	2
Leek	Neighbourhood	Wijk 00 Leek	572	282	31	19	5	22
		Wijk 01 Zevenhuizen	120	60	4	1	1	2
		Wijk 02 Tolbert	198	104	13	11	1	8
		Wijk 04 Midwolde	16	3	0	1	0	0
		Wijk 05 Lettelbert	4	2	0	0	0	0
		Wijk 06 Oostwold	16	17	2	0	0	1
		Wijk 07 Enumatil	23	9	0	2	0	0
Loppersum	Neighbourhood	Wijk 00	137	61	6	2	0	5
		Wijk 01 Stedum	45	53	3	5	0	2

		Wijk 02 Middelstum	84	64	4	1	2	8
		Wijk 03 't Zandt	68	50	2	2	0	1
Marum	Neighbourhood	Wijk 00 Marum	430	204	13	5	17	25
		Wijk 01 De Wilp	103	69	3	1	0	7
Midden- Groningen	Neighbourhood	Eemskanaal- Zuid	34	13	2	1	1	0
		Foxham en Hoogezand- Noord	292	206	13	10	0	6
		Foxhol	25	25	1	1	1	2
		Froombosch	51	24	0	1	1	2
		Harkstede, Scharmer en Woudbloem	254	79	8	0	10	19
		Hellum	32	10	0	0	0	0
		Hoogezand- Zuid	205	196	35	13	19	27
		Kalkwijk	233	58	20	8	0	0
		Kiel- Windeweer	46	21	0	0	0	0
		Kolham	75	45	0	0	5	6
		Kropswolde	123	19	2	0	0	2
		Meeden	97	55	3	1	1	8
		Muntendam	160	135	4	3	4	17
		Noordbroek	65	43	5	2	1	8
		Sappemeer	269	228	14	8	7	22
		Schildwolde	78	41	2	1	2	1
		Siddeburen	162	71	2	0	10	6
		Slochteren	73	47	1	0	8	4

		Tjuchem en Steendam	15	12	0	1	1	0
		Westerbroek en Waterhuizen	40	30	0	0	0	6
		Zuidbroek	176	107	4	5	7	7
Oldambt	Neighbourhood	Wijk 00 Winschoten	1031	583	55	22	23	36
		Wijk 01 Finsterwolde	98	66	7	5	5	4
		Wijk 01 Westerlee	62	44	0	2	0	0
		Wijk 02 Drieborg	18	16	0	0	0	0
		Wijk 02 Noord	23	13	0	0	0	0
		Wijk 03 Beerta	83	58	5	2	0	4
		Wijk 03 Midwolda	172	103	13	5	3	6
		Wijk 04 Nieuw-Beerta	6	8	2	0	0	1
		Wijk 04 Nieuwolda	59	30	1	1	1	4
		Wijk 05 Nieuweschans	55	50	7	2	4	2
		Wijk 06 Scheemda-Heiligerlee	288	136	18	8	3	7
Pekela	Neighbourhood	Wijk 00	263	199	11	7	3	7
		Wijk 01	226	128	4	1	2	7
Stadskanaal	Neighbourhood	Alteveer	43	38	1	1	0	1
		Mussel	98	35	0	2	1	2

		Musselkanaal	353	242	9	6	11	37
		Onstwedde	160	82	2	0	5	1
		Stadskanaal	981	533	48	25	50	88
Ten Boer	Neighbourhood	Wijk 00 West	319	128	11	2	4	7
		Wijk 01 Oost	57	46	3	3	0	0
Veendam	Neighbourhood	Wijk 00 Veendam-kern	1157	627	47	30	20	15
		Wijk 01 Veendam- buitengebied	117	62	5	4	1	3
		Wijk 02 Wildervank	280	171	22	12	12	9
Westerwolde	Neighbourhood	Wijk 00 Bellingwolde	250	104	3	1	8	14
		Wijk 01 Oost	65	23	0	3	0	1
		Wijk 02 Blijham	202	77	10	0	2	1
		Wijk 03 Selligen	117	50	2	0	6	2
		Wijk 04 Vlagtwedde	143	68	8	0	4	5
		Wijk 05 Bourtange	80	26	6	1	1	1
		Wijk 06 Sellingerbeetse	54	11	0	3		
		Wijk 07 Ter Apel	460	238	23	1	5	15
		Wijk 08 Ter Wisch	11	4	1	1		
		Wijk 09 de Maten	12	4	0	0	0	1
Winsum	Neighbourhood	Wijk 00	369	205	14	6	13	15
		Wijk 01	66	51	2	2	1	1

		Wijk 02	106	68	3	0	0	5	
		Wijk 03	74	46	0	1	2	5	
	Zuidhorn	Neighbourhood	Wijk 00	637	263	25	12	11	13
			Wijk 01	204	124	5	6	10	18
			Wijk 02	96	71	3	1	7	15
			Wijk 03	118	78	1	0	7	7

Appendix Z – Percentages of starters

	Housing associations	Natural persons	Non-natural persons	Percentage	Percentage	Percentage
	Count	Count	Count	%	%	%
ind_starter	1595	27736	2020	44,0%	62,7%	66,8%
	2032	16479	1006	56,0%	37,3%	33,2%
Total	3627	44215	3026	100%	100%	100%

Appendix AA – Number of first-time buyers

Years	Sold by HA	Sold to starter	% sold to starter	Sold by NP	Sold to starter	% sold to starter	Sold by NNP	Sold to starter	% sold to starter
2009	343	215	63%	3772	1632	43%	262	94	36%
2010	382	224	59%	3614	1493	41%	314	128	41%
2011	402	248	62%	3353	1289	38%	309	106	34%
2012	345	196	57%	3131	1370	44%	222	72	32%
2013	367	207	56%	2999	1235	41%	204	79	39%
2014	496	280	56%	3948	1657	42%	280	107	38%
2015	487	268	55%	4571	1737	38%	317	104	33%
2016	328	170	52%	5682	1992	35%	376	125	33%
2017	247	126	51%	6604	2137	32%	402	108	27%
2018	230	102	44%	6541	1937	30%	340	79	23%

Appendix BB – Single and multiple buyers

Single and multiple buyers on a neighbourhood level				Sales parties					
				Natural person		Non-natural person		Housing association	
				Single	Multiple	Single	Multiple	Single	Multiple
				Count	Count	Count	Count	Count	Count
Municipality, 2018	Neighbourhood			223	202	47	58	9	11
	Appingedam	Neighbourhood	Wijk 00	317	376	10	10	16	24
	Bedum	Neighbourhood	Wijk 00	289	517	8	26	6	7
	Borger-Odoorn	Neighbourhood	Wijk 16 Valthermond	1	0	0	0	0	0
	De Marne	Neighbourhood	Wijk 00	132	120	3	2	6	2
			Wijk 01	99	117	1	4	9	5
			Wijk 02	76	82	1	4	6	6
			Wijk 03	60	50	1	1	4	1
	Delfzijl	Neighbourhood	Wijk 00 Stad	598	577	30	31	32	26
			Wijk 01 Land	21	27	0	0	0	0
			Wijk 02	122	121	3	2	5	8
			Wijk 03	109	140	6	9	12	5
	Eemsmond	Neighbourhood	Wijk 00	140	212	8	16	9	12
			Wijk 01	123	147	9	6	6	3
			Wijk 02	27	58	1	1	1	1
			Wijk 03	48	53	1	1	2	1
			Wijk 04	83	83	3	2	2	2
	Groningen	Neighbourhood	Centrum	568	452	62	56	106	72
			Helpman e.o.	1196	947	241	104	135	66
			Hoogkerk e.o.	287	660	33	30	26	34
			Meerdorpen	23	54	0	0	8	6
			Meerstad e.o.	5	15	3	12	0	0
			Nieuw-West	310	680	124	117	66	69
			Noordijk e.o.	591	764	37	23	157	100
			Noordoost	643	655	84	52	48	28
			Noordwest	511	537	72	66	149	108

		Oosterparkwijk	685	513	43	34	256	111
		Oud-Noord	446	349	66	46	138	98
		Oud-West	877	646	38	45	81	74
		Oud-Zuid	1222	818	76	51	173	80
		Zuidoost	46	75	6	10	20	24
		Zuidwest	578	520	105	90	124	53
Groote gast	Neighbourhood	Wijk 00 Groote gast	114	241	9	13	16	12
		Wijk 01 Lutjegast	29	52	0	0	2	1
		Wijk 02 Opende	62	135	4	3	13	6
		Wijk 03 Oldekerk	90	160	0	5	4	6
Haren	Neighbourhood	Wijk 00 Centrum	543	1075	47	63	6	4
		Wijk 01 Land	30	110	1	2	3	3
Leek	Neighbourhood	Wijk 00 Leek	274	584	19	31	13	14
		Wijk 01 Zevenhuizen	52	128	0	5	2	1
		Wijk 02 Tolbert	98	205	10	14	4	5
		Wijk 04 Midwolde	4	16	0	1	0	0
		Wijk 05 Lettelbert	2	4	0	0	0	0
		Wijk 06 Oostwold	12	21	2	0	1	0
		Wijk 07 Enumatil	13	19	0	2	0	0
Loppersum	Neighbourhood	Wijk 00	71	129	4	4	0	5
		Wijk 01 Stedum	47	51	5	3	2	0
		Wijk 02 Middelstum	58	94	2	3	7	4
		Wijk 03 't Zandt	51	67	2	2	1	0
Marum	Neighbourhood	Wijk 00 Marum	218	420	10	8	22	20
		Wijk 01 De Wilp	57	117	1	3	5	2

Midden-Groningen	Neighbourhood	Eemskanaal-Zuid	21	26	2	1	0	1
		Foxham en Hoogezand-Noord	277	230	16	7	3	3
		Foxhol	29	21	2	0	2	1
		Froombosch	24	51	0	1	2	1
		Harkstede, Scharmer en Woudbloem	87	250	3	5	18	11
		Hellum	16	26	0	0	0	0
		Hoogezand-Zuid	199	204	30	18	23	23
		Kalkwijk	78	213	12	16	0	0
		Kiel-Windeweer	25	43	0	0	0	0
		Kolham	55	65	0	0	8	3
		Kropswolde	32	112	1	1	1	1
		Meeden	62	90	3	1	1	8
		Muntendam	126	170	5	2	13	8
		Noordbroek	32	77	2	5	5	4
		Sappemeer	226	280	8	14	15	15
		Schildwolde	42	77	0	3	2	1
		Siddeburen	77	156	0	2	11	5
		Slochteren	48	73	1	0	5	7
		Tjuchem en Steendam	8	19	1	0	0	1
		Westerbroek en Waterhuizen	29	41	0	0	6	0
	Zuidbroek	123	161	8	1	4	10	

Oldambt	Neighbourhood	Wijk 00 Winschoten	820	810	38	40	27	32
		Wijk 01 Finsterwolde	85	82	9	3	6	3
		Wijk 01 Westerlee	30	77	1	1	0	0
		Wijk 02 Drieborg	20	14	0	0	0	0
		Wijk 02 Noord	21	15	0	0	0	0
		Wijk 03 Beerta	62	79	2	5	2	2
		Wijk 03 Midwolda	124	152	6	12	7	2
		Wijk 04 Nieuw- Beerta	6	8	1	1	1	0
		Wijk 04 Nieuwolda	46	45	2	0	4	1
		Wijk 05 Nieuweschans	65	40	6	3	5	1
		Wijk 06 Scheemda- Heiligerlee	146	278	16	10	6	4
		Pekela	Neighbourhood	Wijk 00	225	240	9	9
Wijk 01	148			209	2	3	6	3
Stadskanaal	Neighbourhood	Alteveer	34	48	2	0	1	0
		Mussel	36	97	0	2	1	2
		Musselkanaal	262	338	10	5	36	12
		Onstwedde	88	155	1	1	3	3
		Stadskanaal	659	868	30	43	83	55
Ten Boer	Neighbourhood	Wijk 00 West	154	302	4	9	6	5
		Wijk 01 Oost	51	53	1	6	0	0
Veendam	Neighbourhood	Wijk 00 Veendam-kern	814	988	37	41	18	17

		Wijk 01 Veendam- buitengebied	80	101	7	2	1	3
		Wijk 02 Wildervank	187	266	21	13	11	10
Westerwolde	Neighbourhood	Wijk 00 Bellingwolde	140	218	0	4	18	4
		Wijk 01 Oost	37	51	0	3	1	0
		Wijk 02 Blijham	104	175	2	8	3	0
		Wijk 03 Sellingen	42	125	1	1	3	5
		Wijk 04 Vlagtwedde	84	129	5	3	7	2
		Wijk 05 Bourtange	39	67	4	3	0	2
		Wijk 06 Sellingerbeetse	24	41	2	1	0	0
		Wijk 07 Ter Apel	300	401	11	13	16	4
		Wijk 08 Ter Wisch	3	12	0	2	0	0
		Wijk 09 de Maten	4	12	0	0	1	0
		Winsum	Neighbourhood	Wijk 00	207	369	11	9
Wijk 01	50			68	2	2	0	2
Wijk 02	84			90	0	3	3	2
Wijk 03	40			82	0	1	3	4
Zuidhorn	Neighbourhood	Wijk 00	263	647	9	28	9	15
		Wijk 01	134	198	6	6	23	5
		Wijk 02	74	94	2	2	13	9
		Wijk 03	74	124	1	0	6	8

Total	19763	24748	1593	1446	2186	1455
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Appendix CC – Number of single and multiple buyers

Single and multiple buyers		Housing association			Natural persons			Non-natural persons		
		Single	Multiple	Total	Single	Multiple	Total	Single	Multiple	Total
Year	2009,00	216	127	343	1730	2067	3797	139	124	263
	2010,00	221	158	379	1646	2004	3650	172	146	318
	2011,00	242	164	406	1516	1863	3379	161	146	307
	2012,00	208	139	347	1432	1721	3153	116	106	222
	2013,00	255	114	369	1469	1545	3014	122	83	205
	2014,00	304	197	501	1890	2075	3965	142	139	281
	2015,00	268	221	489	2086	2527	4613	167	151	318
	2016,00	196	133	329	2450	3279	5729	196	180	376
	2017,00	147	100	247	2820	3819	6639	209	199	408
	2018,00	129	102	231	2724	3848	6572	169	172	341
	Total	2186	1455	3641	19763	24748	44510	1593	1446	3040

Appendix DD– Birthplace of buyers of homes from housing associations

Buyers of homes from housing associations		COROP-Birthplace																								
		NL111 Oost Groninge n	NL112 Delfzijl eo	NL113 Overig Groninge n	NL124 Noord Friesland	NL125 Zuid West Friesland	NL126 Zuid Oost Friesland	NL131 Noord Drenthe	NL132 Zuid Oost Drenthe	NL133 Zuid West Drenthe	NL211 Noord Overijssel	NL212 Zuid West Overijssel	NL213 Twente	NL221 Veluwe	NL224 Zuid West Gelderlan d	NL225 Achterho ek	NL226 Arnhem & Nijmegen	NL230 Flevoland	NL310 Utrecht	NL321 Kop van Noord Holland	NL323 IJmond	NL324 Haarlem aggl	NL325 Zaanstree k	NL326 Groot Amsterda m	NL327 Het Gooi and Vechtstre ek	
1	year	2009	85	52	23	95	11	0	6	11	13	1	3	3	0	5	0	1	1	1	0	0	1	0	1	2
		2010	78	58	26	116	8	1	6	16	15	7	4	0	7	5	0	2	4	2	2	0	1	1	0	4
		2011	54	36	24	163	15	1	12	14	15	8	3	0	9	5	1	2	3	1	3	0	1	0	6	1
		2012	49	38	16	135	12	3	10	12	15	1	5	2	3	5	1	4	1	2	5	1	0	0	2	3
		2013	58	28	15	136	10	3	16	20	12	9	1	1	4	3	1	0	5	0	3	0	1	1	0	6
		2014	77	60	15	186	18	9	13	19	11	4	11	2	7	5	2	2	5	1	7	3	1	0	1	10
		2015	46	58	15	196	18	3	19	15	28	8	7	3	8	7	2	3	4	4	5	2	0	1	0	5
		2016	36	33	14	124	14	1	18	12	7	8	7	1	8	6	1	2	1	2	7	0	1	4	0	2
		2017	34	18	10	86	13	5	13	4	5	4	6	2	11	3	0	1	1	2	6	0	0	0	6	0
		2018	32	14	14	83	8	4	11	9	5	3	4	2	4	2	0	1	3	2	1	0	0	1	2	4
		Total	549	395	172	1320	127	30	124	132	126	53	51	16	61	46	8	18	28	17	41	6	5	10	5	47

Buyers of homes from housing associations		COROP-Birthplace															Total	
		NL328 Alkmaar	NL332 Den Haag	NL333 Delft and Westlan d	NL337 Aggl Leiden and Bollenstr eek	NL33A Zuidoost- Zuid- Holland	NL33B Oost-Zuid- Holland	NL33C Groot- Rijnmond	NL341 Zeeuws- Vlaander en	NL342 Overig Zeeland	NL411 West Noord- Brabant	NL412 Midden Noord- Brabant	NL413 Noord Oost- Braban t	NL414 Zuid Oost Noord- Brabant	NL421 Noord Limburg	NL422 Midden Limburg		NL423 Zuid Limburg
1	year	2009	2	3	0	3	1	0	11	0	2	3	0	0	1	0	0	343
		2010	0	1	0	3	1	1	2	0	1	1	1	1	2	0	0	379
		2011	1	4	0	4	1	1	7	0	0	0	6	0	1	1	2	406
		2012	1	3	2	2	2	0	4	1	1	1	0	1	1	0	1	347
		2013	1	7	1	2	2	2	6	0	2	1	0	5	2	1	0	369
		2014	2	7	1	2	1	0	6	0	1	4	0	1	1	2	1	501
		2015	0	9	1	5	1	2	6	0	1	0	0	1	2	2	0	489
		2016	1	5	0	1	0	1	2	0	1	1	1	2	3	0	0	329
		2017	0	2	1	0	1	0	5	1	1	0	0	2	3	0	1	247
		2018	1	2	3	1	1	1	1	0	2	2	0	0	2	2	0	231
		Total	9	43	9	23	11	8	50	2	12	13	2	19	17	9	3	3641

Appendix EE– Birthplace of buyers of homes from natural persons and non-natural persons

Birthplace of buyers			COROP-birthplace																		
			NL111 Oost Groninge n	NL112 Delfzijl eo	NL113 Overig Groninge n	NL124 Noord Friesland	NL125 Zuid West Friesland	NL126 Zuid Oost Friesland	NL131 Noord Drenthe	NL132 Zuid Oost Drenthe	NL133 Zuid West Drenthe	NL211 Noord Overijssel	NL212 Zuid West Overijssel	NL213 Twente	NL221 Veluwe	NL224 Zuid West Gelderlan d	NL225 Achterho ek	NL226 Arnhem & Nijmegen	NL230 Flevoland	NL310 Utrecht	
Natural Persons	year	2009	626	499	244	1276	101	24	110	125	105	40	48	10	48	46	4	16	36	10	54
		2010	544	531	216	1157	95	24	110	107	113	36	70	16	56	43	6	25	32	17	76
		2011	466	490	201	1117	94	11	104	116	119	52	52	9	54	42	4	24	35	8	60
		2012	400	494	221	1134	87	15	83	100	85	38	29	14	44	39	5	16	25	6	50
		2013	369	464	179	1050	83	24	80	102	98	28	49	7	34	37	6	19	24	16	37
		2014	469	603	211	1396	135	36	98	143	133	44	54	15	59	42	8	29	32	17	67
		2015	481	786	272	1620	148	36	121	149	138	64	75	19	59	47	3	25	35	20	75
		2016	613	944	335	1961	209	29	144	220	174	68	98	17	90	62	7	32	42	23	107
		2017	639	1050	443	2301	216	31	186	235	253	71	80	23	125	63	13	43	51	24	116
		2018	617	1048	408	2331	205	42	161	217	206	61	137	32	113	72	14	40	64	18	98
	Total	5224	6909	2730	15343	1373	272	1197	1514	1424	502	692	162	682	493	70	269	376	159	740	
Non-natural Persons	year	2009	134	87	46	179	21	0	9	20	20	4	5	3	6	6	0	2	3	2	5
		2010	131	95	33	233	19	4	13	25	27	10	6	1	12	11	0	2	6	3	7
		2011	97	61	40	275	25	3	17	28	27	12	13	1	17	8	2	4	4	1	8
		2012	81	64	27	211	20	4	14	18	28	4	5	2	10	10	1	4	4	2	9
		2013	82	47	24	214	16	3	17	34	22	11	7	3	5	5	1	1	10	2	4
		2014	116	88	23	300	23	11	21	37	21	8	15	3	13	8	2	2	5	1	9
		2015	84	91	30	322	32	7	29	25	36	11	14	4	14	7	2	3	5	5	12
		2016	75	72	19	268	28	4	31	32	16	12	14	4	11	10	2	4	2	3	15
		2017	79	65	33	230	29	6	29	28	21	7	11	4	19	10	0	3	3	3	11
		2018	68	45	33	217	19	6	22	19	20	8	13	2	12	7	0	3	4	4	2
	Total	947	715	308	2449	232	48	202	266	238	87	103	27	119	82	10	28	46	26	82	
Total	year	2009	760	586	290	1455	122	24	119	145	125	44	53	13	54	52	4	18	39	12	59
		2010	675	626	249	1390	114	28	123	132	140	46	76	17	68	54	6	27	38	20	83
		2011	563	551	241	1392	119	14	121	144	146	64	65	10	71	50	6	28	39	9	68
		2012	481	558	248	1345	107	19	97	118	113	42	34	16	54	49	6	20	29	8	59
		2013	451	511	203	1264	99	27	97	136	120	39	56	10	39	42	7	20	34	18	41
		2014	585	691	234	1696	158	47	119	180	154	52	69	18	72	50	10	31	37	18	76
		2015	565	877	302	1942	180	43	150	174	174	75	89	23	73	54	5	28	40	25	87
		2016	688	1016	354	2229	237	33	175	252	190	80	112	21	101	72	9	36	44	26	122
		2017	718	1115	476	2531	245	37	215	263	274	78	91	27	144	73	13	46	54	27	127
		2018	685	1093	441	2548	224	48	183	236	226	69	150	34	125	79	14	43	68	22	100
	Total	6171	7624	3038	17792	1605	320	1399	1780	1662	589	795	189	801	575	80	297	422	185	822	

COROP-birthplace																						
NL321 Kop van Noord Holland	NL323 IJmond	NL324 Haarlem aggl	NL325 Zaanstreek	NL326 Groot Amsterdam	NL327 Het Gooi and Vechtstreek	NL328 Alkmaar	NL332 Den Haag	NL333 Delft and Westland	NL337 Aggl Leiden and Bollenstreek	NL33A Zuidoost- Zuid- Holland	NL33B Oost-Zuid- Holland	NL33C Groot- Rijnmond	NL341 Zeeuws- Vlaanderen	NL342 Overig Zeeland	NL411 West Noord- Brabant	NL412 Midden Noord- Brabant	NL413 Noord Oost- Noord- Brabant	NL414 Zuid Oost Noord- Brabant	NL421 Noord Limburg	NL422 Midden Limburg	NL423 Zuid Limburg	Total
17	5	10	3	47	16	7	49	9	23	14	22	58	1	11	7	7	29	16	2	8	14	3797
17	5	11	2	56	16	8	46	22	31	4	16	51	0	4	6	11	38	17	3	2	10	3650
16	5	16	2	45	14	6	34	9	28	11	13	46	0	7	6	9	28	15	1	3	7	3379
11	2	7	5	39	12	6	33	8	11	13	16	43	2	2	9	8	21	12	3	1	4	3153
20	4	15	5	38	6	5	33	6	25	12	13	42	1	5	4	7	35	17	2	4	9	3014
17	6	14	6	56	12	5	50	17	15	13	14	51	2	4	9	7	34	25	2	3	12	3965
19	6	24	7	45	17	10	63	13	18	16	19	55	3	14	17	13	44	16	2	5	14	4613
22	7	17	5	74	18	21	62	22	31	27	20	91	2	17	17	8	51	22	3	5	12	5729
37	8	24	9	106	17	24	64	28	46	21	25	115	5	14	18	12	48	19	6	6	24	6639
36	15	27	15	113	24	16	89	23	32	19	30	92	5	9	20	11	52	19	9	5	27	6572
212	63	165	59	619	152	108	523	157	260	150	188	644	21	87	113	93	380	178	33	42	133	44511
3	1	2	0	2	3	3	7	2	4	2	2	12	0	2	3	0	1	4	1	0	0	606
4	1	3	2	13	1	1	2	4	4	1	1	8	1	1	3	1	3	2	0	0	3	697
2	1	1	0	14	1	2	7	1	7	3	2	11	0	0	3	1	9	0	1	1	3	713
1	0	0	4	9	4	1	5	2	4	3	0	7	1	1	1	0	4	1	1	0	2	569
0	2	2	0	8	5	2	10	2	2	2	3	12	0	3	2	1	7	2	1	0	0	574
3	1	0	2	12	3	4	11	1	3	2	4	13	0	1	4	0	5	2	2	1	2	782
3	0	7	2	9	3	1	13	3	5	1	6	9	0	1	1	0	2	4	2	0	2	807
4	1	8	1	9	3	2	9	1	4	5	3	6	0	2	3	2	13	3	0	0	4	705
3	0	1	0	10	3	1	9	2	2	1	0	10	2	2	3	2	7	3	0	1	2	655
1	0	3	2	9	4	3	7	3	2	2	1	5	2	2	5	4	3	3	2	1	4	572
24	7	27	13	95	30	20	80	21	37	22	22	93	6	15	28	11	54	24	10	4	22	6680
20	6	12	3	49	19	10	56	11	27	16	24	70	1	13	10	7	30	20	3	8	14	4403
21	6	14	4	69	17	9	48	26	35	5	17	59	1	5	9	12	41	19	3	2	13	4347
18	6	17	2	59	15	8	41	10	35	14	15	57	0	7	9	10	37	15	2	4	10	4092
12	2	7	9	48	16	7	38	10	15	16	16	50	3	3	10	8	25	13	4	1	6	3722
20	6	17	5	46	11	7	43	8	27	14	16	54	1	8	6	8	42	19	3	4	9	3588
20	7	14	8	68	15	9	61	18	18	15	18	64	2	5	13	7	39	27	4	4	14	4747
22	6	31	9	54	20	11	76	16	23	17	25	64	3	15	18	13	46	20	4	5	16	5420
26	8	25	6	83	21	23	71	23	35	32	23	97	2	19	20	10	64	25	3	5	16	6434
40	8	25	9	116	20	25	73	30	48	22	25	125	7	16	21	14	55	22	6	7	26	7294
37	15	30	17	122	28	19	96	26	34	21	31	97	7	11	25	15	55	22	11	6	31	7144
236	70	192	72	714	182	128	603	178	297	172	210	737	27	102	141	104	434	202	43	46	155	51191

Appendix FF– Age group and bought typologies

Housing association		Home typology					Total	
		A	H	K	O	T		V
Age category	<=20 jr	73	13	11	1	10	4	112
	> 90 jr	1	1	0	0	0	0	2
	21-30 jr	575	172	165	30	314	20	1276
	31-40 jr	238	95	71	22	202	8	636
	41-50 jr	261	69	56	11	106	11	514
	51-60 jr	413	62	45	10	72	11	613
	61-70 jr	105	25	23	5	35	3	196
	71-80 jr	39	3	6	0	3	1	52
	81-90 jr	10	0	0	1	2	0	13
Total		1715	440	377	80	744	58	3414

Housing association		Home typology					
		A	H	K	O	T	V
Age category	<=20 jr	4%	3%	3%	1%	1%	7%
	> 90 jr	0%	0%	0%	0%	0%	0%
	21-30 jr	34%	39%	44%	38%	42%	34%
	31-40 jr	14%	22%	19%	28%	27%	14%
	41-50 jr	15%	16%	15%	14%	14%	19%
	51-60 jr	24%	14%	12%	13%	10%	19%
	61-70 jr	6%	6%	6%	6%	5%	5%
	71-80 jr	2%	1%	2%	0%	0%	2%
	81-90 jr	1%	0%	0%	1%	0%	0%
Total		100%	100%	100%	100%	100%	100%

Appendix GG – Age group and construction year of the homes

Year of construction		1837-1962	1863-1888	1889-1914	1915-1940	1941-1966	1967-1992	1993-2018	Total	
Housing association	Age category	<=20 jr	0%	2%	1%	17%	38%	37%	6%	100%
		> 90 jr	0%	0%	0%	0%	50%	50%	0%	100%
		21-30 jr	0%	0%	3%	18%	35%	35%	9%	100%
		31-40 jr	0%	1%	1%	17%	21%	41%	20%	100%
		41-50 jr	0%	0%	1%	16%	26%	40%	17%	100%
		51-60 jr	0%	1%	4%	16%	28%	37%	15%	100%
		61-70 jr	0%	1%	1%	11%	20%	40%	28%	100%
		71-80 jr	0%	0%	0%	10%	10%	31%	50%	100%
		81-90 jr	0%	0%	0%	0%	17%	33%	50%	100%

Appendix HH – Age group and purchase price

Purchase price	€	50.000,00	50.001-100.000	100.001-150.000	150.001-200.000	200.001-250.000	250.001-300.000	300.001-350.000	350.001-400.000	400.000 ==>
<=20 jr		2%	25%	66%	6%	0%	1%	0%	0%	0%
> 90 jr		0%	50%	50%	0%	0%	0%	0%	0%	0%
21-30 jr		1%	31%	52%	11%	5%	0%	0%	0%	0%
31-40 jr		1%	23%	43%	17%	11%	3%	2%	0%	0%
41-50 jr		2%	28%	48%	11%	8%	2%	1%	0%	0%
51-60 jr		1%	32%	44%	14%	7%	2%	0%	0%	0%
61-70 jr		2%	22%	43%	16%	13%	2%	2%	0%	0%
71-80 jr		2%	21%	31%	21%	19%	4%	0%	0%	2%
81-90 jr		8%	23%	38%	0%	15%	15%	0%	0%	0%

Appendix II – First-time buyers and typologies

Housing association			Home typology					
			A	H	K	O	T	V
1	Starter	0	51%	35%	34%	55%	38%	33%
		1	49%	65%	66%	45%	62%	67%
Total			100%	100%	100%	100%	100%	100%

Appendix JJ– First-time buyers and construction year

Year of construction			1837-1962	1863-1888	1889-1914	1915-1940	1941-1966	1967-1992	1993-2018	Total
Housing association	Starter	0	3	10	40	225	408	570	325	1581
		1	4	11	34	355	603	808	212	2027
	Total		7	21	74	580	1011	1378	537	3608

Appendix KK – First-time buyers and purchase price

Purchase price	€ 50.000,00	50.001-100.000	100.001-150.000	150.001-200.000	200.001-250.000	250.001-300.000	300.001-350.000	350.001-400.000	400.000 ==>
0	2%	28%	43%	14%	10%	2%	1%	0%	0%
1	1%	29%	52%	11%	6%	1%	0%	0%	0%

Appendix LL – Number of buyers and typology

Single and multiple buyers		Typology						Total
		A Count	H Count	K Count	O Count	T Count	V Count	
Indication of multiple buyers	Singles	1168	256	244	47	446	25	2186
	Multiple	672	212	151	42	342	36	1455

Single and multiple buyers		Typology						Total
		A Count	H Count	K Count	O Count	T Count	V Count	
Indication of multiple buyers	Singles	53%	12%	11%	2%	20%	1%	100%
	Multiple	46%	15%	10%	3%	24%	2%	100%

Appendix MM – Number of buyers and construction period

Time of construction		1837-1962	1863-1888	1889-1914	1915-1940	1941-1966	1967-1992	1993-2018	Total
Single and multiple buyers	Single	3	15	55	390	650	820	243	2176
	Multiple	2	6	19	193	361	568	294	1443
Total		5	21	74	583	1011	1388	537	3619

Time of construction		1837-1962	1863-1888	1889-1914	1915-1940	1941-1966	1967-1992	1993-2018	Total
Single and multiple buyers	Singles	0%	1%	3%	18%	30%	38%	11%	100%
	Multiple	0%	0%	1%	13%	25%	39%	20%	100%

Appendix NN – Number of buyers and purchase price

Purchase price		<=50000	50.001-100.000	100.001-150.000	150.001-200.000	200.001-250.000	250.001-300.000	300.001-350.000	350.001-400.000	400.000 ==>	Total
Single		29	696	1083	211	132	27	7	0	1	2186
Multiple		21	355	658	230	148	23	17	2	2	1456

Purchase price		<=50000	50.001-100.000	100.001-150.000	150.001-200.000	200.001-250.000	250.001-300.000	300.001-350.000	350.001-400.000	400.000 ==>	Total
Singles		1%	32%	50%	10%	6%	1%	0%	0%	0%	100%
Multiple		1%	24%	45%	16%	10%	2%	1%	0%	0%	100%

Appendix OO – Birthplace of buyers and typology of homes

		Typology of homes						
		A	H	K	O	T	V	Total
Homes bought by people who were born in the province of Groningen		802	275	291	43	435	41	1887
Homes bought by people who were born in another province		1038	193	104	46	353	20	1754
Total		1840	468	395	89	788	61	3641
		Typology of homes						
		A	H	K	O	T	V	Total
Homes bought by people who were born in the province of Groningen		43%	15%	15%	2%	23%	2%	100%
Homes bought by people who were born in another province		59%	11%	6%	3%	20%	1%	100%

Appendix PP – Birthplace of buyers and construction period

Time of construction	1837-1962	1863-1888	1889-1914	1915-1940	1941-1966	1967-1992	1993-2018	Total
Buyers who were born in the province of Groningen	1	8	35	242	564	774	253	1877
buyers who were born in another province	5	5	32	267	308	379	202	1198
Total	6	13	67	509	872	1153	455	3075

Time of construction	1837-1962	1863-1888	1889-1914	1915-1940	1941-1966	1967-1992	1993-2018	Total
Buyers who were born in the province of Groningen	0%	0%	2%	13%	30%	41%	13%	100%
buyers who were born in another province	0%	0%	3%	22%	26%	32%	17%	100%

Appendix QQ – Birthplace of buyers and purchase price

Purchase price	<= 50000	50.001-100.000	100.001-150.000	150.001-200.000	200.001-250.000	250.001-300.000	300.001-350.000	350.001-400.000	400.000 ==>	total
Buyers who were born in the province of Groningen	21	595	917	208	123	16	7	1	2	1890
Buyers who were born in another province	20	305	551	359	110	28	12	1	0	1386
Total	41	900	1468	567	233	44	19	2	2	3276

Purchase price	<= 50000	50.001-100.000	100.001-150.000	150.001-200.000	200.001-250.000	250.001-300.000	300.001-350.000	350.001-400.000	400.000 ==>	total
Buyers who were born in the province of Groningen	1%	31%	49%	11%	7%	1%	0%	0%	0%	100%
Buyers who were born in another province	1%	22%	40%	26%	8%	2%	1%	0%	0%	100%