



# ICHP

INTERNATIONAL  
CONGRESS ON  
HOUSING  
POLICIES

**29.01.24**  
BILBAO,  
BASQUE COUNTRY

## Affordable housing in Amsterdam

challenges and solutions

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Municipality of Amsterdam



# Content

## Current challenges affordable housing

- Introduction
- 3 main challenges

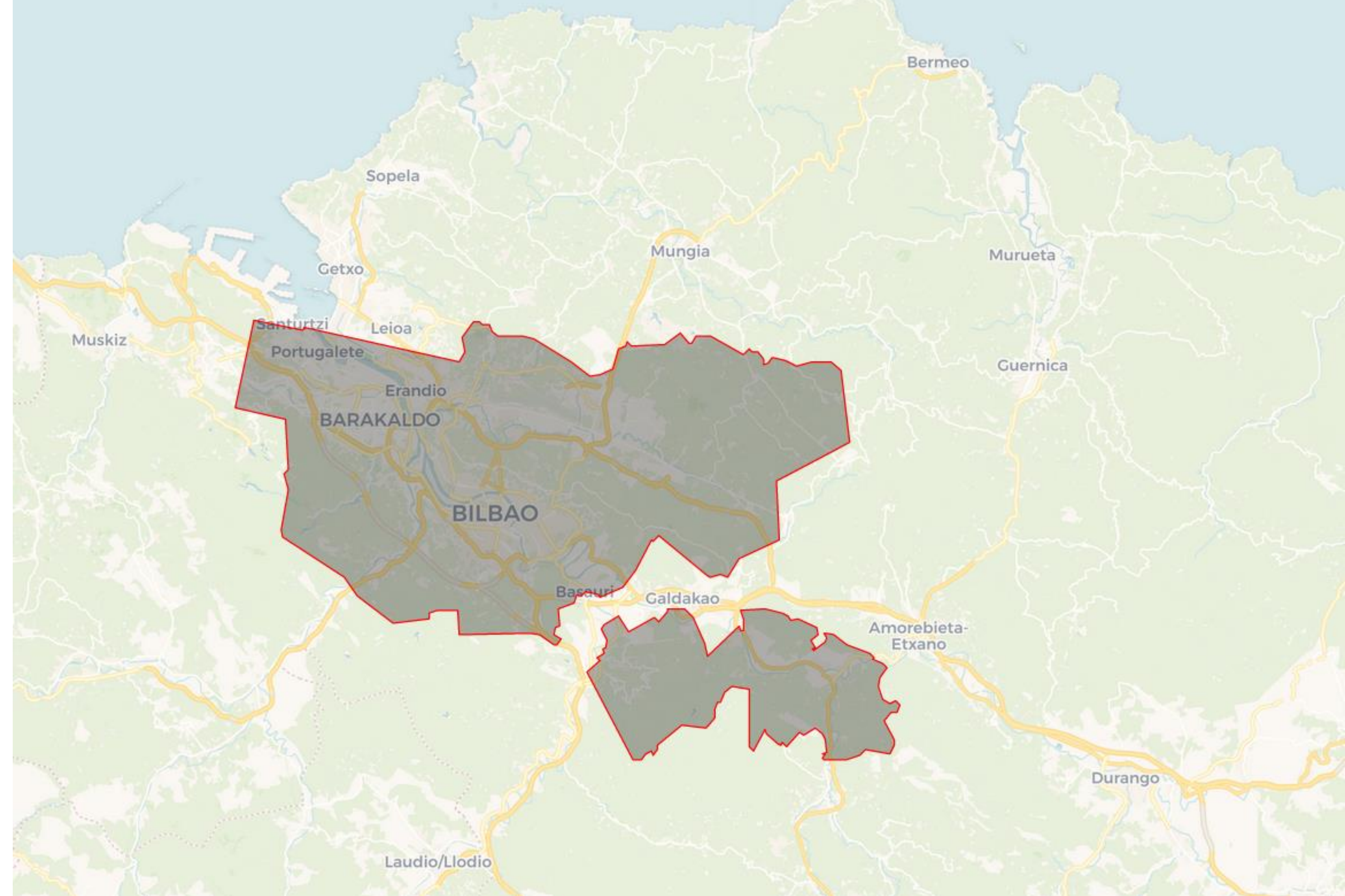
## Policy & instruments

- Amsterdam housing plan
- Distribution regulated housing
- Land lease

## Partners public housing

- housing associations
- housing cooperatives
- commercial developments

Questions / Discussion



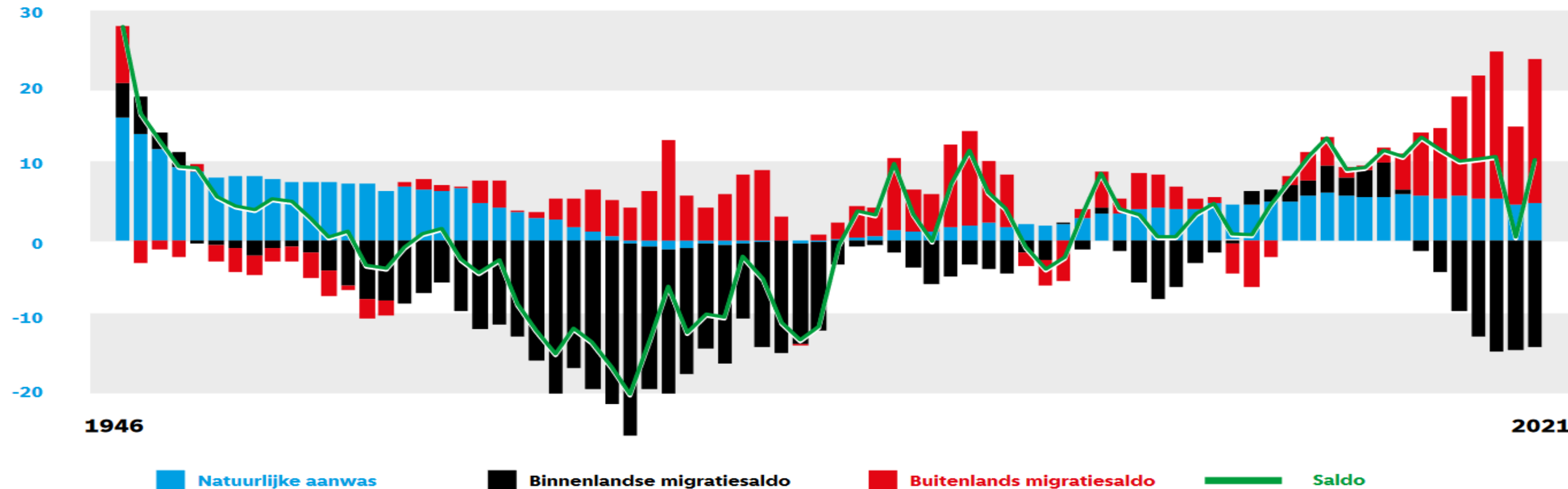


# Challenge 1: pressure on the housing market

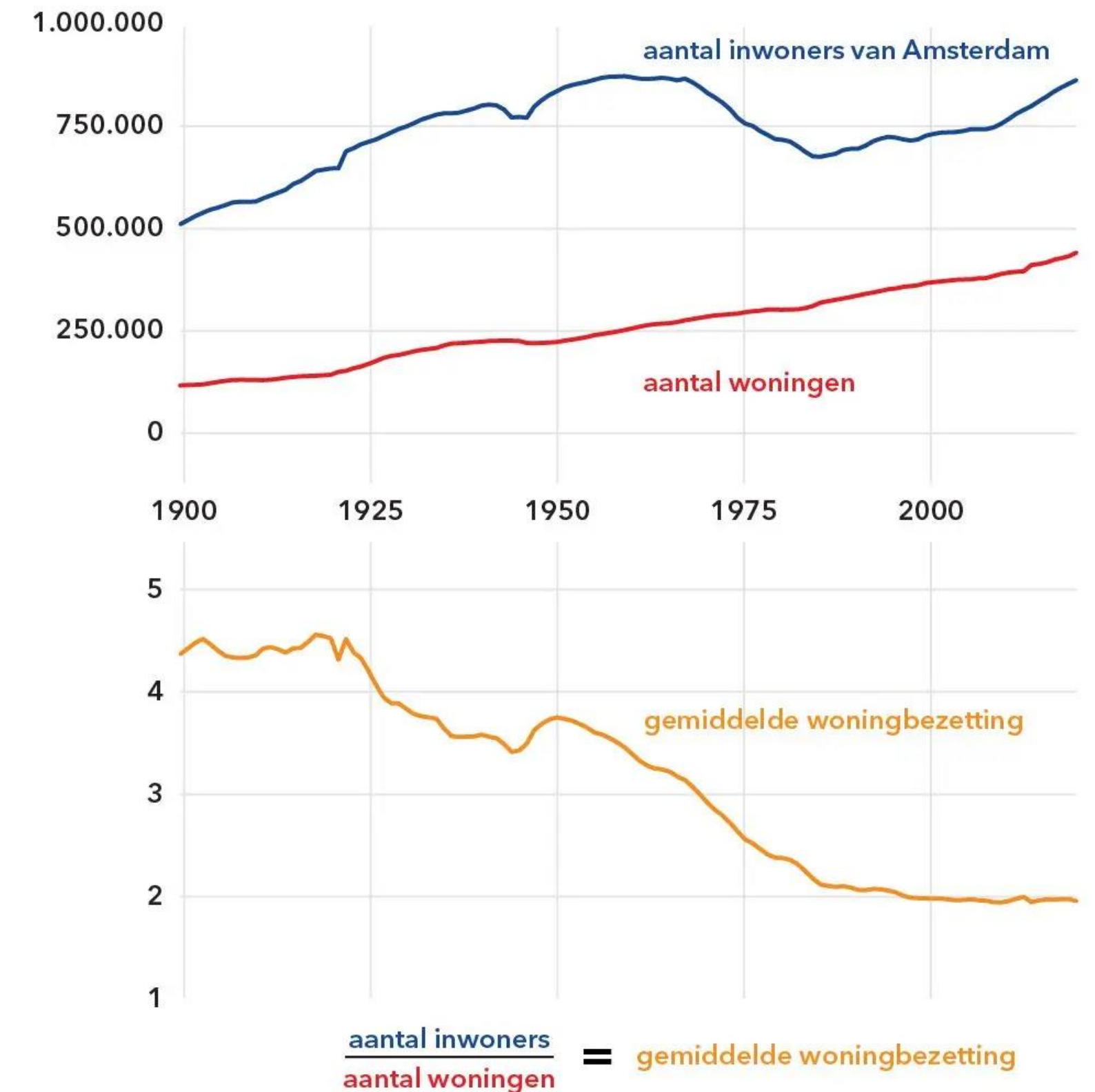
Causes:

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

Effect: High real estate prices, waiting list social housing 13 years



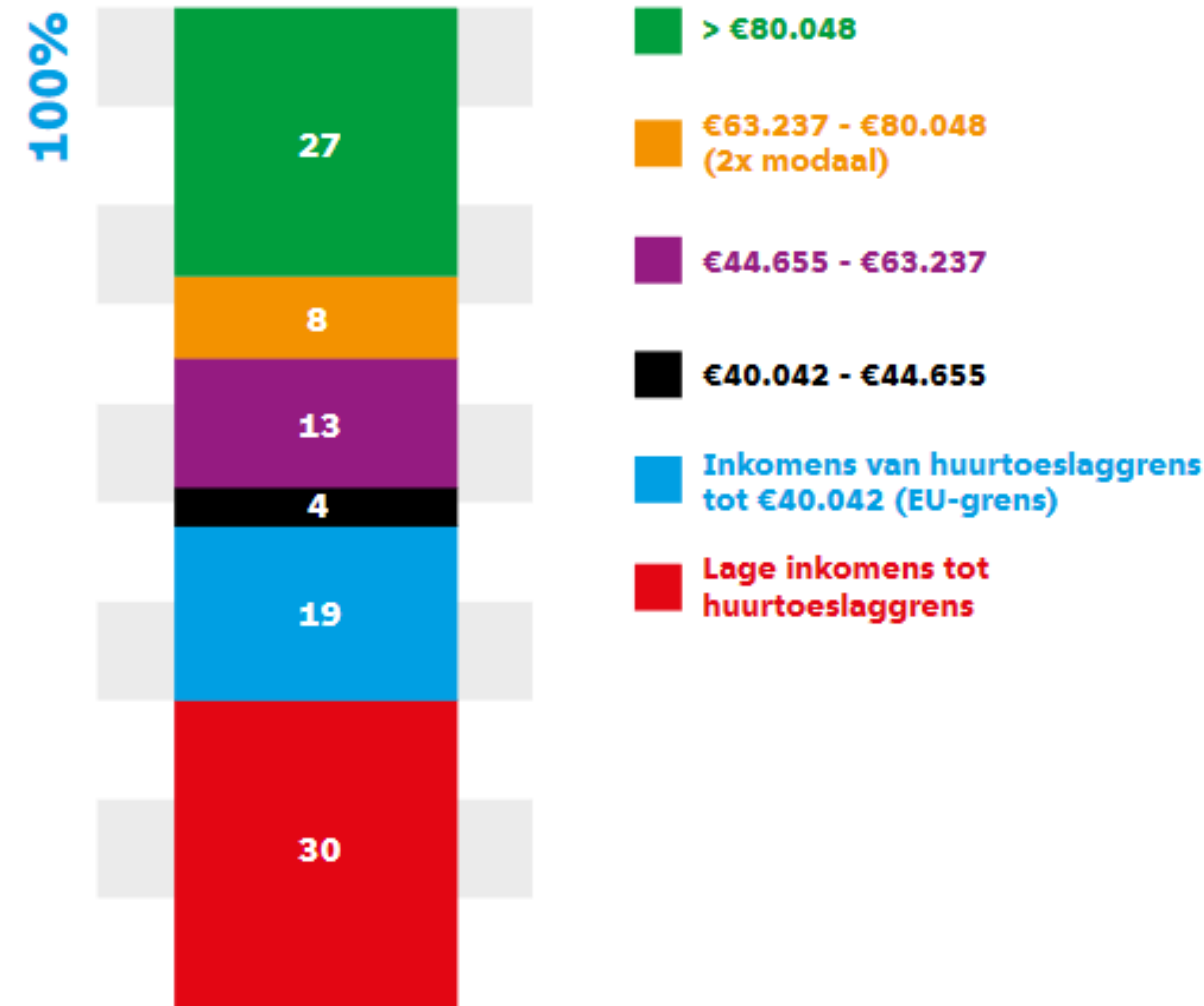
Bron: O&S, 2022 (zie [onderzoek.amsterdam.nl/thema/bevolking](https://onderzoek.amsterdam.nl/thema/bevolking))





# Affordability

Income households Amsterdam (2021)



Bron: Wonen in Amsterdam (WiA) 2021

## Definitions 2023

### Social housing

Max. rent/month: € 808 per month

Max. income/year: € 40.024 (1 pers.)  
€ 44.655 (>1 pers.)

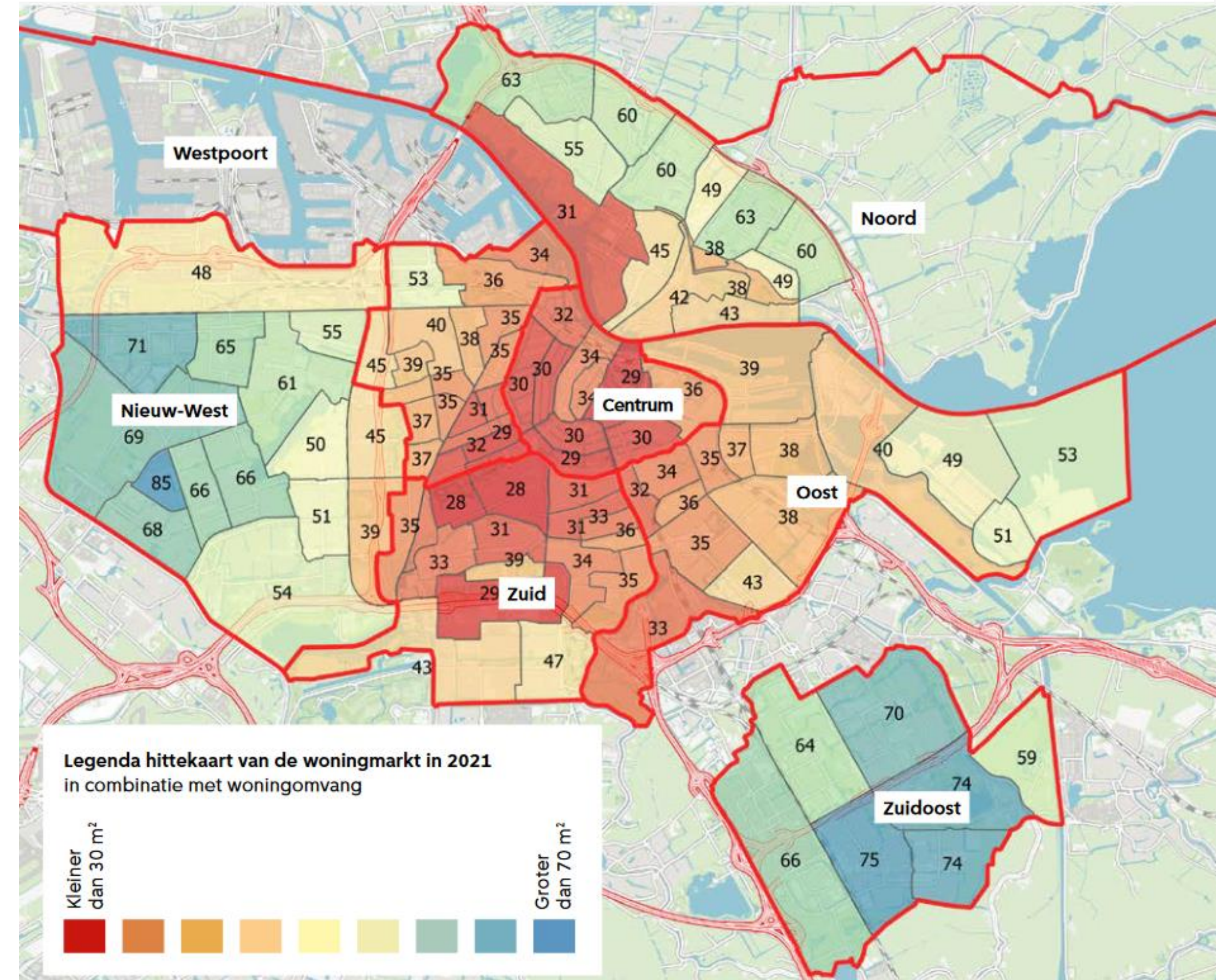
### Middle income housing

Max. rent/month: € 1029

Max. income/year: € 69.573

Affordable o-o-home: € 355.000

Indicative size affordable owner occupied homes 2021  
indicative surface in m<sup>2</sup> of new apartment commercial value: € 324.000

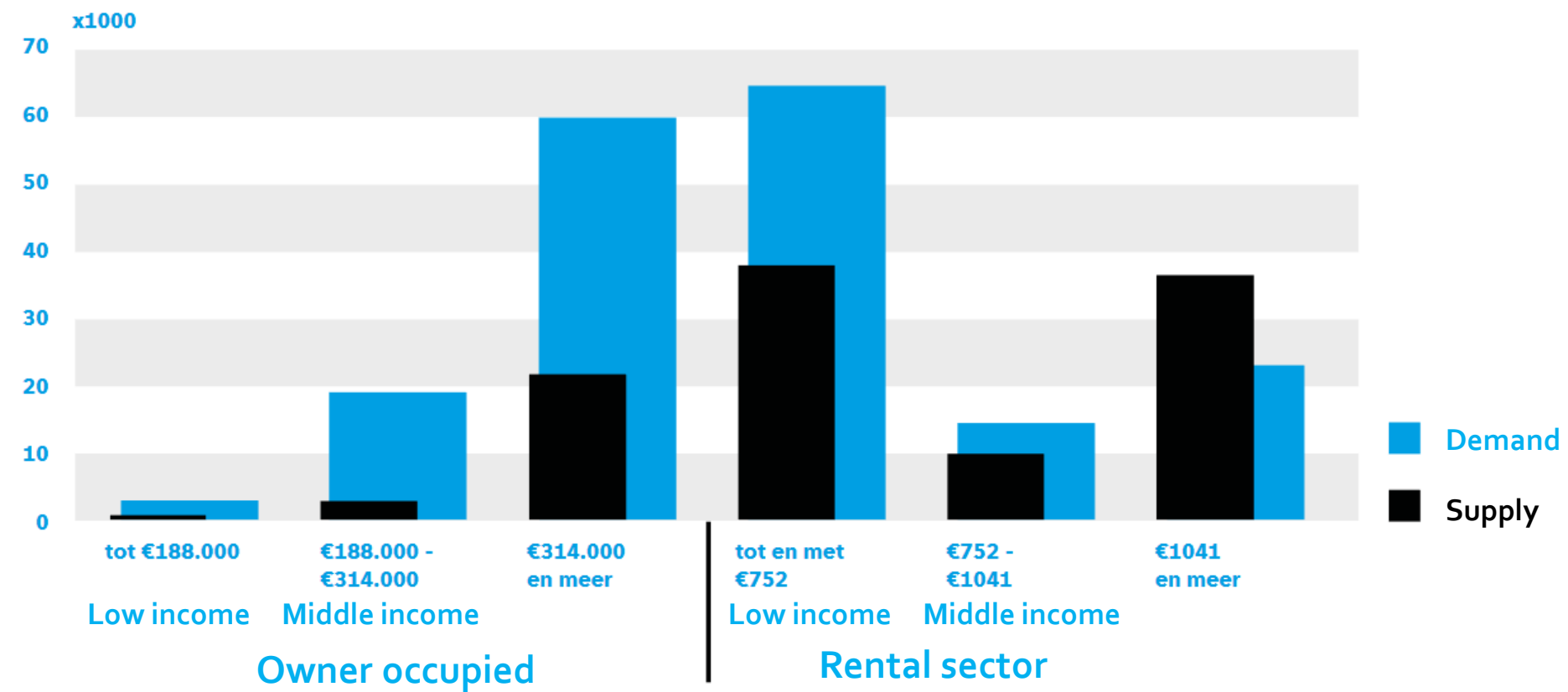




# Challenge 2: insufficient appropriate housing

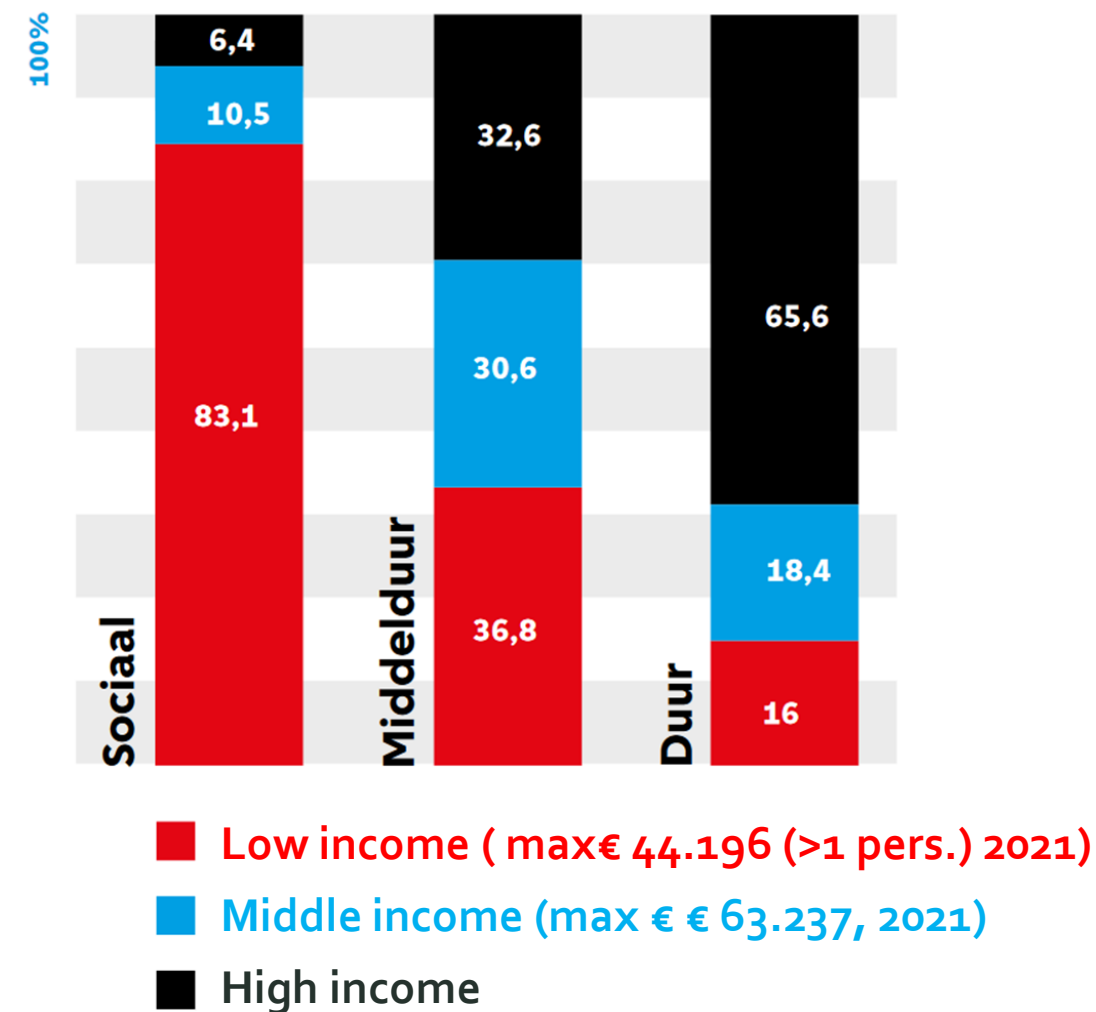
- Demand is much higher than supply in any category except for expensive rent
- Due to rising building & financing costs apartment sizes in affordable segment shrink
- Due to shortage affordable housing, lower and middle income households > expensive rent
- Aging population: apartments not fit to grow old / National policy: aging at home (less in retirement homes)

Supply and demand Amsterdam, recent relocations (2021)

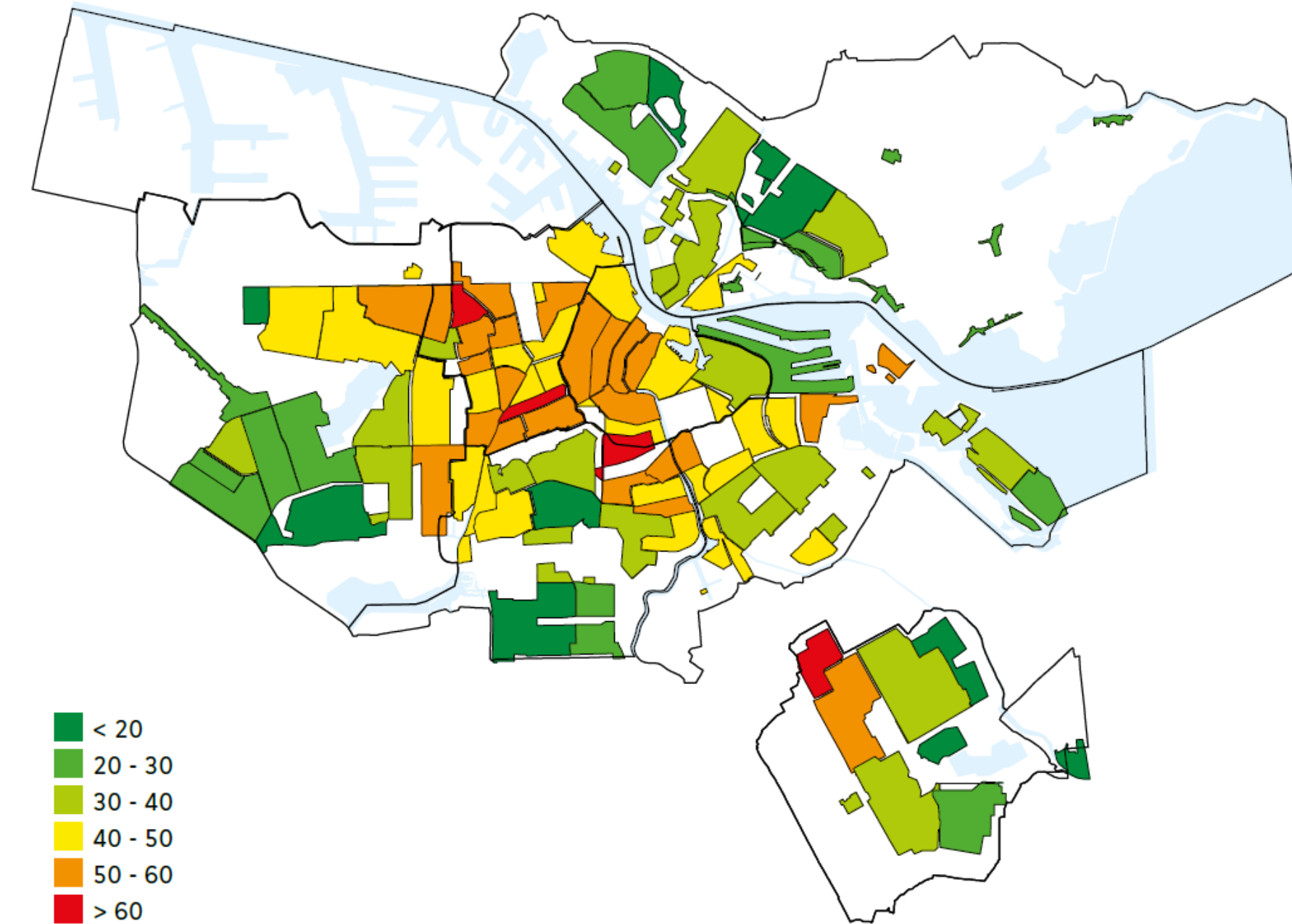


Bron: Wonen in de Metropoolregio Amsterdam 2021, O&S

Income in relation to rent prices (2021)



Apartments not fit for aging (percentage)

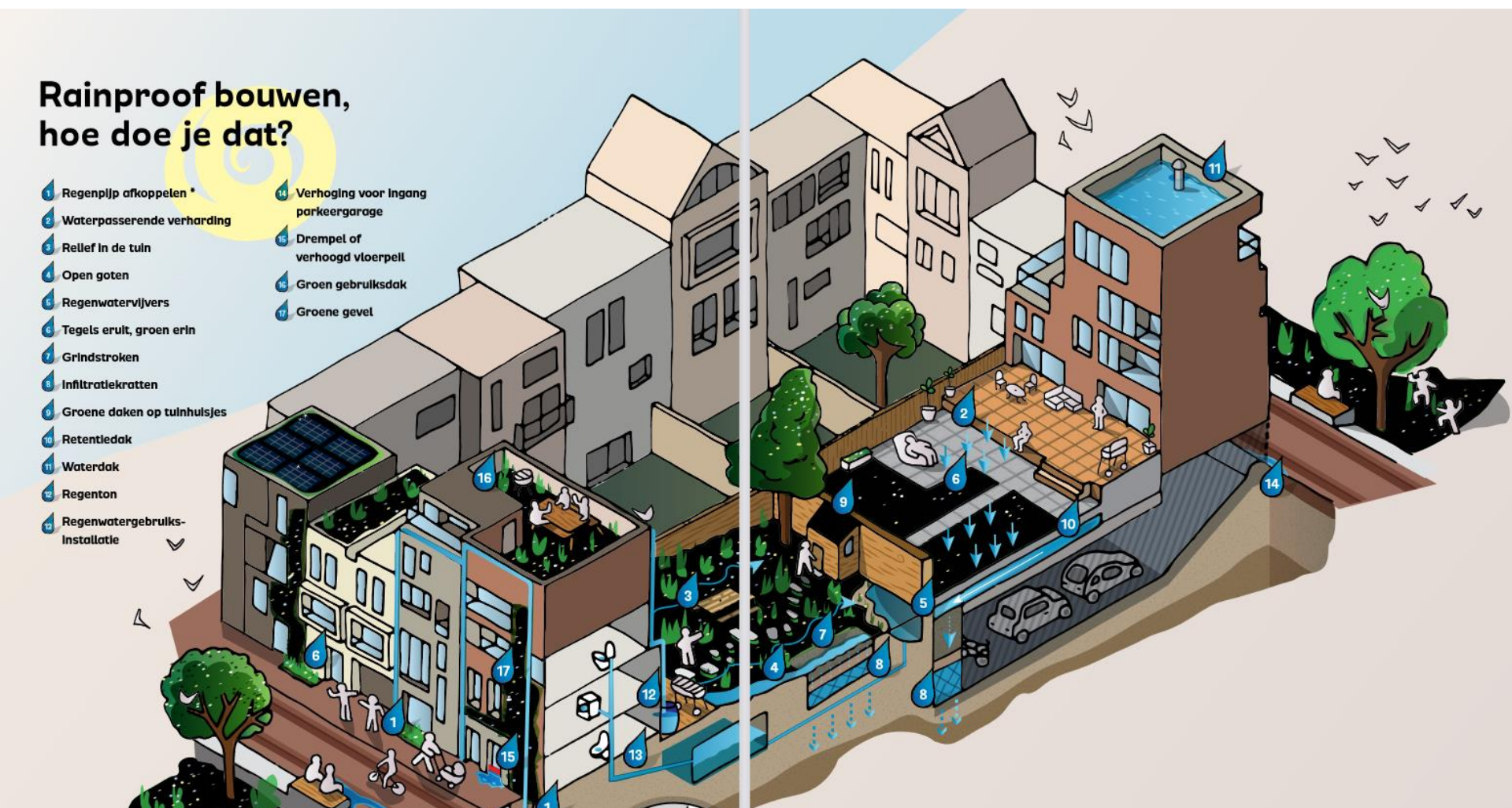


Bron: Wonen in Amsterdam, 2019

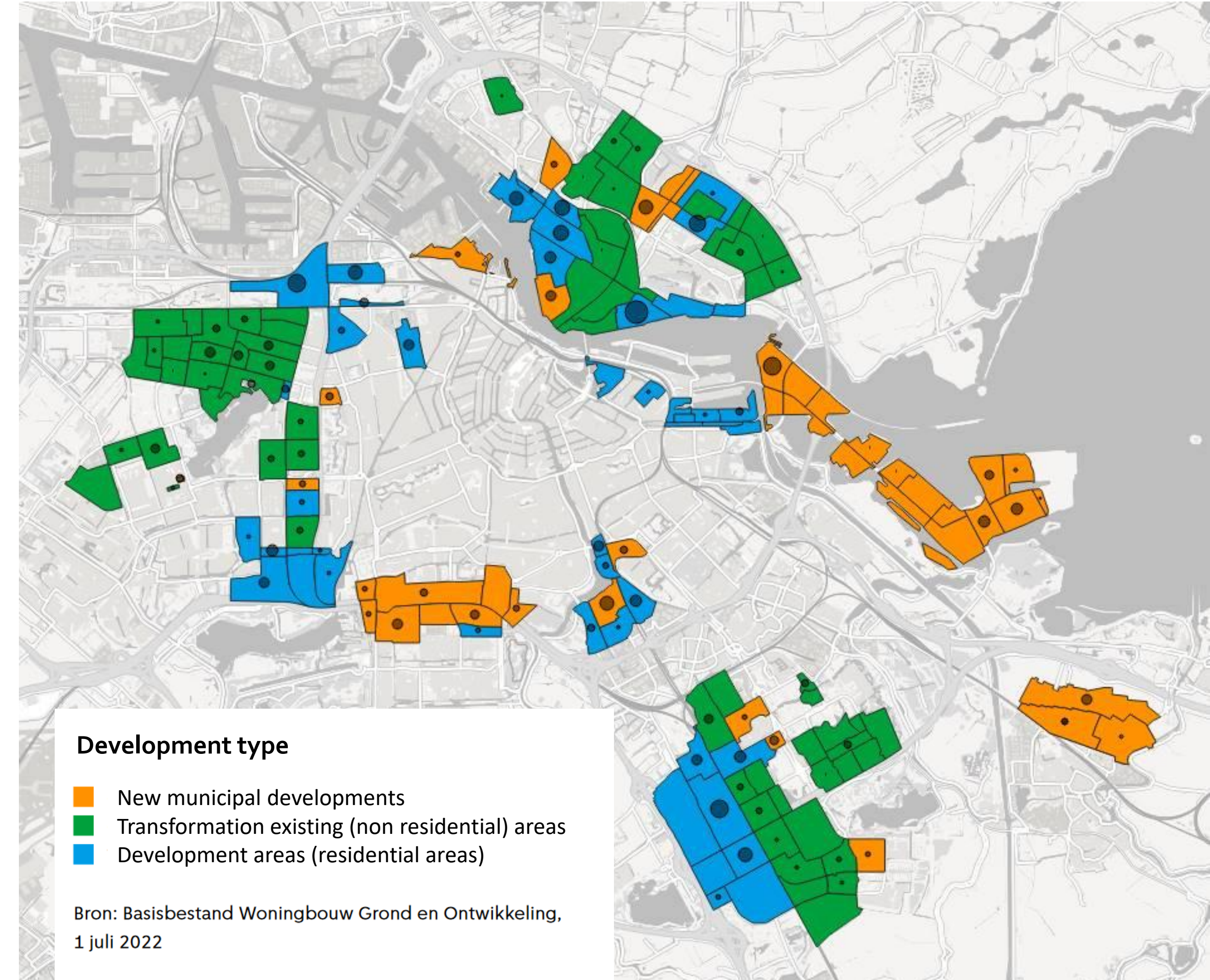
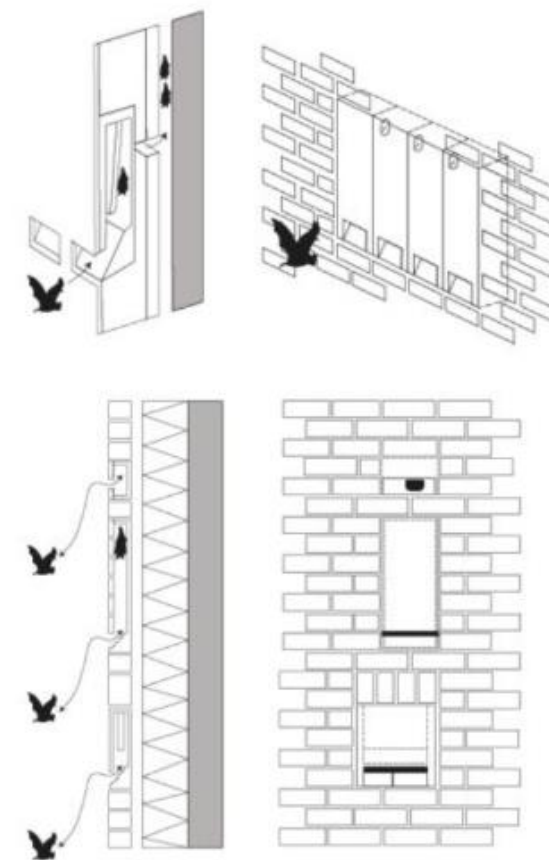


# Challenge 3: limits

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



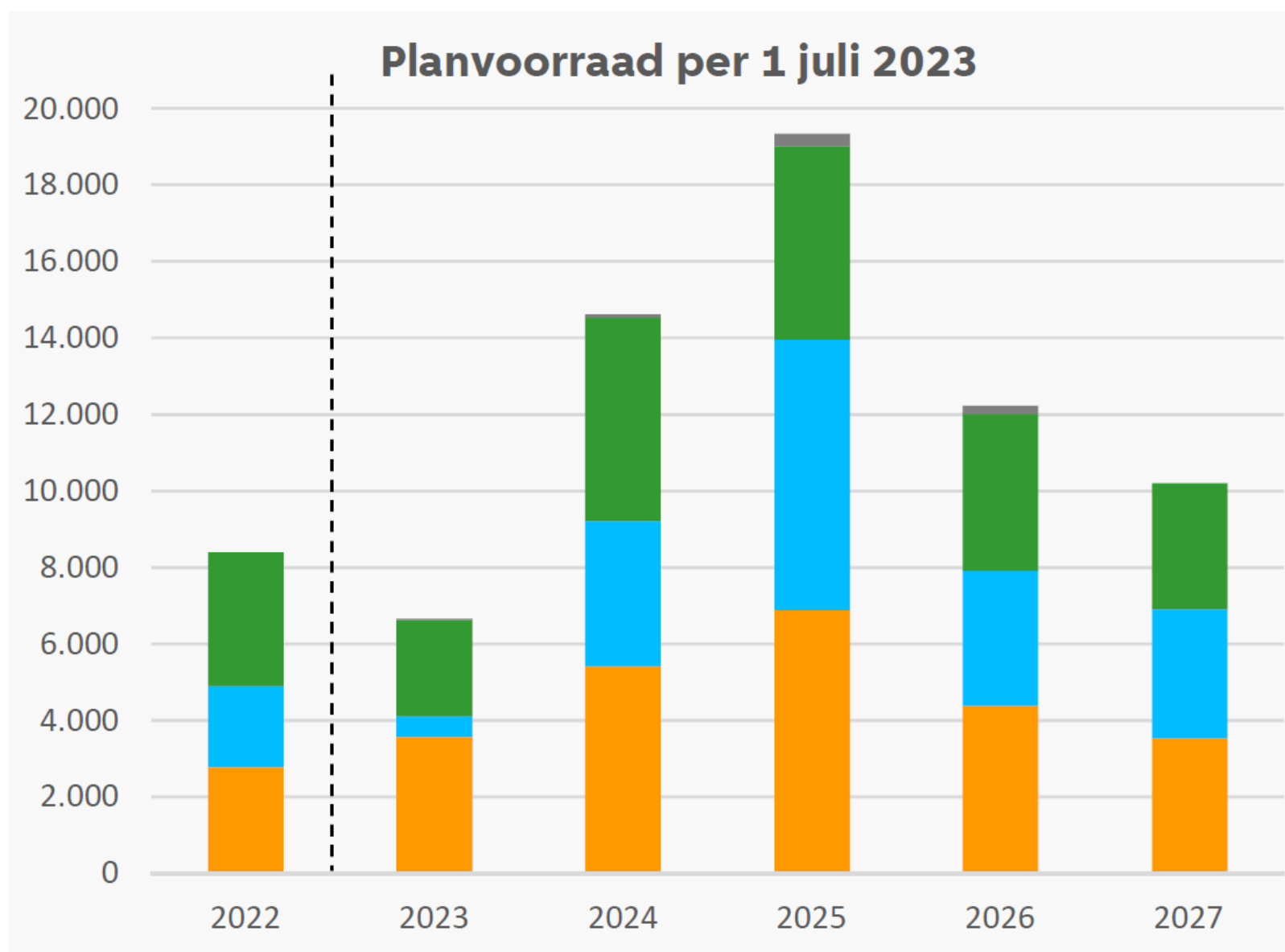
**Inbouwsteen**  
Ook als winterverblijf met toegang tot de spouwmuur.



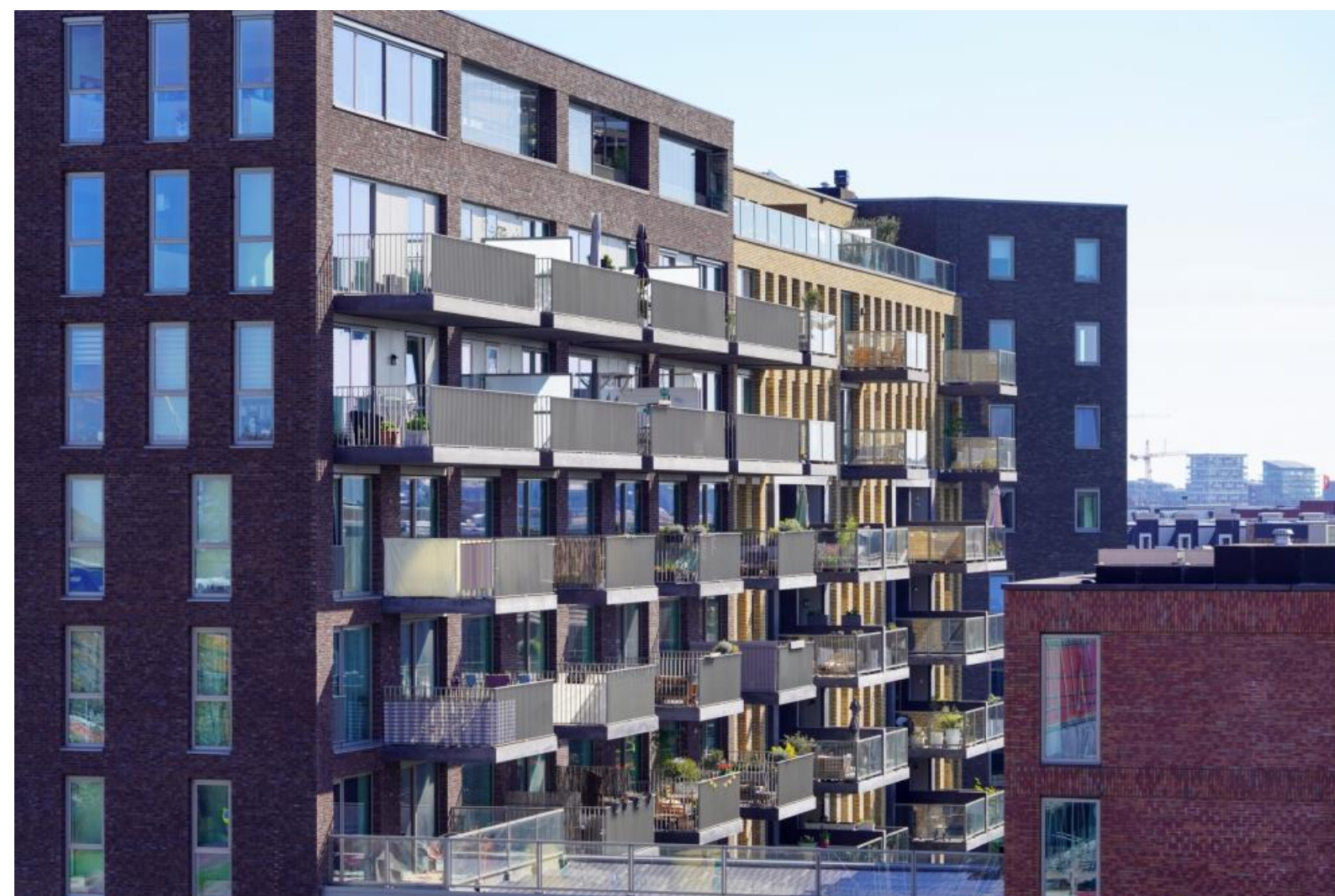


# Amsterdam Housing Development plan 2022- 2028

7.500 new apartments per year



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



Accelerate and simplify





# Instruments distribution of (regulated) housing

## National level: Housing law

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

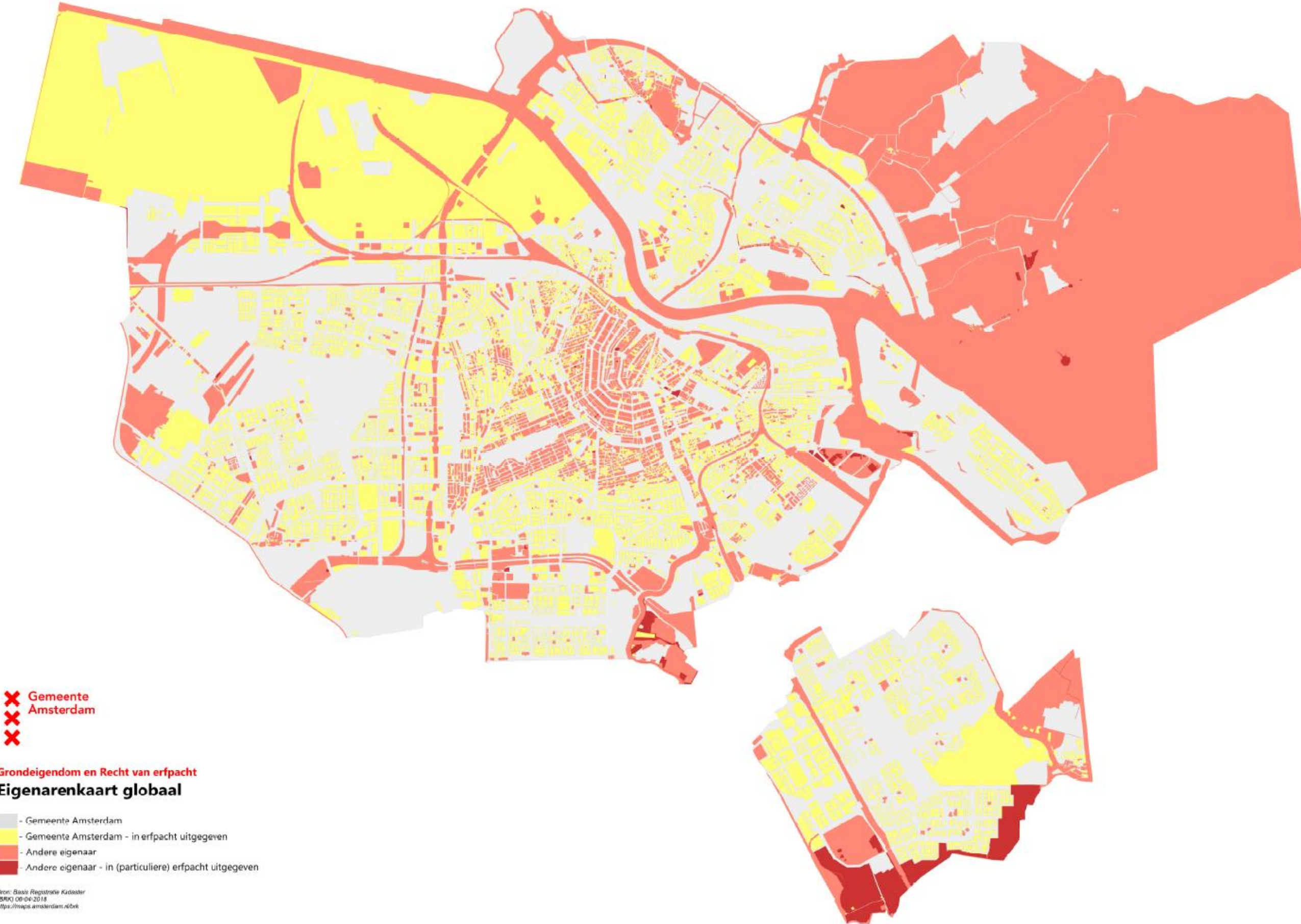
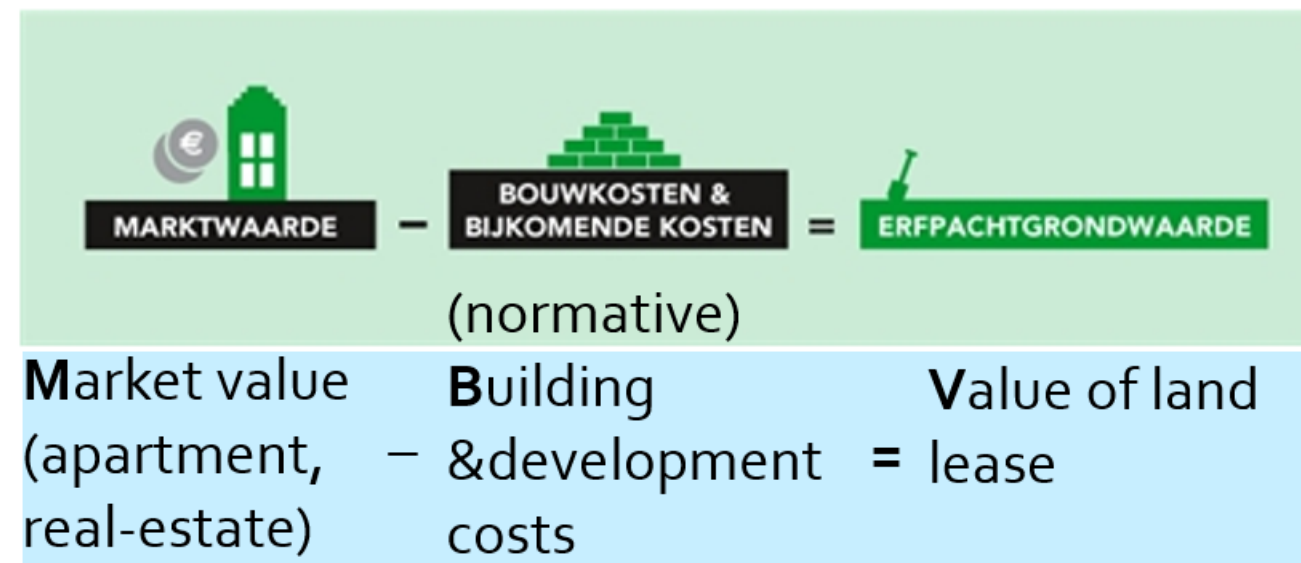
## Housing Ordinance Amsterdam:

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



# Instrument: land lease + contracts

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



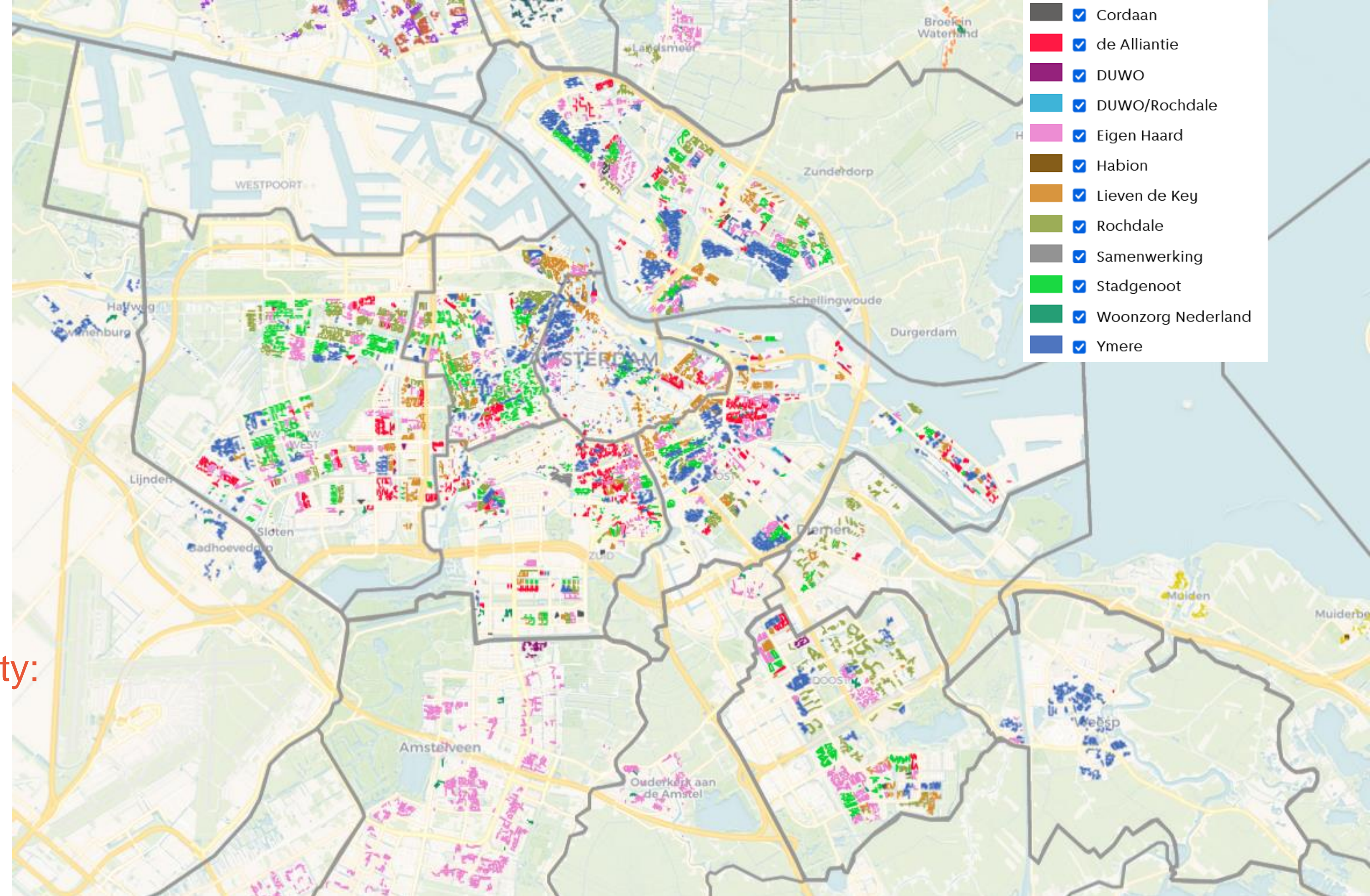


# Affordable housing (1) Housing Associations

Own 38% of housing in Amsterdam  
Almost 191.000 units (01-01-2023)  
Large contribution yearly housing production  
(long year average 2000)  
Organise platform distribution

Every 4 year contract between housing associations, tenant associations and municipality:

- Isolation / quality existing stock
- production new housing
- social aspects
- distribution (urgency, special groups)



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CONGRESO INTERNACIONAL  
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# Affordable housing (2) Housing cooperatives

De Warren, 36 units, 2023

<https://dewarren.co/>

Het Nieuwe Bajesdorp, 12 units – 6 ateliers

<https://bajesdorp.nl/>

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

## Policy Amsterdam (2020):

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



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# Affordable housing (3) Commercial developments

Market orientated  
Max. rent/month: € 808 /month  
for 25 years regulated (land lease contract)  
Small units – often co-living  
Solution in transformation areas (older  
business districts)

