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Master Thesis Facility and Real Estate management

Testing three fundamental steering mechanisms for organising optimal social performance of the social housing sector in the Netherlands, from the perspective of Dutch key decision makers in social housing associations.

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17th August 2016

Management summary

As a result of the scandal of the biggest social housing supplier “Vestia” in the non-profit rented sector in the Netherlands in 2012 a change in the steering mechanism was desired. The Dutch parliamentary survey committee suggested three possible “purer” alternatives for the current hybrid system, based on a fundamentally different option for the central steering mechanisms in social public housing.

The first suggested option is a market based steering mechanism. In other sectors such as healthcare, the private market doesn’t operate more efficient, accountable, or medically effective than the public sector. Experts in the field discuss that the literature on organisational performance indicates that there is no consistent relationship between matters such as the internal and external governance structures of an organisation and its performance. The second suggested option is a state based steering mechanism. When incidents in a market occur a natural demand for more control of the government occurs. On the contrary a fear exists of constructing a strong controlling society within which several parties rigidly control the sector. Experts state that the control of the government for the social housing sector should be stricter and direct, limiting the task field of social housing associations and to size down the complete sector by resignation of social housing associations in the sector. The third suggested option is a citizen ownership based steering mechanism. In literature this system shows resembling’s with “the third sector”. The emphasis here was simply on being constitutionally outside the state and the market, and operating in the pursuit of ‘values’.

The question arose what effect each of three systems would have on the social performance of Dutch social housing associations and therefore the main research question is: *Which of the three fundamental steering mechanisms for organising optimal social performance of the social housing sector in the Netherlands is preferred by Dutch key decision makers in social housing associations?* Accordingly, the research questions are:

What do key decision makers at Dutch social housing associations think of the steering mechanism of- **(1)** market driven developments? **(2)** governmental influence? **(3)** citizen ownership? **(4)** Do key decision makers of different types of social housing associations think differently from each other about a suitable steering mechanism to improve social performance of social housing associations? **(5)** How do key decision makers working for different social housing associations define “optimal social performance”?

Data has been collected via semi structured interviews with key decision makers from different types of social housing associations across the Netherlands. Research implies that a market system might result in increasing rents, less physical quality in the housing stock and less availability for the lowest segment target group. It is also thought that regular expected market dimensions may not apply to a specific sector such as the social housing sector. A state based steering mechanism may result in less quality in physical housing stock, fragmented 4 year steering cycles, decrease of operational transparency and an increase of sensitivity for political influences. It is also believed that this system has no chances of success based on historical grounds. A citizen ownership based steering mechanism may negatively effect the accessibility, loss of physical quality of housing stock and that there probably is no interest from the perspective of tenants. There is consensus between opinions of different types of social housing associations and they all agree on the current hybrid system with the introduction of the new housing law as the best suitable and preferred option. The findings of the study were legible therefore in relation to the main research question concluding that there is no preferred mechanism within the sample is evident. The prior statement on the hybrid system is the lack of tenants input on decisions in social housing associations and that tenants must be included more. Because of the non probability sampling approach together with a missed opportunity to triangulate results, findings cannot be generalised to the population.

It is advised to not introduce short sighted steering models based on incidents. The social housing sector is a reflection of the dimensions and complexity of society and therefore there is no clear cut solution or steering mechanism, the hybrid system with the ability to adjust elements is the best way to be able to respond to the fast developing dimensions in the market. The new housing law that is introduced is in its core a well constructed law to regain social focus of social housing associations towards housing the lower income segments of society. Therefore, the original focus and their right to exist is conserved. It is important to look in to the possible effects of restricting social housing associations to only doing DEAB activities and investments on the quality of neighbourhoods and physical stock of social housing associations. It is also advised to research the best suitable options for introducing and incorporating the tenants’ perspective into housing policies and the decision making unit of social housing associations to make sure the interests of tenants are communicated optimally.

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Introduction

Guaranteeing and developing social housing in the Netherlands is dominantly done by social housing associations. These are non-profit, private organisations with a public function. Therefore, they have a unique place in the market economy. The official public tasks of social housing associations are described by the Besluit Beheer Sociale Huur as: housing the target group (low income households), maintain overall quality of housing stock, increase liveability in neighbourhoods, offer housing to special care target groups, guarantee financial continuity, operate effective and efficient and with a sober character (Veenstra, Koolma, & Allers, 2013). Organising the social housing sector is complex and knows many forms. At the moment this sector is regulated via a market competition policy.

The Wetenschappelijkeraad voor het overheidsbeleid (WRR) (2012) states that a market competition policy is a synonym for organisational initiatives like transubstantiation, deregulation, privatisation and liberalisation. This system of market competition is introduced by the government of the Netherlands to improve adequate functioning of the market in different sectors (such as the social housing sector) and is used to guide the economic dynamics between private entities. The aim of a market competition policy is to secure and support public interest which is defined as quality, accessibility, freedom of choice, employee and consumer's interests, law rightfulness or sustainability (WRR, 2012). In past years this market competition system was supported through politics and by Dutch society but since the economic crisis in 2008 and the associated societal shift, the need for such a system is revisited. Consumers' trust in the market and government drastically declined and demanded/required change.

Due to the scandal of the biggest social housing supplier "Vestia" in the non-profit rented sector in the Netherlands in 2012 the support for a market competition policy came under unbearable pressure. It appeared that the board of social housing association Vestia, invested in a derivate portfolio of 23 million euro's that needed to be bought off for 2 million euro's. At the time this was one of the best known financial scandals in the financial market next to Enron, Parmalat, SociétéGénéral and Barings Bank. In comparison to Vestia, the latter institutions were private operating businesses; Vestia is a social housing association and a semi public organisation funded by the government. Meaning they did invest in high-risk projects with public capital. Dutch social tenants will feel the consequences of the loss of millions of euros. This scandal and other previous incidents in other social housing associations, was the starting point to investigate the structure and social performance e.g. functioning of the system for social housing associations in the Netherlands. Through a parliamentary survey the relation between the system and incidents was confirmed and recommendations were given to firm and restructure the system in order to prevent future catastrophes of which many tenants and house searchers being victimized.

Currently the social housing system in the Netherlands can be defined as a hybrid system; it is steered through governmental incentives, market and society. It's a collection/mix of steering mechanisms and institutions that try to guide the independent social housing corporations with loads of administrative and policy freedom (Enquêtecommissie woningcorporaties, 2014). The parliamentary survey committee believes the system is never perfect and that in the long run public interest within the social housing domain can be fulfilled through other systems. The current hybrid system led to a constructive system, but given the incidents also deformed important specific parts of the system resulting in loss of social performance. Also Veenstra, Koolma and Allers (2013) describe that after the parliamentary survey it is much unlikely that the sector remains the same and that the sector should anticipate on change.

The Dutch parliamentary survey committee suggests three possible "pure" alternatives for the current hybrid system based on a fundamentally different option for the central steering mechanisms in social public housing. Also Boelhouwer, Elsinga, Gruis, Priemus, van der Schaar and Thomsen (2014) stated that as a result of the parliamentary survey it is unlikely that the social housing sector and its steering mechanism will remain as it is. The three opted solutions by the survey committee are a market driven system, state driven system or a new

citizen ownership system. Because in literature there is no clear insight on the perspective of the operating social housing associations on the topic, the three listed systems will be tested from the perspective of Dutch social housing associations.

2. Theoretical framework

The scope of this research is defined in this literature review. Based on literature, the scope of the research is constructed and an information framework is set. During this research it is important to define variables that determine the boundaries between the public sector, market sector, citizen ownership and a hybrid system. These variables will assist in determining and analysing the different characteristics within every sector. Information and data is then conducted to characterise every sector and set out their specific possible consequences for Dutch social housing associations. Furthermore, based on the theoretical framework a main research question and sub questions are defined.

2.1 State, market and civil society

To retrieve information about the pro's and con's of a different steering mechanisms in a market, they are analysed through literature in different sectors such as the educational and healthcare system. The comparison between a market driven system and state steered system and citizen ownership is made. From this literature review data can be gathered about crucial factors/aspects of, for example, the market driven system that influence the performance of that specific sector to possibly pre determine on how these aspects may influence a market driven system for social housing associations. The Dutch parliamentary survey committee (2014) defined in the parliamentary survey for social housing associations their specification of a market driven system: "Corporation ownership will be privatised and construction, exploitation and renting out houses is done by private parties. Public interests such as accessibility and affordability can be guarded through legal constraints and by providing tenants subsidies. Market competition and the goal of being profitable will improve efficiency and productivity. The risk of bankruptcy should create awareness on misgovernment" (Nationale enquête commissie , 2014).

For a more governmental steered system the committee states: "Corporation ownership will be claimed by municipalities or the Dutch government. Municipality housing businesses or ministerial exploitation incentives will carry out construction, exploitation and renting out homes. Public interest and guidance of the sector is achieved through direct governmental influence. Direct control, supervision, steering, and legal consequence possibilities enforce productive, efficient and transparent business" (Nationale enquête commissie , 2014).

Finally, the committee defines a civil society based steering mechanism as: "Corporation ownership is claimed by (future) tenants through public organisations such as corporations or unions. The executive board of such a corporations or union consists of tenants, they are responsible for taking care of and maintaining the properties. Construction of social housing is initiated through private initiative and if necessary financially supported by the government" (Enquêtecommissie woningcorporaties, 2014).

2.1.1 State based steering mechanisms

According to the WRR (2013) there is a natural rising demand for more control and guidance from the government when incidents in a market sector occur. On the contrary a fear exists of than constructing a strong controlling society within which several parties such as "Europe", state inspection, market inspection and municipal inspection would participate in rigidly controlling the sector. This is extra above the existing internal control of that specific company (WRR, 2013). When economic times are good and no incidents occur, the demand for less control rises and existing control is then perceived as opposing societal innovation, individual development and the cause of unwanted administrative and financial burdens.

Boelhouwer, Elsinga, Gruis, Priemus, van der Schaar and Thomsen (2014) discuss the current situation of the social housing sector. They defined preconditions that should be met to construct a proper functioning social housing system. In their opinion the government should have an intermediate position in the steering mechanism for social housing associations and that it is more effective for the societal welfare of the Netherlands if the government is able to intervene opposed to when they are not (Boelhouwer, Elsinga, Gruis, Priemus, van

der Schaar, & Thomsen, 2014). Social housing associations can be an efficient and effective organisational instrument for the government.

Koning and van Leuvensteijn (2010) state that as a result of the failures in the current hybrid system a more prominent roll for the government is obvious. They state that there should be a clearer division of tasks for the government and for social housing associations. It is stated that the control of the government for the social housing sector should be stricter and direct, limiting the task field of social housing associations and to size down the complete sector by resignation of social housing associations in the sector (Koning & van Leuvensteijn, 2010).

2.1.2 Market based steering mechanisms

As described earlier, to be able to retrieve information about the dimensions of a market based steering mechanism the educational and healthcare sectors are analysed. Both sectors were also up for discussion in literature which steering mechanism was most effective in increasing social performance. Therefore, these sectors are taken as an example/topics to be analysed determining how a specific steering mechanism affects social performance, market dimensions and operations.

The Dutch educational council (2001) states, that a market driven system in the educational sector may work two ways. If schools are genuinely competing with each other for the amount of students being admitted, instead of students competing with each other to be accepted for schools and if parents feel that they have realistic and multiple options to choose from, the overall quality and efficiency of education may improve substantially. On the contrary, in practice and often confirmed in literature these preconditions aren't met and therefore a market driven system leads to less accessibility, segregation and homogeneity in groups (Webbink, 2001). According to Coulson (2009) the private sector schools substantially outperform public sector schools. The compared private schools are little to not regulated, at least one third of the educational fee is paid for by the parents and they are profit orientated. These private schools outperform public school on eight aspects, most visible on attainment, parental satisfaction and financial efficiency. He also discusses the lack of true market like situations because of governmental control and limitations (Coulson, 2009). A risk of the market system and competition in education is a growing gap between the public purposes that needs to be served and the real functioning of educational institutions (Newman, Couturier, & Scurry, 2004). England introduced different policies and tuition fee regulations to improve market type pressures for higher education. The schools that largely depend on income from teaching, with weaker market positions were responding to market pressures by centralizing services, standardizing procedures, and strengthening management controls over teaching processes. (Temple, Callender, Grove, & Kersh, 2016).

Pucciarelli and Kaplan (2015) describe how higher education changed from being a public good, offered by not for profit organisations, unaffected by market pressure and had clear societal purpose, into becoming a global service offered in a complex and competitive knowledge market offered by both profit and non profit institutions. They suggest that assessing the educational institutions on serving society and institutional reputation via a market system gives the institutions more opportunities to gain resources for future growth. Reducing direct and indirect public funding is then possible. A university's position in the market has the potential to become the definitive indicator of the institution's quality for a number of stakeholders. Increased competition and the massification of education have encouraged universities to increase their market share by expanding and diversifying their offerings. On the other hand, some universities lowered their academic standards in order to keep up with the mass market and gain market share (Pucciarelli & Kaplan, 2015).

The difference in organising healthcare via private systems or public systems is also a returning topical discussion within healthcare. Here Basu, Andrews, Kishore, Panjabi and Stuckler (2012) claim that organising healthcare via the private market doesn't operate more efficient, accountable, or medically effective than the public sector. The public sector does appear to lack timeliness more frequently than private hospitals and be less hospitable towards patients. (Basu, Andrews, Kishore, Rasjesh, & Stuckler, 2012) Also Canoy (2009) describes a shift from valuing healthcare via patient satisfaction towards valuing healthcare via income/performance. Hospitals are

focussing more on lucrative procedures rather than less profitable procedures. He states that entrepreneurship/market systems have great potential for the Dutch healthcare system as long as the right type of entrepreneurship is projected to the type of situation (Canoy, 2009). The healthcare sector in the UK is driven to change to improve their performance. Anderson (2012) implied that organisational management may support performance and the main assumption in his study was that hospitals with great autonomy, reduced political authority and increased economic authority will perform better on all aspects compared to hospitals under closer central control. He describes that the literature on organisational performance indicates that there is no consistent relationship between matters such as the internal and external governance structures of an organisation and its performance. Few theoretical frameworks provide a means of analysing changes, their relationships with public service outcomes and performance measures (Anderson, 2012).

An element of a market based sector would be that the market is open for new entrants. The threat of new, more efficient entrants would force existing organisations to be more efficient and effective than its competitors. At the moment the sector for social housing isn't an open market and there is no threat of new entrants because the existing exploitation format for social housing consists of not financeable, unproductive initial investments and negative cash flows until the 10th year or longer after first starting a social housing association (as cited in Veenstra, Koolma & Allers, 2013). The entry boundaries for this sector are so strong that there are no market like dimensions because of the lack of threat of new more efficient entrants.

A report on neoliberalism from the IFM (2016) describes that since the 1980s, a global trend rose towards a neoliberalism way of thinking. "Neoliberalism is a policy model of social studies and economics that transfers control of economic factors to the private sector from the public sector. It takes from the basic principles of neoclassical economics, suggesting that governments must limit subsidies, make reforms to tax law in order to expand the tax base, reduce deficit spending, limit protectionism, and open markets up to trade. It also seeks to abolish fixed exchange rates, back deregulation, permit private property, and privatize businesses run by the state" (Thorsen & Lie, 2010). Also Zuidhof (2014) describes the rise of neoliberalism in the field of economists and economic text books. According to many experts in the field, the neoliberalistic approach towards the economy was the main cause for the economic crisis in 2008. For example, professors Labonté and Stuckler (2016) state that the economic crisis was the result of an unregulated experiment in neoliberal economics. The neoliberalistic view on economics shows strong preference for deregulation, privatisation, opening up domestic markets, increase competition, economic growth and self regulation (Giroux, 2016). Neoliberal policies have increased inequality instead of growth and therefore harming global public health (Labonté & Stuckler, 2016). The growth of inequality is perceived as a great threat resulted from the global neoliberal approach.

According to Scanlon, Arrigoitia and Whitehead (2015) providers of social housing within the EU are under constant pressure to improve their efficiency. They imply that there is an increasing need for a shift, moving towards a more business-like approach and a demand for financial and management skills. The financial crisis forced social housing associations to increase their value for public money (Scanlon, Arrigoitia, & Whitehead, 2015).

2.1.3 Citizen ownership based steering mechanisms

A Dutch social housing association operates in a complex market. They cannot be defined as being a private nor public entity. Therefore, to get better understanding of the market they are operative in, the entity of the social housing associations needs further explanation.

In literature this special sector can also be referred to as "the third sector", in academic literature there has not been imposed to construct an unambiguous explanation for this special sector. Therefore, the definition of leading authors on this topic are used. Laville and Sainsaulieu (1997) state that cooperatives are products of the same philosophy as associations, that is, they are created not to maximise return on investment but for meeting a mutual or general interest, contributing to the common good, or meeting social demands expressed by certain groups of the population (as cited in Evers & Laville, 2004). In contrast to charities and voluntary organisations,

cooperatives and associations attempt to create a different economy with solidarity based elements in their foundations. (Evers & Laville, 2004) The legal status of organisations cooperative, mutual company or association, covers a group of social economy organisations in which the determining factor is not between non-profit or profit organisations but between capitalist organisations and social economic organisations. The focus is on producing general collective wealth rather than return on investment. Evers and Laville (2004) put great emphasis on the intermediary nature of third sector organizations within welfare pluralism and on the process of “hybridization”, the emergence of multi stakeholder arrangements in the provision of welfare services.

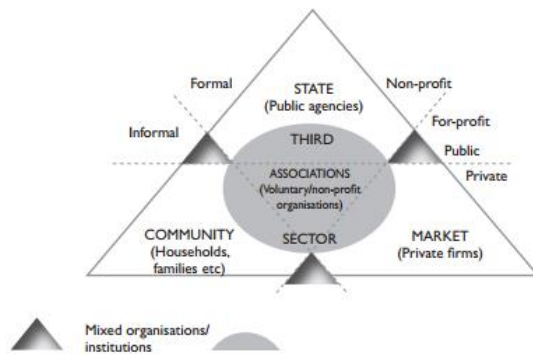


Figure1 - The welfare mix (Evers & Laville, 2004)

In the United Kingdom, Alcock (2010) examined the definition of the third sector for that specific country. He finds out that the origin of a third sector in the UK comes from a collection of same interests and commitments with the goal of creating a broader policy regime with a political preference focussing on a mixed economy and social welfare. Alcock (2010) also describes the issue of not being able to define clear cut boundaries of what limits defines the model for a third sector. It is stated that the third sector is a sector in between the private and public market and that there are no clear boundaries of what the third sector exactly withholds (Alcock, 2010). That the third sector is an alternative one, active between the market and state is also confirmed by Osborne (2008). He also describes the large variety and diversity of organisations active in the third sector, confirming the fact that there is no clear cut third sector model. Third sector organizations have an “intermediary role” between state and market and they constitute a very specific segment of modern societies. They are private organisations, operating with a social political driver for the common wealth. Here it is stated that voluntary participation in a key aspect in third sector organisations (Osborne, 2008).

According to Salamon and Sokolowski (2014) the notion of Third Sector was developed by policy actors and applied over the past decade or so. The emphasis here was simply on being constitutionally outside the state and the market, and operating in the pursuit of ‘values’. They identify three topics of consensus about the definition of “the third sector” in Europe. The third sector includes forms of individual or collective action outside of for-profit businesses, government, or households initiated to add value firstly to the broader community or to persons other than oneself or one’s family, and are performed voluntarily and without compulsion (Salamon & Sokolowski, 2014).

There seems to be a potentially large overlap between the literature on ‘third sector’ and the current sector for social housing associations in the Netherlands. The advantages of a close relationship with the government but working as a private entity. However, the essential part of vocational working relationships and the strong social political drivers of third sector does not exist in that extend. Aspects such as specifications and market dimensions within this third sector show allegory, but the true definition of the third sector is not suitable to its full potential to the market of social housing corporations. Possible overlap for citizen ownership systems, within the third sector.

2.1.4 Hybrid steering mechanisms

A hybrid steering mechanism is a combination of a market, state and citizen ownership mechanism. All three elements are combined to steer and guide the social housing sector. This is currently in the Netherlands the operative steering mechanism. This type of system gives social housing associations a unique position in between the state and market. Veenstra, Koolma and Allers (2013) argue that this unique position has led to uneconomical behaviour and autonomous characteristics from social housing associations. They also describe that because there is in reality no distinction between management and ownership there is a limited amount of pressure for the directors to improve efficiently and effectiveness. It is also stated that the guidance from the government became weaker throughout the years financially and economically. Leading to self regulation of social housing associations what appeared to be ineffective. (Veenstra, Koolma, & Allers, 2013)

On the other hand, social housing associations developed into professional real estate business who were actively operating also in the private market. Also called non Dienst van het Economisch Algemeen Belang (DEAB) activities. Their business culture and specifically their financial reward system for directors and other managerial functions started to look more like bonuses expected in private operating companies. It is stated that their unique situation in the market resulted in a lack of internal and external control.

2.2 Steering mechanisms in social housing

Many developments occurred in the sector for social housing associations and their surroundings since they were first established. Leading back to the first mechanisms controlling and guiding social housing in the Netherlands shows how former steering mechanisms were arranged and how they operated. Some insight is given on historic views on the sector and what sections of the steering mechanisms still exists and what was excluded.

2.2.1 Social housing associations since the 19th century

The first social housing corporations in the Netherlands were introduced in the 19th century. They were initially established to offer a solution for the housing shortage and poor housing situation of mainly working class society. First initiatives in social housing corporations were driven by private investors exclusively without governmental input. Because of the industrial revolution and the endangered public health at the time, the government had to recognise that the current non regulated housing situation was enabling certain problems and fundamental changes were needed (Brandsen & Helderman, 2004). In the year of 1901 the first official housing law was introduced (Staten Generaal, 1901). The housing law issued low interest loans to, by the law accepted, corporations. After the years more corporations were accepted and by the second world war the corporations owned 10% of the market share.

In 1958 the independence of social housing corporations is under discussion because of the wish to rebalance the role of social housing corporations towards the private housing sector. The commission publishes a report that states social housing corporations should be operating aligned with the private market for both private initiatives to stimulate each other into optimal social performance. The commission restates that social housing associations should only operate when their initiatives improve public housing. More diverse housing stock should be the new aim and corporations are allowed to build more qualitative houses than only fitting the working class society. Corporations should be operating business that are economically independent. (Enquêtecommissie woningcorporaties, 2014) Hereafter a period of growth is initiated for the social housing sector. Because of a new law for subsidy of rent oriented housing, now social housing corporations are subsidised equal to commercial investors. This creates a level playing field for all parties involved, resulting in a market share of social housing associations growing up to 42% (Enquêtecommissie woningcorporaties, 2014).

Then the parliamentary survey on the financial situation of European governments in 1988 is the key driver into change within the social housing industry. Subsidising is no longer presumed as efficient and the need for privatisation evolved into the actual financial independence of social housing association in 1995 (Enquete commissie bouwsubsidies, 1988). As a consequence, social housing associations went through of process of professionalization. Corporations are developing a strategic stock policy, selling houses and developing

commercial real estate became core business for many corporations. Social housing corporations are financially doing well and therefore criticism on the sector is rising again. At the moment the social housing system in the Netherlands can be defined as a hybrid system, it is steered through governmental incentives, market and society.

2.2.2 Current situation social housing associations

Whether Dutch social housing associations are a public or private entity is of importance because of the different dynamics in both markets. The public private distinction has been tried to be made in past literature. A number of variables to place social housing associations in one of the two sectors such as ownership, impact on societal values and openness to external influence are listed (Perry & Rainey, 1988). Lienert (2009) discusses the grey area between the private sector and public sector and tries to allocate specific features of entities towards one of the two markets. He defines the sectors based on, function, ownership, control and law. It concludes that corporations and entities that are owned or controlled by the government belong to the public sector (Lienert, 2009). For Dutch social housing corporations this would mean that they are operating in the public sector, this because they are strictly regulated and controlled by governmental initiative and law. Only defining the sector Dutch social housing associations are operating in is not that narrow. Haffner, Hoekstra, Oxley and van der Heijden (2009) state that the demarcation between the public and private sector of the housing market are becoming blurred. Lienert (2009) confirms that the borderline between the private and public sector has become vague and defines the two markets as not being a matter of black and white entities. This 'in between area' is what Lienert describes as the "grey area".

According to Haffner, Hoekstra, Oxley and van der Heijden (2009) the key distinction between the two forms of a private and public housing market is that private market housing was allocated according to effective demand and social housing was allocated according to need, the assumption being that the market cannot provide according to a socially determined level of need that is different from effective demand (Haffner et al, 2009). This means that in the private market prices are determined based on supply and demand. Therefore, the ability of a person to pay a certain amount of rent determines whether or not the demanded price is reasonable. They also state that what defines the social housing market is merely depending on who owns the property and how rents are set. When housing is owned by the government or non-profit organisation and the houses are let at sub market rents, it is often listed as social/public housing. These characteristics are often used in official categorisations and divisions of the stock for legal purposes and for the purposes of data gathering. Allocation and management is typically organised via appointed organisations (often social housing associations). Normally, they receive financial support from governmental initiative and they are merely non profit organisations. Social housing adds value to social planning and its purpose extends to great social goals such as creating mixed societies and to unite different social levels in communities (Haffner et al, 2009)

Social housing associations have the ability to create a financial fund to the extend of them being able to operate without any governmental subsidy (Brandsen & Helderman, 2004). This phenomenon is called a revolving fund. This revolving fund phenomena, evolves when property is owned ambitiously. Because of the size of the investment portfolio certain costs and profits can be financially moved around. For example, earnings from rents and sales become the input to (partially) finance other development projects. Lower rents can be compensated by higher rents later in time. This financing method practise can only be applied when collective ownership is substantially large, in good condition and when there are no legal boundaries to prevent this 'revolving funding' from happening. The Dutch social housing rent industry meets these conditions.

2.2.3 Current Hybrid steering mechanism

The current steering mechanism for the Dutch social housing sector can be defined as a hybrid system. They are officially private associations who are responsible to execute a public task. Steering and control is done via a multitude of incentives such as state law, municipal initiative, auditing, public discussion and so on. It's a collection/mix of steering mechanisms and institutions that try to guide the independent social housing corporations with loads of administrative and policy freedom (Enquêtecommissie woningcorporaties, 2014).

2.3 Conceptual model

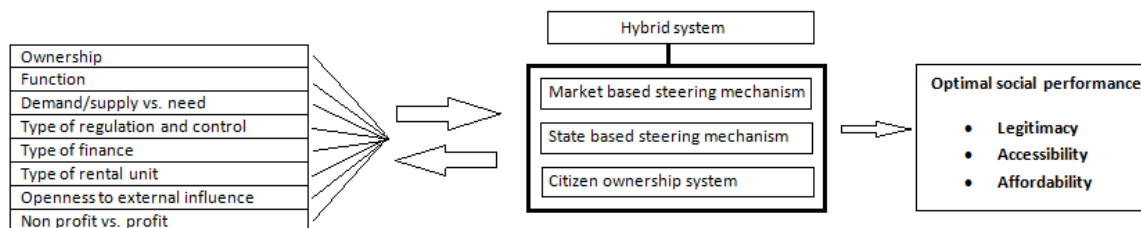


Figure 1 - Conceptual model, visualisation of relationship between dependent and independent variables.

The conceptual model as shown in figure 1 is a visual representation of the dimensions of different steering mechanisms in the Dutch social housing industry and its relation to the social performance of a social housing association. The left column shows eight variables from literature that distinct the three suggested steering mechanism from each other. These are the main elements that define the operationalizations within every steering mechanism or the other way around. If there is a certain preference for a combination of different set of elements a logical decision for a specific steering mechanism is the consequence, or when there is a preference for a certain steering mechanism the specific elements that suit that steering mechanism can be traced back.

The middle section is a representation of the different suggested steering mechanisms. The overall system is a collection of the three more “pure” system and is called the hybrid system. When a set of variables is put in it should result into optimal social performance of a social housing association. From this conceptual model a series of questions can be conducted to research on how the different variables may influence the social performance of a social housing association in the Netherlands and then the most suitable steering mechanism can then be related to these preferences.

2.4 Questions and objectives

From the literature and introduction it is clear that confusion exists on how the steering mechanism should be laid out in order to support social housing associations in their corporate social objective, which is delivering affordable, good quality housing for the Dutch population. (Aedes, 2015) Current developments and changes in the hybrid system are introduced by governmental initiative based on particular dishonest and/or disastrous scandals leading to firm governmental restrictions on especially the financial section of a social housing association. The purpose of these restrictions is to regain the original social focus of social housing associations and eliminate profit focussed projects in order to lower financial risks. The parliamentary survey committee mentioned (2014) that a preference exists for moving towards a more 'pure' system instead of the current hybrid system.

2.4.1 Research objective

In 2012 The Netherlands had a total housing stock of 7.266.295 houses of which 30.8% were owned by social housing associations (CBS, 2014). In comparison to other countries The Netherlands has the biggest social housing sector together with Scotland and Austria placed 2nd and 3rd, respectively (Scanlon, Arrigoitia, & Whitehead, 2015). Because the social housing sector in the Netherlands is so large, a shift towards a more "pure" system can be of great influence for the social housing sector itself and possibly in other existing Dutch real estate sectors/markets (Veenstra, Koolma, & Allers, 2013). Therefore, future changes in the system or a possible shift towards an overall different system needs to be carefully thought out.

The parliamentary survey committee clearly stated in their research that the search for a "pure" system is still on-going and that further research on this topic is stimulated. For the decision making process of organisational entities or regarding future discussions on the topic, the view of different types of operating social housing associations in the Netherlands will be of value and importance. Because literature lacks insight in the view and opinions of Dutch social housing associations, this research is intended to improve and increase the amount of existing literature on the topic.

***Central research objective:** Gain insight in the opinions of key decision makers in social housing associations in the Netherlands about different steering mechanisms for the social housing sector in order to determine which of the three suggested options by the parliamentary survey committee is perceived as best suitable, in order to support optimal social performance.*

2.4.2 Research questions

In order to identify which of the 'pure' systems are perceived as best suitable related to social performance, research needs to be performed on how every specific system may affect the social housing sector. Identifying specific characteristics for each system is key in determining it's affect in social performance for social housing associations. Existing literature and the parliamentary survey don't show insight in the opinions and views of actual operating social housing associations in the Netherlands on this topic. Therefore, expected changes and consequences will be researched upon from the perspective of key decision makers at social housing associations. To construct main research questions, the literature from the parliamentary survey committee is used and, their three suggested options will be tested. During this research four main research questions will be addressed and answered. To be able to answer the research questions they are broken down into a number of sub questions. Depending on the literature on the specific topic, sub questions are formulated that are relevant to the specific research topic and are constructed to support data retrieval, storage and analysis on the topic.

1. Research question: What do key decision makers at Dutch social housing associations think of the steering system of market driven developments?

Sub questions

1. What impact would a market driven system have on the financial health of social housing associations?
2. How would a market driven system influence the dimensions of the sector of social housing associations?
3. How would a market driven system impact “social performance” of social housing associations?

2. Research question: What do key decision makers at Dutch social housing associations think of the steering mechanism of governmental influence?

Sub questions

1. How would a governmental based steering mechanism impact “social performance” of social housing associations?
2. How would a governmental based steering mechanism influence the sector for social housing associations?
3. How would a governmental based steering mechanism have an impact the financial health of social housing associations?

3. Research question: What do key decision makers at Dutch social housing associations think of “citizen ownership” as a steering mechanism?

Sub questions

1. How would a citizen ownership steering mechanism impact “social performance” of social housing associations?
2. How would a citizen ownership steering mechanism influence the sector for social housing associations?
3. How would a citizen ownership based steering mechanism have an impact the financial health of social housing associations?

4. Research question: Do key decision makers of different types of social housing associations think differently from each other about a suitable steering mechanism to improve social performance of social housing associations?

Sub questions

1. Do social housing associations inside an urban area, think differently about suitable steering mechanisms and based on what variables?
2. Do social housing associations inside outside urban area, think differently about suitable steering mechanisms and based on what variables?
3. Do social housing associations who own less then 2.500 dwellings, think differently about suitable steering mechanisms and based on what variables?
4. Do social housing associations who own between 2.500 and 10.000 dwellings think differently about suitable steering mechanisms and based on what variables?
5. Do social housing associations who own between then 10.000 and 25.000 dwellings, think differently about suitable steering mechanisms and based on what variables?
6. Do social housing associations who own more than 25.000 dwellings, think differently about suitable steering mechanisms and based on what variables?

7. Do social housing associations who own more than 50.000 dwellings, think differently about suitable steering mechanisms and based on what variables?

5. How do key decision makers working for different social housing associations define “optimal social performance” ?

3. Methodology

This research method chapter shows how the central research questions and sub questions were tackled. The work plan and the activities that were performed to gather data is described. Sufficient and detailed descriptions are described in order to qualify and demonstrate that the research approach suitable and correctly performed.

3.1 Research strategy

The aim for this study is to determine the diversity in opinions on organisational steering mechanisms for the social housing sector within the population of operating social housing associations in the Netherlands. A meaningful variation of relevant dimensions and values is set to being established. Therefore, the research strategy of a qualitative survey is suitable and used (Jansen, 2010). Five research questions are being explored regarding (1) market driven, (2) governmental and (3) citizen ownership driven social housing organisations. Furthermore, in lights of these steering mechanisms improved social performance will be explored (4). Finally, (5), key decision makers in social housing organisations are supposed to define optimal social performance within their organisations. An open /inductive research is performed where relevant topics, dimensions and categories are identified through the interpretation of raw data achieved through individual interviews with key-decision makers of Dutch Social Housing Associations of different sizes as well as urban and suburban origin. There is no pre-structured data to test. The aim of this descriptive analysis is to find out which of the predefined characteristics, topics or themes exist empirically in the population under study.

3.2 Methods of data collection

Obtained data on the topic will be retrieved through interviewing individuals that have a position in the executive board within social housing associations. Because there is only limited information available about possible important topics a semi structured interview strategy is performed. A list of themes and key questions is set in the interview guide but their use may varied from interview to interview (Saunders, Lewis, & Thornhill, 2012). During the semi structured interview, the conversation evolved into a natural one-sided discussion, three main propositions were given as to the participant responded. Some additional questions were asked to obtain more information about a specific proposition or statement from the participant. This is only done when more information was needed related to the main research question or sub questions. Participant were interviewed between 45 and one hour and 15 minutes with the aim to keep the time of the interview around 45 minutes in order to prevent to obtain too much unusable data or for participant to keep repeating themselves. A minimum of 30 minutes was set to create the opportunity to retrieve enough data needed to be able to answer the research question. The maximum is set to force the researcher and participant to retain focus on the interview questions, limiting the focus of conversation to the researched topic without gathering too much unusable data. Because of the semi structured nature of the interview and the possibility of creating an unpredictable discussion the interview will be audio recorded. All participants were interviewed face to face. The personal contact that was established improved communication between researcher and participant. It also improved the correct interpretation of information by the researcher. (Saunders, Lewis, & Thornhill, 2012).

Preparing gathered data for analysis is done via transcribing every interview, meaning the recorded audio file is literally transferred into an exact copy in text. Transcribing is done by the researcher herself as soon as the interviews are completed. An indication of the tone with which something was said by the participant(s) and additional contextual information, if relevant, is included in the transcript of the interview. An example of the transcription of an interview is added in Appendix 2.

Desk research is used as the second type of data gathering to answer the research question where relevant. The previously produced literature review is used as another valuable source of information. The literature and information on similar sectors (education and healthcare) being discussed and being relevant for social housing is used to determine which variables, topics or themes may also be of importance for the social housing sector in The Netherlands. Researched sectors such as the educational sector and healthcare sector are reconsidered

and analysed, depending on information gathered throughout the interviews of key-decision makers in social housing.

3.3 Selection of respondents

There are 363 social housing associations operating in the Netherlands responsible for 2.408.000 dwellings (Aedes, 2014). A distinction between social housing associations can be made on a variety of different variables. Based on previous literature outcome a chosen set of variables is determined to achieve access to a set of data with a broad diversity between opinions of social housing associations. Variables expected to influence opinions at most and being used for this research are: location (urban/rural) and size (number of dwellings). For segmenting the groups by size, the handled segmentation by Aedes (2015) in their annual social housing associations benchmark, is also incorporated. They divide six sizes based groups ranging from xxs up to xl (Aedes, 2015). Corporations being approached to conduct an interview will be selected via the CiP (Centraal Fonds Volkshuisvesting, 2016). Within the population of 363 social housing corporations, categories are being made based on the following set of variables:

Categories

1. Inside urban area
2. Outside urban area
3. Less than 2.500 dwellings (xxs/xs)
4. Between 2.500 and 10.000 dwellings (s/m)
5. Between 10.000 and 25.000 dwellings (l)
6. More than 25.000 dwellings (xl)
7. More than 50.000 dwellings (xxl)

Table 1 - Overview interviewed social housing associations in The Netherlands per category

To prevent gathering data from individuals unaware of the topic or who are influenced by personal preferences e.g. political backgrounds, a purposive method of sampling is used. This means that participants aren't selected randomly but in a strategic way so that those sampled are relevant to the research question(s) and objective(s). For all interviews at social housing associations, it appeared that key decision makers e.g. manager(s) responsible for housing were available for interviewing. Depending on the social housing associations involved these job descriptions had different names such as, manager social performance, manager housing.

Interviewed SHA	Function of participant
De Alliantie	Chairman of management
Nijestee	Director social performance
Lefier	Director social performance
Wold en Waard	Manager housing
Veenendaalse woningstichting	Director
Woonlinie	Director of finance
Woonstede	Director

Table 2 - Function of participant per interviewed social housing association

The actual sample for data gathering is gained through a snowball sampling technique. This is a non probability technique in which subsequent participants are obtained through information provided by initial participants. (Saunders, Lewis, & Thornhill, 2012) This technique is used because the intended interviews are semi structured meaning and an exploratory research technique is used. Furthermore, the sample didn't needed to proportionally represent the population, accessing this level of management in the sector is difficult and the individuals requested to be interviewed are difficult to approach due to busy diaries. Because potential participants were reluctant to participate being highly respectable and 'protected' individuals high in the hierarchy of the organisation, the participants' were requested to assist to use their professional network to getting in touch with potentially interested other participants at similar levels in different housing associations.

Within the scope of this research a minimum of five interviews was set to enable answering the research questions within the context of the study using semi structured interviews (Saunders, Lewis, & Thornhill, 2012). During the process of interviewing and transcribing the data it appeared that saturation of data was reached around the 5th and 6th interview. A seventh interview was arranged to confirm determining saturation of data.

Interviewed participants preferred that their names and contact information were kept private. Therefore, all interviews are processed anonymously. All participants represented a social housing association that fits the set categories. For every participant, a code is used to refer to a specific interview or opinion of the interviewee, these codes are letters from A to G. Therefore, is it also not possible to link a certain opinion to a specific social housing association. Participants stressed they discuss and participate in the interview from their personal standpoint and that their statements are not a reflection of the general opinion or perspective of the social housing associations they are working for. The social housing associations that were represented are: Nijestee, Lefier, Woonlinie, De Alliantie, Wold en waard, Woonstede and Veenendaalse woningstichting.



3.4 Operationalisation

The quality of the qualitative research depends on the interaction between data collection and data analysis to allow meaningful exploration and clarification. Data collection was pursued via spoken text and words and therefore might have multiple meanings. The key is to analyse words as they were meant. Therefore, meaningful words and definitions used in the context of this research are being operationalised to make them measurable. Most relevant definitions therefore are social performance, market based system, state based system and citizen ownership based system. These definitions were explained to the interviewees by the researcher prior to the start of the interview to ensure participants had the same understanding of the word as the researcher in the context of social housing.

Social performance – For social housing associations their performance can be measured in many ways. During this research the focus is on the fulfilment of the public tasks of social housing associations, defined here as “social performance”. The leading public related tasks of social housing associations are to offer housing to the target group (accessibility), maintaining general quality of housing stock and liveability (legitimacy), work target oriented, effective/efficient, to focus on sustainability and offer housing to special care groups (Veenstra, Koolma, & Allers, 2013) (Schreuders, Stamsnijder, & Visser, 2015) (Aedes, 2015). Effectivity and efficiency is partially related to social responsibility tasks of social housing associations because their income comes from low income households who are financially supported by the government and so they are therefore indirect working with government money. Effectivity and efficiency is more strongly related to the financial performance of social

housing associations and is therefore not included in the definition of social performance during this study. The premier task of social housing associations is offering quality housing for a reasonable price to low-income households. A low-income household as meant as a household or family that doesn't earn more than 22.100 euros per annum and owns not more than 24.437 on private equity and is 23 years or older (Toeslagen belastingdienst, 2016). The number of social housing dwellings in the real estate portfolio of a social housing association is the number of dwellings that earn rents that are lower than the liberalisation limit of 710 euros a month and is known as an independent housing unit (equipped with a bathroom and a kitchen). Measuring the ability of social housing associations to provide sufficient supply in relation to the needs for social housing is done through measuring the vacancy rate in social housing and measuring the average time it takes for a "low-income household" to get a social house appointed to them (average waiting time per region). Specifically, the registered time for a home seeker to find a house gives accurate indication of the need for social housing(?) (Kromhout, van Kessel, van der Wilt, & Zeelenberg, 2016). This is a measurement tool to determine the accessibility of social housing associations per specific municipality. Segmentation can be made between the waiting time of special care groups and the general group.

The second aspect of social performance of social housing associations is to maintain overall quality of the housing stock, increase liveability in neighbourhoods and the level of affordability of the social housing stock. In comparison to a private tenant, a social housing association doesn't pay its profit to shareholders in the form of dividend but they transfer a part of the dividend to their social welfare budget which is meant for their social welfare activities (Schreuders, Stamsnijder, & Visser, 2015). According to Aedes (2015) the quality can be measured through lessee satisfaction. In the yearly benchmark of Aedes, lessees grade their overall satisfaction in a grade between one (1) to ten (10). Measuring the affordability is done through measuring the rental price development of social housing units (Aedes, 2015).

Social housing sector – The social housing sector as meant during this study, is the collection of all operative social housing associations in the Netherlands. A social housing association is a private registered organisation with a not for profit policy that offers and develops affordable housing for low income households and other special care groups.

State based steering mechanism – The three suggested mechanism by the Dutch survey committee will be tested during this research, therefore their definition of every specific mechanism is used. For a more governmental steered system the committee states: "Corporation ownership will be claimed by municipalities or the Dutch government. Municipality housing businesses or ministerial exploitation incentives will carry out construction, exploitation and renting out homes. Public interest and guidance of the sector is achieved through direct governmental influence. Direct control, supervision, steering, and legal consequence possibilities enforce productive, efficient and transparent business" (Nationale enquête commissie , 2014).

Market based steering mechanism – The Dutch survey committee defines a market based steering mechanism as: "Corporation ownership will be privatised and construction, exploitation and renting out houses is done by private parties. Public interests such as accessibility and affordability can be guarded through legal constraints and by providing tenants subsidies. Market competition and the goal of being profitable will improve efficiency and productivity. The risk of bankruptcy should create awareness on misgovernment" (Nationale enquête commissie , 2014).

Citizen ownership steering mechanism – The Dutch survey committee defines a civil society based steering mechanism as: "Corporation ownership is claimed by (future) tenants through public organisations such as corporations or unions. The executive board of such a corporations or union consists of tenants, they are responsible for taking care of and maintaining the properties. Construction of social housing is initiated through private initiative and if necessary financially supported by the government" (Enquêtecommissie woningcorporaties, 2014).

3.5 Data analysis

Retrieved data from interviewed participants is analysed through a combination of a deductive and inductive analysis approach. Existing information and data gathered through literature is used to create a theoretical framework on the topic. This theoretical framework is tested with the participants to determine to what extent the theoretical framework empirically exists in the field of work. It is expected that substantially important topics or themes do not exist in literature yet and are therefore not including the theoretical framework. Therefore, retrieved raw data is also being analysed through an inductive approach. The combination of deductive and inductive analysis approaches will result into a broad collection of data and information. As a consequence, it is possible to form a convincing answer to the research question and achieve the research objective (Saunders, Lewis, & Thornhill, 2012).

From the inductive perspective the transcripts are firstly analysed via open/initial coding. Here data is disaggregated into conceptual units and provided with a label. The same label is given to similar units of data in other paragraphs and interviews. The resulting multitude of code labels is then compared and if possible placed in a broader category. Categorisation is done through an axial code tree where the different codes and their categories are visually presented. Categorisation leads to identifying significant topics or themes. Codes names are derived from the actual terms used by participants in the gathered data (in vivo) and if possible from existing literature found in the theoretical framework (Saunders, Lewis, & Thornhill, 2012).

An example of a transcribed interview is added in appendix 2, all interviews are transcribed in the same manner as the example. An edited form of transcribing is performed, meaning what has been said by the participant and the researcher is literally transformed into written text, the emotions like- laughter, fear, excitement, tremors in voice aren't processed in these transcripts. Appendix 3 shows an example of how the transcripts in the first stage of coding are open coded. From the text, fragments or words are highlighted and selected, only segments that are relevant to the main research question and sub questions are selected. To be able to define and gain insight in relations between different participants and their answers the highlighted parts of text are copied to a additional column of the transcript.

All derived codes from the open coded interviews are collected and listed in a codebook. Here all open codes are summarized and presented per interview question for every participated respondent. From this codebook the first categories can be determined which means the first stage of axial coding is performed using the codebook. In the process of transferring 'open codes' into labels which then were successively used to perform axial coding the translation between Dutch respondents and English labels was made. Furthermore, translation from the participant's answers in Dutch to English was done taking the English tone of the research thesis into account. Labels that suit the same categories are listed together and are then, in the next stage, provided with a category label. From the different sets of category labels, a selected code was associated. As a consequence, the original highlighted parts of texts in the transcripts are now retraceable and related to certain information and interpretations for this study. Opinions and views of participants are now organised to fit and trace back to some conclusions and statements of the researcher and are used as proof to support specific statements and conclusions.

3.6 Validity and reliability

During the design phase of the research several aspects are taken into consideration to improve the reliability of the qualitative survey. To improve the reliability of the topic list for the interviews a pilot interview was held. As a result, the constructed topic list was tested and improved (Verhoeven, 2011). During the pilot interview it became clear that the used topic list was suitable, minor changes had to be made to make sure the questions were understood correctly by the participant(s) in order for them to answer the question correctly. As a result, from the pilot interview, the maximum time for an interview was cut back. One hour and 15 minutes was too long and resulted in repeating answers of participant without increasing the amount of relevant or new information for the main research question to be answered. Therefore, the minimum duration for the interview

was set at 40 minutes with a maximum of 60 minutes. To prevent participant error or bias, the participant was interviewed in a private area where they could speak freely and without distraction (Saunders, Lewis, & Thornhill, 2012).

3.6.1 Construct validity

Because this research is performed with the scope on opinions and semi structured interviews the social threats to construct validity are taken in careful consideration. One of the elements that needed to be prevented was “hypothesis guessing”. When participants agreed on participating in an interview they were interested in the topic of the thesis and were asking for some information. Only information about the three suggested systems were given to prevent participants to form or prepare the answers they were going to give during the interview.

The most important expect to protect the construct validity is to eliminate the researchers’ expectancies to the point where they are non existing. The researcher can bias the results of the study by implying or communicating the expected or desired outcome to participants which will result in the desired response. During the interviews on two occasion a participant made a statement on how they were maybe not the right participants the researcher was looking for because they were not positive or supportive of some of the suggested steering mechanisms. It is communicated by the researcher that there is no desired outcome for this research and that any information on the topic was of value.

3.6.2 Internal validity

To ensure that this study measures or tests what is actually intended the qualitative research is performed mainly in the field. To be able to gather data that is as close to reality as possible only directors and managers in the board of social housing associations are selected. They have the most up to date knowledge on the steering mechanism under study. The created diversity in categories for social housing associations to be studied improves the overall reliability of the study because a, as broad as possible, sample is selected. It also gives good insight on the topic under study because the topic is approach from different perspectives. A broad sense of opinions and views are taken into consideration. The level of validity will be taken into account to the extent were interviews are conducted carefully due to the scope of clarifying questions. This to probe meanings and to be able to explore responses and themes from a variety of angles (Saunders, Lewis, & Thornhill, 2012).

Multiple types of data generation were performed and therefore triangulation is done. Desk research and existing literature is studied and compared to the findings from the field research performed during this study. Results of semi structured interviews are compared to existing literature to improve credibility of the data. A third data generation technique was planned to be performed but because of the lack of time it wasn’t possible to fully triangulate the results with a focus group.

The final initiative that improved the internal validity of this research the constant peer debriefing that took place between the researcher and a research lecturer from the Galway university in Ireland. (Saunders, Lewis, & Thornhill, 2012) Periodical feedback on the research methods and process was provided and discussed about between the lecturer and researcher. Conclusions were also debriefed by the lecturer which improved internal validity substantially. (Hogeschool Saxion, 2014)

3.6.3 External validity

Because for this research a non probability sampling approach is used, generalising findings to the population is not possible (Bryman & Bell, 2015). Nevertheless, it was highlighted during the interviews that not much difference was found between the different participants that is an indication of sufficient external validity of the outcome presented in this thesis. It is suggested that the outcome is transferable to other Social Housing Associations in wider context but only in the Netherlands.

4. Results

In this chapter the results and data of the seven performed interviews are presented and interpreted according to their suiting research question. Findings and information are, of possible, integrated related to the previous performed literature review performed in chapter two.

4.1 The effects of a market based steering mechanism

The first question of the performed interview was instructed to gain data and information to answer the first research question. Insight was gained about the possible effects of a market based steering mechanism for the sector of social housing associations. The first research question that will be answered is:

What do key decision makers at Dutch social housing associations think of the steering system of market driven developments?

None of the participants believed this 'market driven' system is suitable for the social housing sector in the Netherlands for several reasons. The one and foremost important statement was that if the market is able to serve the lowest income segment with qualitative good housing for a fair price; the social housing associations would have never existed. Social housing associations are originally initiated out of a private initiative because the lowest income population couldn't get proper and affordable housing from the market and were living in pitiful circumstances.

Participant A stated: *"The reason that social housing was ever invented is because the market couldn't get it together"* (translated from Dutch CFK).

It appears that the private market isn't involved in social housing and/or housing the lower income segment because there is no specific interest for these types of businesses. According to the participants this is mainly because investing in social housing is only feasible in the long term and because the return on investment (ROI) is relatively low. Businesses that aim for profit are looking to earn back their investment on the short term and are therefore only operating in the segments where the ROI are the highest e.g. fastest. This indicates that the private market is more involved in the highest segment where the focus is on high rents, low investments and lowering their variable costs as much as possible. According to all participants this means; if the social housing sector would be steered through market drivers the rents will raise to the highest rent possible for that specific unit with the result that the affordability of these houses will decrease. This decrease will extend to a point where the biggest proportion of the original social housing stock will no longer be available for the low income segment, as such they were meant for. It would also mean that private owners will start lowering the variable costs for managing their housing stock, by doing so they will no longer invest in maintenance, cleaning and renovation what would ultimately lead to impoverishment and loss of physical quality of the houses. For a small part of the original social housing stock it is not possible to raise rents over the liberalisation boarder, this part is therefore already not of any interest for private investors because the ROI is reasonably low, and as a result, they would sell this part of the stock.

Participant B stated: *"If you would take our stock as an example, we have 4000 units, if we would want to get the highest yield/effectiveness out of that stock and that's what a private investor would do, than the calculations become very simple. 72% of our stock would emerge to be liberalised. Meaning that this part would in fact not be available for the specific target group anymore"*.

Participant E stated: *"What you see now as well is that the aim for profit becomes superior to all other social goals and if this happens the availability of affordable housing for the target group, would just disappear"*.

Another problem with a market based steering mechanism for the social housing sector is that private investors will get strong influence in the type of tenant they would like to house. Because they are already only focussing on the highest income segment of housing they would also like to select the type of tenants. A tenant who earns

a better income than his competitor is preferred because the risk of a tenant being unable to pay the rent due is smaller. Another participant also points out that communications with tenants becomes less intense when a market based steering mechanism would be introduced. Current low-income tenants now are in close communication with social housing associations. When financial problems occur the social housing association is able to communicate with its tenants and maintains a softer “accounts receivable” policy than a private investor would do. From a social performance perspective this practically means that a social housing association is willing to agree on deferred payments or other options to support its tenants in solving some rent arrears. For private investors this social performance perspective is less or not leading at all what will result in a harder management policy when it comes to rent arrears. According to participant F this would lead to an increase of evictions, which will ultimately, also lead to lower accessibility for the target group.

Participant F stated: *“It may lead to more home evictions and that more cases are admitted to the police, social service or municipalities. Look, now we have a broad range of care takers, volunteers and neighbourhood mediation initiatives to resolve all kinds of differences in the area, we have strong connections with the police and neighbourhood teams. A commercial player will never proceed with these kinds of initiatives, it would cost them way too much money”*.

It is also stressed that private investors may only be interested in areas where there is more demand than supply on the housing market. Pressure on the housing market leads to the opportunity to raise prices and therefore improve the ROI. Participant C discusses the differences in market dimensions between different types of areas as bellows pointed out. Where in most parts there is more demand than supply in housing, but in some parts the market prospects are diminishing and market sizes are dropping in the upcoming years. Participant C believes that these areas will definitely not be picked up on by private investors; meaning that those areas will be left to local initiatives.

Participant C stated: *“I think there are a lot of assumptions behind this market based steering mechanism, because when we talk about private businesses who would invest and rent out social housing? There is a huge difference between “de Randstad” for example, where a lot of housing is required; and the north where you see the growth of population being stagnated and in some areas the trend is observed in reducing markets. Who should then buy those houses 25 years from now, that’s the question”*.

The final important argument for respondents not to support a market based steering mechanism for the social housing sector is related to the specific characteristics of the real estate market. The real estate market in general is a slow responding and developing market where the product is fairly unique. The product is therefore uneasy to transfer between customers. Price development and dimensions of demand and supply aren’t quickly responding. It is believed that the intended effects of a market system don’t apply to the housing market because of these elements. Especially the market for social housing can be characterised as almost a monopolist market. The belated investment characteristics of the housing market suppress the opportunity to compete with each other on quality and price, also the shortage of housing in specific areas evolves into a limited possibility of choice from a tenants’ point of view, who are just happy to have found a place to live in. In comparison to different markets such as the communication and telephone industry the product of housing is unlike, unique, harder to transform and is on the long term, a durable product. According to respondent D a market based steering mechanism will only have the intended effect on a market if its business is flexible and fast responding businesses. Respondent A also describes a social housing association being a “cruise or oil tanker”, implying the slowness and unagility of the social housing associations.

Respondent C stated: *“In privatising all energy suppliers, the discussion there is also, are those facilities that became better or cheaper because of a privatised market? Because, in the end that is what you want, it should become cheaper because business will start working more efficient because of the market like dimensions. Possible, but definitely not always the case. They become new rising monopolies”*.

One of the positive elements of a market based steering mechanism is the thought of a more business like approach for managing the social housing association. Participant C and E clearly discuss that the social housing sector will benefit from a more business like approach and that there should be a benchmark between the results of social housing associations in comparison to what a private investor can do. On the other hand, participant C states that also a more commercial approach to the salary/payment/ system for social housing associations employees would improve the efficiency within social housing associations. Participant E states that the focus should always be on professionalizing the social housing association with on the other hand very obvious transparency.

Participant E stated: *“If you would look at what I would want for the sector, is some sort of hybrid system, where social housing associations should professionalise and work on transparency with especially the focus on serving the bottom segment properly”*.

All results and statements in this chapter are derived from the transcribed interviews, via open coding, axial coding and selective coding specific results were detected. Table 2 gives an overview of all stages of coding and is visually summarisation of the results for research question one.

Open codes	Axial code	Selective code
Aim for profit	Loss of physical quality housing stock	Potential effects of market based steering mechanism for social housing sector in The Netherlands
Poor maintenance		
Impoverishment		
No investments renovation		
Price focused		
Short term vision		
Ultimate efficiency		
High margin	Reduced accessibility	
Increase evictions		
Increase rent		
Selection of potential tenant by owner		
Lowest segment needs protection	No more focus on original social responsibility target group	
No interest for outside urban areas		
Lack of feeling for social responsibility		
Social goals to expensive		
Disbelieve in social responsibility from for profit companies		
Hirestorical standpoint	Disbelieve market influences in social housing market is possible	
Characteristics of market		
Unique product		
Slowness of investment market		
Unagile		
More business like approach	Thoughts behind market based steering mechanism	
Commercial loaning system		

Table 3 - Open, axial and selective coded interviews for research question one

4.1.1 Findings in relation to the theory

In relation to the existing literature that is discussed in the theoretical framework, some differences and similarities are found. In the theoretical framework a link is made between other public sectors who were under discussion to determine whether a market system would improve the performance of that specific sector. Participant B makes the same comparison between the healthcare sector and the social housing sector. The participant states that also the privatisation in the healthcare sector did not improve efficiency and definitely doesn't improve the quality of the given healthcare. It is believed that some sectors are not suitable for a market driven system and don't respond to market dimensions as other more general sectors do.

Participant B stated: *Well yeah, whether you like it or not, some things are just not meant for the market. That should just be concluded. Look at healthcare, we saw it there, privatisation of healthcare, catastrophic. It leads to totally nothing and definitely not to cheaper and proper healthcare. So apparently healthcare is not suitable to be privatised and should be steered with some interference of the state".*

Also participant C makes the comparison of this discussion between the social housing sector and the public transport sector. Also the privatisation of energy suppliers is mentioned. This participant also confirms that privatisation or a market driven system doesn't improve quality and efficiency in very specific and unique sectors.

Participant B stated: "Privatisation of the railways, there is still a lot of discussion there on whether or not this was a smart move. This product is also an almost unique product, here a market driven system only works for a very small selection of sectors. Privatisation of all kinds of energy suppliers, there is also still a discussion on if it improved quality and affordability. Because in the end, that is what you want, it should become cheaper because companies are supposed to work more efficient due to the competitive input of market system. In most cases it doesn't work out like that. New monopolies were introduced".

The overall findings in literature are confirmed in the scope of that market steered sector doesn't always lead to better quality and affordability and statements from Basu, Andrews, Kishore, Panjabi and Stuckler (2012) claiming that organising healthcare via the private market doesn't operate more efficient, accountable, or medically effective than the public sector are confirmed.

According to Scanlon, Arrigoitia and Whitehead (2015) providers of social housing within the EU are under constant pressure to improve their efficiency. They imply that there is an increasing need for a shift, moving towards a more business-like approach and a demand for financial and management skills. The financial crisis forced social housing associations to increase their value for public money (Scanlon, Arrigoitia, & Whitehead, 2015). participant C and E confirmed this statement in literature their interviews. They also feel the need for professionalization in the operations of social housing associations. The difference between literature and the opinions of participants is whether this professionalization should be related to a market based steering mechanism.

4.2 The effects of a state based steering mechanism

The second question of the interview was constructed to gain and retrieve data and information that would support answering the second research question. Insight was gained about the effects of a possible state steered mechanism for the social housing sector in the Netherlands. The second research questions that will be answered is:

Research question: What do key decision makers at Dutch social housing associations think of the steering mechanism of governmental influence?

Participant D believed this system could be effective in the future and would possibly fit the social housing market. The participants state that in earlier days municipal organisations were also responsible for the social housing sector in the Netherlands and the participants therefore believe this is a realistic option. It is understandable that municipalities would want to control this sector but that the municipalities would want to take the role of executer again is questionable. According to participant D the social housing policies would become more sensitive to political influences and a positive development would than be that social housing can become a theme during elections. Also from the perspective of the discussion on legitimacy of social housing associations this steering mechanism is an option. Participant D also clearly discusses doubts about this system being more effective or efficient in comparison to the current hybrid system and whether this system would be useful and adds more value than the hybrid system.

Participant D stated: *“it could be an advantage that when it is time for elections, social housing can become a theme of discussion. This is now also possible but now It doesn’t play a prominent role. From the perspective of the discussion of legitimacy, yes this would be a model what I think can be an alternative. If it is useful would be my next question, but yes it is possible”*.

Participants B, C and E all point out the possible effect of social housing policies becoming more politically dependent. An important difference is that they discuss this topic as a threat, in comparison to participant D who discusses it as a positive development or a challenge. Participants B, C and E stress that when social housing becomes politically more dependent, important decisions and policies will be funded on present day political issues or demands while from an business economic perspective it might not be wise to react to those actual issues or timely demands. Another argument is that the real estate market and therefore the social housing market aren’t fit to respond to quick changes in society. Participants B, C and E discuss that when decisions being made are based on current societal problems, the municipalities will lose the ability to offer enough stock for a future demand. They state that because of the characteristics of the social housing market being slow and behind on developments, it is never wise to respond to current issues but that it is important to plan for future issues. In conclusion; they believe that ultimately a municipality won’t be able to respond to future demand shifts as well as social housing associations now can and that therefore a state based steering mechanism will have a negative effect on the accessibility of social housing.

Participant C stated: *“What would be politically important in time, is what becomes most dominant. And what you see with housing for example, what I personally believe is a very good example, are the rent subsidy tables. It is a table where, dependent on your income and family situation, a certain amount of rent subsidy is assigned to. It’s not a table with a logical course because that table was constructed by politicians not by professionals, and this often happens out of incidents or what was a hot topic at that time”*.

Another important effect of the political dependence of a state based steering mechanism is the possible effect of the existing ‘four-year cycle’ in official state organisations. Participant C described this phenomenon as a fragmented type of steering on social housing meaning that every four years a political shift, due to elections, takes place and social housing would than be influenced by this consecutive four-year shift. Policies and control on social housing would shift reasonably quick in comparison to the slow responding character of the real estate

market. The latter would have a paralyzing effect on the development of the social housing industry. This statement is also confirmed by participant A.

Participant A stated: *"You can't continuously keep correcting a cruise or oil tanker, cause if you do, in the end nothing will happen anymore"*.

Then participant D discussed the possibility of creating more differences between municipalities as an effect from a state based steering mechanism. Several other participants also discussed this topic. At the moment, small differences between policies of different social housing associations exist as well, but it is expected that when social housing becomes the responsibility of municipalities, bigger differences in quality, price and management will occur. The reason for these differences lays in the political foundation of every municipality.

Further a decrease in operational transparency is expected. Participants B, C and D mention the risk of the housing capital becoming transferable capital in the financial agenda of the municipality. This can result into less capital available for the social housing purpose where capital can also be invested in infrastructure, municipal gardens and parks or even to balance out budget deficits. These statements also show resembling with statements from participants A and F who believe a state based steering mechanism is sensitive for perverse input, mistakes and a reducing degree of transparency.

Participant C stated: *"Municipalities are already in charge of assigning new grounds. So they are already very active on the availability and supply side, already they are in control. If they would then also adopt the role of executer you will get perverted input"*.

Participant A stated: *"What I believe is the danger of this mechanism, is that when municipalities would own the social housing units, I wonder if they would be happy with it but I also don't think they will be able to attend their inhabitant's interests appropriately"*.

In the definition of a state base steering mechanism the final sentence described that efficiency and transparency would be extorted via direct control and sanction possibilities. This specific sentence was repeated and talked about by participant B, C E and F. They all firmly state that they believe that working efficient and transparent is very questionable when the steering mechanism for social housing becomes a state steered one. It is believed that official state organisations are known for their inefficient and stiff character. Bureaucracy and budget management would negatively effect the efficiency and transparency. Participant F takes the former municipal institutions that were responsible for social housing as an example. In the earlier days there were municipal institutions that would own and manage social housing. In time all of the institutions were shut down or forced to collaborate with social housing associations because they were unable to work efficiently. Furthermore, the general municipal institution was financially unhealthy and often had a very segmented stock which ultimately resulted into many financial and societal problems. Participant C also states that if efficiency and transparency needs to be forced upon by the state it would mean that organisation won't be free enough to create financial vitality and that it would have an undermining effect on innovation and development in the social housing sector.

Participants A, C and D also stress that when the controller also becomes the executer the balance between the two will be lost. In the Netherlands a 'polder model' is functional and therefore they don't believe this system is even possible. They believe the idea behind this system is to create more legitimacy but they disagree that just because a policy was chosen according to democracy this isn't in direct relation to true legitimacy.

Finally, it is discussed by all participants that because of earlier incidents it is understandable that the government would want more control and transparency in social housing associations. They believe the thought behind this system is a logical one but in reality the steering and control of social housing associations is already very close to the government where they are the ones that decide on visionary plans and how much and where new houses

are allowed to be built. Participant A discusses that in this system the means will elevate the aim when the government claims more control and input.

All results and statements in this chapter are derived from the transcribed interviews, via open coding, axial coding and selective coding specific results were detected. Table 3 gives an overview of all stages of coding and is visual summarisation of the results for research question two.

Open codes	Axial code	Selective code
Policy depended on political topics	Decrease of operational transparency	Potential effects and consequences of a state based steering mechanism fort he social housing sector in the Netherlands
Politics doesn't mean legitimacy		
Loss of balance/poldermodel		
Serving multiple purposes		
Beaurocracy		
Capital flows into general capital		
Less transparent		
Short term policies	4 year cycle in official state organisation	
Fragmented steering		
Organisation via budgeting		
Crippling effect		
Retaining effect on innovation		
Already firm influence municipalities	Mean elevates the aim	
Mean elevates the aim		
Mistrust from Dutch population		
Unrealistic		
Politically sensitive system	Politic dependence	
Spirit of the age		
Pervertet input		
Differences between municipalities		
Expropriation		
Practically unachievable	Historic and practical motivations	
Municipal housing organisations		

Table 4 - open, axial and selective coding for research question 2

4.2.1 Findings in relation to the theory

The existing literature on the state steered sectors is in consensus with the participants' statements and opinions. For example, in the theoretical framework the WRR (2013) discusses there is a natural rising demand for more control and guidance from the government when incidents in a market sector occur. On the contrary a fear exists of than constructing a strong controlling society within which several parties such as "Europe", state inspection, market inspection and municipal inspection would participate in rigidly controlling the sector. This is extra above the existing internal control of that specific company (WRR, 2013).

Participant A literary confirms the phenomena that occurs when incidents in a sector take place that the demand for control and guidance of the government then grows.

Participant A stated: *"Off course they will think of a range of new rules and regulation but that is just the fate of a public organisation. I you can't handle that you shouldn't be working in one. Every organisation that carries out a public task such as education, youth care, healthcare and municipalities have to deal with these type of reactions to incidents"*.

When economic times are good and no incidents occur, the demand for less control rises and existing control is then perceived as opposing societal innovation, individual development and the cause of unwanted administrative and financial burdens.

4.3 The effects of a citizen ownership based steering mechanism

The third question of the interview was constructed to gain and retrieve data and information that would support answering the third research question. Insight was gained about the effects of a citizen owned steering mechanism for the social housing sector in the Netherlands. The third question that will be answered is:

What do key decision makers at Dutch social housing associations think of “citizen ownership” as a steering mechanism?

One of the important expected effects of a citizen ownership based steering mechanism for the social housing sector is that the accessibility will decrease substantially. Participant C discusses the effect of owners having the control on who does and who does not get access to a social house. The ownership responsibility of this system lays within the current association of existing tenants and a phenomenon known in the Netherlands as “not in my backyard please” may occur. The participant believes tenants are tolerant and open to different types of people as long as it doesn’t affect their own direct surroundings. Eventually this will lead to segments of potential tenants in need of social housing, that won’t get a social house assigned because according to the existing tenants they wouldn’t fit in (tenant bias). One of the examples mentioned are incoming asylum seekers. Currently, social housing associations don’t assign based on race, colour, background or upbringing, they are now operating without any sort of discrimination. The risk of a citizen ownership system is that selection at the gate will start to taking place what eventually will lead to reduced accessibility.

Participant C stated: *“For existing tenants this could be interesting depending on what they would want to do. Along comes the “not in my backyard” problem. Where we now often decide in terms of the societal interest and what we should mean for society, that will become less of importance”.*

Participant A confirms similar effects where accessibility gets lost in this system. Here the argument of losing accessibility is presented because only a small part of tenants will be financially able to organise their housing and maintenance etc. themselves. This participant suggests a financial reason where tenants who might be interested in such a system are most likely to be people who are not much dependent on the social housing system but are still living in one because they can’t buy a house and they are not willing to pay more rent. People who are really dependent on the services of social housing associations won’t be supported as well as they are now.

Participant A stated: *“So then they are living there themselves which means that those persons are able to afford it. But what happens with the people who are really dependent on low rents? I am afraid a category of people will lose out on the opportunity of an affordable home”.*

Some participants see resemblances with a ‘Vereniging van Eigenaren (VvE)’ in comparison to the citizen ownership steered system. The difference is that in a citizen ownership system people are owners of a specific complex or region and not owning their own specific apartment. In relation to the dimensions and responsibilities participant B and F see strong similarities. It is stated that this type of organisation is a recipe for arguments and incidents between tenants/owners. Participant A also described the assumption in this system of everybody being the same which is believed, is an unrightfully assumption. People are very different and it is stated that people are now very individualistic and are unable to work together in such a broad scale. Participant F defines this system of being a revolution where the thought of everything being self regulating begin the ultimate goal. In the contrary, it is believed that the Dutch society is just not there yet and that this system is an idealistic approach to the problem.

Participant F stated: *“Yes, so that is an idea of complete self regulation. Then you are assuming that the target group is homogenous, that everybody thinks the same, on the same sort of level etc. This would be a revolution, freedom, equality and brotherhood, now we are going to make it. You know what comes from revolutions, take the Arabic spring for example”.*

The second anticipated substantial effect comes from a tenant's perspective. All seven participants stress that a citizen ownership based steering mechanism would not be supported by the tenants themselves for several reasons. The first reason is because participants believe overall part of the target group for social housing won't be able to manage, maintain and support their property professionally. Participants D and E state that this system isn't suitable for the large part of the target group and people wouldn't be interested in doing so.

Participant E stated: *"The question is if you are asking something from inhabitants, from people, what is just not there. And also something nobody is willing to do. So; I wonder if that would work"*.

Participants B and D also discuss the possible effects of putting on more organisational responsibility and financial responsibility on a target group who is already struggling to manage other responsibilities in life. Therefore they believe this system isn't feasible and it would be impossible to force this kind of system on your tenants and population. Furthermore, participants A and E discuss that this type of system would only be preferred by a very small and specific kind of group, this group is described as a group that defines themselves with a certain pathos and who are operating from the perspective of a specific purpose. Some of these initiatives are currently being seen in the market on a very small scale and are mostly happening in special care groups and healthcare initiatives. Some very specific groups with very specific needs are housed via such initiatives and according to the participants this type of initiative should be supported by the social housing associations, they believe this type of organisation will work very well for specific stakeholders but for the overall general part of the social housing target group this citizen ownership system wouldn't work.

Participant E stated: *"I'm thinking of what value would it add for people to doing it this way. You need to have a certain pathos specific purpose to be willing to do this. When there is no need or when there is no value added than there isn't such an urgency to do it like this. So I do see this type of forms arising and I believe that it can be an amazing outcome for some initiatives, but only for very specific and special groups"*.

Participant D stated: *"I believe that there will be a lot of responsibilities and tasks hauled over to tenants who are definitely not waiting for those responsibilities"*.

Participant C also mentions the aspect of a specific type of knowledge that is needed to manage housing. Certain knowledge is lacking with tenants about typical social housing tenants, such as knowing how to arrange asset management and maintenance management. In the end people would need input and advice from people having this expertise, in the end some sort of consultants would be able to do the job, only those are commercial business who demand payment for their services.

Further it is discussed that these developments will negatively affect the quality of the social housing stock. Because tenants will make different choices on maintenance and renovation and it is believed that the physical quality will diminish, people are less likely to invest in preventive maintenance and will only do so when really needed. Participant C believes that this system would put a hold to the existing 'revolving funds' social housing associations have now. Revolving funds are used to invest back into society and develop new housing and add stock, this participant says that this would eventually lead to not enough added stock and will finally lead to shortage in the market.

Participant C stated: *"So now you have a corporation that has an instrument to create availability in housing in cities. You lose that if you would bring it down to smaller corporations. Because they are not going to sell, they do that mutually. So that what we call a revolving fund, the reason why you can always develop and create more houses in cities, that process is put to a hold. You are expecting another party to do this"*.

The final important expected effect and thought behind a citizen ownership system is that the tenant should get a more prominent role in developing and deciding on policies, visions and strategies of social housing

associations. Tenants weren't included at all earlier and now it is believed that this was a true gap in the organisational structure of social housing associations.

Participant A stated: *"I think it's a good thing that tenants get more public participation and that what they need is better formulated. You do have to answer to their housing wishes so it is important to know what they want and need, but if the cooperation in the only way to realize this, I don't think so"*.

All results and statements in this chapter are derived from the transcribed interviews, via open coding, axial coding and selective coding specific results were detected. Table 4 gives an overview of all stages of coding and is visual summarisation of the results for research question three.

Open codes	Axial code	Selective code
“not in my backyard” problem	Reduced accessibility	Potential effects of citizen ownership based steering mechanism for social housing sector in The Netherlands
Selection at the gate by tenants		
Recepy for arguments between tenants		
Less feeling for social responsibility		
Individualistic and very local		
Extra financial burden for tenant	Tenants perspective	
Big responsibility for tenant		
Tenants not interested		
Small target group would want this		
Lack of professionalism		
Lack of specific knowledge		
Dropping quality maintenance	Reduced quality of social housing stock	
Stigmatising		
Adding units to stock diminishes		
Increase influence tenant	Thoughts behind citizen ownership system	
Initiative takers interested		
For specific type of tenant		
For financial healthy tenants		

Table 5 - open, axial and selective coding for research question three

4.3.1 Findings in relation to the theory

One the one hand there was little literature available on citizen ownership based steering mechanisms. Therefore, it is hard relating the findings from the interviews to existing literature. It does seems interesting the lack of literature may be explained by participant G. During this interview it is clearly stated that there are no successful or unsuccessful examples of this steering mechanism because it has never been attempted in any sector. Some small scale examples are available but absolutely not for a whole sector or on a larger scale. To improve understanding of possible effects this type of steering mechanism should be tested through an experiment.

Participant G stated: *"There is something revolutionary about this system. We are going to start over and we are going to do it all by ourselves. Never happened. So how can you state that is a good alternative option. You may only say something like that by showing where this did happen, and it works for this sector. These situations don't exist. You can try and introduce this system to any sector such as the fire brigade or anywhere else but you tell me, where did this ever occur?"*

In the theoretical framework a citizen ownership based steering mechanism is linked to the phenomenon of "the third sector". Between the third sector and the Dutch social housing associations strong resemblances are detected. Participant E confirms that the sector is indeed close to begin a third sector organisations which is also strongly related to a citizen ownership based steering mechanism.

4.4 Differences in opinions between social housing associations

The fourth research question was designed to determine whether there are differences or similarities in answers and thoughts of key decisions makers in social housing associations within different categories. Here it was important to study whether social housing associations of different sizes and whether they were inside or outside of and urban area would affect their views on the different steering mechanisms for social housing associations. The research question that will be answered is:

Research question: Do key decision makers of different types of social housing associations think differently from each other about a suitable steering mechanism to improve social performance of social housing associations?

It appears that there is strong consensus on the opinions of interviewees of different types of social housing associations. A general opinion between the key decision makers in social housing associations is that all of the three systems suggested are in a way very naïve and short sighted. It is mentioned that some thoughts or core values of each specific system can be interesting and in some cases are even required. However, to make a shift to one of the systems instead of maintaining the current hybrid system with preferred adjustments is an excessive conclusion. All three systems being defined by participants are being discussed as being too absolute and in their way short sighted. It is believed that such a complex system and sector cannot be steered through a modelling of just one type of system.

Participant A stated: *Incorporated in this system is that if you would introduce this you would have a believe in the operation dimensions of the market, which is somewhat solid. It is only a question if the market will develop itself in that way. I find it a very naïve observation of what a market is.*

Participant E stated: *I don't believe it is related to a market system per se, I find it a very limiting kind of interpretation. Maybe you have this conversation with the wrong person because I definitely don't believe in approaching problems in a modelled type of way. I strongly believe that through a more hybrid approach and to incorporate different aspects of different models.*

Participants also find consensus in the wrong assumption of the parliamentary survey committee that believes social housing associations aren't operating well at the moment. Apparently, the survey committee believes a change in the system is needed. Participants agree that changes are required, but a total shift to one of the three systems seems incorrect and inappropriate.

Participant D stated: *Well, what I find complicated is that the tone of the parliamentary survey, on how it is organised at the moment, isn't good. Because there are three alternatives, which are these three and there is the hybrid system in between those three, but how it is operating now isn't correct. Well, I find that odd. Because I think, how we are operating now, I mean there are always things up for improvement, and a lot of things did improve in past years and a lot of changes will keep taking place but I believe we aren't badly organised at the moment. I just don't believe that.*

Finally, a difference in the preferred system for the social housing sector is discovered. It needs to be pointed out that none of the participants believed that only one of the three suggested systems is to be preferred over the current hybrid system. Introduction of the new housing law and it is believed that each of the three systems will have a positive effect on the social performance of social housing associations. But the social housing association outside an urban area would prefer the state steered mechanism over the market and citizen ownership system. The largest social housing association and the social housing association with under 5000 dwellings preferred the market system over the state and citizen ownership system. Finally participant E preferred the citizen ownership system over a market and state based system because this individual believed the citizen ownership system was the closest system to the current system.

Participant E stated: *"I like the idealistic image of this system, let me point that out. So maybe as a system where we should aim to growth to. On the other hand, I think that what we are doing now is we're getting there and that is good. I believe that currently the social housing association in here because of and for the tenant".* (citizen ownership system)

Participant D stated: *"I can imagine that this is a system that would work. Because it says, just as in de description, we used to have municipal housing organisations and that is what we would go back to then".* (state bases steering mechanism)

4.5 Preferred steering mechanism for social housing associations

From the collected data derived from the interviews additional information was gathered. From this data some new information and findings can be formulated. The interview question that caused new data and information to be gathered was about what type of system would be preferred by the participants and what they thought was needed to improve in the steering mechanism to support the social performance of their social housing association.

Participant A, d and F describe that they believe the hybrid system is currently well organised. This opinion is shared by all other participants and talked about in different parts of the interview. Because of the earlier incidents some changes had to be made but the hybrid system in its core isn't corrupted. Participant F and C stress that with the current organisation of the sector the state is currently earning money of of the sector. It is also mentioned that social housing organisations aren't baldy organised and that these organisations should be cherished. Participant B also discusses the historic value of the social housing associations as they are now and that the system proofed to be solid over time. It is believed that the time proved the durability of the social housing associations and that it is not a product of incidents but a product of a wealthy and well organised country.

Participant B stated: *"The new housing law would have my preference as a fourth option".*

Participants had the opportunity to reflect on the current hybrid system and discuss on what they thought should change in the system in order to support social performance in social housing associations. There was strong consensus on the role of the renter that was lacking earlier. They believe the role of the renter was minimal to non existing before the new housing law was introduced and they all state that involving the tenants' perspective more is a much needed change. The new housing law facilitates this new, more involved role for the renter. According to participant's F and B it is now up to the social housing associations to implement this role for the renter correctly and that is a road to discover what is the best to way to do this. According to participant F there is a risk of letting the meetings with renters become a mandatory official formality, for now this risk needs to be tackled but it is stated that when you look out for these risks you are able to manage them. Participant B believes that renters need to be educated about the social housing sector for them to be of added value to the tenant's commission but that this is also part of the process of introducing a better understanding of the opinions and demands from a renters' perspective.

Participant B stated: *"The housing law is very good for enforcing collaboration by municipalities and tenants' organisations. We keep forgetting the tenant's organisations but they are very important. It is new. They are definitely very important, only they do need education on the topic because, I speak with those people regularly, and for some discussions they are now involved in, man they don't have a clue".*

Then participant A and B stress that social housing associations should downsize to their original purpose which is housing the lowest segment and people who are depended on social housing, and to operate as a meshwork for the lowest segment. Participant B believes that social housing associations became the victim of their own

success and now it is time to start downsizing the social housing sector to somewhere between 20% and 25% of the total Dutch housing stock. This participant stresses that this needs to be done over a long period of time and via a very slow and careful process. It is stated that because of the size of the social housing sector there is not enough investment possibilities for other entrants to enter the market and create more available housing for different target groups. Another element off adding the tenant's perspective to creating visions and housing plans that seems to be important is that the target group needs to be analysed often and strict to be able to monitor developments within the target group.

Participant B stated: "I believe the social housing sector should be downsizing, but only very gradually. We now have a social housing stock of 32%, go back to 23% of 20%, that should be more than enough to house the lowest segment of tenants. When the economy in the Netherlands is going very much downhill, yes than you should increase that number a bit, but not as much".

Participants C and E believe that a professional approach is key for social housing associations and that they should operate like a private investor would do. Here the benchmark can be done between social housing associations but also between social housing associations and private entities on the market. Therefore, a for profit approach isn't per se needed but the competition element can be introduced via other facilities such as the benchmark. Both participants state that this can have a positive effect on the efficiency and effectivity for the social housing associations and the social responsible character of the social housing associations can be maintained.

Participant C stated: "Improving the explicit of social performance is now adopted in the new law, I see much happening there. That's a good thing. Secondly, professional business management should be a permanent focal point. A benchmark such as the Aedes one, the internal benchmark between social housing associations works well here, but you can also look into the possibilities of creating such a benchmark in the market".

Another finding from the opinions of key decision makers in the social housing associations is that recent developments and changes in law and regulation are moving towards the state based steering mechanism where the control of the municipalities and state are growing. Which according to participant A is logical because all public organisations are under discussion when an incident takes place, resulting in a wish to increase control. It is discussed that currently the new housing law introduced an increase in control for the government and that the reporting on accountability became very strict. There is consensus that the thought behind a state steered mechanism is there, to improve the relation and cooperation between the municipalities and social housing associations. This cooperation is believed to be very important and indeed needs to be improved, if needed via forced cooperation through law.

Now it is believed that the trend of increasing the control and accountability towards the government creates a too centralised steering mechanism that doesn't suit all regions and situations. According to participant A, D and F discuss that the new housing law lacks customisation and locality. Current legislation and the new housing law was created from 'Den Haag' where a bit of local input is missing.

Participant A stated: "I can't judge every region as one to decide what is best, I believe customisation is lacking".

A new development in the housing law is also that it is not allowed for social housing associations to invest in non social housing projects. In social housing this is called DEAB or not DEAB initiatives. Participants A, B and C bring this discussion up in their interview. It is not possible for social housing associations to invest in profitable projects if they don't add any value to the perspective of social housing. These participants believe that the effect of this is that there will be more segregation in the housing stock of social housing associations and therefore also in neighbourhoods. It is no longer possible to built complexes where commercial rents, social rents and units to buy can be combined. According to participant A this will lead to segregation whilst the variation in housing

was the key element of successful, safe and nice neighbourhoods. Participant A thinks the risk of this phenomena is that the quality of neighbourhoods will decrease in the future and stigmatisation might take place.

Participant A stated: “Yes, I believe you will get more segregation, and I’m not up for that. We were just getting things up and running and then this DEAB discussion puts you back again. I believe the strength of a good neighbourhood is really the variation and mixture of segments”.

All results and statements in this chapter are derived from the transcript interviews, via open coding, axial coding and selective coding specific results were detected. Table 4 gives an overview of all stages of coding and is visual summarisation of the results for interview question four.

Open codes	Axial code	Selective code
Cherish social housing association	Thoughts on current sector system	Opinions on current and preferred social housing steering mechanism
Currently not badly organised		
Sector generates income for state		
Incorrect perception that SHA don't work efficient		
Sector showed to be solid		
Act as meshwork for lowest segment	Vision future social housing	
Reduce size social housing sector		
Focus on original social purpose		
Tenant organisations		
Support initiative for self regulation		
Improve input vision of Tenants		
Monitor target group closely		
Hard perimeter for social and not social housing		
Improve business like culture		
Benchmark between SHA and private sector		
Serve lowest segment of market		
Initiative strong relation between municipality and SHA	Aspects of state based steering mechanism	
Force clearer acquirement policies		
Collaboration with municipalities		
Explicit definition of goals		
Lack of customization	Centralization	
Need for more local input		
Getting close to state steered mechanism		
Segregation	Effects of restricting non DEAB investments and activities	
Stigmatisation		
Leads to social service of housing		
Less Integrated neighbourhoods		
Cut back on investment in social housing		
Over quality	New housing law	
Over regulation		
Risk of task organisation		
Improve transparency		
Prevent exceptional risks		
Appropriate		
Respects current hybrid system		
Overall good law		

4.6 Social performance defined by social housing associations

The final research question is constructed to get more clarity on how to define social performance within social housing associations. Here the answers of key decision makers in social housing associations are compared to the constructed definition of the researcher during the operationalisation. The research question related to this topic was:

Research question: How do key decision makers working for different social housing associations define “optimal social performance”?

Participants discussed their interpretation of optimal social performance of a social housing association. There was a clear difference in the physical aspects of social performance and soft aspects of social performance. For the physical part it seemed very important that their needs to be variation in the housing stock of social housing associations to be able to keep creating qualitative good neighbourhoods. Also developing qualitative good housing for a reasonable price is mentioned by all participants. Participant G is the only participant that finds the capacity of a social housing association in offering enough housing, a parameter to define if a social housing association is socially performing well.

For the soft aspects of optimal social performance, it becomes clear that when a balance can be met between the market dimensions, developments, geographical developments and tenants' organisations and municipalities. Participant D described this as finding the balance between all stakeholders within the financial limitations that every social housing association has. Participant B describes the same phenomena as a combination of what municipalities want and can, what renters organisations want and can and what the social housing association wants and can do.

Participant G stated: A market system where the bottom segment is defined, being socially accountable and that you can be corrected on this topic by local authorities.

4.6.1 Findings in relation to the theory

Overall the definitions given by participants overlap with the definition of the researcher. An important difference is that all participants, except for participant G, doesn't feel that the ability of social housing associations to provide supply in relation to the need is a measurement tool for measuring the social performance of a social housing association. In the definition of the researcher it is clearly stated the waiting time per region can be used as a measurement tool to determine the accessibility of social housing associations per specific municipality. According to participant A, this is an important and interesting parameter and that in most of the cases journalists and researchers use this measurement to say something about the availability of social housing in a specific region, but this participant states that it cannot be used as a measurement tool to determine the social performance of a social housing association. It is discussed that measuring the waiting time is also depended on a possible fast increase of demand because of the refugee inflow for example, therefore a long waiting time is not directly related to the performance of a social housing association but is also strongly depended on external effects. Same goes for areas where there is no more growth in the population, just because they are having to deal with vacancy doesn't say anything about the social performance of a social housing associations in that region. In conclusion, the parameter of the waiting time per region is a motive for social housing associations to recognize problems or to determine if their focus should be on availability but it cannot be used to measure the social performance of a social housing association.

5. Discussion

This research is bound to a set of specific limitations. These limitations are expressed and argued upon in this chapter. They need to be taken into consideration because they possibly influence the interpretations of what will be found in this research. They are the constraints on generalizability, applications to practice, and/or utility of findings that are the result of the ways in which the initially chosen design for the study.

5.1 Research limitations

In the course of this study only the view of some key decisions makers working at social housing associations are taken into consideration. Meaning the research is limited and taken outside of the existing political discussion whereby also politicians and political parties beliefs are involved. The selection of participants who are directors of real estate, social performance or the chairman also excludes an expert view on the topic from a financial perspective. Thus the research question is formulated focussed on only social performance, the financial aspect and consequences of a specific steering mechanism are of substantial importance that it's conditional character is excluded from this study. During this research only the opinions of key decision makers in social housing associations are of importance and not whether these opinions are financially viable or not. Resulting from this research, more research may be needed to define the possible financial consequences of opinions on social performance and whether the preferred system(s) is/are feasible. However, this is not the scope of this research.

Whilst the focus for the research is only on the opinions of Dutch social housing associations there is little international contribution e.g. the external validity and transferability of the research findings. The Netherlands is the frontrunner and leading country in Europe who believes that proper housing is part of the societal responsibility of the government and welfare state. Therefore, main existing literature on the topic is performed by Dutch researchers and focussed on the Netherlands. Used literature for the theoretical framework is predominantly Dutch, this restricts the international addition on the study. To enhance transferability, it is of benefit that this thesis is produced in English and is therefore useful in a wider context also outside of the Netherlands.

In developing categories for the specific types of social housing associations, it is of importance to get insight in opinions of social housing associations that own more than 50.000 dwellings. In total there are five social housing associations that meet this criterion, a possibility exists that it isn't possible to conduct an interview with one of the preferred directors. However, non response didn't occur within any of the categories the approached directors of all categories cooperated well and all be interviewed.

5.2 Discussion on research methods

A set of 5 research questions and sub questions could be answered successfully. Opinions of participants didn't differ in such a manner that more interviews would have provided a better in depth insight in various opinions of key-decision makers. The purposes method of sampling worked therefore very well and provided relevant information to answer the research questions. Furthermore, the snowball sampling technique was efficient as highlighted by Saunders, Lewis & Thornhill (2012). However, numbers are low and the risk of selection bias is evident due to the fact that participants know each other and viewpoints between might have been shared in a different context.

To balance duration of the interviews with in depth and qualitative information, duration of 45 – 75 minutes was chosen to avoid redundancy of data. It was obvious in the first interview that a longer duration would weaken the information stream and authentic aspect of the interview. A longer duration led to repeated answers, the latter might confirm the authentic aspect of the participant while the repeated answers can be checked for stability and variety. The latter however was not observed and 45 – 75 with an average duration of an hour appeared to be enough to retrieve qualitative data. Furthermore, after the 6th interview it appeared that no new information was being gathered and saturation of information was confirmed during the 7th and final interview. Therefore, I belief a balanced data set became available and although more interviews within different layers of

the organisation might have improved the in depth quality of the information (internal validity within the organisation) this was not the primary purpose of this study.

If selection bias due to the snowball sampling technique occurred, this might have had consequences for the internal and external validity of the research outcome. During the interviews, the researcher didn't get the impression that individuals did know each other that well or that specific political backgrounds have effected the interview outcome (internal validity). Transcripts are authentic and diverse and contain valuable and different information for each participant e.g. size or location of the social housing association (external validity).

The interviews were coded in Dutch and various Dutch statements of interviewees were translated into English. Due to time constraints it appeared impossible to verify the true meaning of the English translations with the original meaning expressed by the interviewees or to translate them back into Dutch by a professional translator for verification. Translation bias can't be excluded and might have affected construct validity.

A single researcher performed transcribing and coding of the interviews. Reliability of the findings might have improved if more than one researcher would have been involved in the coding of the transcribed data set. Therefore, agreement between 'researchers' in terms of reliability can't be discussed. The latter however was not discussed or required as such during the proposal stages of this study and is therefore not taken into account. It is believed that the coding tables provide sufficient transparency, transferability and reproducibility that reliability doesn't need to be questioned as such. The research as such is reproducible and therefore valid.

A limited amount of time was available to perform this research. Because planning, conducting and transcribing semi structured interviews consumes much time, the research is limited to a hard maximum of twelve interviews with finally seven interviews being pursued. Conducting six to twelve interviews of 45 to 75 minutes produced enough data and enabled answering all of the main research questions but might have limited the possibility of exploring additional related variables, topics or themes.

6. Conclusion

In this chapter the most important findings are summarized and the main research questions will be answered.

Key decision makers in different types of social housing associations do not prefer moving the current hybrid steering mechanism for social housing associations to a more “pure” form. A possible shift would not improve the social performance of social housing associations in the Netherlands. The three suggested systems are too absolute and theoretically designed whilst the social housing sector is far too complex to be steered and controlled via such a modelled system. A hybrid system, as it is now, is the preferred option to maintain the social success of the social housing sector. Assumptions that social housing associations now are operating inefficient and unsuccessfully are wrong and therefore there is no need for a radical change.

A “pure” market system will result in an increase of the amount of current rents with the consequence of creating less affordability in the social housing sector. The target group for social housing won’t be able to afford higher rents which will lead to a decrease in accessibility to the point where there is only minimal stock available for this target group. A market system will also negatively effect the physical quality of the social housing stock where there won’t be invested in maintenance as much as there is now. Improving efficiency means costs needs to be cut back and the most probable choice will then be saving of maintenance costs. The long term focus will shift to a shorter term focus leading to quality loss in stock and the possibility of not being able to respond to future geographical trends.

A “pure” state driven system will have a strong effect on the transparency of the social housing sector. When the planning/controlling task is combined with the role of executer there will be perverted input. The state and municipalities already have a very prominent role in the social housing sector when it comes to planning and controlling the sector and their influence should not become stronger. The fragmented 4-year cycle that will occur in the sector would cause a crippling effect on the sector and will kill the possibilities for innovation. Another important effect of a state based steering mechanism is that political dependence it will bring to the sector. Political sensitivity will result in greater differences in policies for regions and the focus will also become short term.

A “pure” citizen ownership based steering mechanism is also not preferred by key decision makers in different social housing associations. A mechanism of sorts will also not be preferred by current en future renters because of the increase of financial and organisational responsibility. It will also result in lesser accessibility because of current tenants controlling who does en who doesn’t get a social house. The overall quality of the housing stock will also decrease because tenants make different decisions on maintenance than a social housing association would.

Key decision makers of different types of social housing associations don’t much think different from each other about a suitable steering mechanism to improve social performance of social housing associations. There is strong consensus on the advantages and disadvantages of every suggested system. All seven participants believe the hybrid system is the best suitable and they believe the new housing law is a good initiative to prevent future incidents from happening.

The participants for this study all define social performance for social housing associations differently. There is consensus that optimal social performance in it’s core is about creating a balance between all stakeholders needs and demands within the setting of the financial and geographical possibilities of that specific social housing associations in that given time and place. The social purpose should always be number one priority. The definitions on optimal social performance are all in consensus with the theoretical definition constructed by the researcher except for the ability of offering enough housing for the existing need. It was implied by the researcher that the variable of the time of registration or the time it takes to find a social house can be used to measure social performance. Participants did not agree and waiting time may not be used as a variable to measure the social performance of a social housing association.

7. Recommendations

In this chapter the findings from the research are translated into recommendations for the FREM field and for further research. The recommendations are defined for the mid term and are related to the findings of this research.

7.1 recommendations for the field

The parliamentary survey committee should listen carefully to the opinions and views of social housing associations when it comes to defining and constructing new laws and legislation for the steering mechanisms of the social housing sector in the Netherlands. The new housing law that is introduced is in its core a well-constructed law to regain focus of social housing associations in housing the lower segments in society. Therefore the original focus and their right to exist is conserved. It is important to look in to the possible effects of restricting social housing associations to only doing DEAB activities and investments on the quality of neighbourhoods and physical stock of social housing associations. On the other hand the developments around the input of renters perspectives and the operationalization of including these perspectives should be well monitored and steered if needed. The social housing sector proved to be a result of flexible steering and adjusting to future trends and developments in the past. To be able to maintain this success the core steering mechanism for the social housing sector should remain hybrid and adjustable in the future. Don't introduce short sighted steering models based on incidents. The social housing sector is a reflection of the dimensions and complexity of society and therefore there is no clear cut solution or steering mechanism, the hybrid system with the ability to adjust elements is the best way to able to respond to the fast developing dimensions in the market. The adjustability of a hybrid system is the success of the sector and therefore the parliamentary survey committee should invest in making small adjustments to support optimal social performance of social housing associations.

7.2 recommendations for further research

There is not much literature available yet on how the new housing law is effecting the dimensions in the social housing sector. The developments should be monitored closely to determine what the actual effects of no more DEAB activities have on the quality of neighbourhoods and on the investments of social housing associations in new built.

In relation to the statements of participants who believed the business like approach of social housing associations should always be a focal point in creating more efficiency and effectivity is a good starting point for further research. It is advised to research the possibilities in creating a suitable benchmark where social housing associations' efficiency can be compared to the efficiency of a commercial player in the field. Then also the possible effects of such a benchmark can be measured to determine if this alternative input of competitiveness improves the performance of social housing associations. On the other hand, the suggestion of participant C on the effect of introducing a more commercial type of salary/payment system for employees seems worthwhile to research. The possible effect of creating a healthy, more commercial character in the culture of social housing associations may effect it's overall efficiency.

The final recommendation for further research is to study the possible effects of a citizen ownership based system. Current literature on the topic is lacking and there is also minor to non experience in the field related to a citizen ownership system. Possibly an experiment can be arranged to measure the effects of citizen ownership, this doesn't has to be the social housing sector is may also be done related to a different sector.

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Appendix 1 – Interview guide

Time and duration	
Date	
Participant	
Social housing association	

Introduction

De zoektocht naar het meest optimale stelsel voor sociale huisvesting kent een lange geschiedenis.⁸ Als resultante van botsende politieke opvattingen over wie het best in staat is sturing te geven aan de sociale volkshuisvesting – de overheid? de markt? de burger zelf? – is een mix ontstaan van overheidssturing, marktwerking en zelfregulering. Het huidige Nederlandse corporatiestelsel heeft daardoor een hybride karakter gekregen: een samenstel van sturingsmechanismen en instituties die richting proberen te geven aan zelfstandige corporaties met veel bestuurlijke en beleidsmatige vrijheid.

Start opname

1. Markt systeem - Sociale huisvesting laten organiseren via de markt Corporatiebezit wordt geprivatiseerd en bouw, beheer en verhuur van woningen worden uitgevoerd door private marktpartijen. Publieke belangen als toegankelijkheid en betaalbaarheid kunnen worden geborgd door wettelijke randvoorwaarden te stellen en subsidies aan huurders te verstrekken. Huurders kunnen zo meer vrijheid en meer middelen krijgen om eigen woonkeuzes te maken (naast voice ook choice). Concurrentie en de prikkel om rendement te halen bevorderen de doelmatigheid en doeltreffendheid. Faillissementsrisico zal moeten leiden tot beteugeling van wanbeleid of -bestuur.

Vraag 1 - Wat voor effect zou een markt gestuurd systeem als zojuist beschreven, hebben op:

- de mate waarin een woningcorporatie kan voorzien in de behoefte naar betaalbare woningen?
- de betaalbaarheid van sociale woningen?
- de tevredenheid van huurders?

Vraag 2 - Wat zijn mogelijke gevolgen van het hebben van een winstoogmerk binnen de sociale woningsector op de investeringen in wijkverbeteringen en de kwaliteit van woningen?

2. Overheidssysteem - Sociale huisvesting laten organiseren door de overheid Corporatiebezit gaat in deze variant terug naar de gemeenten of naar de rijksoverheid. Gemeentelijke woningbedrijven en/of uitvoeringsdiensten van de Minister dragen zorg voor bouw, beheer en verhuur van woningen. De behartiging van publieke belangen en de sturing van de sector liggen rechtstreeks in publieke handen. Via rechtstreekse sturing, toezicht en wettelijke sanctiemogelijkheden wordt doeltreffend, doelmatig en transparant handelen afgedwongen.

Vraag 3 - Wat voor effect zou een overheidssysteem als zojuist beschreven, hebben op:

- de mate waarin een woningcorporatie kan voorzien in de behoefte naar betaalbare woningen?
- de betaalbaarheid van sociale woningen?
- de tevredenheid van huurders?

3. Maatschappelijk systeem - Sociale huisvesting laten organiseren door burgers zelf Corporatiebezit gaat in deze variant naar de huurders zelf, al dan niet in de vorm van maatschappelijke organisaties (zoals coöperaties of verenigingen). De zeggenschap komt te berusten bij huurders, die zelf zorg dragen voor het onderhoud. De bouw van sociale huurwoningen vindt plaats op basis van particulier initiatief, zo nodig (financieel) ondersteund door de overheid.

Vraag 4 - Wat voor effect zou een maatschappelijk systeem als zojuist beschreven, hebben op:

- de mate waarin een woningcorporatie kan voorzien in de behoefte naar betaalbare woningen?
- de betaalbaarheid van sociale woningen?
- de tevredenheid van huurders?

Vraag 5 – Hoe zou u een optimaal presterende woningcorporatie op maatschappelijk en sociaal gebied omschrijven?

Vraag 6 - Welke van de drie systemen zou u voorkeur hebben en waarom? (of bij voorkeur het huidige hybride systeem?)

Stop opname

Afsluiting

Verwerking: anoniem/openbaar

Mogelijk contactpersoon voor volgend interview:

Appendix 2 – example interview transcript

Time	15.00
Duration	57 minutes
Date	27 July 2016
Participant	D
Social housing association	

Onderzoeker: Ik gaan beginnen met het marktsysteem en dit zijn directe quote uit de parlementaire enquête. Dus dit is hoe ze het zelf mogelijk voor zich zouden kunnen zien. Zij noemen hier sociale huisvesting laten organiseren via de de markt, corporatiebezit wordt geprivatiseerd en bouw, beheer en verhuur van wordt uitgevoerd door private marktpartijen. Publieke belangen als toegankelijkheid en betaalbaarheid kunnen worden geborgd door wettelijke randvoorwaarden te stellen en subsidies aan huurders te verstrekken. Huurders kunnen zo meer vrijheid en meer middelen krijgen om eigen woonkeuzes te maken (naast voice ook choice). En concurrentie en de prikkel om rendement te halen bevorderen de doelmatigheid en doeltreffendheid. Faillissementsrisico zal moeten leiden tot beteugeling van wanbeleid of -bestuur. Ik ben benieuwd wat je daarvan vindt en wat dat hier zou betekenen, zowel positief als negatief. **Participant:** Daar zit als je dat als systeem neerzet dan zit er een geloof in de werking van de markt, die vrij massief is. De vraag is of de markt zich op die manier ook gedaagd. Ik vind het zelf een beetje soms ook om de wat naïeve observatie van wat markt is. Want markt is, ik heb zelf ook bij een corporatie dan wel in de commerciële onderneming gewerkt. En deze onderneming is geen commerciële maar een maatschappelijke onderneming, wat je hier graag wilt is dat een corporatie zich zakelijk opstelt, als onderneming wordt geleid maar wat je ook wilt is dat je dat competitief doet. Dat competitieve element dat ontbreekt als er geen marktprikkels zijn, dat kan. Dus je moet daar een alternatief voor hebben, maar dat competitieve element dat zorgt er ook voor een paar dingen. Het kan inhouden dat je heel erg op prijs gefocust wordt. En als je je alleen op prijs focust dan krijg je die prijs-kwaliteit verhouding, waardoor een slechtere kwaliteit, zo simpel is dat. Je wilt wel allerlei verspilling tegen gaan die er misschien inherent is bij een niet competitief model. Maar dat kun je op allerlei andere manieren ook wel regelen, daar heb je niet per se de markt voor nodig. Het is wel zo dat die markt daar heel effectief in kan zijn. Het feit dat er een alternatief is, dat iemand anders het ook kan doen. Als je niet je best doet dat een ander het dan van je overneemt, dat effect zal voor een corporatie effectief zijn. Maar dat hoeft je niet per se te doen met je markt. Het kenmerk van een marktpartij als het gaat om bouwbeheer, zoals dat genoemd wordt, is dat een marktpartij daar veel marge op wil maken. Want dat zijn uiteindelijk bij een marktpartij is heel simpel namelijk het eigen vermogen verstrekken. En de eigen vermogen verstrekker wil rendement op het eigen vermogen, zoals dividend of iets dergelijks. Of meer waarde in de onderneming zodat de waarde van de onderneming een keer kan worden uitgekeerd bij verkoop van onderneming, of wat dan ook. Dat houdt in dat er een additionele geldstroom moet komen voor de aandeelhouders en dat is geld wat je onttrekt uit het systeem, wat je niet hoeft te onttrekken uit het systeem, als je een goed presterend niet marktsysteem organiseerd. Even nu vanuit de corporatie hoeft ik geen dividend uitkering te organiseren naar een aandeelhouder. Terwijl als hier een commerciële aandeelhouder heb, ik ook dat rendement in dividend moet stoppen. Terwijl als wij het als zakelijke onderneming goed doen we meer winst kunnen maken en rendement kunnen maken en we die vervolgens beschikbaar kunnen stellen voor ons primaire doestelling. En dat is het model waar ik heel erg in geloof alleen je moet allerlei dingen regelen om dat zakelijk en dat ondernemende en dat op een visie gericht zijn dat je dat wel stimuleerd. Dat doen we in de sector onder andere door benchmark te introduceren waar je heen nadrukkelijk naar elkaar kijkt van jij doet het voor dit en jij doet het voor dat, hoe kan dat nou? En waarin je ook ziet dat je daar ook een verkapt competitie-element inbouwd. Omdat in die benchmark wordt er bij ons gekeken naar bijvoorbeeld bedrijfslasten en dan wordt ieder zijn bedrijfslasten zo goed mogelijk bepaald en dan kom je in categorie A, B of C. Dus je bent bij de slechts één derde van de markt, het gemiddelde één derde en de beste één derde. Dat is de Edens benchmark. En wat je daarmee veroorzaakt is dat niemand in de slechts één derde zitten. Dus iedereen gaat verbeteren en

als je daarmee niks doet en je zit in het midden en dan ben je twee later misschien wel onderdeel van de slechtste. Dan ga je ook weer verbeteren dus dat stimuleert in ieder geval ook. Dat is een vorm van stimuleren die misschien net zo effectief is als wat de marktpartij doet. Dat vind ik daar in van belang. Op het moment dat je een dividendstroom moet uitkeren, kun je dat dus niet stoppen in waar je maatschappelijk voor bent. En dat kan inhouden dat je daar door dat je hogere huren moet vragen. Omdat het geld ergens vandaan moet komen of dat je minder kunt uitgeven aan onderhoud of minder kunt investeren aan renovatie of huurwoningen of keuze maakt. En dat zal als het gaat om het effect op je maatschappelijk presteren dus een effect hebben op het maatschappelijk presteren. Dat zal dan minderen worden want het moet ergens van betaald worden.

Onderzoeker: Is het dan niet zo dat er door inderdaad aan de ene kant bijvoorbeeld bedrijfslasten zouden misschien minder worden dat dat aan de ene kant opheft tegen het moeten verhogen van de huur om die extra kasstroom te creëren. **Participant:** maar dan is de premisse dat je in een commerciële omgeving zoveel bedrijfslast bezandigd dat je die marge mogelijk maakt. Dat geloof ik niet. Het zou wel kunnen maar dan doen corporaties slecht werk en dan moet je corporaties zeg maar in de positief brengen dat ze wel naar die lagere bedrijfslasten gaan. En dat is nog niet zo eenvoudig want als je die prikkel niet hebt omdat je dat werk kwijt kan raken of wat dan ook. Dan moet je misschien wel prikkels maken in z'n systeem die er voor zorgen dat je wel heel erg gefocused bent op deficit en die is deels bij corporaties, vind ik, afgelopen jaren heel erg ontstaan. Omdat het bewust zijn is dat wat je je doet bedoeld is om iets maatschappelijks te betekenen. Dus je gaat, als het goed is, heel zuinig met je de middelen om omdat je weet dat elke euro die je uitgeeft bedoeld is, in ons geval, de beschikbaarheid van betaalbare woningen. Dus dan is je winsbestemming en als je dat heel hoog neerzet dan is je maximale winsbestemming en dat is dat je je meer woningen kan bouwen of dat je beter op de betaalbaarheid kan scoren voor mensen met echt lagere inkomens, lagere huur te kunnen rekenen. En zo kun je dat terug laten komen als je het in een commerciële setting brengt dan zal een commerciële partij hoe dan ook vanuit de noodzaak van die commerciële partij altijd kijken naar het eigen winst niveau. Maar niet vanwege het weer terug laten vloeien in dat wonen maar om de aandeelhouder van winst te voorzien. En dat is ook gelegetimeerd want dat gebeurt bij veel ondernemingen en dat kan zijn omdat het een pensioenfonds is die ook weer geld moet ophalen voor pensioenen maar het kan ook gewoon een private investeerder zijn die denkt van nou bij de bank krijg ik nu geen marge meer, geen rente meer en als ik een beheer bedrijf opricht kan ik misschien wel vijf of tien procent marge maken. Wednesday, 17 August 2016

Onderzoeker: dus eigen de concurrentie prikkel zoals die hier wordt beschreven in het marktsysteem denkt u dat het gunst zal werken maar niet in de vorm van een winsttoegmerk maar in de vorm van een concurrentie op financieel presteren. **Participant:** financieel of maatschappelijk presteren dat mag alle twee. Voor ons kan het ook zijn dat je dat vergelijkbare corporaties dat de ene die blijkt in de staat om het op een ander niveau te organiseren of blijkt in staat om meer woningen te bouwen per jaar. Dan kan je het presteren in maatschappelijk presteren uitdrukken. En dat kun je doen via de vertalingen van het geld. Je kan zeggen van nou, dat is eerst zoveel geld beschikbaar en dat gaat volgens in die maatschappelijke prestaties. Het MOR model, ik weet niet of je dat bent tegen gekomen. Het is het drie kamer model van Johan Colijn, dat is een mooi model van hoe ze dat ik die hoofdtaak van z'n corporatie omdat de corporatie die doet dat bouw beheer en dat verhuren, dat is de hele asset kant. Maar corporatie is ook beheerder van vermogen, net als vermogensbeheerder wat een bepaald rendement zou moeten behalen. Want zoals bij ons, al die woningen bij elkaar opgeteld de waarde daarvan dat gaat om miljarden. Daar moet je zorgvuldig mee omgaan, dat moet op enige manier renderen. En we zijn een maatschappelijke onderneming, die inderdaad met huurkortingen of beschikbaarheid van woningen, dat die woningen er zijn.

Onderzoeker: Hoe zou zon marktsysteem dan, want zoals ik het een beetje heb begrepen in de literatuur is, dat er hier in het westen veel meer vraag is naar sociale huurwoningen dan bijvoorbeeld in het noorden, zou het dan zo kunnen zijn dat zij beter kunnen inspelen in een behoefte, dat ze beter kunnen inspelen in een behoefte, in de mate waarin zij bijvoorbeeld nieuwbouwen, zodat de vraag en aanbod kant minder spanning op komt.

Participant: Waarom zou een marktpartij dat beter doen dan een niet marktpartij? Dat zou ik ook niet weten

waarom dat zo is? Het enige wat ik zie is dat als de prestaties van een marktpartij en een niet marktpartij vergelijkbaar zijn, is dat er bij een marktpartij in ieder geval een additionele uitgaande geldstroom is, die er bij een maatschappelijke partij niet is. Dus wij kunnen dat geld blijven, dus dan kun je zeggen nou, die niet marktpartij is minder efficiënt, dus het efficiency voordeel van een marktpartij, daar mag je aan verdienen, want dat levert per saldo uiteindelijk toch nog meer op. En dat is bijna economisch geloof, en dat zie je ook bij de privatisering van onderneming, die in sommigen ondernemingen heel goed is gegaan, weet ik het, de telefonie en het feit dat er mobiele operators zijn gekomen, dat is goed gegaan omdat er meerdere aanbieders waren. Dat is ook wel geforceerd want nieuwe aanbieders die mochten een lager tarief in de markt zetten dan de bestaande PTT, KPN. Dus daar is geforceerd marktwerking ontstaan, en omdat dat een product is met meerdere, echt meerdere aanbieders wat makkelijk uitwisselbaar is, werkte dat ook. Maar de verzelfstandiging van de spoorwegen, daar is nog weleens discussie over, of dat nou een slimme zet was of niet. Dat is een heel, bijna uniek product, dat werkt maar voor een klein deel. De privatisering van allerlei energiebedrijven, daar is het ook weleens de vraag, zijn dat nou voorzieningen die daardoor beter worden of goedkoper? Want uiteindelijk wil je dat, het zou goedkoper moeten worden omdat die bedrijven dan door die commerciële prikkel, voordeliger werken. Dat kan, maar dat is lang niet altijd het geval. Het zijn nieuwe monopolies die ontstaan. De energiebedrijven, in Nederland zijn ze dan zogenaamd geprivatiseerd en daardoor een marktprikkel, maar dat zijn gewoon aftrekkingen geworden van andere staatsbedrijven, de NUON in Amsterdam is door Fotorvas gekocht, en dat is gewoon het Zweedse staatsbedrijf. Dus het is gewoon door een ander land geacquireerd als vestiging. En is dat dan uiteindelijk voor de consument de beste optie? Of is het, als het spannend wordt, dat z'n organisatie dan op een andere manier rationaliseert, waarbij ze niet per definitie dan het beste met de klant voor ogen hebben.

Onderzoeker: Dus in de telefonie heeft het inderdaad uitgepakt tot, verbetering van kwaliteit en een lagere prijs.

Participant: Ja dat denk ik wel, en dat heeft ook te maken met de karakter van die industrie. De kenmerken van het product, want het is makkelijk om met z'n product, en met snelle verandering in technologie enzovoorts. Er is steeds iets nieuws en dan moet hele wendbare organisaties hebben. Dan werkt het wel, als het meer een soort voorzieningachtigs iets is, dan wordt het al veel ingewikkelder. Ik vind dat een woningcorporatie, dat is ook een soort trage investeerder, wij investeringen iets voor 50 of voor 100 jaar, dus het is niet zo dat je kunt zeggen, nou het huis vandaag doen wij dat, het bevalt niet meer, we halen het weg en doet een ander het. Er zit een soort traagheid in geïnvesteerd vermogen, in doorlooptijd, Als wij veel huizen bijbouwen, nja een huis bouwen ben je toch een jaar mee bezig. En dan ben je ook nog eens heel snel, meestal zit er nog een jaar procedures aan vast, instemming, gemeente en verzin het allemaal maar. Er zit dus een soort traagheid in waardoor dat gewoon moeilijker is. Wat ik zelf wel heel goed vind, is dat die manier van werken van commerciële partijen, in dat beheer en in dat verhuren en ook in het behouden van corporaties dat dat heel erg wordt opgenomen. Dus dat je je realiseert dat je moet presteren in vergelijking tot hoe een marktpartij het zou kunnen. Dus dat is tenminste de toegevoegde waarde, vind ik, van dat denken. Een corporatie is vervolgens een opdrachtgever bijvoorbeeld in het hele bouwproces, er is geen enkele corporatie die een eigen bouwonderneming heeft. Ik bedoel, we hebben wel onderhoudsbedrijven, dus dan zijn we weer opdrachtgevers, en dan speelt daar de marktwerking sowieso. Omdat dat aannemers tegen elkaar opbieden, of in aanbesteding moeten presteren. Dan is dat deel van de marktwerking, van een groot deel van de kosten van corporaties is geregeld, voor het wonen. Wat misschien nog in een marktsituatie kan spelen is dat de loonkosten wat meer onder druk komen en dat je bijvoorbeeld cao-besprekingen in commerciële sectoren vaak wat scherper zijn dan datgene wat in de semioverheid speelt. Traditioneel de overheid betaald minder dan het bedrijfsleven, dus je kunt zeggen, nja dat heeft niet zo uitgepakt dat dat een kosten voordeel heeft. Ik heb wel het idee dat als je kijkt naar de salarissen en de loonopbouw bij corporaties, dat dat een heel ambtelijke opbouw is. Dat zou je soms wel iets commerciëler willen. Maar dat houdt ook in dat sommige functies wat meer betaald zullen krijgen en andere functies wat minder betaald zullen krijgen. Dus in dat loongebouw denk ik dat er nog wel iets zou kunnen ontstaan ten faveure als je dat, die commercie wat meer toelaat. Dus dat een beetje.

Onderzoeker: Dan ga ik door naar het volgende onderwerp, die staat eigenlijk haaks dus op het marktsysteem, dat is dan het overheidssysteem, daar zeggen ze dat de sociale huur wordt georganiseerd door de overheid Corporatiebezit, gaat in deze variant terug naar de gemeenten of naar de rijksoverheid. Gemeentelijke woningbedrijven en/of uitvoeringsdiensten van de Minister dragen zorg voor bouw, beheer en verhuur van woningen. De behartiging van publieke belangen en de sturing van de sector liggen rechtstreeks in publieke handen. Via rechtstreekse sturing, toezicht en wettelijke sanctiemogelijkheden wordt doeltreffend, doelmatig en transparant handelen afgedwongen.

Participant: Ja, daar geloof ik helemaal, niet in. Alleen al de laatste zin, door regels wordt doelmatigheid afgedwongen. Als je dat, als je die woorden achter elkaar ziet, en je probeert je te realiseren wat daar staat. Dan kan dat nooit werken. Je gaat dan doelmatigheid afdwingen. Dat klinkt als een niet zo heel vitale organisatie. En dat leidt tot nja, het is bijna tayloriaans in zijn opvatting, de manier van organiseren. Dan gaan we kijken naar kloktijden, dan bedenken wat iemand moet doen, dan moet je precies doen wat we hebben bedacht en doe je dat niet dan ga ik het afdwingen, dan wordt je ontslagen, of je krijgt minder salaris, verzin het maar. Dat hele dwangmatige onderdeel, dat is iets waar volgens mij organisaties niet door zullen functioneren. Regels heb je nodig, om te begrenzen enzovoorts maar je hebt ook ruimte nodig om organisaties vitaal te laten zijn. Een groot nadeel voor overheids systemen, vind ik, dat daar ook een overheidsachtige bureaucratie bij hoort. Ook overheden kunnen best efficiënt werken, en hebben ook best goede uitvoeringsorganisaties maar daar zit altijd, ligt op de loer dat er een budget denken wordt geïntroduceerd. Je gaat alles plannen, je gaat alles van te voren bedenken, je gaat dat vastleggen, je gaat dat uitvoeren en dat leidt ook tot, hoe reageer je dan nog op wat er in de werkelijkheid gebeurt, of wat er vragen van bewoners zijn, in het geval van wonen. Want dan wordt alles bedacht van tevoren en dan is dat de uitvoering. Daarna, budgettering, dan krijg je ook: het budget moet op dit jaar. Of er is nog wat over in December, zullen we het opmaken. Of we stoppen in november want het budget is op, we kunnen niet meer verder. Iets van innovatie, als je het nou kan verbeteren, dan hou je iets meer over waardoor je iets meer kan. Die prikkels die zijn er bijna niet in een overheidssysteem, want dat is risico. Risico, die haal je weg door regels en afdwingen. Dus het ondermijnend effect op vernieuwing, vind ik in potentie heel groot. Als je in de geschiedenis kijkt van corporaties, er zijn veel corporaties die zijn ontstaan uit, of hebben het gemeentelijke woningbedrijf ooit overgenomen. Bijna elke corporatie, waar het voormalige gemeentelijke woningbedrijf een groot onderdeel van uit maakt, heeft last van achterstallig onderhoud. Van eigenlijk matig beheer op woningen. Omdat het in die gemeente ook onderdeel werd van de gemeentepolitiek. Dan wordt het onderdeel van een uitwisselbaar budget en dan ben je op gemeente niveau aan het kijken van ja, eigenlijk zijn op dit moment de straatlantarens belangrijker dan het wonen. Of er is een politieke druk dat er nu meer aandacht moet zijn voor, nja, iets anders dan wat in de gemeente van belang is. Zorg op dit moment, decentralisatie van de zorg, zorgt ervoor dat er middelen beschikbaar moeten kopen. Als je dan een woning hebt die er goed bij staat, nja die schilder kan dan wel een jaar later. Dat fenomeen, een jaar maakt niet uit, maar 10x een jaar wel. Dus je krijgt dat je, dat het in de politiek in context wordt afgewogen, waardoor in ieder geval in de praktijk, in de voormalige gemeentelijke woningbedrijven, dat ertoe geleid heeft dat dat bezit, dat die woningen over het algemeen slechter dan de woningbedrijven die niet gemeentelijk waren. Dat hebben we ooit geleerd. Kun je zeggen, nou we repareren dan waardoor dat ontstaan is, dan kan het wel gaan werken. Maar daar geloof ik niet zo in. Want die gemeente, die dynamiek is toch dat het altijd, zó gemeentelijke bureaucratie is, omdat ook anders die overheid het niet kan sturen. Vervolgens, als het politieke sturing krijgt heb je heel veel korte termijn wisselen. Want wat er dan politiek van belang is, dat is dan in eens dominant. En je ziet dat bij woningen bijvoorbeeld in de, vind ik een heel mooi voorbeeld, huurtoeslag tabellen. Dat is een tabel afhankelijk van je inkomen en je gezinssamenstelling, krijg je huurtoeslag op de huur. Dat is geen tabel met een logisch verloop, want dat is met 1 persoons huishouden, of 2 persoons, of als er een kind bij is, of als er iemand ouder is, of als er ook nog zorg nodig is, zie je hele gekke blokjes in die tabel. Dat komt omdat die politiek ontstaan is, vaak uit incidenten, of wat op dat moment politiek een heet hangijzer was. Er wordt dan even iets gerepareerd, politiek, waardoor iedereen weer tevreden is, en dat wordt vervolgens in zó systeem gestopt. Maar de logica van dat soort systemen altijd ingewikkeld is. Dus je krijgt een, veel fragmentarische sturing op het wonen en je hebt te maken van de 4 jarige cyclus van een gemeenteraad. Dus je hebt een wethouder, nou sommigen die blijven 2x vier jaar, sommigen zelfs 3x maar er zijn ook een heleboel die wisselen en dat houdt ook in dat de wisseling op die corporatie, op het beleid en bestuur

van die corporatie dan vrij snel gaat. Dat snelle wisselen, in een corporatie waar ook die gekke traagheid van het investeren zit is heel ingewikkeld. Die kan er toe leiden dat dat ook verlamdend werkt, waardoor bijvoorbeeld projecten minder makkelijk van de grond komen. Of nja, dat vernieuwen minder belangrijk wordt gevonden, of in eens moet iedereen zonnepanelen want de gemeente had het beleid dat iedereen zonnepanelen moest hebben, of het nou deugde voor die woningen of niet dat is dan ondergeschikt, want iemand heeft gezegd dat overal zonnepanelen moeten komen. Dus gaan we dat doen. Of iemand anders zegt we gaan het gas afsluiten want over 20 jaar gaan we stoppen met gas. En vanaf vandaag doen we dat niet meer. Dat kan bedrijfseconomisch heel onhandig zijn om dat te doen. Dan wil je toch eigenlijk ook de professionaliteit van die organisaties hebben die daar een soort tegenwicht in kunnen zijn. En als je het in de afhankelijkheid hebt van die politieke gemeentelijke besturing, dan ben je dat tegenwicht kwijt. Ik denk dat dat tot slechte resultaten leidt.

Onderzoeker: Leidt dat dan ook tot verschillen tussen gemeenten? **Participant:** Ja, dat sowieso, nu vind ik dat nog niet zo raar want die zijn er sowieso, het ligt eraan op welk onderwerp. De woningmarkt is in Nederland heel verschillend. Wij merken dat hier in Amsterdam, hier zijn de woningen veel duurder dan in Amersfoort, of in Almere of zelfs in Amsterdam centrum ten opzichte van Nieuw west. Je ziet dat er sowieso verschillen zijn tussen gemeenten, dus in de bevolkingssamenstelling, in de druk op de woningmarkt, in de prijs en daar mag je ook best op reageren met wat verschillen. Dat is een beetje wat je ook bij de zorg ziet gebeuren, het is zo dat je in de ene gemeente iets anders krijgt dan in de andere gemeente. Maar dat was ook onderdeel van, we willen het lokaal goed regelen. Dus een beetje verschil is niet erg, de kans dat dat uit elkaar gaat lopen, ja de heb je wel. En dan wil je weer bandbreedtes en dan heb je weer rijksbeleid nodig om bandbreedtes te stellen.

Onderzoeker: Ik heb zelf een beetje het idee, dat dit systeem is geopperd vanwege de legitimiteit, zou dat hieraan bijdragen, of raakt de legitimiteit dat ondergeschikt aan de nadelen. **Participant:** De vraag is, wat is legitimiteit dan daarin? Kijk, vanuit de politiek gezien is het zo dat iemand gekozen is en het daarom voor het zeggen heeft. En dan vervolgens daaraan legitimiteit ontleent, maar je hebt je wel te gedragen. Dat is meer dan dat je gekozen bent en het voor het zeggen hebt want je hebt gewoon de wetgeving en je hebt het niet in je eentje voor het zeggen want in Nederland is er meer dan 1 partij. Een democratie zie is niet alleen dat de meerderheid t voor het zeggen heeft mat dat je ook de minderheden beschermt. Daar hebben we heel veel mee te maken, als t gaat om statushouders die we nu moeten huisvesten en noem maar op. Die legitimist is dus veel meer afhankelijk dan alleen de korte termijn politieke legitimeren dan dat je gekozen bent. Dus ik vind die legitimiteitsvraag, die zit dieper, en die heeft ook te maken met, houdt een partij zich aan de regels? Is die wet adequaat? Als dat wettelijk kader goed is en de partij houdt zich daar en er wordt gehandhaafd waar dat niet het geval is, dan heb je legitimiteit ook voor een onderdeel geregeld. Als je ervoor zorgt dat, een corporatie maatschappelijke ondernemingen zijn, die zich door middels van een governance ook verantwoorden over wat ze aan het doen zijn. Dan werken governance codes en dat soort dingen ook behoorlijk goed. Want, ook daarin, als je je daaraan houdt dan zeg je wat je kan verwachten van een corporatie en als je je er niet aan houdt, dan wordt je kwetsbaar als zal je worden gecorrigeerd op je governance. Dus ik vind het een veel te korte observatie als je denkt, legitimiteit is politiek. Want politiek is maar een deel, als je kijkt naar het vertrouwen van Nederlands in instituties dan hebben corporaties het heel zwaar gehad, het is gelukkig wat aan het verbeteren weer. Banken hebben het heel zwaar, maar ook in de politiek, het vertrouwen in de politiek is helemaal niet zo hoog. Dus als een politicus vervolgens claimt, nja als wij het bepalen is het legitiem en anders niet, dat is gewoon ronduit arrogant.

Onderzoeker: Laatste vraag over dit systeem, wat voor een effect heeft het op de mate waarin een overheidsbedrijf kan voorzien in de behoefte, of eigenlijk in de dimensies in de markt, van de vraag. Zouden zij minder goed of beter daarop kunnen inspelen? **Participant:** Poeh, weet ik niet zo goed. Je ziet dat woonruimte verdeelsystemen bijvoorbeeld, die, daar waar schaarste is daar moet je bepalen wie komt dan in aanmerking voor woningen. Dat zijn systemen die eigenlijk altijd door de gemeente bepaald worden. Dus de gemeente die zit al achter het stuur van wie mag in welke woning en wanneer. Voor een heel groot deel. Als het dan gaat om het toevoegen van woningen, als, er heel simpel, er is meer vraag maar die zijn er niet. Kan die gemeenten daar adequater op sturen dan een corporatie of een commercieel bedrijf? Weet ik niet. Gemeentes zijn vaak nu al de

partij die grond uitgeven. Die dus eigenlijk ook heel erg aan de beschikbaarheidskant, nu al, de instrumenten in handen. Die invloed is er al. Als ze dan vervolgens ook in de uitvoerende rol gaan komen dan krijg je ook soms perverse prikkels. Want, ik merk het al, dat is wel mooi, hier in Hilversum, wij hebben hier dit terrein, rondom dit kantoor. We gaan wat slopen en we zijn dit aan het ombouwen naar woningen, er komen hier ongeveer iets van 350 woningen. We wilden een gemengde wijk met sociale huur en vrije sector huur. Nou de wet is veranderd, er is meer nadruk gelegd op sociale huur, dus wij gaan ook aanpassen hier, wat meer naar sociale huur in dit pakket hier, ik geloof iets van 80%. Hartstikke goed, daar is veel behoefte aan, dat is helemaal goed. Deze grond is van ons, we hebben dat ooit gekocht. De opbrengst van sociale huur voor de grond is lager, dan de opbrengst voor vrije sector huur. Daar kun je meer grondwaarde voor vragen. Nou verkoopt de gemeente, die heeft een andere wijk verderop, en de bedoeling was dat die wijk, doe even grof voor het voorbeeld voor de helft sociale huur worden en voor de helft vrije sector huur. En hier zou de helft sociale huur de helft vrije sector huur worden. Nu hebben wij gezegd wij gaan hier meer sociale huur doen, dat gaat ten koste eigenlijk van onze grondwaarde, dus wij investeren daar eigenlijk meer in. En de gemeente kan hun wijk nu, 20% sociale huur doen en 80% vrije sector huur. Dus de grondopbrengst van die wijk, die de gemeente krijgt van ontwikkelaars, die gaat omhoog. Als de gemeente dit helemaal zelf aan het sturen, ja wat voor effect heeft dat dan? Dan kan het best zijn dat de overwegingen van zon grond bedrijf en de toewijzingen en toekenningen van wie wat nou mag gaan doen erin, dat dat hele rare trekjes krijgt. Nu moet je nog iets met partijen dealen, je moet iets regelen, er zit een soort van evenwicht in en dat ben je dan kwijt. Nja, dit soort spelletjes doen zich heel veel voor, dat is voor een groot deel ook achterliggend wat in vastgoed gebeurt. Je wilt dat daar een soort evenwicht, en normale verhouding ontstaat. Als je te veel eieren in een mandje legt dan kan dat daardoor perfereren. Daar moet je mee oppassen.

Onderzoeker: De gemeente zou dan meerdere heren dienen, wat dus zou botsen. Het kruist elkaar waar het niet zou mogen kruisen. **Participant:** Klopt, precies, en de gemeente heeft vandaag de dag dus al heel veel mogelijkheden vanwege toewijzingssystemen waar ze vaak zelf de zeggenschap over hebben, en doordat ze dus heel vaak als grondeigenaar of als vergunningverlener, bepalen waar wat kan komen. Dus, ja, het zit er al voor een groot deel.

Onderzoeker: Dan gaan we door naar het laatste systeem, Wat ze hier noemen is dat de sociale huisvesting wordt georganiseerd door de burgers zelf. Corporatiebezit gaat in deze variant naar de huurders zelf, al dan niet in de vorm van maatschappelijke organisaties (zoals coöperaties of verenigingen). De zeggenschap komt te berusten bij huurders, die zelf zorg dragen voor het onderhoud. De bouw van sociale huurwoningen vindt plaats op basis van particulier initiatief, zo nodig (financieel) ondersteund door de overheid. **Participant:** Ja, de bevolking wordt vaak in dit soort systemen teruggebracht naar de feitelijk direct belanghebbende en dat zijn de huurders. Ik vind het heel belangrijk dat huurders wat te vertellen hebben over die huurwoningen. Dat is in het systeem van corporaties op een bepaalde manier geregeld, met participatie, je moet prestatieafspraken met huurders maken. Je hebt huurdersverenigingen, je hebt te gedragen naar adviesrechten die er liggen enzovoorts. Dat is binnen het corporatiesysteem. Als je zegt nee, we gaan verder, huurders worden eigenaar van de woningen en hebben het daarin voor het zeggen. Dan krijg je een aantal fenomenen. Voor de huurders die er zin zitten kan dat aantrekkelijk zijn, ligt er een beetje aan wat ze willen doen. Daarbij komt altijd het “not in my backyard” probleem aan de orde. Want waar wij nu soms vanuit het maatschappelijk belang zeggen, van ja, het huurdersbelang is er een, maar we moeten ook voor die maatschappij wat betekenen, wordt dat wat minder zwaar. Wij kunnen nu regelen dat statushouders in een bepaalde wijk in een woning terecht komen omdat wij dat zo geregeld hebben. Als wij heel expliciet aan huurders zouden vragen, dus vinden jullie het goed dat? Het zou dan nog steeds wel lukken, maar dan in mindere mate. Dus je zult zien dat “not in my backyard” effect dat dat effect gaat hebben. Een tweede is dat las het gaat om zelf onderhoud regelen enzovoorts, en je doet dat helemaal op grond van je eigen portemonnee, dan ga je andere afwegingen maken. Wij willen dat die woningen nu en over 10 jaar en over 50 jaar nog steeds er goed bij staan en verhuurd kunnen worden. En we zorgen voor een bepaald onderhoudsniveau. Je ziet het al bij sommige vve's, als daar minder geld is, ja dan ga je een keer minder schilderen en dan doe je alleen het strikt noodzakelijke. En dan kan het zijn, dat die woningen achteruitlopen. We hebben dat probleem gehad in Lelystad, waar veel woningen verkocht waren aan mensen, en waar mensen

eigenlijk niet het geld hadden of reserveerden voor onderhoud. En dan zie je dat sommige wijken zo ver achteruit dat er ingegrepen moet worden vanuit de overheid om die wijken weer op peil te krijgen. Rotterdam zuid, daar zijn de woningen vaak naar huisjesmelkers gegaan want dan krijg je er meer voor. Die laten het echt verloederen en der moet nu dus overheidsgeld naar Rotterdam zuid om dat particuliere woningprobleem op te lossen. Dus het risico “not in my backyard”, als het gaat om de maatschappelijke toegankelijkheid van wonen, het eigen belang wat financieel kan uitpakken in onderhoud of in termen van zeggenschap. Hoe bespreek je dan de huurverhoging. Dat is best een ingewikkeld onderwerp, is vaak niet populair. Terwijl wij zeggen, ja we willen dat er een verhouding is met het inkomen en de kwaliteit van de woning. Als je onderling met zijn 10^e aan tafel gaat zitten om te bepalen wat de huurverhoging is, dan is de kans best groot dat die wat lager is. Waardoor die vervolgens weer minder middelen beschikbaar stelt waardoor je minder aan je onderhoud kan doen. Of andere dingen die noodzakelijk zijn. Dat is een potentieel effect. Corporaties zijn verder ook nog eens een investeringsmotor, dus wij kunnen woningen verkopen en dat geld weer investeren in nieuwe woningen. Daardoor ontstaan er in een stad meer woningen, uiteindelijk. Dus je hebt de corporatie nu met een instrument om woningen beschikbaar te maken in steden. Dat ben je kwijt als je het naar kleinere coöperaties brengt. Want die zullen niet gaan verkopen, want die doen het onderling weer. Dus je maakt van die corporaties die ook, als een wat wij een revolving fund noemen, waardoor je steeds kan door ontwikkelen en meer woningen kunt maken in steden. Dat proces dat zet je stil en dat moet een andere partij doen. In de beredenering zelf naar voren dat dat er toe zou kunnen leiden dat de overheid een subsidie moet gaan verstrekken. Op dit moment verstrekt de overheid nul subsidie aan het wonen. Het is zelfs zo, vorig jaar heeft Aedes dat een keer uitgerekend, dat als je kijkt naar alle belastingen en heffingen die de corporaties betalen en de belastingen over de diensten, over het bouwproces de gronden enzovoorts en je zet dat af tegen de kosten die de staat maakt aan huurtoeslag en andere dingen dat de staat dan netto verdiener is aan het stelsel van sociale woningen. Het sociale wonen. Als je je dat realiseert en je gaat naar een systeem waarin je zegt, het komt op deze manier terecht bij de bewoners en dat leidt tot zeggenschap en dat is goed, maar dat leidt er ook toe dat weer een subsidie stroom moeten gaan introduceren, ja dan heb je iets weggegooid wat op dit moment heel veel waard is. Dat zou doodzonde zijn.

Onderzoeker: De doelgroep van de sociale huur zijn vaak mensen met meerdere problemen, een woning zoeken is vaak al een probleem daarom hebben ze een sociale huurwoning, als t naar coöperaties zou gaan, is dan het gewoon niet zo dat mensen daar ten eerste niet op zitten wachten om over dit soort dingen na te denken en ten tweede dat ze er niet voldoende kennis voor hebben om dit goed te kunnen doen? **Participant:** Nou het risico is, is dat er selectie aan de poort gaat plaatsvinden. In het huidige stelsel hebben corporaties in principe geen selectie aan de poort, iedereen moet kunnen wonen, ongeacht je achtergrond, je problematiek, je handicap als je dat hebt en wij zorgen dat mensen allemaal aan een woning kunnen komen. Als je afhankelijk bent van coöperaties dan zal een coöperatie onderling bepalen wie der wel en niet in komen. Nou en dan zal de gemeente sociale corporaties hebben die dan prima de doorsnee van de samenleving zullen huisvesten. Maar je zult er ook krijgen die zeggen. Nou, niet on soort mensen die komen hier er niet in. Als het gaat om diversiteit in steden, de verandering van die samenleving, je wilt dat met dat wonen die verandering ook gefaciliteerd wordt. En als je het naar kleinere coöperaties brengt dan is het voor die betreffende bewoners, kan het aantrekkelijk zijn, met allerlei risico's waar we het over hadden. Maar het kan ook inhouden dat het zo op slot komt dat bepaalde groepen gewoon eigenlijk geen toegang meer hebben tot het wonen. Wat nu wel geregeld is via de corporaties. Dus de toegankelijkheid zou kunnen verminderen daardoor. Ik vind nog een andere wel, dat is een onderdeel van jouw stelling, er komen bij corporaties mensen met meerder problemen, dat klopt ook. Tegelijkertijd, corporaties zijn er voor mensen, wij hebben dat in Nederlands op inkomen afgegrensd, 34.000 tot 38.000 euro inkomen. Dat is 40 of 45% van de Nederlandse samenleving. En 40% tot 45% procent van de Nederlandse samenleving dat zijn heel veel heel vitale mensen. Waar niks mee aan de hand is, die hebben alleen een lager inkomen. En in het denken van corporaties is aan het insluipen, en dat hoor ik eigenlijk jou ook zeggen. Dat corporaties voor zwakkeren zijn, dat is heel stigmatiserend. Voor de verpleger of voor de politieagent, allemaal mensen die minder dan 38.000 euro verdienen, waar helemaal niks mee mis is. Alleen je hebt niet het geld om een eigen woning te kopen of je kunt niet een huur betalen van meer dan 700 euro. Dat zijn geen zwakke mensen, helemaal niet. Terwijl we in het denken over corporaties, is ontstaan, ook door de discussie, ja corporaties zijn

voor zwakkeren in de samenleving, zijn mensen vaak met problemen, we moeten in de toewijzing nu, vaak mensen die op een andere plek niet terecht komen die kunnen dan wel bij een corporatie terecht. Dus in onze toewijzingen zie je nu dat misschien 25% naar urgenten gaat, als je dat lang genoeg volhoudt dan is een kwart van onze woningen in handen, of komt terecht bij mensen met een urgentie. Als dat allemaal mensen zijn die meerdere problemen hebben. Dan zouden we zeggen dat een kwart van Nederland, meerdere problemen heeft. Dat kan niet kloppen. Dus de, dat systeem van corporaties, waar je er voor bent om een vrij grote groep, die dan in inkomen afgegrensd is, goed te laten wonen en daarbij hoort dat dat mensen zijn voor het allergrootste deel gewoon slimme gezonde, vitale mensen. En dat je daar in voldoende volume hebt waardoor je mensen met problemen makkelijker ook kunt opvangen, dat is prima. Als je die corporaties maakt naar ja, dat is natuurlijk ook gewoon een soort residueel denken. Corporaties doen alleen wat minder gezond is, waar eigenlijk geld bij moet. Dan maak je van die corporaties een soort sociale dienst van het wonen. En dan wordt het ook steeds minder aantrekkelijk om in een sociale huurwoning terecht te komen, want dan is altijd iets aan de hand, terwijl dat natuurlijk eigenlijk heel gek is. Want met 45% van Nederland is niet iets aan de hand. Die logica, hoop ik dat er ook voldoende blijft doorklinken in het debat over corporaties.

Onderzoeker: Dus dat het niet alleen maar, dat sociale perspectief is niet alleen maar voor mensen met Multi problemen maar het is puur op inkomen en kom je in de markt niet terecht omdat je niet genoeg verdiend moet je hier terecht kunnen. **Participant:** Precies. En als je niet meer dan 38.000 euro verdiend dan is het niet zo dat je niet genoeg verdiend en zielig of arm bent. Dat is onzin. We hebben alleen in Nederland iets geregeld met hypotheekrenteaftrek waardoor woningen veel duurder zijn. Dan in de rest van de wereld, en we hebben een enorme kans stad, die heel dicht bevolkt is, waarin je door die urbanisatie effecten altijd hebt dat het in die kernen heel veel duurder is. Kijk naar andere grote steden, we zijn voor een groot deel geurbaniseerd dus we hebben een groot deel waar het duurder is, door die druk in de woningmarkt. Door die druk op die woningmarkt, dat is niet omdat je zielig bent maar toevallig omdat je hier woont. Thats it. En, Vincent Gruis, hoogleraar bij de TU in Delft die heeft een keer een heel simpel model verteld. Die zei als je kijkt naar de bewoners van woningen in corporaties dan kun je dat met het drie A's definiëren. Er zijn mensen die zijn afhankelijk, de afhankelijken noemt die dat en die kunnen dus niet zelfstandig iets of hebben een handicap waardoor ze geholpen moeten worden. En je hebt mensen die actief zijn, dat is een beetje ook het denken rondom corporaties, we gaan het allemaal zelf doen en die vinden het leuk om daar mee bezig te zijn. Die afhankelijke en actieve zijn misschien 25% van alle mensen die woningen huren, en 75% zijn afnemers. Mensen die gewoon, huren een huis, betalen de huur en willen dat het deugd en dat als er iets kapot is dat iemand het komt maken, en thats it. Wij hebben soms de neiging, in die modellen ook, om heel erg te absoluteren. Dus dan is ineens iedereen ziek, denken alsof iedereen dus afhankelijk is, dat is onzin. Dat is zonsopvinders model, die willen helemaal niet geholpen worden met oversteken. En daar komen ook de hulpverleners op af, vaak de mensen die heel erg gedreven hulpverlener zijn ook, met een overtuiging, wij maken het beter voor mensen. Alleen je hoeft niet iedereen beter te maken want heel veel mensen hebben dat niet nodig. En de andere is, iedereen is actief in Nederland, iedereen is aan het participeren en iedereen wil het zelf voor het zeggen hebben en iedereen wil daar mee bezig zijn. Dat is ook niet waar, er zijn heel veel mensen die dat helemaal niet willen, hou op, laat me met rust, ik wil gewoon een huis en het mag allemaal een beetje geregeld worden, natuurlijk neem ik mijn verantwoordelijkheid als tgaat om schoonmaken of ik zorg dat het niet vervuult of met overlast zet mijn radio niet te hard. Maar dat houdt niet in dat iedereen altijd in zaaltjes wil vergaderen. Kijk participeren heeft ook nog wel vaak de vergader ehh ding. Of nu met collectief opdrachtgever schap bij nieuwbouw, ik zie dat wel, dat is hartstikke leuk maar je moet er wel, a het geld voor hebben want dat is vaak niet zo toegankelijk voor lagere inkomens. En je moet kunnen omgaan met elkaar om iets collectiefs in het opdrachtgever schap te maken, waarbij je anderhalf jaar bezig bent met voorbereiden, een jaar bezig bent met bouwen, tijdens de bouw steeds moet besluiten doe ik dit of doe ik dat, en dan moet die gemeenschap die dat aan het doen is heel blijven in die periode. Nou, dat is voor een aantal mensen prima weggelegd. Maar voor ook heel veel mensen niet. Dus ga die mensen ook niet dwingen in zons collectief.

Onderzoeker: Dus de draagkracht eigenlijk, voor dit systeem onder de huurders, want het zou overgaan op hun, is naar uw mening gewoon te klein? **Participant:** Ik denk dat dat klein is, dat het er wel is. Maar het is niet een absoluut systeem. Dus het kan best zijn dat 10% van de huidige corporaties, dat 10% naar zonn systeem gaat, kan prima. Maar voor de rest niet. Er zit nog een ander addertje onder het gras, bij die collectiviteit. Dat is hoe ga je nou om met dat geld. Want die huizen die hebben een bepaalde waarde. Ga je ze geven aan de mensen die er toevallig op dat moment wonen. Dan wordt het een soort staatsloterij. Dat wil je eigenlijk niet. Daar moet je wel over nadenken over hoe dat gaat. Met nja, waar gewoon dat vermogen heen gaat. Wie houdt dat vermogen en wie mag met dat vermogen spelen. Inclusief de waardeontwikkeling ervan. Als je negatieve, hoe ga je om met het verlies van een huis of hoe ga je om met de winst. Sla je dat dan over de kom, of hoe doe je dat? Als iemand vertrekt en een ander komt moet je je dan inkopen, of ben je gewoon de mazzelaar die dan in die lage huren mee mag. Je hebt wel een mooie coöperatieve vorm, dat is in Amsterdam "de samenwerking". Die hebben in hun laatste vergadering, ik doe het een beetje schetsend hoor, die hadden besloten dat er 6 statushouders mogen komen te wonen. En die hebben een hele lage huur en je komt er nooit in. Hartstikke goed voor die groep die er woont. Mja, en die groep die er dan niet woont, en die ook moet wonen, daar moet je ook wat voor betekenen. Dan heb je die maatschappelijke organisaties waarmee je afspraken kan maken, als gemeente noemen we dat nu prestatie afspraken die je vervolgens moet aanspreken op zakelijk en efficiënt werken. Als je dat goed geregeld hebt, dan vind ik het model van de corporatie nog steeds een ontzettend mooi model. En dat is dus geen markt en het is geen overheid. En het is ook niet bij de burger terecht gekomen. Het is een hele mooie hybride vorm.

Onderzoeker: Dan zal ik meteen mijn vraag stellen als we daar toch aan gaan beginnen, want de vraag zou normaal gesproken zijn, welke van die drie systemen zou u voorkeur hebben en waarom, met de opmerking erbij dat het huidige hybride systeem dat ook mag zijn. En als ik zou hoor zou dat in uw geval het hybride systeem zijn, gaat eigenlijk hartstikke goed. Wat zou u daar dan in sturingsopties anders willen zien, waarvan denkt u, he dit moet aangepast worden waardoor wij beter optimaal kunnen presteren. **Participant:** oké dat is mooi. Een paar dingen zijn in de wet op dit moment beter geregeld dan voorheen. Ik vind het maken van wat dwingendere prestatieafspraken met gemeentes en met bewoners, vind ik een manier waarop je je maatschappelijk presteren explicieter moet maken. Dus dat is goed, is een belangrijk onderdeel, want dat was best amorf. Ik bedoel een corporatie zei dat dat nodig was, deed dat en zeggen daarnaast kijk eens hoe dat gaat want dat was nodig hadden ze zelf bedacht. Dus daarvan wil je dat die samenleving, die maatschappij daar meer over mag zeggen. Die bestaat tenminste uit huurders en die bestaat ook uit gemeentes, want dan gaat het ook over toekomstige huurders en dan gaat het ook over de gemeentelijke ontwikkelingen, of een gebiedsontwikkeling, waar kunnen woningen gebouwd worden, waar niet? Wat gebeurt er in de bevolkingssamenstelling? Hoe gaan we met onze zwakkeren om, komen die voldoende aan de beurt in het geheel. Die Prestatie kant explicieter maken dat zit nu in die wet, daar zie ik veel in gebeuren. Dat is goed. Het tweede, dat zakelijk werken bij corporaties daar moet permanent aandacht voor zijn. Daar werkt zonn benchmark van Aedes, dat is een soort onderling systeem, maar je kunt ook best kijken naar, je hebt ook van die benchmarks die in de markt gemaakt worden. Je hebt commerciële, MSCI maakt dat over t algemeen. Dat zijn indicatoren voor wat de kosten niveaus zijn, voor vastgoedondernemingen. Noem maar op. Dat is allemaal, dat is allemaal database werk, inmiddels heel makkelijk. Dus je kunt ook zeggen, nou je moet als corporatie ten minste ten opzichte van dat soort benchmarks gewoon presteren. Daar kun je een instrumentarium voor maken waardoor je dat zakelijke en dat efficiënt werken in ieder geval bevordert. Ik denk dat dat een belangrijke is. Wat we afgelopen tijd hebben gedaan met zonn governance code, is die maatschappelijke verankering in je verantwoording heel zwaar in regelen. En op de verantwoording verder is er veel wetmatigheid toezicht door een autoriteit wonen, bij de ilt. En door aan de financieringskant een heel zwaar pakket aan criteria te stellen om wel of niet aan geborgd geld te kunnen komen bij het DSB. Dus die vorm van toezicht, extern en die governance, die in die code is vastgelegd daar zwaar op in zitten. En ook niet vrijblijvend laten zijn, als mensen zich daar niet aan houden, ook kunnen ingrijpen. Dat geldt ook voor het bestuur, besturen van corporaties maar dat geldt ook voor het interne toezicht in corporaties. Nah, wat er verder nog geregeld is is dat er in ieder geval een frequente wisseling is, dat mensen niet 100 jaar blijven hangen. Als dingen drieën te verfstoffen of vast komen te zitten dat je verplicht bent om te vernieuwen, in ieder geval met commissarissen

met maximale zittingstermijnen, het bestuur dat eens in de zoveel tijd wordt getoetst of dat nog op orde is. Dat hort erbij. En als je dat soort, ja scherpste, in dat systeem toevoegt, dan denk ik dat dat hybride systeem nog steeds een heel mooi systeem is. Want je hoeft je winst niet af te staan aan een aandeelhouder, omdat je eigenlijk dat volledig kan stoppen in waar je voor bent. En je kunt de maatschappij in voldoende mate binnenhalen door middel van die prestatie afspraken die verantwoording, gewoon veel meer inzage te geven in wat kan zon bedrijf en wat gebeurd er en waar is behoefte aan.

Onderzoeker: Zijn er dan, nja de nieuwe woningwet die is net ingevoerd, wordt dat daar allemaal ingedekt of niet, of zijn er echt cruciale dingen waarvan u zegt dit moet er in of dit moet erin, want dit belemmert ons of?

Participant: Ik denk dat het stelsel zoals het nu eigenlijk is er gezegd, in die woningwet, we handhaven het stelsel, dat hybride stelsel. Tegelijkertijd scherpen we het aan. Ik denk dat dat een zuiver pad is. Je ziet wel dan dat in de uitwerking dat er, nja die wet is bijna niet te lezen. Er zit zo veel geschiedenis er zit zo veel ook nostalgie in, of er zit soms ook rancune in. Tis daar uit de hand gelopen, dan zorgen we even dat dat niet meer mag. Dus je merkt, dat zal zich opnieuw moeten zetten, en dat zetten nu dat is best een belangrijke fase, of dat nou gezond weer wordt in een nieuwe verhouding, of dat je die rafel dingen, dat die heel dominant worden. Als het goed gaat dan heb je een vitaal hybride systeem, dat is volgens mij prima. Een soort publiek private samenwerking. Je hebt in Amerika de juridische vorm The B corp, The benefit corporation, en dat zou de corporatie in Nederland prima kunnen zijn. Dan maak je maatschappelijke afspraken, je maatschappelijke doelstelling maak je heel expliciet, en vervolgens run je het gewoon als een bedrijf. Als het ware als een commerciële onderneming. Dat vind ik de vorm die heel goed zou kunnen werken. Risico's in het huidige model is dat je verder doorslaat in taakorganisatie, dat prestatieafspraken niet prestatieafspraken worden maar dat het om trachtte worden. Dat de gemeentes gaan zeggen, maar wij hebben het gewoon voor het zeggen en dat moet je doen. En dat corporaties daar eigenlijk die weerstand, die professionaliteit niet meer aan toevoegen maar gewoon braaf in de uitvoeringsmodus terecht komen. Dan kom je eigenlijk in een soort staatsbestel terecht, impliciet, dat zou ik ondermijnend vinden. Ik denk dat dat de vitaliteit van die bedrijven en de veerkracht ondermijnt, en dat gaat uiteindelijk bewoners merken. Dat is een risico, en het andere risico is dat er heel erg residueel gedacht wordt. Dus daar waar de markt het kan hoeft de woningcorporatie het niet te doen. En als je dat stelselmatig volhoudt dan heb je het risico dat dat leidt tot een, ja tot die sociale dienst van het wonen, want de rest wordt allemaal wel door de markt gedaan. Zodra de markt er niet meer uitkomt dan vragen ze of subsidie, of ze gooien het terug op naar iemand, en dan krijg je een op verlies maken geconcentreerde, op problemen gerichte organisaties en dat is een soort welzijnswerk, wordt het dan. Dan krijg je ook misschien wel de stigmatisering in de wijken, ja die mensen wonen in dat welzijnswerkhoekje, daar moet je voor oppassen. En ik denk dat een van de grote voordelen van het wonen in Nederland van de afgelopen decennia, dat wij eigenlijk heel vitale wijken hebben en veel wijken hebben weten op te knappen. Nederland staat er best behoorlijk bij met het wonen. Ik bedoel, de voorbeelden van de ballieus in Frankrijk worden vaak gebruikt, die hebben wij gelukkig niet. Dat vind ik ook wel heel ver gaan, daar zit ook weer een heel politiek systeem achter, ons land is gewoon heel anders. Maar wij weten wel eigenlijk behoorlijk goed om te gaan wat er in die steden gebeurd en wat betreft stedelijke ontwikkelingen. Ja echt hele slechte wijken, we hebben wel wijken waar meer armoede is, we hebben ook wel wijken waar de sociale veiligheid een discussie kan zijn maar we weten ze snel te identificeren en op te pakken met dit systeem. En ook nog eens met vrij weinig subsidie.

Onderzoeker: dan kom ik bij mijn laatste vraag, ik heb het in mijn onderzoek steeds over optimaal sociaal presteren, nou nu heb ik daar zelf een definitie aan gegeven op basis van wat ik heb gevonden, waar ik benieuwd naar ben, hoe zou u een optimaal sociaal presterende woningcorporatie omschrijven?

Participant: Uh poeh, wij moeten steeds afwegingen maken in wat wij doen, en dat heeft bijvoorbeeld te maken met, kiezen we helemaal voor beschikbaarheid en maken we uiteindelijk hele goedkope, zetten we overal sta caravans neer woont iedere, die beschikbaarheid is er 1, de betaalbaarheid is een andere, dan kun je zeggen we doen alleen maar markthuren, dan kunnen heel veel mensen het niet betalen, of we geven iedereen voor 400 euro een woningen en dan gaat het goed, dat gaat even goed en dan zijn we failliet. Dan de kwaliteit van de woningen, dat is de derde, daarvan zeggen wij van ja dat moet op orde zijn. En dat is best een heel ingewikkeld begrip want kwaliteit gaat over de

omvang van een woning, hoe groot is die, kun je der met een gezin wonen als je een gezin hebt, kun je in je eentje wat compacter wonen. Gaat ook over de afwerking, moet het allemaal luxe of moet het sober zijn, gaat over de architectuur, over hoe wijken gebouwd zijn, of of er winkels in de buurt zijn of niet, of dat het veilig als je je fiets er neerzet. Een optimaal presterende woningcorporatie weet het evenwicht in die drie uiterste goed te sturen, waardoor uiteindelijk je zo veel mogelijk presteert op die drie elementen. En dan moet je vervolgens goed luisteren en kijken van wat is er in jouw specifieke gemeente de behoefte en daar richt je je dan op. Dat is het maatschappelijke element. Dat kan generiek voor in Nederland zijn dat wij aan duurzaamheid het een en ander moeten doen, zodat woningen energiezuiniger moet worden, dat kan generiek zijn. In Amsterdam is de beschikbaarheid belangrijk, dus we mogen daar wat kleinere woningen maken maar dat liever wel meer, terwijl in andere steden is die beschikbaarheid niet een probleem maar moet je zorgen dat de prijzen niet te hoog worden omdat het inkomensniveau in die steden lager is. Dan moet je daar vooral zorgen voor die huur. Dat in overleg doen, deels met je huurders met die gemeentes en goed kijken wat daar de behoeftes zijn en daar op afgestemd in evenwicht met die drie dingen. Dat is volgens mij optimaal presteren.

Onderzoeker: En hoe zit het dan met een corporatie die kan voorzien in een behoefte in die regio, zou dat mogen meespelen in hoe je sociaal presteert. Bijvoorbeeld, er wordt veel gekeken naar de wachttijd of een zoektijd van een potentiële huurder. Presteer je ook beter als die korter is? **Participant:** Nee dat kun je niet zomaar zeggen want dan presteert in de krimp gebieden iedereen top, dus dat is een te eenvoudige manier van kijken. Dat je een bijdrage levert aan het verminder van wachttijden, dat is prima, maar Amsterdam groeit nu met 10.000 tot 15.000 inwoners per jaar. Als dat maar voor de helft daarvan een woning kan bouwen, omdat er gewoon niet meer grond is of niet meer geld is dan zou je altijd niet goed presteren, omdat die wachtlijst niet afneemt. Nou dat is niet waar. Dat kan niet. Je moet wel, je moet de feitelijke marktomstandigheden daarin ook een rol geven. Het is wel zo, als je geen wachttijden hebt dat het dan raar is dat je je woningvoorraad gaat uitbreiden. Daarop kun je wel zeggen je presteren zit, dat je dus doet wat nodig is in dat gebied. En zon krimpgebied is vaak ook een gebied waar de inkomens lager liggen dus je moet daar zorgen dat de huren lager liggen, over t algemeen. Mensen hebben gewoon minder bronnen van inkomsten, in de stad wat meer. Nou in de stad en laag inkomen, dan zou je in stad tevreden kunnen zijn met een wat kleinere woning. Dan zorg je dat dat gaat bouwen, of beschikbaar krijgt. Dat je woningen laat doorstromen meer, dat mensen die lang in een kleine woning zitten, die meer verdienen dat die of meer gaan betalen of naar een groter huis gaan. Dat je dat soort dingen beïnvloed.

Appendix 3 – Example open coded interview

Onderzoeker: Ik ga beginnen met het marktsysteem en dit zijn directe quotes uit de parlementaire enquête. Dus dit is hoe ze het zelf mogelijk voor zich zouden kunnen zien. Zij noemen hier sociale huisvesting laten organiseren via de de markt, corporatiebezit wordt geprivatiseerd en bouw, beheer en verhuur van wordt uitgevoerd door private marktpartijen. Publieke belangen als toegankelijkheid en betaalbaarheid kunnen worden geborgd door wettelijke randvoorwaarden te stellen en subsidies aan huurders te verstrekken. Huurders kunnen zo meer vrijheid en meer middelen krijgen om eigen woonkeuzes te maken (naast voice ook choice). En concurrentie en de prikkel om rendement te halen bevorderen de doelmatigheid en doeltreffendheid. Faillissementsrisico zal moeten leiden tot beteugeling van wanbeleid of -bestuur. Ik ben benieuwd wat je daarvan vindt en wat dat hier zou betekenen, zowel positief als negatief. Participant: Daar zit als je dat als systeem neerzet dan zit er een geloof in de werking van de markt, die vrij massief is. De vraag is of de markt zich op die manier ook gedraagt. Ik vind het zelf een beetje soms ook om de wat naïeve observatie van wat markt is. Want markt is, ik heb zelf ook bij een corporatie dan wel in de commerciële onderneming gewerkt. En deze onderneming is geen commerciële maar een maatschappelijke onderneming, wat je hier graag wilt is dat een corporatie zich zakelijk opstelt, als onderneming wordt geleid maar wat je ook wilt is dat je dat competitief doet. Dat competitieve element dat ontbreekt als er geen marktprikkels zijn, dat kan. Dus je moet daar een alternatief voor hebben, maar dat competitieve element dat zorgt er ook voor een paar dingen. Het kan inhouden dat je heel erg op prijs gefocust wordt. En als je je alleen op prijs focust dan krijg je die prijs-kwaliteit verhouding, waardoor een slechtere kwaliteit, zo simpel is dat. Je wilt wel allerlei verspilling tegen gaan die er misschien inherent is bij een niet competitief model. Maar dat kun je op allerlei andere manieren ook wel regelen, daar heb je niet per se de markt voor nodig. Het is wel zo dat die markt daar heel effectief in kan zijn. Het feit dat er een alternatief is, dat iemand anders het ook kan doen. Als je niet je best doet dat een ander het dan van je overneemt, dat effect zal voor een corporatie effectief zijn. Maar dat hoeft je niet per se te doen met je markt. Het kenmerk van een marktpartij als het gaat om bouwbeheer, zoals dat genoemd wordt, is dat een marktpartij daar veel marge op wil maken. Want dat zijn uiteindelijk bij een marktpartij is heel simpel namelijk het eigen vermogen verstrekken. En de eigen vermogen verstreker wil rendement op het eigen vermogen, zoals dividend of iets dergelijks. Of meer waarde in de onderneming zodat de waarde van de onderneming een keer kan worden uitgekeerd bij verkoop van onderneming, of wat dan ook. Dat houdt in dat er een additionele geldstroom moet komen voor de aandeelhouders en dat is geld wat je onttrekt uit het systeem, wat je niet hoeft te onttrekken uit het systeem, als je een goed presterende niet marktsysteem organiseert. Even nu vanuit de corporatie hoeft ik geen dividenduitkering te organiseren naar een aandeelhouder. Terwijl als hier een commerciële aandeelhouder heb, ik ook dat rendement in dividend moet stoppen. Terwijl als wij het als zakelijke onderneming goed doen we meer winst kunnen maken en rendement kunnen maken en we die vervolgens beschikbaar kunnen stellen voor ons primaire doelstelling. En dat is het model waar ik heel erg in geloof alleen je moet allerlei dingen regelen om dat zakelijk en dat ondernemende en dat op een visie gericht zijn dat je dat wel stimuleert. Dat doen we in de sector onder andere door benchmark te introduceren waar je heen nadrukkelijk naar elkaar kijkt van jij doet het voor dit en jij doet het voor dat, hoe kan dat nou? En waarin je ook ziet dat je daar ook een verkapt competitie element inbouwt. Omdat in die benchmark wordt er bij ons gekeken naar bijvoorbeeld bedrijfslasten en dan wordt ieder zijn bedrijfslasten zo goed mogelijk bepaald en dan kom je in categorie A, B of C. Dus je bent bij de slechts één derde van de markt, het gemiddelde één derde en de beste één derde. Dat is de Edens benchmark. En wat je daarmee veroorzaakt is dat niemand in de slechts één derde zitten. Dus iedereen gaat verbeteren en als je daarmee niks doet en je zit in het midden en dan ben je twee later misschien wel	Naïeve observatie van wat markt is Corporatie zich zakelijk opstelt Competitieve element ontbreekt als er geen marktprikkels is Heel erg op prijs gefocust, slechtere kwaliteit Marktpartij wil veel marge maken Additionele geldstroom voor aandeelhouders wat onttrekt wordt uit het systeem Zakelijke en ondernemende en op visie gericht zijn, dat moet gestimuleerd worden Verkapt competitie model
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Onderzoeker: Hoe zou zon marktsysteem dan, want zoals ik het een beetje heb begrepen in de literatuur is, dat er hier in het westen veel meer vraag is naar sociale huurwoningen dan bijvoorbeeld in het noorden, zou het dan zo kunnen zijn dat zij beter kunnen inspelen in een behoefte, dat ze beter kunnen inspelen in een behoefte, in de mate waarin zij bijvoorbeeld nieuwbouwen, zodat de vraag en aanbod kant minder spanning op komt. Participant: Waarom zou een marktpartij dat beter doen dan een niet marktpartij? Dat zou ik ook niet weten waarom dat zo is? Het enige wat ik zie is dat als de prestaties van een marktpartij en een niet marktpartij vergelijkbaar zijn, is dat er bij een marktpartij in ieder geval een additionele uitgaande geldstroom is, die er bij een maatschappelijke partij niet is. Dus wij kunnen dat geld blijven investeren, dus dan kun je zeggen nou, die niet marktpartij is minder efficiënt, dus het efficiency voordeel van een marktpartij, daar mag je aan verdienen, want dat levert per saldo uiteindelijk toch nog meer op. En dat is bijna economisch geloof, en dat zie je ook bij de privatisering van onderneming, die in sommigen ondernemingen heel goed is gegaan, weet ik het, de telefonie en het feit dat er mobiele operators zijn gekomen, dat is goed gegaan omdat er meerdere aanbieders waren. Dat is ook wel geforceerd want nieuwe aanbieders die mochten een lager tarief in de markt zetten dan de bestaande PTT, KPN. Dus daar is geforceerd marktwerking ontstaan, en omdat dat een product is met meerdere, echt meerdere aanbieders wat makkelijk uitwisselbaar is, werkte dat ook. Maar de verzelfstandiging van de spoorwegen, daar is nog weleens discussie over, of dat nou een slimme zet was of niet. Dat is een heel, bijna uniek product, dat werkt maar voor een klein deel. De privatisering van allerlei energiebedrijven, daar is het ook weleens de vraag, zijn dat nou voorzieningen die daardoor beter worden of goedkoper? Want uiteindelijk wil je dat, het zou goedkoper moeten worden omdat die bedrijven dan door die commerciële prikkel, voordeliger werken. Dat kan, maar dat is lang niet altijd het geval. Het zijn nieuwe monopolies die ontstaan. De energiebedrijven, in Nederland zijn ze dan zogenaamd geprivatiseerd en daardoor een marktprikkel, maar dat zijn gewoon aftrekkingen geworden van andere staatsbedrijven, de NUON in Amsterdam is door Fotorvas gekocht, en dat is gewoon het Zweedse staatsbedrijf. Dus het is gewoon door een ander land geacquireerd als vestiging. En is dat dan uiteindelijk voor de consument de beste optie? Of is het, als het spannend wordt, dat zon organisatie dan op een andere manier rationaliseert, waarbij ze niet per definitie dan het beste met de klant voor ogen hebben.	Waarom zou een marktpartij het beter doen dan een niet marktpartij Economisch geloof Uniek product
Onderzoeker: Dus in de telefonie heeft het inderdaad uitgepakt tot, verbetering van kwaliteit en een lagere prijs. Participant: Ja dat denk ik wel, en dat heeft ook te maken met de karakter van de industrie. De kenmerken van het product, want het is makkelijk om met zon product, en met snelle verandering in technologie enzovoorts. Er is steeds iets nieuws en dan moet hele wendbare organisaties hebben. Dan werkt het wel, als het meer een soort voorzieningsachtig iets is, dan wordt het al veel ingewikkelder. Ik vind dat een woningcorporatie, dat is ook een soort trage investeerder, wij investeringen iets voor 50 of voor 100 jaar, dus het is niet zo dat je kunt zeggen, nou het huis vandaag doen wij dat, het bevalt niet meer, we halen het weg en doet een ander het. Er zit een soort traagheid in geïnvesteerd vermogen, in doorlooptijd. Als wij veel huizen bouwen, nja een huis bouwen ben je toch een jaar mee bezig. En dan ben je ook nog eens heel snel, meestal zit er nog een jaar procedures aan vast, instemming, gemeente en verzin het allemaal maar. Er zit dus een soort traagheid in waardoor dat gewoon moeilijker is. Wat ik zelf wel heel goed vind, is dat die manier van werken van commerciële partijen, in dat beheer en in dat verhuren en ook in het behouden van corporaties dat dat heel erg wordt opgenomen. Dus dat je je realiseert dat je moet presteren in vergelijking tot hoe een marktpartij het zou kunnen. Dus dat is tenminste de toegevoegde waarde, vind ik, van dat denken. Een corporatie is vervolgens een opdrachtgever bijvoorbeeld in het hele bouwproces, er is geen enkele corporatie die een eigen bouwonderneming heeft. Ik bedoel, we hebben wel onderhoudsbedrijven, dus dan zijn we weer opdrachtgevers, en dan speelt daar de marktwerking sowieso. Omdat dat aannemers tegen elkaar opbieden, of in aanbesteding moeten presteren. Dan is dat deel van de marktwerking, van een	Karakter van die industrie Hele wendbare organisaties, dan werkt het wel Traagheid geïnvesteerd vermogen, doorlooptijd, traagheid waardoor moeilijker Realiseer dat je moet presteren in vergelijking tot hoe een marktpartij het zou kunnen

Appendix 4 – Axial and selected coding per research question

Axial coding research question 1

Open codes	Axial code	Selective code
Aim for profit	Loss of physical quality housing stock	Potential effects of market based steering mechanism for social housing sector in The Netherlands
Poor maintenance		
Impoverishment		
No investments renovation		
Price focused		
Short term vision		
Ultimate efficiency		
High margin		
Increase evictions		
Increase rent		
Selection of potential tenant by owner		
Lowest segment needs protection	No more focus on original social responsibility target group	
No interest for outside urban areas		
Lack of feeling for social responsibility		
Social goals too expensive		
Disbelieve in social responsibility from for profit companies		
Historical standpoint	Disbelieve market influences in social housing market is possible	
Characteristics of market		
Unique product		
Slowness of investment market		
Unagile		
More business like approach	Thoughts behind market based steering mechanism	
Commercial loaning system		

Axial coding research question 2

Open codes	Axial code	Selective code
Policy dependend on political topics	Decrease of operational transparency	Pottential effects and consequences of a state based steering mechanism fort he social housing sector in the Netherlands
Politics doesnt mean legitimacy		
Loss of balance/poldermodel		
Serving multiple purposes		
Beaurocracy		
Capital flows into general capital		
Less transparant		
Short term policies	4 year cycle in official state organisation	
Fragmented steering		
Organisation via budgetting		
Crippling effect		
Retaining effect on innovation	Mean elevates the aim	
Allready firm influence municipalities		
Mean elevates the aim		
Mistrust from Dutch population		
Unrealistic	Politic dependence	
Politically sensitive system		
Spirit of the age		
Pervertet input		
Differences between municipalities	Historic and practical motivations	
Expropiation		
Practically unachievable		
Municipal housing organisations		

Axial coding research question 3

Open codes	Axial code	Selective code
“not in my backyard” problem	Reduced accessibility	Potential effects of citizen ownership based steering mechanism for social housing sector in The Netherlands
Selection at the gate by tenants		
Recepy for arguments between tenant		
Less feeling for social responsibility		
Individualistic and very local		
Extra financial burden tenant	Tenants perspective	
Big responsibilty for tenant		
Tenant not interested		
Small target group would want this		
Lack of proffesionality		
Lack of specific knowledge		
Dropping quality maintanance	Reduced quality of social housing stock	
Stigmatising		
Adding units to stock diminishes		
Increase influence tenant	Thoughts behind citizen ownership system	
Initiative takers interested		
For specific type of tenant		
For financial healthy tenants		

Axial coding research question 4

Open codes	Axial code	Selective code
Cherish social housing association	Thoughts on current sector system	Opinions on current and preferred social housing steering mechanism
Currently not badly organised		
Sector generates income for state		
Incorrect perception that SHA dont work efficient		
Sector showed to be solid		
Act as meshwork for lowest segment	Vision future social housing	
Reduce size social housing sector		
Focus on orginial social purpose		
Tenantsorganisations		
Support initiative for self regulation		
Improve input vision of tenants		
Monitor target group closely		
Hard perimeter for social and not social housing		
Improve business like culture		
Benchmark between SHA and private sector		
Serve lowest segment of market		
Initiatie strong relation between municipality and SHA	Aspects of state based steering mechanism	
Force clearer acquirement policies		
Collaboration with municipalities		
Explicit definition of goals		
Lack of customization	Centralization	
Need for more local input		
Getting close to state steered mechanism		
Segregation	Effects of restricting non DEAB investments and activities	
Stigmatisation		
Leads to social service of housing		
Less Integrated neighbourhoods		
Cut back on investment in social housing		
Over quality	New housing law	
Over regulation		
Risk of task organisation		
Improve transparency		
Prevent execeptionnal risks		
Appropriate		
Respects current hybrid system		
Overall good law		

Axial coding research question 5

Open codes	Axial code	Selective code
Not definable in terms of money	Physical aspects of social performance	Defining social performance for social housing associations
Variation		
Qualitative good housing for decent price		
Lifeability of neighbourhoods		
Welfare of population		
Create enough housing for need target group		
Balance between market dimensions, tenants organisations and municipalities	Soft aspects of social performance	
Satisfy stakeholders		
Long term social turnover		
Participation with tenants		