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The Amsterdam Metropolitan Housing Market

Research Memorandum 2002-36

Faculteit der Economische Wetenschappen
en Bedrijfskunde (FEWEB)

Vrije Universiteit

Amsterdam

**The Amsterdam Metropolitan Housing
Market**

Research Memorandum 2002-36

Arno van der Vlist
Piet Rietveld

The Amsterdam Metropolitan Housing Market;

How a prosperous metropolitan area coexists with a central city dominated by social rental housing for the poor

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Abstract

In this Chapter we describe the development of Amsterdam Metropolitan Housing Market over the years. We start-off with a discussion of the historical development of Amsterdam and its suburban areas. There we address how main contextual factors like wars, financial crises and prosperity have shaped the housing market. Having briefly described the historical development, we then turn to the development in size, structure and composition of the housing stock as well as in size and composition of the population. Here, we also discuss the impact of physical planning policy. It turns out that particularly the post-WWII reconstruction policy has affected the urban form, structure and housing stock of the housing market. Subsequently, we address issues related to housing demand, paying also attention to rent regulation, tenure, and housing allocation. In our discussion we pay attention to the spatial differences between neighborhoods within Amsterdam, and between Amsterdam and its surrounding suburban areas. One of the peculiarities of Amsterdam Metropolitan Housing Market turns out to be the large social rental market. In some large neighborhoods in the city of Amsterdam the share of social housing is above 75%. Although new (re)construction led to increased homeownership the owner-occupier market is still relatively small. The large social rental market in the city of Amsterdam coincides with a relatively low average disposable household income, and a relative large share of households receiving rent assistance. Most households who live in Amsterdam Metropolitan Area also work there, with Amsterdam being the most important employment center of Amsterdam Metropolitan Area.

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1. Introduction

Most European countries have experienced a fundamental change in the residential function of metropolitan areas. Till the beginning of the 19th century the structure of cities was organized around their centers where the residence was typically located close to the place of work. The introduction of fast and affordable transportation enormously expanded the area of possible residential locations around a job location. In the meantime, changes in the structure of the economy from handcraft manufacturing toward large-scale manufacturing and services altered the structure downtown. From an early outset, the development of cities and the functioning of its housing market has been intimately related to long run economic developments.

This chapter aims to describe Amsterdam Metropolitan Housing Market. More specifically, it aims to relate the functioning of the housing market to these (long run) contextual factors, describing its past developments and possible course in the future.

The outline of this Chapter is as follows. In Section 2 we give a historical overview of Amsterdam and its metropolitan housing market. Based on this, we consider in Section 3 the development of the urban structure in relation to developments in housing stock and population. Here, the influence of the planning system on urban sprawl and housing market developments is described. Housing demand, housing careers and housing allocation-issues are subsequently addressed in Section 4. In Section 5 we conclude with a discussion of future prospects for Amsterdam Metropolitan Housing Market.

2. History of Amsterdam

Going back into the history of Amsterdam one observes a city in which turmoil time periods are alternated with relatively quiet time periods. The associated evolution of the housing stock cannot be fully understood without referring to these economic, social and institutional changes that took place during these periods. In this section we give an overview of the development of Amsterdam and of the Amsterdam Metropolitan Area (AMA).

2.1 Amsterdam

The history of Amsterdam goes back to the 12th century, around the time period at which a dam in the river Amstel was constructed where people settled. From an early phase Amsterdam's inhabitants specialised in trade and finance. The import-tax on beer from Hamburg around 1320 made Amsterdam a prosperous city, with Amsterdam becoming one of the main trade centers and financial markets of Europe for the 16th - 18th century. The economic hausse in the late 16th century resulted, due to the political instability in other parts of Europe, in a large inflow of immigrants who settled in downtown Amsterdam. During the Golden Age the population rose from 30,000 inhabitants in 1578 to 206,000 inhabitants in 1675. Figure 1 shows the population dynamics of Amsterdam. This sharp increase in population led to the first large suburb of Amsterdam, resulting in the canal-area to the west of Amsterdam that still exists today. During the Golden Age an almost continuous expansion took place around the inner city of Amsterdam; sometimes considered as one of the first metropolitan areas of the world. The wars with England in 1652 - 1654 and 1665-1667 and afterwards with France in 1672 marked the end of a prosperous period characterized by a sharp rise in the population and housing stock.

Figure 1 Population Development of Amsterdam, 1280-2000

The 1672-1795 period was less fortunate, characterized by financial crises, internal political tension and wars with France and England. This all made that Amsterdam became a stagnant city (see Figure 1) and lost its central role on the world trade market, entering a period with extreme poverty for large parts of the population. The 1795-1813 period is one of economic downturn where one observes a decrease in population; from 210,000 in 1795 to 180,000 in 1810. Yet, by 1800 Amsterdam was still the fifth largest city in Europe (Dieleman and Musterd, 1992). Migration out of Amsterdam during these years resulted in a large number of vacant dwellings, hardly any new construction and a dramatic filtering down of some neighborhood areas.

The 19th century is characterized by a general increase in economic activity. The industrialization in the late 19th century changed the economic and spatial structure of Amsterdam, separating residential areas and working areas. The restructuring of the previously manufacturing-based urban labor market resulted in a decentralization of employment no longer located downtown. In the second part of the century, a process of urbanization also took place where people moved from rural to urban areas. This led to a rise in population and an increasing pressure on the housing market. The rise in population during 1815 - 1900 can be clearly seen in Figure 1. In consequence, thousands of new houses were built in the '19' century neighborhoods in these years. The uncontrolled urbanization, and the construction of many low-quality housing led government to introduce the National Housing Act (1901). This act, together with a general increase in economic activity has led to large volumes of new construction during 1900-1945 of a much higher quality than those built in the 19th century.

The provision of affordable social housing together with the large inflow of immigrants resulted initially in a rise in the population after World War II. The period thereafter, however, showed a sharp decline in the population marking the structural change in the development of Amsterdam. After the 1960s, Amsterdam changed because of demographic and cultural changes, and the specific new construction and urban renewal policy (Jobse and Musterd, 1992). This together with the increasingly negative image of Amsterdam, resulted in selective residential mobility patterns not observed before (cf. SCP, 2001). The period after 1960s is characterized by a mass outflow of middle-class families with children to the suburbs (in the 1970s) or to growth cities (in the 1980s). Despite the large inflow of immigrants, Amsterdam lost a substantial part of its population in the period 1960-1985. Particularly after the oil crises and the economic downturn in the 1970s a large influx of migrants took place (SCP, 2001). This resulted in a population in Amsterdam no longer representative for the Dutch society rather overrepresenting unemployed, one-person households, single-parents families, poor elderly and ethnic groups (Jobse and Musterd, 1992; SCP, 2001). These years were rather turbulent, resulting in conflicts among population groups, residential segregation, and increasing trends of separation in education

(Dieleman and Musterd, 1992). In these years large renewal projects took place in order to revitalize slum areas. It is in these years that local government became aware of the fact that the decreased spending power of the population seriously affected the economic activity in neighborhoods, the social stability and economic viability of cities also threatening the provision of both commercial and non-profit services and facilities.

As from 1985 the socio-economic level of the population in downtown Amsterdam started to improve significantly, diminishing the sharp contrast with the socio-economic position of the population in the suburbs. Particularly the neighborhoods located in the outer pan of downtown Amsterdam showed signs of gentrification, with more recent gentrification processes also occurring in the adjoining 19th century neighborhoods (see also Musterd and Van de Ven, 1991). In the mid-1980s, a period in which the economy began to recover, most neighborhoods experienced a rise in population due to the growing individualism, the decrease in average household size and the continuous inflow of immigrants (Jobse and Musterd, 1992). Yet, despite gentrification in downtown Amsterdam, revitalization in surrounding neighborhoods had not brought social improvements despite large urban renewal programs. The early urban renewal programs generally maintained the improved neighborhoods for lower-income groups only, preventing higher-income households to enter the neighborhood. Later urban renewal programs and construction initiatives during the 1990s therefore included the construction of new, more expensive housing as well, with an increasing share of owner-occupier units.

2.2 Amsterdam Metropolitan Housing Market

The Amsterdam Metropolitan Housing Market centers around Amsterdam city and includes surrounding municipalities. The metropolitan region is mainly in the province of Noord-Holland (Regional code NUTS 32 of Eurostat) and is also part of the Randstad Area; which consists of four metropolitan regions around Amsterdam, Den Haag, Rotterdam and Utrecht. From Table 1 one can observe that the Amsterdam Metropolitan Area includes part of Noord-Holland (NUTS 325 and NUTS 326) but also includes the rapidly expanding municipality of Almere which is part of another province. Throughout this Chapter we refer to the Amsterdam Metropolitan Area (AMA) including the municipalities Amsterdam, Waterland, Amstel-Meerlanden, Zaanstreek and Almere as indicated in Table 1, also shown in Figure 2 - 4.

Table 1 Noord-Holland and Amsterdam Metropolitan Region, 1999

Region	Population
Noord-Holland	2510.8
Kop van Noord-Holland	351.1
Alkmaar	229.1
IJmond	171.6
Haarlem Region	216.8
Gooi en Vechtstreek	232.8
Zaanstreek	150.1
Amsterdam Region	1151.8
Amsterdam Metropolitan Area	1438.0
• Amsterdam	727.1
• Waterland	155.4
• Amstel-Meerlanden	269.3
• Zaanstreek	150.1
• Almere	136.2

Source: CBS

Source:GISLAB
Figure 2 Noord-Holland and The Netherlands

Figure 3 Amsterdam Metropolitan Area

Source: O+S
Figure 4 Neighborhoods in Amsterdam

A Binnenstad	P Geuzenveld/slotermeer
B Westpoort	Q Osdorp
C Westerpark	R Slotervaart/overtoomse veld
D Oud-west	T Zuidoost
G Zeeburg	U Oost/watergraafsmeer
H Bos en lommer	V Amsterdam oud-zuid
J De baarsjes	W Zuideramstel
N Amsterdam-noord	

To better understand the structural differences between Noord-Holland and AMA in general, and Amsterdam in particular, we show some informative descriptive statistics in Table 2. In number of housing units, Amsterdam is about one-third of Noord-Holland's total housing stock.

One of the most striking differences between Amsterdam and Noord-Holland, however, lies in the tenure structure. The rental share (of both private and social) in Amsterdam is over 80%, and is much higher than the 57% in Noord-Holland (and about 52% for the Netherlands). Comparatively, the rental share of both social and private housing in Amsterdam Metropolitan Area is 66% (in 2000). In consequence, the owner-occupier market in Amsterdam is relatively small.

Other remarkable differences relate to the housing stock. Amsterdam has a lot more cheaper and smaller housing units than Noord-Holland, explaining the lower average rent in Amsterdam. Over 50% of the housing stock consists of units with at most 3 rooms.

Table 2	Housing Market Characteristics of Noord-Holland and Amsterdam, 2000	
	Noord-Holland	Amsterdam
Housing Stock	(in 1000s)	
Number of units	1117	372
Tenure Structure	(In % of housing stock)	
Social rental housing	41	56
Private rental housing	16	27
Owner-occupier housing	43	17
Dwelling size	(In % of housing stock)	
Units with at most 3 rooms	37	58
Units with 3 – 5 rooms	56	38
Units with more than 5 rooms	6	4
Construction Period	(In % of housing stock)	
Till 1945	32	49
1945-1959	11	10
1960-1970	16	11
1971-1980	15	7
1981-1990	16	13
1991 and later	11	10
Rental price structure	(In % of housing stock)	
Cheap	30.9	53.7
Middle	19.6	20.1
Average rent in Euros/month	314.5	289.9
Owner-occupier price structure		
Cheap	5.9	2.9
Middle	11.6	3.7
Expensive	25.5	10.4
Source: Minvrom		

3. **Urban Structure, Housing Stock and Population Developments**

3.1 **Urban Structure and Physical Planning**

As already mentioned the uncontrolled urbanization and the construction of many low-quality housing in the late 19th century led to the National Housing Act. This National Housing Act, which still exists today, has enabled government to intervene in the housing market. This law intended to prevent construction of low-quality housing and dramatic filtering down of neighborhoods in periods of economic downturns. From then on, government has actively intervened with construction codes, enforced maintenance of housing, and subsidized new construction initiatives for social housing in designated areas. Particularly after the Second World War, however, government started controlling the development of large parts of the housing market. It was only in the 1980s when government started discussing changes in housing policy as part of a more broader discussion regarding the welfare state, subsequently carried out in the 1990s. Yet, the institutional set-up of the current system of government intervention originates in the post-World War II reconstruction period.

Post-war Reconstruction

One of the obvious reasons for the intense government intervention just after World War II was the enormous housing shortage at that time. This led the national government to set (relatively low) rents, introduce a system of housing allocation based on waiting lists, and initiate strictly planned, large-scale construction of subsidized housing. This system of rent control, together with a long period of inflation and a strong increase in construction costs discouraged private investment in the commercial rented sector. All this has led to a rapid expansion of social rented housing in the Netherlands, and Amsterdam in particular (from about 1% in 1900 to 56% in 2000). In these years uncontrolled suburbanization took place (cf. Feddes, 1985; Van der Schaar, 1986).

Growth Cities

The rapid growth in population combined with the uncontrolled urbanization in the 1960s led to a shift in planning policy, to concentrated deconcentration in order to limit urban sprawl, expressing the general belief that the big cities had reached their limits of expansion (cf. Fokkema et. al, 1996). As from the mid-1970s, central government policy was aimed at concentrating those who wish to live in suburbs in a number of designated so-called growth cities, preventing most existing settlements to grow fast. These growth cities, the cornerstone of Dutch Physical Planning until the mid-1980s, refer to a number of strictly planned, large-scale new construction areas where central government highly subsidized land, new construction, infrastructure and welfare facilities (Faludi and Van der Valk, 1994).

Housing in growth cities like Lelystad and Almere was cheap, with large units on relatively large sites compared with Amsterdam. Together with the social problems in large parts of Amsterdam this led to a large outflow of households with children in the 1970s and 1980s.

In Table 3 the number of inhabitants are given by municipality for the period 1960-2000. The population dynamics clearly reveal the changes in residential function of Amsterdam, as well as the impact of physical planning viz. growth cities. The five growth cities of Amsterdam were all located at

	Population Dynamics of Growth Cities versus Amsterdam, 1960-2000								
	1960	1965	1970	1975	1980	1985	1990	1995	2000
Alkmaar	43.2	47.5	52.1	64.4	71.2	85.4	89.6	93.0	92.8
Almere	0	0	0	0	11	40.3	71.1	104.5	142.8
Hoorn	16.1	16.7	18.6	23.1	39.3	51.8	57.4	61.4	64.6
Lelystad	0	0	4.5	19.0	43.3	57.9	58.1	60.7	64.7
Purmerend	10.0	14.4	23.3	31.2	32.6	48.6	58.7	65.0	70.3
Amsterdam	869.6	866.3	831.5	757.9	716.9	675.6	693.2	722.2	731.3

Source: CBS

relatively long distances (30-70kms) from Amsterdam, leading to large commuting flows between the growth cities and Amsterdam.

Also, Table 4 shows a steady decline in Amsterdam's share in AMAs population; from 75% in 1960 to 51% in 2000. This is in contrast to the suburban areas and other municipalities around Amsterdam which have grown over the last decades. The decline in Amsterdam's population together with the concentration of low-income housing in Amsterdam, led to increasing pressure on the economic viability of commercial centers and welfare facilities in large parts of the city in the 1980s. The initial support by the big cities for this process of concentrated deconcentration in the growth cities diminished for these reasons in later years.

Table 4	Population Dynamics AMA by regionand Noord-Holland, 1960 - 2000									
	1960	1965	1970	1975	1980	1985	1990	1995	2000	
AMA	1152.8	1196.4	1219.8	1197.8	1202.8	1200.1	1282.3	1376.1	1448.0	
Waterland	60.4	70.3	85.1	102.0	111.9	125.7	138.0	147.7	155.4	
Zaanstreek	99.7	109.4	120.9	130.5	135.4	135.1	137.4	141.7	144.7	
Amsterdam	869.6	866.3	831.5	757.9	716.9	675.6	695.2	722.2	731.3	
Amstel-Meerlanden	123.1	150.5	182.3	207.3	216.5	223.4	240.6	259.9	273.9	
Almere	0	0	0	0	11.1	40.3	71.1	104.5	142.8	
Noord-Holland	2054.5	2163.2	2244.4	2284.8	2307.6	2311.5	2376.0	2463.6	2518.4	

Source: CBS

The economic downturn in the early 1980s led to a dramatic decline in housing demand, especially affecting the owner-occupier housing market segment in growth cities. Figure 5 indicates the sharp decline in selling price in the early 1980s. It is in these years that new constructed dwellings in growth cities remained vacant immediately after completion, also threatening the social stability in these just constructed areas. Some growth cities even slipped into a similar position as the least-favored neighborhoods in the large cities in these years (Jobse and Musterd, 1992).

Figure 5 Price Indices for the Netherlands, 1965-1999(1980=100)

Compact Cities

In the mid-1980s one can observe a shift in planning policy, so-called Compact City policy, promoting the central cities. The Compact City policy aimed at decreasing the automobile usage, locating commercial services, employment centers and welfare facilities within or nearby residential zones (cf. Minvrom, 2001). Also, within the Compact City design housing units on relatively small sites were constructed, increasing the economic viability of those neighborhoods. Two types exist (Dieleman, 1999): *brown sites* referring to revitalization of former residential or employment zones in urban cities, and *greenfield sites* referring to new construction outside the cities.

Unlike the previous planning period, however, changes in the welfare state made that no massive public investments took place anymore. The change in the welfare state can also be seen from the rise in the rent in Figure 5. Contrary to the period before the 1980s, did rents rise much faster than the average consumer price increase as from the 1980s on.

Amsterdam, like most other big cities in the Netherlands, accelerated its housing production in these years, leading to an end of population decline (see Tables 3 and 4). Although most new construction plans contained social housing for political reasons, an increasing share of housing was constructed for the owner-occupier housing market. As one can also observe from Figure 5 it also marks the end of the price fall in house selling prices in the Netherlands. It is also in these years that one can observe an inflow of wealthier households into downtown Amsterdam, and a process of downtown gentrification (Dieleman and Musterd, 1992). Yet, the high share of (social) rental housing in Amsterdam in general, prevents households from easily moving up the housing ladder towards more expensive owner-occupier housing (cf. Van der Vlist, 2000) within the city of Amsterdam.

Vinex Cities

The late-1980s marked a shift in physical planning policy towards a more market-oriented approach. Till then, most attention was paid to reduce the housing shortage, what led to increasing qualitative mismatches between housing supply and housing demand. The Vinex policy aimed at high-quality neighborhoods by combining the compact city policy with a policy of restrictive suburbanization near the most important metropolitan areas in the Netherlands. This planning policy led in many situations to land-speculation, or required the development of land (near Amsterdam land is reclaimed for the new suburb IJburg) resulting in excessive prices for land and higher house prices. Also, a combination of financial factors made that the construction of public transport facilities was postponed sometimes for years after the completion of the new suburbs, making the suburbs after all automobile-dependent (cf. Den Hollander et.al,1996; Dijst et al., 1998).

3.2 **Housing Stock and Population Facto**

Housing Stock

As we **showed earlier**, the housing **market** of AMA constists of **a** number of municipalities **around** Amsterdam. In number of housing units, the city of Amsterdam has **about half** **AMA's** total housing stock. Table 5 **gives descriptive statistics** of the housing stock in total number of units and **tenure structure**.

Table 5 <i>Housing and Tenure Structure in Amsterdam Metropolitan Housing Market, 2000</i>					
<i>Municipality* /neighborhood</i>	<i>Total Stock (in 1000s)</i>	<i>Owner- occupier (in %)</i>	<i>Social rental</i>	<i>Private rental</i>	<i>Total</i>
Beemster	3.2	67	25	8	
Edam-Volendam	10.7	74	18	7	100
Landsmeer	4.1	64	30	7	100
Purmerend	29.3	53	44	4	100
Waterland	6.8	68	25	7	100
Wormerland	6.1	59	34	7	100
Zeevang	2.5	77	19	4	100
Oostzaan	3.6	65	26	10	100
Zaanstad	56.8	46	47	7	100
A Binnenstad	44.8	21	37	42	100
B Westpoort*	0.1	12	0	88	100
C Westerpark	19.2	9	65	26	100
D Oud-west	18.6	13	36	51	100
G Zeeburg	17.0	18	65	17	100
H Bos en Iommer	14.6	8	60	32	100
J De baarsjes	18.7	10	40	50	100
N Amsterdam-noord	39.5	14	81	4	100
P Geuzenveld/slotermeer	17.6	15	80	5	100
Q Osdorp	19.0	25	66	9	100
R Slotervaart/overtoomse veld	19.0	24	52	24	100
T Zuidoost	38.0	11	79	11	100
U Oost/watergraafsmeer	29.4	12	60	28	100
V Amsterdam oud-zuid	47.0	14	32	53	100
W Zuideramstel	26.8	19	34	47	100
Amsterdam	369.2	17	56	27	100
Aalsmeer	8.5	65	29	6	100
Amstelveen	36.0	51	30	18	100
Diemen	9.9	41	28	31	100
Haarlemmermeer	43.5	60	26	14	100
Ouder-amstel	5.5	53	33	14	100
Uithoorn	10.8	53	38	9	100
Almere	55.6	56	37	8	100
Total†	662.3	34	46	20	100
* excluding Almere					
+ Westpoort is industry and office center area					
Source: O+S					

One of the most important peculiarities of the housing stock is the **large rental market**. From Table 5 **one can see** that the **larger rental** market in AMA (**relative to** the **national** share of **about 50%**) is

basically the result of Amsterdam's tenure structure. Some large post-war neighborhoods in Amsterdam, like *Amsterdam-Noord*, *Geuzenveld/Slotermeer* and *Zuidoost* have shares of about 80% social housing. Contrary, older neighborhoods downtown have much higher private rented shares of about 50% of total housing. Overall, the owner-occupier market segment is relatively small in Amsterdam, ranging from 8 to 25%. In neighborhoods with more recent (re)constructed areas, like *Osdorp* and *Slotervaart/Overtoomse veld* higher shares of home-ownership can be observed. Comparison with the surrounding municipalities however indicates large differences with home-ownership ranging from 41 to 11%.

Population Facts

When discussing the population of AMA it can best be subdivided into those households living inside and those who live outside Amsterdam. Table 6 gives population facts by municipality and neighborhood. Comparison across municipalities indicates that average disposable income in surrounding municipalities in AMA is higher than in Amsterdam. Comparing the AMA figures with the national average disposable household income (21,200 Euro per year for 1998) we note that the Amsterdam city level is about 6% below the national level, whereas the AMA aggregate is about 7% above the national level.

Comparison of average disposable household income across neighborhoods indicates large differences as well, ranging from 16,700 to 23,400 Euro a year in 1998. Neighborhoods like *Westerpark*, *Bos en Lommer*, *De Baarsjes* have under 80% of AMA average disposable household income. As we observed earlier when describing the history of Amsterdam in Section 2 and the urban structure in Section 3, the population of Amsterdam includes large numbers of unemployed, one-person households, and ethnic groups. Yet, lower average disposable incomes cannot be directly related to the share of total ethnic population alone. One factor that may explain differences in disposable household income for example is the large share of one-person households in Amsterdam relative to the number of dual earning households. In discussing the age structure of AMA we return to this issue.

In Table 7 shares of the four most important ethnic groups in the Netherlands and total ethnic population are given by Amsterdam neighborhood. Again, shares of total ethnic population vary widely between neighborhoods, ranging from 17.6% to 62.9% of total population. From these figures one can see that in *Zuidoost* a large number of Surinamese and Antilleans live, whereas in the western part of Amsterdam (like *Osdorp*, *Geuzenveld/Slotermeer*, *De Baarsjes*, *Bos en Lommer*) large numbers of Turks and Moroccans reside. It has been observed that these residential patterns may be related to the large share of social rented housing (see Table 5) in these post-war neighborhoods (cf. Kesteloot and Cortie, 1998). Deurloo and Musterd (2001) remark in this respect that the structure of the housing market itself does not by and in itself explain the residential patterns of ethnic groups as other contextual factors play an important role. Yet, it goes too far to argue that the high share of social housing does not play a role at all in explaining residential patterns.

Table 6 Total number of Households and Average Disposable income of households, 1998

	Population Number o f		Average disposable Household income
	1998	Households 1998	1998
Municipality	(in 1000s)	(in 1000s)	(in 1000s Euro)
Beemster	8.4		3.2
Edam-volendam	27.1		10.0
Landsmeer	10.3		4.1
Purmerend	68.4		28.4
Waterland	17.4		6.8
Wormerland	14.9		6.0
Zeevang	6.2		2.4
Total Waterland	152.7		60.9
Oostzaan	8.7		3.5
Zaanstad	135.1		56.7
Total Zaanstreek	143.8		60.2
A Binnenstad	75.5		43.9
B Westpoort	0.3		0.1
C Westerpark	33.8		19.2
D Oud-west	31.7		18.8
G Zeeburg	33.2		16.8
H Bos en Lommer	29.4		13.8
J De Baarsjes	35.0		18.4
N Amsterdam-Noord	89.1		41.1
P Geuzenveld/Slotermeer	39.3		17.8
Q Osdorp	41.1		18.6
R Slotervaart/Overtoomse veld	45.8		19.4
T Zuidoost	85.3		39.4
U Oost/Watergraafsmeer	58.0		30.1
V Amsterdam oud-zuid	82.3		46.3
W Zuideramstel	46.3		25.7
Amsterdam	727.1		369.9
Aalsmeer	22.5		9.0
Amstelveen	77.7		35.3
Diemen	23.8		10.4
Haarlemmermeer	109.4		42.7
Ouder-amstel	12.5		5.3
Uithoorn	25.9		10.7
Total Amstel-meerlanden	271.8		113.4
Almere	136.2		52.8
Total AMA	1431.6		657.2

Source: o+s

Table 7 Ethnic Population in Amsterdam by region, 2000

Neighborhood	Total Ethnic				Maroccan population (in %)
	Surinamese (numbers)	Antillean	Turk	Maroccan	
A Binnenstad	2981	746	676	1331	18.4
B Westpoort			6		12.5
C Westerpark	2919	430	1046	3103	36.2
D Oud-west	1711	341	856	1599	25.9
G Zeeburg	4523	494	3050	4968	48.9
H Bos en Iommer	2244	292	4934	6595	57.6
J De baarsjes	2475	337	3376	4091	42.3
N Amsterdam-noord	7451	1044	3843	5591	31.9
P Geuzenveld/slotermeer	3179	390	5060	7137	50.1
Q Osdorp	3426	430	3148	5509	39.2
R Slotervaart/overtoomse veld	3760	400	2837	5643	39.8
T Zuidoost	26421	5498	863	1342	62.9
V Oost/watergraafsmeer	5238	562	2968	5314	35.9
V Amsterdam oud-zuid	3811	735	1918	3751	23.5
W Zuideramstel	1735	333	493	1053	17.6
Total Amsterdam	71941	12033	35074	57093	36.7

Source: o+s

Another important (demographic) factor in AMA is the age distribution across municipalities. Table 8 gives population by age groups for AMA by municipality. Interestingly, the age distribution indicates differences in population structure; Almere with a large share of families with small children, Amsterdam with a large group between 20-39, and surrounding Municipalities with a large group of aged 50+. The income distribution of AMA as we discussed just above may well be related to the age distribution whereby a large group of aged 50+ have higher (non-) labor income, explaining differences in disposable income between municipalities.

Table 8 Population by Age groups, 2001

Age-group	Waterland	Zaanstreek	Amsterdam	Amstel-meerlanden	Almere	Total AMA (In %)
0-4	6.5	6.4	6.1	6.5	8.3	6.5
5-9	6.8	6.2	5.1	6.4	8.3	6.0
10-14	6.3	5.7	4.8	5.8	7.7	5.5
15-19	5.7	5.1	4.6	5.1	6.3	5.1
20-24	5.4	5.6	6.8	5.5	5.5	6.1
25-29	6.3	7.1	10.3	6.2	7.3	8.5
30-34	8.0	8.8	11.1	8.3	9.7	9.9
35-39	8.8	8.7	9.8	9.0	10.8	9.5
40-44	8.2	1.5	8.1	8.2	9.8	8.2
45-49	7.5	6.9	6.7	7.4	7.6	7.0
50-54	7.7	7.7	6.5	1.7	5.8	6.9
55-59	5.9	5.8	4.4	5.5	3.2	4.8
60-64	4.9	4.8	3.7	4.6	2.5	4.0
65-69	3.9	4.0	3.1	4.0	2.3	3.4
70-74	3.2	3.3	2.9	3.6	2.2	3.0
75-79	2.4	2.9	2.6	2.9	1.6	2.6
80e.o.	2.4	3.5	3.4	3.1	1.2	3.0
Total	100	100	100	100	100	100

Source: o+s

Comparison of the age distribution of Amsterdam with AMA in Figure 6 reveals that Amsterdam has a relatively large number of inhabitants between age 20-40, but a relatively small number of small children

Figure 6 Age distribution of Amsterdam and AMA, 2001

Housing structure and the Jobs-Housing Balance

In our presentation of the history of Amsterdam we have shown that the housing structure in general has a large impact on residential choice and mobility patterns of households. The development of large residential growth centers around Amsterdam without many job locations led to large commuting flows to job centers like Amsterdam. Contrary, land-use policies to balance number of jobs to number of housing units does not necessarily lead to smaller commuting flows (cf. Peng, 1997). In that sense a jobs-housing balance is a necessary but not a sufficient condition for shorter commuting trips. Planned communities like Almere however, provide planners possibilities to create more self-contained communities and integrated public transport facilities (cf. Cervero, 1995).

Table 9 gives information on the jobs-housing balance in AMA, providing the percentage of out-commuting for each municipality. From last column of the Table one can see that about 20% of the labor force works outside AMA (134.7 of the 690.4), indicating that 80% live and work within the metropolitan area. For most municipalities Amsterdam is AMA's most important job center.

Table 9 Job location, Residential location and the Journey-to-work, 1999

Job location	Residential location					
	Waterland (in 1000s)	Zaanstreek	Amsterdam	Amstel-meerlanden	Almere	Totaal
Waterland	28.5	1.5	1.4	1.0	0.1	32.8
Zaanstreek	2.2	39.2	4.4	0.5	0.4	46.1
Amsterdam	28.7	17.7	243.6	37.8	17.1	345.1
Amstel-Meerlanden	2.6	2.5	27.3	65.3	3.2	100.5
Almere	0.1	0.8	1.8	0.2	28.5	31.3
Other	10.9	12.2	57.2	35.0	18.5	134.7
Labor force	73.0	73.9	335.7	139.9	67.8	690.4
Out-commute	44.5	34.7	92.1	81.3	39.3	292.0
In % of labor force	61	47	27	58	58	42

Source:o+s

4. Housing Demand, Housing Careers and Housing Allocation

4.1 Rent Regulation and Rent Allowance

Besides initiating **new construction** of both subsidized rented **accommodation and owner-occupied** dwellings, the **central** government **intervened** with rent **controls** and rent assistance **programs** (cf. Van der Schaar **and Hereijgers**, 1991). During the **1990s**, major changes **took also place** in the **rental** sector (Priemus, 1996). Most public, **locally-controlled rental** agencies were **transformed** into private, **non-profit** housing **corporations**. **Rents may now** be set **freely** by the **landlord** within **a certain** range, depending on the dwellings' **amenities**.

In the **1970s**, a rent assistmce program was **introduced based** on individual rent subsidies and **generic** subsidies. Because **wealthier** households **also benefit from** the **generic** subsidies, more recent rent assistance **prescriptions** proposed **a gradual abolishment** of these **generic** subsidies. The rent assistance program of today originates in the Rent Program (Beschikking **Inviduele** Huursubsidie) of 1975. In this program, individual rent subsidies were **given to** households on the basis of their **income** and their **monthly rent** of the unit (cf. **Minvrom**, 1982). The individual subsidies have **given** the **household some freedom to choose** what rented unit to accept (cf. Boelhouwer et al., 1989). This system of rent assistance weighed **heavily on the national** budget, **leading to some** changes in the program in the **1980s**. The change in welfare **state led to lower** rent subsidies, **lower** subsidies for **one-person households**, and **a** significant smaller rented housing stock for which **one** could opt for rent subsidies (cf. Boelhouwer et al., 1989). The late 1980s has **seen a second** major **revision of** the rent assistmce program, abolishing rent subsidies for **young people below age 23** and **other measures to lower** the total **outlay** of the program.

The **number** of households with rent **assistance** in AMA is **given in Table 10**, **also providing information** over the **average** rent **subsidy**, and the **average** rent by municipality. Differences in the **number** of subsidies **relate to the** **average** rent as **well as to** the **average disposable income** of household. Amsterdam with **a large** share of **inexpensive small** rented units shows **a lower average** rent subsidy than in **surrounding** municipalities. Despite the changes in the rent assistmce package in the 1980s the program is **still quite extensive** with 22% of **all** households in Amsterdam receiving rent assistmce.

4.2 Housing Allocation

In the **post-war** reconstruction period, both housing **associations and municipal** housing agencies distributed **social rental** housing units. These **rental** housing units were **allocated such** that the cheapest units were, if **possible**, **offered to** the **lowest-income** households (cf. Van der Schaar, 1987).

In the **early** 1990s the **central** government decided **to reduce** housing **expenses**, eliminating the **operating** subsidies and **passing** the **financial** risks on **to the local authorities** and housing associations (Priemus, 1996). **During these years** waiting lists for **rental** units have been **gradually replaced by a** **market-oriented** system **under** which households can **apply** for vacant **rental** units, whose **allocation among eligible** households **depends** on their **search/waiting** period (cf. Van der Wist et al., 2002a)

The **current** system of **allocation rules** still **play an important role** in Dutch housing **policy**; **regulating** the entry into and the **movements** within **local** housing **markets** (cf. van der Vlist et al., 2002b). The **main reason** for these **rules**, the **local** authorities **argue**, is **to attempt to prevent** mismatches (in **terms of income or household size**) and **to reserve** part of the housing stock for **locals wishing to enter** the housing **market or for those working** in the **local** community. **Also**, this system of **allocation rules** is **to provide affordable** housing **to those who need it most**, and **to stimulate residential mobility** of households **no longer eligible** for those units. In **reality, however**, the **social rented** sector has **provided** housing **also for a large** share of households with **above-model incomes** (Dieleman and Van Kempen, 1994; Van Kempen **and** Priemus, 2002). **Regardless** of the submarket **a** public **rental**, private **rental**, the existing **owner-occupied** stock **or new** construction **a** complex system of **allocation rules** exists (see Van der Vlist, 2001).

Table 10. Number of Households with Rent Assistance by rent class, 1998/1999

Rent per month (in Euro)										Households with subsidy		Average rent subsidy (in Euro)		Average rent (in Euro)	
												</			

Source: o+5

The most important allocation rules of AMA can be summarized as:

• **Rental sector**

To obtain a rental unit in the social sector, households must often comply with stringent, unit-dependent eligibility rules, in terms of a maximum income and a minimum number of household members. In addition, households must either live or work in the local community. Once a household has obtained a housing unit, it cannot be forced to move if eligibility rules no longer holds. Beyond a certain rent, anybody is free to move into a rental unit of the commercial market. Table 7 summarizes the allocation rules in AMA.

Table 11 Allocation rules of Rental Units in AMA.

Rent (in Euro/month)	Rooms	Age	Annual Income
< 340	1-4	no restrictions	0 – 28,838
	5 or more	below 65	0 – 22,712
		65 and older	0 – 19,626
340 – 452			28,838 – 40,387
452			No limit

Source: SWD (2001)

For rental units below 452.42 Euro per month a households must either live 2 years or more, work or study in AMA. In addition, the long-term unemployed, the disabled, the retired, the accepted refugees, the remigrants, and the divorced may also enter a rental unit in the social sector (SWD, 2001).

• **Owner-occupier sector: existing housing stock**

To buy a unit in the owner-occupier sector, households are relatively free in their choice. However, below a certain price threshold, which may vary among local communities, households must live or work in the local community as specified above. As from early 2002 there is no price threshold for existing construction in AMA (till 2002 the price threshold was 87.170 Euro). Transaction costs are highest in this submarket. In addition to search costs and solicitor's costs, all transactions are subject to a 6% (central government) tax paid by the buyer.

• **Owner-occupier sector: new construction**

Like in the social rental sector, households must often comply with very stringent eligibility rules in order to obtain a newly constructed dwelling. In some cases, however, no eligibility rules exist. In most cases, households must live or work in the local community, and sometimes an income maximum is set as well. Recall that most new residential construction sites are designated by the central government. As the number of newly constructed units is limited, allocation rules exist which allocate these units randomly to eligible households. Individual lots are hardly ever available for sale, and, if available, local government rules regarding dwelling type and construction materials have to be obeyed.

4.3 Residential Mobility

These allocation rules most likely affect housing consumption as well as local patterns of residential mobility. Especially in the big cities like in Amsterdam eligibility rules are rather stringent and may affect mobility rates. Of course, in housing markets with an abundant supply of dwellings these rules may be less strict, enabling households from other local markets to enter the market more easily. In fact, households wishing to move between different local housing markets have greater difficulty obtaining a dwelling. In general, a household, wishing to move to a housing market in which it does not work, is only eligible for a unit of the existing owner-occupier sector (above the local price threshold) or the free-market rental housing stock. Usually, for households in a social rental unit who are no longer eligible for the social rental sector, residential mobility is associated with a steep rise in their housing outlay. In consequence, households think twice before they move out of their unit, and may hence stay much longer in a unit which is actually no longer intended for them (cf. Rietveld, 1984). This seems to be supported by the statistics in Table 12 giving the total inflow into social rented units of AMA by origin. As one can see, a maximum of 6% flow fmm other regions into a social rented unit in AMA, with most households moving within the municipality. The share of social rental housing is an important feature of the local housing market structure.

Table 12 Inflow in Social rented Sector by origin, 2000

Municipality*	Within municipality (in%)	Origin			
		Amsterdam	Other	AMA Total	AMA Other Regions
Beemster	54	21	26	100	0
Edam-volendam	75	6	14	96	4
Landsmeer	79	11	6	96	5
Purmerend	75	18	4	97	2
Waterland	84	11	1	96	4
Wormerland	55	10	33	98	2
Zeevang	44	25	28	97	3
Zaanstad	87	6	2	97	3
Amsterdam	89		4	93	6
Aalsmeer	69	12	19	99	1
Amstelveen	75	17	6	98	2
Diemen	43	52	4	99	1
Haarlemmermeer	69	17	7	94	5
Ouder-amstel	49	27	23	99	1
Uithoorn	55	17	25	97	2

* na information for Almere and Oostzaan

Source: o+s

5. Amsterdam Metropolitan Area: Past Developments and Future Prospects

In this Chapter we described the development of Amsterdam metropolitan housing market by considering the main contextual factors in history. We have seen that wars, financial crises and social revolts have had major effects on the course of Amsterdam metropolitan housing market. Likewise, physical planning policy, housing policy like systems of allocation, rent assistance shaped the housing market as it is today. As is observed earlier, the housing market structure has implications for residential choice and mobility patterns. Particularly in controlled housing markets with housing shortage like in AMA does observed behavior not only reveal household preferences for housing, but also reveals public sector interventions and other housing market factors (see Van der Vlist et al., 2002). The outflow of middle-income households in the late 1960s has shown the importance of housing for the economic and social viability of the metropolitan housing market as well. Other lessons that have been learned from the past refer to early revitalization plans • maintaining the improved neighborhoods for the lower-income households- that turn out not to be quite successful, indicating that revitalization needs reconstruction as well a socio-economic improvements.

Like the past has shaped the urban environment, likewise will future prospects be intimately related to changes in contextual factors. Physical Planning is one of the most important factors that have formed the housing market in the Netherlands. As we have discussed above, *physical planning* has sometimes stimulated but also hindered the operation of the housing market. Two important conclusions will be mentioned here. First, physical planning cannot ignore residential choice and mobility patterns in relation to work and commuting choices (see Van der Vlist, 2001). As has been observed earlier in the literature, until recently Dutch planning policy has been exclusively oriented towards housing planning. More recent planning initiatives that focused on job centers as well failed to guide new planning initiatives, being too much based a planning approach and not so much on economic principles. Second, in physical planning government cannot ignore consumer preferences, prescribing local government to allow market forces to operate.

Another important factor is *housing policy*. One of the most heard criticisms is that it is still planning-oriented, not giving households freedom of choice. In a recent contribution, Priemus (2001) rightly questions the freedom of households and housing associations under the revised Housing Policy Memorandum. Under the new Housing Memorandum more freedom of choice is given, but policy also prescribes housing associations to sell 500,000 dwellings in the upcoming ten years at the national level. Though promoting homeownership is fine as far as it goes it is not for sure whether all households aim to end up in an owner-occupier unit, and whether rented units should be transformed into owner-occupier units. Priemus also questions the assumption underlying the Housing Memorandum that 'homeownership is better' (see also Priemus, 2001). In another contribution Priemus and Dieleman (2002) argue that promoting homeownership seems paradoxical in the fight against labor market rigidities. Another issue refers to the special status of housing associations as social landlords, which is currently subject to revision. History has shown that the housing associations in general do good work, providing good and affordable housing and feeling responsible for social stability in neighborhoods by among other things initiate reconstruction and buying dwellings used for drugs transactions. Yet, housing associations would be expected to sell part of their core business, lower housing costs for lower-income groups and still fully responsible for their financial results (see also Priemus, 2001). It goes without saying that this will have large implications for Amsterdam metropolitan housing market in general, and Amsterdam particularly. Lessons that we have learned from the past suggest that one should take care of selling large parts in only some of the neighborhoods. What we have seen is that one of the great advantages of the social rented sector is the control in case of reconstruction and revitalization initiatives, currently necessary for some parts of the social housing stock. Van Kempen and Priemus (2002) mention in this respect that selling part of social housing may also lead to stigmatization. It remains a challenge to achieve a proper distribution of households in the Amsterdam metropolitan area in such a way that excessive clustering of low income households is avoided and higher income households can contribute more to the prosperity of the central city.

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