"NATIONAL GOVERNMENT reduces capital and operating subsidies."

"Large scale social housing complexes demolished to make way for new mixed-income developments."

"New development planned around transit and smart growth principles."

"Immigration concerns."

"Public/private partnerships."

Headlines from home? No, not from the United States. These trends were examined as part of the March 2006 study tour of housing and urban development activities in the Netherlands jointly sponsored by NAHRO and the University of Delaware. The similarities are striking.

The differences also are instructive, based in large part on a more socially-minded culture, in contrast with American individualism. Drawing on centuries of communal traditions, social housing comprises 30 to 50 percent of all housing, depending on region. Most of Amsterdam is built on leasehold land, owned by the city. There are strong central government housing policies. Mass transit and historic preservation attract significant public investment, with 400 year old buildings serving as modern offices today.

The Trip

Our study tour explored the uniquely Dutch response to our common housing and community development issues. University of Delaware professors planned a full week of meetings and field trips from our base in Amsterdam. Six NAHRO members, eight graduate students and five faculty members made up our study group.

This was the first time that NAHRO, under the auspices of the International Committee and supported by Julio Barreto, planned a study tour in conjunction with an academic institution. One of the resulting benefits was the opportunity to learn along side graduate students. This gave us a chance to draw comparisons and elaborate on American practices and also to view the field through fresh eyes. NAHRO succession planning relies in part on mentoring and sharing accumulated knowledge through venues like this.

To maximize our learning experience, there was plenty of advance...
reading to familiarize us with the housing system basics. The program exposed us to new information and to familiar issues wrapped in new jargon. It was both stimulating and exhausting. Fortunately, the Dutch serve fabulous coffee, serve it often—at most of our meetings served in china cups and saucers—and always with a bite of cake or biscuit on the side...very hospitable.

Urban Form
Much of the Netherlands is famously below sea level. Therefore, most of the land mass was man made. With great skill, early Dutch learned to use levees, canals, windmills and sluice gates to drain away water, raising the level of the resulting "polders" with sand. Paved surfaces are typically pervious—made of bricks set into the sand—so water can percolate.

Unfortunately, foundations on this sandy soil sink down over time. And after the second great Amsterdam fire in 1452, wood buildings were outlawed in favor of brick. However, brick is heavier and so sinks faster. A unique technology evolved to jack up sinking buildings.

Onto these polders were built compact cities surrounded by open space. Looped canals define the city structure. Early Dutch cities were built by merchants whose houses reflect the collective value of modest living. No flashy palaces in sight. Larger, more ornate homes were built a few centuries later.

The predominant historic architectural feature is not individual buildings, but the streetscape and building scale. Built "cheek to jowl," frontages are narrow, forming a four story building plane, similarly proportioned, with doors and windows opening onto narrow, tree-lined sidewalks. Roof lines form ric-rac patterns against the sky.

The result is a very dense city, but a city built to human scale. Population density rivals that of some high rise cities, but in a manner that feels very rich at the street. At frequent intervals are comfortably scaled plazas, or "pleins." These, along with canals, give individual character to neighborhoods.

Such narrow buildings have their quirks. Homes have spiral interior stairways...itsy bitsy stairs (half the size of a woman's foot) in a tightly wound spiral. And very few rooms are located on each floor. One enters older homes at street level with a receiving room, "mud room," bike storage, etc. Living rooms are on the second floor (referred to as the "first" floor), bedrooms on the third, and a fourth floor attic that might house extra sleeping space, office or laundry. Family living requires climbing these precarious stairs burdened with laundry, children or groceries.

So why the stereotypical Dutch decorative roofline? That's where the hook and hoist are balanced to bring furniture and goods up the front and into upper windows. Residents couldn't get a couch or bed up those spiral stairs!

Amsterdam models what we in America call designing for healthy cities. There people walk, bike and climb stairs. And it appears to work; obesity seems to be less common. However, we observed that this would not be an easy environment for anyone with impaired mobility.

Just outside the cities are bucolic refuges for city-dwellers. We saw rows of small family garden plots lining the rivers and canals, often with unique structures built for tools or tea.

Effective Public Transit
It is said that no place in the Netherlands is more than two transit rides apart. That may be some exaggeration, but not much. With
one tram ride and a single train, we were able to travel to the Hague, Rotterdam, Amsterdam suburbs and Haarlem.

In the United States, we talk of transit-oriented development, meaning nodes of density surrounding transit stations and strung out like pearls on a necklace. All of Amsterdam is a transit-oriented community; a network of trams and bus lines crisscross the city, integrated into the urban fabric. No location is beyond walking distance to at least one stop, and waiting time is minimal.

Want to make your own way? Then one of the thousands of bicycles is for you! “On grade” parking lots for bicycles seem more prominent than car parks. One of my favorite sights was mom on bike with three kids: toddler in child’s seat behind, infant in bjorn chest pack and preschooler and packages in the triangular wheeled cart attached up front. That sort of efficient use of limited resources characterizes the Dutch attitude.

But beware crossing the street if you are on foot; it is a hazardous journey best taken in increments. Carefully step down from the sidewalk into the bike lane (bikes whiz by). Then check the signal and cross a lane or two of car traffic. Next, use caution at the tram track crossing. And by now you are just half way across the street!

The core of Amsterdam was built over five centuries, long before the automobile. Fitting cars into such a road pattern is not easy. There was post war pressure to fill in canals for roadways. Some were actually paved over, but the preservationists came to the rescue of the rest. As a consequence, the city center does not feel given over to cars. Although canals traditionally supported movement of goods from wharf to business, most of today’s boat traffic is recreational.

Social Housing and the Associations that Create It

Netherlands housing policy evolved during the 20th century. The Housing Act of 1901 strengthened building regulations and authorized the first housing associations. There is a history of communal action committees in the Netherlands, as far back as the “water associations” that maintained the canals and protected the polders for towns and farming. This social history is expressed in the formation of housing associations—akin to our non-profit housing corporations. Housing associations grew in stature and capacity. The Netherlands currently has the highest percentage of social housing in Europe.

Between the world wars, “Palaces for Workers” were built, often designed by well known architects. After World War II, Netherlands was challenged to reconstruct war-damaged communities. Damage was especially prevalent in Rotterdam—a major industrial center targeted with frequent bombing raids. There plans included consideration for job growth.

During the 1950s and 1960s, tremendous public investment created tens of thousands of new housing units in the Netherlands. Eighty percent of all new housing constructed at this time was social housing. Seeking light, air and green spaces, much of the new development was channeled into garden cities ringing the city centers. American assisted housing followed suit; much of our Great Society era developments also mirrored this pattern.

Bijlmermeer is a striking example of the exuberant “city-in-the-park”

---

Goodwin and Associates provides consulting services to help PHAs plan for the future, improve services and reduce costs.

Our services include:

- Strategic Planning
- New Funding Sources
- Asset Management Plans
- Housing Agency Plans
- Capital Fund Program
- Operational Assessments
- PHAS Improvement Plans
- Salary Studies
- Maintenance Programs
- Grant Writing
- Utility Allowances
- Energy Audits

Please Call or send RFPs to Ed Goodwin
Goodwin and Associates
55798 Chamblee-Dunwoody Road, Suite 227
Atlanta, GA 30338
770.393.1766 - Fax 770.395.7130 - 800.779.2758
development era. On the outskirts of Amsterdam, a single community of 13,000 social housing apartments was built in multi-story buildings in green park-like settings. (That is more than double the size of Cabrini Green; some buildings in Biljmer were a kilometer long.)

Unfortunately, these Corbusier-inspired buildings were destined to fail. The sameness, distance from jobs, concentration of poor families and isolation of the open areas didn't work well in Philadelphia, Chicago, or Manchester, England. Nor did it work in the Netherlands.

Compounding considerations of housing production is the recent run up of housing prices. While both America and the Netherlands have housing affordability issues, we found a Dutch complication because their housing market was artificially driven up when the European Union switched currency to the Euro. Hidden stashes of black market national currency were about to become worthless. Instead, it flooded into the real estate market and is said to have contributed to doubling of prices in less than one year.

About half the Netherlands population are renters, yet there is very little privately owned rental housing stock. Rental property owners are mostly the social housing associations; there is no equivalent to American public housing. Licensed housing associations are very professional organizations, operating with a social mission and commitment to reinvest any surplus revenue to further that mission. Importantly, social housing is a respected and welcome part of the community.

Housing associations band together into federations at the regional and national level. The federations advocate for favorable national housing policies. In keeping with the Dutch affinity for associations, renters often form associations too. Renter associations negotiate with housing associations regarding a host of issues and are involved early in reconstruction plans.

**Financing Affordable Housing**

Historically, the central government provided capital funds to associations for construction of social housing developments. In the past, housing associations were allowed to rent to residents with a range of incomes. Today, entrants to housing are screened for income eligibility but, once they rent an apartment, are allowed to stay without ongoing eligibility tests. There is some form of rent control on housing associations. One of the current concerns is how to adjust rents in different markets in a controlled environment, reflecting premium locations.

Rent structures seem similar to our tax credit projects...a range of below market rents but not set so low as to be affordable to extremely low-income households. That's where the national rental assistance subsidy comes in. Rental assistance is an entitlement; any income-eligible renter can apply for and receive rental assistance. Tenant-based assistance layers rental subsidies into social or private developments to achieve deeper affordability.

Every decade or so the national government publishes a major housing policy statement that guides programs and funding for several years. In 2002, a decision was made to end the capital funding of developments. This has led to entrepreneurial actions on the part of the local housing associations. First, there was consolidation. For example, in Amsterdam there had been 58 housing associations. Through a series of mergers and buyouts, there are now 12. And these are very large corporations owning 20,000 to 50,000 units each.

Further, housing associations are making real asset-based decisions.
They are choosing which buildings to retain and renovate, and which to demolish and replace with newer housing. Like HOPE VI, the rebuilt neighborhoods contain a mix of housing types and tenures. We walked around several communities where towers are being torn down and replaced by town homes and flats with sufficient density to replace 100% of the demolished units.

Through this process, some land is being leased or even sold to private developers of both rental and for sale housing. A new emphasis on home ownership, including individual ownership of the ground, reflects current political thinking. This is a major policy shift for the social housing sector. Proceeds of the land sales fuel new social housing development by the associations. They are also becoming adept at securing private financing, backed by a series of government guarantees.

Planning and Architecture

The Dutch system of land use planning is made easier when the government owns most of the land! Planners work closely with community groups to create neighborhood-sensitive, mixed-use, transit-oriented plans—in other words, smart growth. Land use plans are quite specific, down to bulk and scale of building sites. For developers, there is less flexibility but more certainty in the process. Dutch planners love models...every town and each development that we visited had a lovely 3-D model.

Award winning contemporary architecture abounds. Modern buildings often display unique character; whimsy and experimentation are evident. Office buildings play with shapes and colors, often with upper floors cantilevered at odd angles. Public art is everywhere. It is found on buildings and in open spaces in which buildings are set. Sometimes the buildings themselves are works of art. We saw structures shaped like objects, a house clad in gold mesh and a telecom office hosting a dynamic light show integrated into its skin.

Light and glass are themes in newer buildings. Huge glass atriums bring winter sun into energy efficient buildings. Many of these atriums can be opened on warm days. Several references were made to sustainable residential building practices.

Infill housing is designed to fit into the fabric of the city blocks. We saw many examples of traditional materials (brick mostly) used in modern buildings that closely reflect the pattern of older structures.

A model "house of the future," located in a striking metal-clad building, promotes cutting edge technology that is available today. In addition to energy efficient features, the laundry system finds

---

**Utility Costs got You Down?**

We will install the Latest Technology Without Using Your Capital Funds

With HUD's Energy Performance Contracting Program (EPC)
Install energy conservation measures that create cash income from energy savings.
For FREE EPC Training contact:

**Water & Energy Savings Corporation**
Honesty • Integrity • Innovation • NAESCO accredited

Tel 727-363-7000  Toll Free 866-656-1018  Fax 727-363-7011  Email: tsroka@weconserve.com
your lost socks and the refrigerator can tell the microwave how to prepare your meal selection. A favorite feature was the bathroom mirror that displays the current weather and traffic report, and your weight if you are so inclined.

Preserving a Rich Past

Dutch development patterns and architecture reflect world-altering historical events such as war and occupation, economic cycles and social movements. Fifteenth, 16th and 17th century buildings are still in use. Fine examples of “newer” 18th and 19th century buildings are built in and around the historic core. Enormous civic identity and pride demand historic preservation. The Dutch flirted with scrape and rebuild urban renewal, but it was short lived. Redevelopment in the heart of older cities is now limited to rehabilitation, reuse and occasional infill opportunities.

After World War II, an organization called Stadsherstel (with both nonprofit and for profit arms) was formed by prominent Amsterdam business leaders who sold shares to generate development funds. Coupling the proceeds with government funding, they bought and meticulously restored older buildings, selecting those cornerstone structures that would make the strongest statement to the community. Most of these were used for social housing. Stadsherstel also preserves religious buildings no longer used for worship. These buildings are beautifully restored into offices and community centers.

Examples such as these of adaptive reuse were extraordinary. Elsewhere, a former orphanage houses the highly informative Amsterdam Historical Museum. In Rotterdam the old Holland-America...
steam line building, point of origin for many American immigrants, is now in use as the Hotel New York. In the Hague, world class modern architecture coexists with preserved historic buildings.

**Lasting Impressions**

Thanks to the generosity of our colleagues in the Netherlands our study group had a unique opportunity to explore their housing and community development policies. We are grateful to local planners, preservationists, housing association executives and even a city sociologist and an historian for sharing with us. It was clear that each takes their responsibilities for improving both the built environment and residents’ well being very seriously. Professional training, shared high standards and pride in their work are evident. Dutch housing associations

by the Dutch federal government to produce affordable rental units. The subsidized rental units produced by housing associations are called “social housing.”

In the Bijlmermeer, we toured an extensive social housing complex comprised of nearly 30,000 units. Many homes were being redeveloped and others were newly constructed. A spacious, newly built six bedroom/three bath home would cost the tenant 850 euro (approximately 1150 USD) monthly. Other social housing units were embellished with designs representing the great cultural diversity of the residents. Unlike American public housing, these Dutch homes were creatively designed and comfortable without displaying an excess of luxury. Quality of life, in terms of social housing, is paramount regardless of resident class or income.

Over a third of the Dutch population resides in social housing, the highest rate in Europe. In Amsterdam, the rates are even higher: nearly 60% of the city’s residents live in social housing. Citizens of a wide array of class, ethnic, physical and social distinctions apply for and receive the benefits of social housing. Social housing is so prevalent that it carries no stigma. As American students we found it surprising, if not hopeful, that social housing could be supported without attacking its inhabitants.

Municipal land ownership is fundamental to the Dutch expansion of social housing. The Dutch cultural orientation does not hold personal property ownership in the same esteem as America does. Owning land is often deemed essential to achieving the American dream. In the United States, property ownership not only conveys status, but is the catalyst for building wealth.

It was nothing short of amazing to see the flexibility afforded to planners and housing professionals, when the politics of private property ownership was eliminated. Even a month after our return to Delaware, students still find it difficult to fathom municipal land ownership.

Dutch expectations placed upon a home also appeared to be very different from American ones. In the Netherlands, a dwelling is often thought of as something to provide shelter and comfort—not as a status symbol or an extension of the ego. The square footage per person is much lower in Dutch homes than in the U.S.; the Dutch also live in dwellings for a longer period of time without feeling pressure to arbitrarily “upgrade” in accordance with social mobility.

Each day of this trip enabled us to challenge our norms and values. Exposure to alternative models of housing, community development, and historic preservation revealed new possibilities. Visits to the
Bijlmermeer and Stadsherstel reinforced this concept.

The Bijlmermeer is an expansive 30,000 unit social housing project. Home to a largely immigrant population from Suriname, West Africa, and Morocco, these homes were the most notorious in Amsterdam for high crime and poverty. Delta Forte, a Dutch housing association, launched an ambitious project to redevelop the area and spur economic development. This initiative involved engaging citizens, surveying needs, and involving citizens with details of architecture, design, and recreation. Some ideas worked and others floundered. However, what struck us the most was how failures were appreciated for the lessons learned. For example, an idea to allow 20 residents to design their future homes was a costly effort that revealed a desire to live in Dutch-style homes rather than ethnic-influenced architecture. This idea was not cost effective, but the process was quite informative about the needs and values of residents of the Bijlmermeer. Many of us chatted about how unthinkable it would be to spend millions to understand the psyche and needs of the social housing population in the United States.

Stadsherstel employed the same boldness and ingenuity to historic preservation. Often taking projects rejected by others, Stadsherstel was committed to preserving the historical integrity of Amsterdam and providing usable space at the same time. We were graciously led on tours of numerous properties that had been restored or rehabilitated by the organization. Our mouths were often agape at the beautiful structures touched by Stadsherstel. Underutilized space was being transformed into offices, housing, and retail space. These structures, which served a need for modern, usable space while preserving historical and architectural integrity, were quite impressive.

**OBSERVATIONS**

**“Informal Moments”**

Discussions with the “man on the street” brought life to concepts presented by practitioners. Thankfully, these spontaneous moments of enlightenment while exploring the Netherlands proved common. The Dutch were very willing to talk and express their ideals and opinions about quality of life.

One notable exchange involved a professor, classmate, and me traveling by foot to the Rijksmuseum, a Dutch art museum in Amsterdam. Two teenage boys, skateboards in tow, stood dejectedly by benches intended to serve as ramps. Arms rested divided what had previously been a smooth surface on which to skate. The youths explained that the armrests were a new modification. Upon realizing we were Americans, they began to inquire about the Skate Plaza in Kettering, Ohio and Love Park in Philadelphia. With raised eyebrows we realized how much these Dutch teens knew about the U.S. None of us were even familiar with the complex in Ohio. This story captures, on a small level, how insulated even the most refined American is compared to other world citizens. Our lifestyle, commercial tastes, and general interests were not a mystery to the Dutch. Media and instruction in the English language have allowed for a shared pop culture, especially with young adults and teenagers.

Just as these young skateboarders drew from international experiences to enrich their interest, American housing professionals must also familiarize themselves with the practices, policies, and approaches being employed internationally. As our world economically globalizes, it will be vital to our continued survival as Americans to explore efforts to democratize access to affordable housing.

**Lasting Impressions**

As students, we were doubly fortunate to have professors and NAHRO members by our side. Their provocative questions and insightful observations greatly improved our understanding. Armed with theory from graduate studies, few of us had the extensive policy experience to compare to the Dutch model.

NAHRO members were invaluable as they inquired about budgets, government approval, community outreach, and civic engagement. Because of their presence, we students were able to receive the answers to questions we were incapable of asking. Our overall ability to absorb the complexity of the Dutch housing system was greatly enhanced by the professionals on the trip.

We were very glad to have had this amazing academic and professional journey. The frenetic pace came to an abrupt end and we were all shocked at how accustomed we had become to walking and catching the tram. We vowed that we would keep up the habit, but soon found ourselves falling back into our old ways of living. For an all too brief period, we knew that we could live more efficiently with other humans. We saw how we could live in a way that was less environmentally invasive—by walking or bike riding instead of driving, for example. Individually, we proclaimed how much we would love a nation more like the Netherlands in the U.S. Unfortunately, in America, the most successful Dutch import remains flowers.

Stephanie graduated with a MA in Urban Affairs and Public Policy from the University of Delaware. She will enter Howard University School of Law this fall focusing on Land Use and Real Estate Law.