

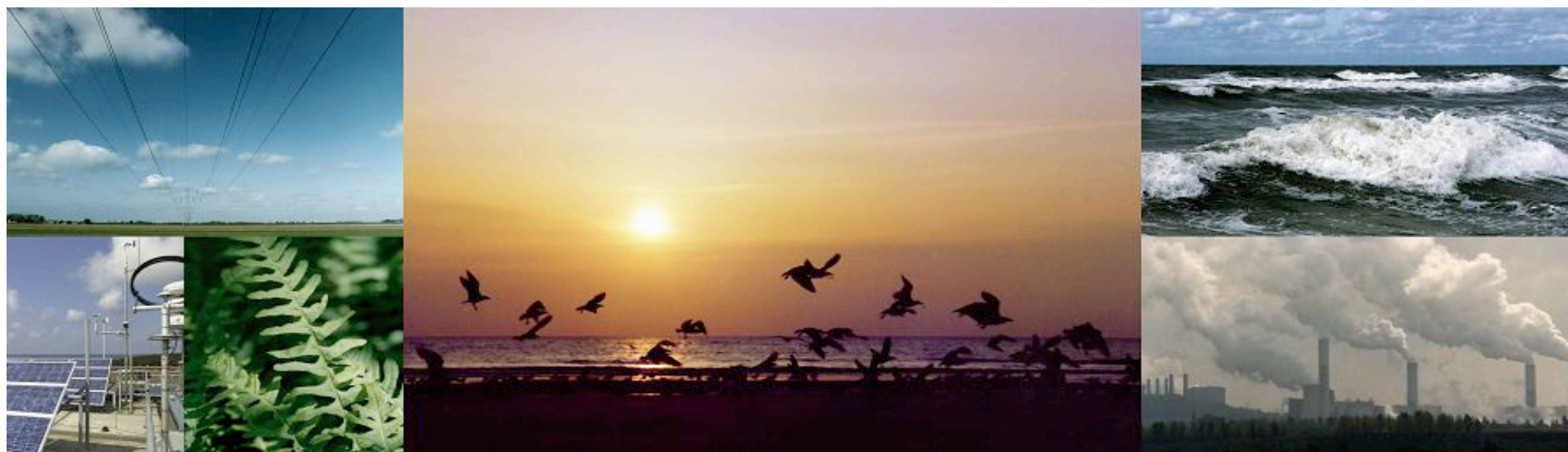


Energy research Centre of the Netherlands

Social housing refurbishment in the Netherlands

Michael ten Donkelaar

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General facts about social housing

- Social housing in the Netherlands is seen as housing in possession of social housing cooperative
- In total 6.8 million dwellings, of which:
 - 2,362,000 social dwellings
 - 1,234,000 single family houses and 1,129,000 apartments
- Energy characteristics (apartments):
 - 100 kWh/m² before 1930 → 50 kWh/m² after 1995 (62 kWh/m² for social housing apartments)
 - For average apartment stock (social and others): 82 kWh/m²
- Type of heating in dwellings:
 - 99.5 % by natural gas
 - 86% central heating, 10% single heaters, 4% district heating

Housing regulatory framework (I)

- Main housing acts and decrees:
 - Housing Act
 - Includes all aspects of building & housing: building & demolition prescriptions, building permits, government supervision and minimum standards of dwellings
 - Obliges municipalities to set up specific regulations for building and refurbishment
 - Obliges municipalities to investigate housing needs and plan new constructions
 - Act on Rental Prices of Habitation
 - Regulates in detail the maximum rent price for all habitation
 - House Assessment Points → determine maximum rent
 - Maximum rent increase per year (for rents < € 604 per month)

Housing regulatory framework (II)

- Decree on Social Housing Maintenance
 - regulates the obligations and responsibilities of social housing cooperatives
- Rent Bonus Act
 - regulates subsidies that low-income tenants receive for renting
- Building Code
 - specific rules on energy saving within new-to-build dwellings
 - Energy Performance Standard (EPN)
 - To obtain a construction permit, energy use may not exceed Energy Performance Coefficient → value 0.8 since 2006
 - Housing refurbishments not strictly regulated

Institutional framework

- Housing associations own nearly the whole social housing stock in the Netherlands
 - Aedes - Dutch federation of social housing organizations
 - Aedes members manage 2.4 million dwellings (40% of total housing stock)
 - Tenants represented by tenant commissions
- Financing construction and refurbishment
 - Own resources (rents + sale of housing stock)
 - Loans through the Dutch Guarantee Fund for Social Housing → makes access to the capital market possible
 - Dutch Municipality Bank - one of the main financers of the housing associations

Financial support for housing refurbishment

- The National Insulation Program (NIP) 1978 –1987
 - Grants for insulation of existing dwellings and grants for condensing boilers, combined with information campaign
 - Successful, but also free-rider effects
- The 'National Hunt for Cracks' (1980s)
 - Motivate residents to tighten their dwellings from air leaks
- EPR - Energy Performance Regulation (1990s – present)
 - Energy Performance Advice – Measures proposed by independent auditor, some eligible for grants
- TELI – grant programme for low-income households
 - Projects that inform, advice or help low income households with energy saving
- Green financing
 - Loans with lower interest rate when invested in energy efficiency (financed through green funds)
 - Attractive for housing cooperatives, less for private owners

Private sector initiatives

- Initiatives undertaken by housing cooperatives:
 1. Conventional financing
 2. Energy accounts through the housing cooperative
 3. Energy supply company as the executive party
 4. Energy Performance Contract
 5. Living Expenses Guarantee
- Innovative financing – PPM formula
 - Mortgages higher than mortgage quotum allowed
 - Borrow additional amount of money for energy savings
 - Decrease of living expenses due to lower energy bill
 - Implemented by one housing development firm (in cooperation with one national bank)

Conclusions

- The Netherlands has large social housing sector
- Almost all social housing owned by housing cooperatives
- Since the 70s and 80s many grant programmes available for housing refurbishment
- During the last few years government has put an end to a number of grant programmes (budgetary reasons)
- Strict housing regulations remain (national and EPBD)
- Room for private initiatives in housing refurbishment