

## **Brief Summary of the Dutch content of ‘Sociaal Wonen 2030’**

*On March 27, 2013, BeBright and Finance Ideas, in collaboration with 12 partners, shared their findings about the future of social housing in The Netherlands at a conference for the sector. Besides 4 scenarios, the collaborative process resulted in: 19 trends that will shape the future of housing, an overview of sector and market uncertainties and a list of options for action. Please find below a summary of the outcome.*

### **Are The Dutch building a Social Future?**

The Dutch housing market seems to make the headlines on a daily basis. There is a lot going on and everything and everyone seems to stay put: the buyers, the sellers, the renters, the corporations, the government and the banks. But if the system will start to move one day, where could it go? Where could the country go, and where will the social security system end up?

Finding, financing and maintaining your ideal living situation has always been a challenge. But times are tough and the number of people that need help is on the rise. Today, the criterion to apply for social housing in the Netherlands is solely financial: if your household income is € 34.229 or less, you are officially labeled as ‘someone who cannot afford to rent or own without support’.

By exploring trends, scenarios and options, the Dutch housing sector tries to prepare for what’s next and to come up with a future proof Social Housing concept.

### **Economy and Society will determine ‘Social’ and ‘Housing’**

In the long run, a big part of the help for people in need will be determined by the county’s financial situation. Research shows that households are not as poor today as they were 15 years ago. But does it really feel that way? Those with money can afford to pay for help, even while the bills for care and energy add up. Those with friends, family and/or a network might find a way to help each other. But if you are poor and on your own in 2030, will you be OK?

Providers of Dutch social housing, currently about 400 Housing Corporations, try to be prepared for the needs of future residents. Research shows that future low-income households will cover a broader spectrum of cultures. And with the aging of the Dutch population, this group will also hold a larger number of seniors. More and more people in this group will need daily care, because of chronic diseases, obesity or decreased mobility. But it is not sure if they will receive any help at all; now that both the government and the collective expect citizens to be more self-sufficient than ever before. In general, residents of the future expect more flexibility, more customization and more service. In 2030, people are expected to live on top of each other in certain popular areas in The Netherlands. Dutch employees will change jobs often, switching frequently between brands, hierarchy level, full time and part time work. There for, incomes will be more volatile. And the commute from home to work will increase, both in length and in time. In 2030, the way people use their homes will have followed these changes in daily life. More and more residents will only use their homes temporarily, either because they can’t afford to own or because they want to stay flexible. These houses will be more green and smart. Designing, building and maintaining them will be in 3D and more efficient. All this will be driven by the need to innovate and to make those few new developments the best for the least amount of money.

The sector has agreed on 19 trends that will shape the future of Social Housing in the years to come. These trends are described and backed with research in the book “Sociaal Wonen 2030”.

- 1) Different Demographics: more cultures, more seniors, less members per household
- 2) Stay at Home: more in-house care
- 3) DIY: increasingly self sufficient
- 4) Power House: increased energy liability
- 5) Sustainable Together: collectively green
- 6) Connected: it’s about what and who you know
- 7) Smart Living: merging buildings and ICT
- 8) Build Better: efficiency through innovation
- 9) Housing a la Carte: more styles of living
- 10) Globalization: increasing external influences
- 11) Packed: coming and going in city and country
- 12) Less Poor: Really?
- 13) The New Next Door: bigger commute
- 14) Work flexibility: income ups and downs
- 15) Penny Pinching: decreasing capital investments
- 16) Show & Tell: Users instead of Owners



- 17) Nothing New: from new developments to redesigning the old
- 18) Focused Control: more market, less government
- 19) Locale Leadership: from Power to Authority

### Possible Futures for Social Housing

Those that are unable to take care of the roof above their heads, might end up in one of four scenarios. Four stories about what the future might hold in store for us, all plausible, relevant and somewhat surprising.

**'Lounge Scenario':** *where it is up to you to make it or break it.*

After some harsh, but successful, cutbacks, The Netherlands seem to be back on track in 2030. The Liberals have done the job. Investments in education and innovation have paid off. With more entrepreneurs, hard work and international talent mobility the country keeps up with the world. Anyone can live a good life because they can. These are DIY times. Solidarity, Collectivity and Social Security are things from the old days. More and more real estate is sustainable. Energy is as well and, although used in large amounts, still very affordable. Cost of living and travelling have been lowered over the years. While employees hop between jobs, families hop between homes. Private sector rentals are in huge demand to meet this need for flexibility. Both country and city living are popular, but any place in between struggle to keep up the quality of life. And that is where low-income households end up. The quality of their housing is often questionable. By 2030 there is no such thing as Social Housing. Help Yourself. Welcome in the Lounge.

**'Kitchen Scenario':** *where people come together to share the catch of the day.*

After years of reduction and cutbacks, Europe is doing well in 2030 and so is The Netherlands. The Dutch have their country lined up, while taking care of the aging population and the increased cost for food and resources. Besides Logistics, Trade, Water Management and Design, both the real estate and the construction sector are doing well, mostly because of successful process innovation. The Dutch know how to collaborate beyond sector borders and how to keep costs down to get the best results for all. There is more demolition and new development than there is rebuild and renovating. The collective takes care of weak fellow citizens and not only financially. Social security is personalized to the max. Social Housing is social indeed. Take a seat. Welcome in our Kitchen.

**'Basement Scenario':** *where the foundation of life is fragile and the facilities are dark and cold.*

In 2030, life in the Netherlands is tough. Money is a problem, everywhere, for almost everyone. And the government has no clue how to get the country back on track. If you have a job make sure you keep it. There is tension all around, between the few rich and the many poor, between blue and white collar, between the sick and the healthy, and the passive and the active. Name it and a conflict is near. Creativity and invention make the neighborhood go round. "If you can't buy it then swap it" is the motto. By 2030 the housing market has reached an ultimate low; but this comes with a new balance, which is good. Only the needy of the neediest will get help keeping their lives together. But the people of 2012 probably wouldn't call this system 'Social'; more 'Minimal'. Social Housing is a downer. Welcome in the Basement.

**'Mezzanine Scenario':** *where the ones in need are stuck in the middle.*

Until the year 2030, Dutch welfare will be under pressure. The lack of change, the absence of a long-term national vision and the never stable political climate made things worse. No focus, no entrepreneurship, no progress, no funding. The government tried to keep social security as it was, but every Dutch citizen has paid part of the price. Social Housing is for those with no income. Residents in all markets tend to stay put and the quality of homes has deteriorated. There is hardly any construction; instead the sector focuses on innovation and expanding services. While cities seem to be buzzing, the countryside feels gloomy. Some towns are no longer safe, nor fun to live in. Everyone is looking to partner up to survive. Inventive and small-scale initiatives explore the boundaries of what can be done. Those who rely on Social Housing find it less social and hardly suitable for their family needs. Up or Down? Welcome on the Mezzanine.

### What's next?

Besides that no one will ever opt to be in need of Social Housing, in any scenario, some developments are no longer surprises. With the help of scenarios, organizations in this sector are aware of more of those developments than ever before. Their big dream is to move on from 'Social Housing' to 'Social Living'. Please join!

