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York University, Toronto, Ontario, Canada

Nick Brownlee

Major Research Paper:

Institutional Change in the Dutch and Ontarian Non-Profit Housing Sectors:

Defining Possible Avenues of Change

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Abstract

This Major Research Paper provides a comparative study of non-profit housing in Ontario and the Netherlands. As Ontario and Canada as a whole are currently experiencing a re-examination of the role of non-profit housing, this research sought to examine each jurisdiction's sector in detail to determine if inspiration for the future development of the Ontario sector could be taken from the Netherlands. To provide a full picture of each unique system and their historical development, a series of interviews was conducted with housing experts in each jurisdiction.

Section One provides a case study of the Dutch housing association model. With insights from interviewees, the development of the sector is outlined, focusing on the associations' growth following the post-war reconstruction period to become large-scale social institutions. It outlines the impact of dramatic reforms that took place in 1995, which severed the associations' close financial links with the national government and provided them with free reign to conduct a wide variety of social and market activities – many of which were highly successful. In recent years, high profile scandals have resulted in a new series of reforms, restricting their market activities and subjecting them to new accountability measures and a substantial new tax. However, the current refocusing of housing associations on their core tasks and the increasing failure of the market to satisfy middle income housing needs make it likely that the more harmful of these reforms will be reversed in the future, allowing the sector to resume an expanded role in the market.

In Section Two the role of Ontario's non-profit sector is examined. From 1973-1993 there was a strong federal program for developing non-profit and co-operative housing, which was then devolved to the province. In the subsequent decades there has been very little new non-profit housing development, although there are promising indicators that this might be changing, most notably in the form of the National Housing Strategy. However, the new programs for supporting affordable housing development are premised upon a residual role for the non-profits and create a framework in which non-profits often compete with private developers for funding. Thus while there may be organizational improvements made within the sector, it seems unlikely that the current

path will allow non-profits to have the opportunity to play much more than a residual role.

Contrary to the original aims of this research, the comparative analysis has found that the success of the Dutch housing association sector is not primarily based on the superiority of its model, but rather stems from political choices made over many years. The Dutch case demonstrates that consistent, meaningful political support is necessary for the development of a mass social institution. While there are many operational practices which can be learned from the Dutch housing sector, the lack of political consensus on the role of the government in housing in Canada and Ontario makes it unlikely for the province to replicate the success of the Netherlands without a significant political and institutional shift.

Foreword Concerning The Plan of Study

My Plan of Study outlines three major components of study; urban and community planning, housing policy and non-profit housing. This research paper addressed all three areas of study, focused mostly on the latter two. This paper examines the changes in national and regional housing policies over the last few decades from a comparative lens, while analyzing the effect of policy changes on non-profit housing providers in both Ontario and the Netherlands. As such, this was not only a means for studying each aspect of affordable housing work but afforded me the opportunity to observe the complex relationship between the operation of non-profits and the political choices of national governments. This built on my background in community organizing and political science, and built on the methodology of comparative analysis. This allowed me to fulfill my learning objectives relating to government housing policy, non-profit housing operations, the role of co-operatives among other aspects.

This paper is also rooted in planning practice, as it includes an analysis of the role of Dutch housing associations in neighbourhood development – an exciting case study in which revitalization does not equate with gentrification, due to the security of tenure of social renters.

In the process of this research I had the opportunity to interview 22 experts in the housing field and gain a wide breadth of perspectives. This ranged from best practices to cautionary tales and afforded me the chance to develop a deep understanding of the challenges in providing and maintaining affordable housing. The educational value of these interactions was very significant and my learning from these interactions have not all been expressed in this paper, as I have had the chance to learn about many aspects of non-profit housing operation which are not directly relevant to this comparative analysis.

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Introduction

The key social policy institutional difference between Canada and the Netherlands is the distinction between mass and residual housing models. Mass housing models are targeted at providing affordable housing to the bulk of the workforce, or at least a large section of it, as well as low-income groups. This housing is designed based on the tacit principle of a 'right to housing', although mass systems often exist absent of that explicit legal right. Residual housing models take a markedly different approach, in which social housing is intended only for those who are most desperately in need of it, and is provided on the basis of the capacity of organizations and government to provide it rather than need. A residual system provides a smaller scale of housing for lower income demographics, housing provision generally seen not as a universal right but an extra bonus provided ad hoc to the most needy.

The contrast between mass and residual housing is an effective representation for the housing differences between Canada and the Netherlands. A good demonstration of this is the phrase 'hard to house', which is used commonly in Canada to refer to people in need of significant support with very low incomes – when I used this phrase in interviews in the Netherlands it failed to translate “there’s no question of them being hard to house, we have to house them it’s our task to ensure that they have the supports needed” – Marcel Peterson (Research Interview, March 7th, 2018).

The fairly amorphous conception of a 'right to housing' is worth exploring here, as it has been cited as the basis for the federal government of Canada's new national housing strategy. A right to housing is a social right rather than a legal one and simply enshrining it in law does not lead to its fulfillment, which would mean universal provision of adequate housing, much as a legal right to healthcare is not fulfilled by a law itself. Instead, means must be taken to implement this task. In the Netherlands, the right to housing is implemented not by a massive government program, but instead by the housing associations, “private organizations with a public task” as described by Rob Ravestein of Aedes (Research Interview, March 5th, 2018). This public task is the fulfillment of universal right to housing – to step in wherever the market fails and ensure

that all Dutch residents have access to quality housing. It is the organizations themselves that guarantee this right more than the government does.

Given this great ideological difference, there are limitations in the degree to which Canadian non-profits can benefit from the Dutch example. Absent such a political priority, it is very unlikely that they can achieve the share of the housing stock held by housing associations. It is possible however to imagine a more dynamic non-profit sector, one empowered with more governmental supports and a new understanding of its role. A prime conclusion from research interviews conducted with Ontario non-profit experts is that such a change is possible, and potentially underway. The best use of the lessons of the Dutch example is not to copy it wholesale but allow the case studies of this model to inform the reforms and updates in the non-profit sector moving forward, and integrate the key lessons around scale, accountability and popular support.

Theoretical Framework

In approaching this paper there is a need to clarify a number of relevant terms in the housing sphere; as these can often be unclear or overlap with each other.

Affordable housing is housing which is considered affordable to either low-income or workforce demographics, with the precise delineation of what constitutes affordability frequently being debated in the sector. **Social housing** is a more specific topic, which I use to refer to housing which is subsidized by the state in some form to render it as affordable as possible to targeted groups – this is sometimes conflated with **public housing**, which is social housing owned and operated by government agencies, but for the purposes of this paper social housing also refers to subsidized housing operated by non-governmental entities. **Housing non-profits** refers to organizations which are not government owned and own and operate either affordable or social housing on a non-profit basis. The label of housing non-profits includes both the Canadian non-profit model as well as the Dutch **housing association** model, which is distinct enough to require a separate designation, as will be discussed at length later in the paper.

This paper examines the historical development of non-profit housing sectors in Ontario and the Netherlands; comparing the socio-economic forces which have shaped the significant differences between them. Institutional change theory is essential to

understanding how housing sectors in Ontario and the Netherlands have evolved, as well as determining the potential for Ontario's sector to take inspiration from the Netherlands. Theories of institutional change are divided between collective choice theories and evolutionary change theories. Collective choice theories vary widely in housing associations' thinking on how and why collectives or hierarchies make decisions regarding institutional change, but they place a great deal of agency in the hands of major actors in shaping the direction of institutional development (Kingston, 2008). Evolutionary theories of institutional change focus more on the gradual, non-active nature of institutional change which is shaped by exogenous forces over time, with social movements and economic incentives being responsible for the majority of change (Kingston & Cabelero, 2009). These theories are not necessarily always competitive; institutions are influenced by both passive and active forces, and this is clearly demonstrated in the context of the Netherlands.

Academic writing in the Netherlands on the subject of their housing associations generally varies between perspectives which emphasize the institutional stability of the model to authors who are more concerned that new economic trends have resulted in institutional change towards more market-oriented activity, potentially undermining their social mission. However, there has been a swift reversal away from market orientation back towards the core task of the housing associations in recent years. The process of institutional change in the Netherlands' housing system has been primarily evolutionary in nature, with some recent changes being more actor driven. The housing associations are strong institutions, rooted in over a century of development. In particular, over the fifty-year period from the post-war years until 1995, large-scale, consistent development took place, establishing them firmly in Dutch society. As a consequence, although there have been several major pushes over the years to reduce their share of the housing stock and to encourage home ownership, they remain strong institutions which are well placed to perform social tasks. Today it is primarily political choices which restrain them from living up to their potential.

One of the driving ideas of this research is the potential for change within the Canadian non-profit sector since there appears to be tentative steps being taken

towards reengagement in affordable housing development; most notably in the form of the new National Housing Strategy. However, in the Canadian context there is a high probability that path dependency, a process in which institutional development is highly determined by existing precedent, might limit the options for reform. There is however an appetite for change, as housing becomes an increasingly prominent political issue in Canada, which could drive greater government support for the sector. There is also the possibility of meaningful reforms within the non-profit sector itself. As far back as 2004 the non-profit housing development consultant John Harstone argued that the basic problem with the Canadian non-profit sector was its narrow vision and risk-averse behaviour (Harstone, 2004). He argued that non-profits have greater capacity for development than is commonly understood, and through creative means have the potential to develop new housing stock in the absence of government support. (Harstone, 2004). The non-profits have yet to take on such a role as of yet; while some of the more creative examples have been able to engage in development there has been an increased role for private developers in delivering affordable housing targets. Therefore, the competing forces of path dependency and the impetus for reform remain in tension.

Methodology

This project was conducted using two primary research methods – a literature review and a series of semi-structured interviews. I also drew from my personal experience working as a community organizer with ACORN Toronto, and as a planning intern with the City of Toronto's Affordable Housing Office.

Literature reviews were conducted separately for both the Netherlands and Ontario. In seeking to understand each non-market housing system I reviewed a large volume of academic literature, government reports and other sources. These were used to construct a detailed narrative of the history and current issues facing the non-profit housing sector in each country, so that the full context in which the interviews take place is clear. A supplementary literature review was conducted following the completion of the research interviews, either on the advice of interview subjects or to seek confirmation of facts discussed.

Interviews in qualitative research are used to fill gaps in data and investigate complex systems, intentions and behaviors (Hay, 2005, pg 80). In the course of this research two categories of experts in the field of non-profit housing were interviewed – academics and professionals involved in practice in the field from various types of institutions. These interviews were semi-structured; they were based on an interview schedule featuring core issues to be addressed but allowed for secondary questions and divergences when an unexpected but relevant topic was raised. Since these interviews were conducted with a wide variety of professionals, including those working in academia, non-profit development, municipal planning, national regulation, advocacy, consulting and tenant organizing it was not appropriate to include a quantitative aspect to this project, as each interview sought to answer distinct questions. These interviews were recorded and featured fully reviewed ethics protocols. All participants quoted directly in this paper agreed to waive anonymity.

The interviews themselves were focused on the basic research questions of the project, asking about the expert's understanding and experience in non-profit development, and identifying strengths as well as challenges of their local system. They were oriented towards determining which institutions, shared expectations and ideologies of housing are practiced by the subject and the field in which they are expert. Particularly in the case of the Netherlands, the objective was to elicit descriptions of the unspoken assumptions made with regards to housing and urban development generally, as the academic literature on the subject written by insiders is not fully capable of achieving this. All interviews were conducted in person, with the Netherlands interviews being conducted in March 2018 and the Ontario interviews in May 2018. In total, 23 research interviews were conducted; 17 in the Netherlands and 6 in Ontario. A full list of interview subjects is listed at the conclusion of this paper.

Literature Review

The Netherlands

Housing associations in the Netherlands have existed for over a century, with some isolated projects going back even further. They are private, non-profit organizations charged with the public task of providing housing to all those who cannot

afford it on their own, and since the Second World War have played a massive role in providing housing to those in need. Given the size and complexity of the Dutch housing association tradition there is a large and diverse set of academic work on the topic. There have been several overviews of the Dutch system written for an international audience, along with a rich literature discussing the origins of housing associations, how to classify them and whether they are entering a significant period of decline. I selected range of perspectives have been selected for inclusion to provide a representative sample of perspectives on the nature of Dutch housing associations.

In 2002 Boelhouwer argued that the nature of the housing associations was closely linked to the idiosyncratic nature of the Dutch welfare state as a whole, which he considered a hybrid of the corporatist central European model and the Scandinavian social-democratic model. The Dutch welfare state expanded rapidly in the post-war years, often taking the form of publicly funded decentralized task-organizations, which followed the organizational pattern of corporatist states but provided the mass benefits of social democracies. Boelhouwer tracks the trends in social housing in the Netherlands to changes in the welfare state as a whole, arguing that part of what distinguishes the Dutch model is that retrenchment in the welfare state and particularly in housing took place much later than in most other western European states; as a consequence, the housing associations grew to a vast scale before supports ended. Boelhouwer's perspective was that housing associations, forced to redefine themselves in the aftermath of the reforms of 1993 and 1995, demonstrated remarkable creativity and entrepreneurship, and their market share was unlikely to decline as steeply as others forecasted at the time.

However, writing more than a decade later in an article entitled "The Demise of the Dutch Social Housing Tradition", Boelhouwer is far more pessimistic concerning the future of housing associations (Boelhouwer, Preimus 2013). The article discusses the role of housing associations in boosting construction and development during the global financial crisis. In the wake of the crisis the institutional strength of the organizations saw them take on little financial damage, and they in fact used the time to greatly expand into the market. From 2008 to 2010 they represented 60% of new housing

starts, helping to stabilize the Dutch economy (Boelhouwer, Priemus, 2013). However, severe reforms and budget cuts, as well as the imposition of the landlord levy by the federal government in 2010 and 2012 radically reduced the capacity of the sector to serve social tasks. The authors suggest that the Rutte cabinets in power at the time did not fully understand the strong tradition of social housing in the Netherlands and suggest that a return to stronger government support of the system would have very positive economic impacts.

Kempen and Priemus wrote in 2001 that much of the efforts of government reform in the 1990s were aimed at bringing the Dutch social housing sector more into line with other European models. Since 1995 the share of moderate and high income earners living in social housing had begun to decrease significantly, as they instead began to move to the private ownership market. Characteristic to the role of the Dutch state, this shift towards ownership was made possible through large financial incentives which subsidized mortgage costs and created tax benefits for interest payments, encouraging all those who could to buy.

In conceptualizing the nature of hybridity in not-for-profit housing providers, Anita Blessing suggests four frames for hybrid organizations: one of transition, in which hybridity is explained by a gradual shift from one mode of operation to another; hybrids as links between cultures; hybrid vigour; and hybrids as transgressions (Blessing, 2011). She discusses these frames through a comparison of Australian non-profit housing policy and the situation in the Netherlands. In Australia in the late 2000s there had been a government push to increase the role for not-for-profit hybrid housing organizations which could both develop new housing for the social sector and create needed housing for the middle class. In this example the government perceived such organizations as possessing hybrid vigour, as they would benefit from profit making activities and would be able to use them to fund expansion of social housing; this model was heavily influenced by Dutch housing associations. Blessing suggests that the Dutch model is not in fact an example of hybrid vigour, but rather a case of transgressive organizations. She argues that the profit making activities of Dutch housing associations were

corrupting their public mission, as demonstrated by scandals involving high executive pay, misused funds and unfortunate investments.

As Preimus notes in 2003, the efficiency of Dutch housing associations is difficult to quantify as they engage in both social missions and profit-making activities. Given the varying emphases among different organizations on market orientation or social tasks their effectiveness cannot be measured precisely either by the social value of their projects or their financial success. This is a significant element of the challenge of hybridity, as it is very difficult for governments to track the effectiveness of organizations which continue to have a social mandate while being free of direct government control. When public tasks are being fulfilled by private organizations with a great deal of independence, the greatest challenge is often quantifying the success of that task and maintaining accountability.

An often cited argument in favour of the housing associations is that through mergers and enlargement they have achieved great economies of scale, providing these organizations with a great institutional strength. A statistical analysis conducted on this question found mixed results; finding that in many cases Dutch housing associations operate as dis-economies of scale caused by internal complexities and an increased distance between the organization and their clients (Veenstra, Koolma & Allers, 2017). The authors argue that most housing association mergers were motivated by factors other than efficiency, ranging from entrenchment to empire building. However, they find some evidence supporting their hypothesis that the mergers of Dutch housing associations have produced increased efficiencies nonetheless, as the process forced organizations to re-examine their operations and select best practices. In recent years this practise of knowledge sharing and efficiency seeking has become an increasingly prominent activity in the sector.

Another perspective on the role of scale in efficiency in housing associations comes from a study which compared the effects of mergers in the sector in the Netherlands and England (van Bortel, Mullins & Gruis 2010). The authors discuss a framework in which mergers are one option in a continuum of organizational methods for co-operation, including partnerships, alliances, contracts or dependence

relationships. In comparing the relative efficiency of larger and smaller housing associations, they find that larger organizations are more effective at developing new housing, while finding evidence that smaller organizations tend to be more effective at providing quality social services to their residents. Ultimately they conclude that the success of mergers are highly context dependent; the similarity of mission and compatibility of organizations is a key factor to success.

An additional complication in judging the success of the Dutch housing association model is that in the 23 years since the end of direct subsidies for housing associations, it seems that they have not settled into clearly defined roles. In a study based on panel discussions with expert informants, Nieboer and Gruis argue that while housing associations began to take on additional entrepreneurial roles in the 2000s, in the aftermath of the global financial crisis, they have increasingly retreated back to focussing on their primary business of providing housing for low-income people (Nieboer and Gruis 2015). The pattern of institutional change they and others describe is not one in which housing associations have settled into a clear role; the flexibility of housing associations and their vast capital stock makes it possible for them to engage in a tremendous variety of activities depending on the context.

In research gathered through panel discussions and surveys, they found that there has been a great focusing and retrenchment in the Dutch housing association sector (Nieboer and Gruis, 2016). This did not occur at the same time as the great financial crisis, but rather in years since, largely as a result of greater regulatory action and political pressure. They describe the overall strategic vision as a 'Defender' strategy, one of gradually shoring up and refurbishing key stock, keeping debts low and pursuing economic efficiencies. In attempting to theorize whether this represents a case of neo-liberal convergence in line with developments in other countries, they conclude that they lack sufficient evidence for this, finding that housing associations in other countries have been engaging in more rather than fewer market activities.

The mixed image of housing associations produced by this literature review played a significant role in motivating me to travel to the country in order to conduct interviews with workers and experts in the field. I found that most of the literature was

focused on specific aspects of the sector, or certain case studies, with only a limited access to a general historical narrative. Through discussing this literature along with the insights provided by my research subjects I have sought to provide such a general analysis to a wide audience.

Ontario

There are several dominant trends in the academic literature on social housing in Ontario, with a comparatively small group of academics doing major work on the topic relative to the Netherlands. Greg Suttor has recently put forward a major work on the subject with “Still Renovating”, a history of social housing in Canada (Suttor, 2017). In this book Suttor describes the ebbs and flows of social housing policy and spending from the very early years of government involvement through to the present day. This includes the heyday of public housing production beginning in the 1960s, followed by the non-profit and co-op era from 1973 to 1993, and finally the long period of limited engagement with housing until the present time, where modest re-engagement is occurring which could presage a more substantial return to social housing. To explain these shifts, Suttor demonstrates that they each coincide with major transition periods in the welfare state in Canada. The large expansion in public housing production in 1964 aligned with a rush of new social programs including universal medical care, while the final retreat from housing by the federal government in 1993 was a part of a major cutback in the welfare state.

Suttor describes in depth the motivations behind policy changes, including the fiscal and political pressures which led to the rise of social housing spending as well as its downfall. Of particular relevance is his analysis of the 1973-1993 era, containing the first and second non-profit decades, during which most of non-profit and co-operative housing stock was built in Canada. Such projects were generally designed at a local, community level, and were managed as small organizations – with capital grants and loans provided by the CMHC, frequently with financial support from over social oriented institutions.

Ian Skelton in 1996 contrasted the geographical distribution of publicly owned housing and non-profit/co-operative housing in Ontario. He found that public housing

tended to be more concentrated in rural communities and big cities and was highly concentrated in areas with the greatest need. This was practical as the government sought to build either where very significant scale was required or where there was insufficient local capacity. Third sector housing, on the other hand, tended to be more prevalent in more affluent communities, faster growing areas and middle-sized cities. Since non-profit and co-operative housing developments are led by local community members, this pattern demonstrates that the nature of local political leadership has determined what is built where in the non-profit sector. This can be seen through a positive lens, as it allows for a democratically determined focus of resources, or through as a negative lens, as communities with greater needs that are lacking in local leadership may go without housing developments. On balance the geographic patterns of non-profit and co-operative housing tend towards the principle of social mix, which has been successful in the Netherlands.

A highly critical piece on the non-profit and co-operative housing sectors came from Barbara Wake Carrol in 1989. She argues that devolved non-profit housing agencies fundamentally lack the accountability of a government agency and are not properly suited to fulfilling universal public tasks. She suggests that the delegation of social services to the non-profit sector serves the government's goal of abdicating responsibility for housing provision, giving the responsibility instead to non-profits which lack the capacity to provide it. She suggests that greater regulation and accountability is possible but is not realized in the Canadian system. In an article written in the same period she tracked the development of Canadian housing policy, praising the scope of the national program and the level of development achieved, but critical of the uniformity of the approach of federal programs. However, as responsibility for affordable housing was devolved first to the provinces and subsequently to municipalities, the ability to produce new housing was greatly reduced, and there developed a great unevenness in the level of support for the sector. She argues that over a 40 year period housing policy had come full circle, with a high likelihood of increased housing need unless policies were adapted (Carrol, 1989).

In examining the possibilities for development with limited government support, Carol Murray conducted research which resulted in a very pessimistic outlook. In recent years, as co-operatives in Canada have generally built up a large degree of equity, there has been interest in their capacity to use this equity to expand and provide new affordable housing at a large scale. However, Murray concludes after interviewing numerous experts and practitioners in the field that although many co-operatives would like to expand and provide housing, the high level of risks to the residents themselves and the extensive time commitments which would be required of volunteer-run boards makes this impractical (Murray, 2008). This dovetails with an interesting, if somewhat cynical piece written by a legal clinic lawyer which argues that housing co-operatives are structurally incapable of living up to their ideological promise of creating a diverse, equal, mixed income society, as there is in practice a great divergence in the social capital of its members (Bailey, 1990). The consequence of this is that more desperate households, particularly low-income single mothers, find it difficult to afford the time to participate in local governance and have the potential to be mistreated by boards with limited recourse. It isn't always clear that co-ops function in practice the way they intend to in theory.

A more positive perspective on co-operatives often comes through a comparison with traditional public housing, as demonstrated by the case of the Atkinson Housing Co-operative. Jorge Sousa and Jack Quarter discuss the conversion of the Atkinson Co-op, in which a building in the Alexander Park neighbourhood of Toronto was transferred from a fully public housing initiative to a co-operative model which maintained ties to the Toronto Community Housing Corporation (TCHC) (Sousa & Quarter, 2003). A defining feature of this initiative was a very lengthy period of community development and engagement prior to the transfer to community control, with residents being given the opportunity to learn about strong building management skills needed to serve on the co-op's board. While the authors are optimistic, they don't come to any definitive conclusions as to the success of the project, and significant research has yet to be undertaken on the case.

An example of comparative research in the non-profit field comes from Drier and Hulchanski, who in 1993 compared and contrasted the non-profit housing sectors of Canada and the United States. They note that while both countries largely abandoned the development of large scale public housing projects in the early 1970s, motivated in large part by the negative reputation such projects had developed, they had taken markedly different approaches to developing affordable housing moving forward. The United States federal government provided funds for the development of subsidized housing, but these were primarily taken up by private landlords and developers, while the Canadian federal government supported the development of various types of non-profit organizations. They found that overall the political climate in Canada was more supportive of expenditure on social housing, contributing to a generally superior quality of life for lower-income people than in the United States. They conclude that the differences in success have little to do with any structural differences between the two countries, but rather emerge from basic political choices – with Canada choosing to provide consistent support to non-profit sector development, while the United States did not. However, federal funding for new affordable housing development would be ended in the year this paper was published.

A possibility not often discussed by policy makers is whether non-profits are capable of playing a larger role in social housing development without an increase in government support. Jon Harstone of St. Clare's Multifaith Housing has argued that non-profit housing providers have gradually become overly dependent on government support for new development and have failed to make the best use of the resources already available to them (Harstone, 2004). To demonstrate the possibilities of the sector he described a project his own organization has managed successfully, the supportive housing building 25 Leonard in Toronto, which has been gradually intensified over the years by combining some government funding sources with their own capital. Harstone argues that non-profits can through creativity and innovation develop a more significant role for the sector by themselves.

The academic literature in Ontario with regards to housing non-profits tends to focus on either the micro scale – measuring the successes of projects at a very

individual level, or a macro scale looking at the role of the state. This is a significant contrast with the Dutch literature, which orients towards examining the performance of the non-profit housing sector as a whole, or at the level of the individual housing association. This contrast in the focus on the literature is demonstrative of the general distinction between the systems; where the Dutch have large organizations which are expected to fulfill a complicated task, Ontarians focus on government and niche projects.

Section One: Housing Association in the Netherlands

Background

The housing association model in the Netherlands is highly idiosyncratic – a product both of history and culture. While aspects of current policy are replicable by other countries, the confluence of historical and cultural influences are not. As a consequence it is important to discuss the historic factors which have driven the development of such a substantial mass housing system, as well as the causes of retrenchment in recent years.

The history of social housing in the Netherlands can be broken down into four eras; the pre-war era (1901-1945), the post-war era (1945-1995), the independent era (1995-2009) and the retrenchment period (2009-present). Through these changes the Dutch non-profits have grown from at first significant but marginal contributors to specific housing concerns, to the dominant housing form in the Netherlands, to a now somewhat reduced sector focused again on its core task, facing substantially increased scrutiny from both the public and government.

Dutch housing associations have a history dating back to the early 20th century and are deeply entrenched in the Dutch housing sector. They were formed as independent charitable or mutual aid societies to provide housing for workers and the poor, similar to the first co-operatives in Canada, although at a generally larger scale. This was enabled by the 1901 Housing Act, which established from the very beginning a strong connection between the state and housing associations (Elsinga & Wassenberg, 2014). The first housing associations developed homes which were targeted at working class families, and were often set up through unions, businesses or religious groups. Analise Daesin of the Netherlands' Ministry of the Interior stated that these early developments were “palaces for the workers, because they were for people who have low but steady incomes” and emphasized that they provided sanitary conditions which replaced urban tenements (A. Daesin, Research Interview, March 23rd, 2018).

These organizations developed a significant degree of financial strength, so that when large scale reconstruction was required following the end of the Second World

War, the Dutch government organized much affordable housing development through this sector. Post-war reconstruction of rental housing was conducted primarily by either municipal housing agencies or housing associations, and both received generous subsidies from the national government, land grants from local governments and targeted supports income supports to tenants. As Frank Wassenberg of Platform 31 (an urban planning-oriented think tank and consultancy based in The Hague) stated, “there was never a clean divide between government and non-profit housing providers; both were somewhat independent and somewhat accountable to government. They have the same financial structure, but there were two systems, the public and the non-profit sector, and they gradually merged in the 1970s, taking on a hybrid role”(F. Wassenberg, Research Interview, March 5th, 2018). As a consequence of the baby boom, a great percentage of the housing stock built at this time was intended for large families, which in more recent times has resulted in a mismatch as demand has grown for housing for smaller households.

A crucial financial element in the success of housing associations is the housing allowance system in the Netherlands. Starting in 1970, and later given a formal legislative framework in 1997, a system was established in which tenants with a low income paying a high portion of their income on rent can apply for a housing ‘top-up’ (Preimus, 2004). Under this system the household is only responsible for paying 25% of increases in rental costs, resulting in the government being responsible for a large portion of the total rent for long-term low-income tenants. Since the majority of lower income households in the Netherlands live in housing associations rather than the small private rental sector, this essentially makes it possible for housing associations to charge substantial rents, which tenants might find it difficult to afford otherwise. This functions as a type of indirect subsidy to the housing associations, one which has in some ways made up for the end of direct subsidies in 1995.

The status of housing associations changed dramatically in the sweeping reforms of 1995, in which “the golden strings between the housing associations and the government were cut”, in the words of Analise Daesin (A. Daesin, Research Interview, March 23rd, 2018). In exchange for an end to direct subsidies by the state, housing

associations were given far more independence and freedom with which to conduct their business. They were able to use their substantial land holdings and built up capital to sustain their social support activities or to move into other areas. Another element to this reform was a forgiveness of the debts held by the national government. This began an era of tremendous freedom for the housing associations, and this resulted in several key changes. The most significant change may have been a very dramatic process of consolidation within the sector, as the number of housing associations fell from 858 to just over 400 - a relatively small figure considering that they collectively manage a stock of 2.1 million homes (van Bortel, Mullins & Gruis 2017).

As early as 1999 there were significant signs that the housing associations were coming into a period of decline, with housing stock shrinking both in relation to the total housing stock of the Netherlands as well as in total numbers, as more stock had been sold to their residents than new units constructed (Ramaker, 1999). As a consequence, the portion of the total housing stock in the Netherlands owned by social housing corporations declined from a peak of 41.5% in 1990 to 36% in 1999, with the current estimate given by Hugo Preimus to be 28% (Kempen & Premius 2002) (Preimus H., Research Interview, March 16th, 2018). This decline was in part a function of the focus of housing associations in the late 1990s and early 2000s on market activities. In this era housing associations began to conduct private development operations, an activity for which they possessed institutional capacity, thus opening up a significant new revenue stream.

The decline in new social housing development, the sell-off of valuable real estate and a focus on serving current tenants was encouraged by the national government. The 2000-2010 Housing Memorandum of the Dutch Government encouraged housing associations to restrict their activities only to those most in need, ignore credit issues with potential tenants due to their 'duty to accommodate', and sell off 500,000 residences over a ten year period (Premius, 2001). While this memorandum was not legally enforceable, it did influence the direction taken by most housing associations.

In response to these pressures, housing associations began to reconceptualise their role. As they gained independence and lost subsidies for development and operations, they began to view themselves as both ‘task organisations’, which are obligated to provide housing for the low-income client groups they have traditionally served, as well as market organizations (Premius 2001). Housing associations were also being pushed to serve a greater range of social tasks by the national government, which urged action by housing associations in 40 priority quarters, referred to as Vogler neighbourhoods, to provide social improvements to the urban fabric (Kessels B., Research Interview, March 10th, 2018).

These enlarged organizations leveraged their capital, community relationships and experience to take on new roles in partnership with municipalities. This included providing specialized care to citizens, sometimes even funding athletic centres and in a few cases taking on roles normally performed by the state. As Analise Daesin of the Ministry of the Interior recounted, “they started building anything – museums, hospitals, in one case a football stadium...sometimes we called them the ATM machines of the municipalities.” (Daesin, A. Research Interview, March 23rd, 2018). These activities outside of the core tasks were sometimes controversial, as they were engaged in activities that some saw as the proper responsibility of the state, but their usefulness to local projects often made them indispensable. As Barry Kessells of Volkhuysvesting housing association put it, “most private investors need to make their money back in seven years or less, while we have a timeline of fifty years, or one hundred years” (Kessels B., Research Interview, March 10th, 2018).

A standout case of neighbourhood development by a housing association is the Klarendal district in Arnhem. The Klarendal district was a struggling working-class area consisting mostly of social housing, which had developed a negative reputation due to the presence of drug tourism and resultant high crime rates. The Housing Association that owned the bulk of this stock, Volkhuysvesting, felt a degree of ownership of the neighbourhood and embarked on a series of rehabilitation projects. Responding to the Vogler neighbourhood policy, a public consultation was conducted in which the residents emphasized concerns around the public space – lack of good sanitation and

the defunct commercial strip. Utilizing their property in the area, the association invested in public area upkeep, building a new park, improving the streetscape, and sought to develop a new commercial district through a relationship with the arts school, Artez, and in particular its world class fashion department. Barry Kessels of Volkhuisvesting noted that they were inspired by Richard Florida's theory of the role of the creative class, and pointed out that despite the fact that "he's revoked his theory recently, saying that it leads to gentrification and the displacement of poor people...this happens quite differently [in the Netherlands] because the housing is permanently affordable...the poor people who used to live here *still* live here." (Kessels, B., Research Interview, March 10th, 2018). Gradually, a local fashion district developed, in which graduates from the fashion school would rent storefronts relatively cheaply and often live above them in Volkhuisvesting properties. This brought enough social capital to the area to allow for the opening of a boutique hotel and restaurant – a dramatic turnaround for the neighbourhood which improved the lives of residents and increased the value of the housing associations' properties. A notable distinction between this revitalization and that of many similar cases in North America was the strong support given by local residents to the project, as Barry Kessels explains: "Because they were involved in the process, we didn't have to sell it to them. Even if they can't buy a dress of three hundred euros that isn't important, because they get the better environment they asked for." (Kessels, B., Research Interview, March 10th, 2018).

Unfortunately, at the other end of the spectrum some of these external activities went incredibly poorly, resulting in massive scandals which shook the social housing structure in the Netherlands. Housing associations had taken on the role of neighbourhood developers and social investors, and although the majority of these projects were successful, the few that went wrong did so dramatically. In almost every interview conducted in the Netherlands, the case of the SS Rotterdam was raised, as well as the case of Vestia's losses on the derivatives markets. As Analise Daesin explains, the original plan for the SS Rotterdam to become a multi-use boat was "was not that bad, to get student housing and higher education combined with a hotel" and to attract interest to Rotterdam's waterfront area (Daesin, A. Research Interview, March 23rd, 2018). However, asbestos was discovered after the boat was purchased. These

cases were ones in which investments made by housing associations cost billions which would otherwise have been dedicated to social housing, and while the support framework was strong enough to receive these blows and continue, they profoundly eroded public trust.

In reaction to the erosion of trust in housing associations, budgetary issues caused by the great recession, and an ideological push towards home ownership, there has been significant pushback against housing associations in recent years. A 2009 complaint by the Dutch Association of Institutional Investors to the European Commission led to an eventual agreement with the Dutch government mandating that housing associations provide a minimum of 90% of the units in each building to those with incomes under 33,000 Euros per year (a level set somewhat high, since the poverty line for a couple with two children in the Netherlands is determined to be 24,000 Euros per year) in order to continue receiving significant state aid (Premius, Gruis 2011)(Dutch News, 2014). This ruling was based on the principle of the 'level playing field' between economic actors, and sought to limit the areas of the market in which housing associations were able to compete. While this ruling is being challenged by Aedes, the association of Dutch housing associations, it is at present limiting their ability to participate in market activities, which makes the sort of activity which enlivened the Klarendal district impossible.

Actors

Knowledge Organisations:

There are a significant number of 'knowledge organizations' in the Netherlands focused on housing, and in the course of this research representatives from Corpovenista and Platform 31 were interviewed. Both are not-for-profits which provide various services to housing associations and governments which work with them. Platform 31 works at various levels in the Netherlands, including with the Ministry of Interior, municipalities and some housing associations (Wassenberg F., Research Interview, March 5th, 2018). Corpovenista works to share knowledge between housing associations and engage in research of best practices; including work on 'big data', which is useful for achieving economic efficiencies, such as by using roof sensors to

know exactly when to conduct maintenance (van der Sluis M., Research Interview, March 30th, 2018). This type of active knowledge sharing is a strong aspect of the professionalism of the sector and is demonstrative of its creativity and resilience.

Housing Association Organizations

There are several umbrella organizations for Housing Associations which represent all or a portion of the sector. The most significant are Aedes and AFWC, the national organization and the association of Amsterdam housing associations respectively. Rob Ravestein of Aedes describes their work as acting on behalf of housing associations “one part to get the laws and regulations they need, and in another part to get our members the information they need.” (R. Ravestein, Research Interview, March 5th, 2018). Aedes itself tries to strike a balance in its advocacy between the different positions of housing associations, as there are many internal debates in relation to taxation and spending priorities.

The differences urban and rural housing associations make it necessary for regional lobby groups to play a significant role, of which the AFWC is the largest actor. The AFWC represents housing associations within Amsterdam, which is itself home to some of the greatest density of social housing, constituting roughly 48% of the present stock. As a group they lobby both the local and national government, representing the interests of urban housing associations (van der Veer J., Research Interview, March 15th, 2018).

Municipal Governments

As a consequence of the political history of the Netherlands, where for much of its history cities were essentially independent states, municipal governments are very powerful institutions, with great ability to determine the role of housing associations. Municipalities are able to do this through two main instruments; the ability to grant land or sell it cheaply for social housing developments and the three party talks between the municipality, local housing associations and local tenants' unions (de Graaf, M., Research Interview, March 12th, 2018). In preparation for these negotiations with housing associations, municipalities determine what their main housing development

goals are, and where they would like housing associations to invest in new development. This is then negotiated with housing associations, which much decide based on their own capacities what they can agree to – this becomes much more complex in cases where a housing association has significant stock in multiple municipalities, as is common. In the past, prior to the introduction of EU regulations and the Landlord Levy, municipalities were able to ask far more from housing associations. “They started to act almost like another form of government, or at least the piggy bank of the municipalities, used for whatever they felt they needed”, as Analise Daesin observed (Daesin, A., Research Interview, March 23rd, 2018). This came to be seen as ad hoc and unfair, as it redirected funds that were intended for social housing to other municipal priorities. This has been essentially eliminated after the 2015 housing act, as housing associations must again focus on their core task.

There is a significant divergence with regards to municipal support for housing associations. Amsterdam is among the most supportive of the institution, boasting the principle of 40-40-20; 40% social housing, 40% middle-income rental and 20% free market housing. This is mirrored to a degree in the city of Haarlem, where new growth in recent years has led to a housing crunch – it is their goal to increase the rate of social housing significantly (de Graaf, M., Research Interview, March 12th, 2018). In all areas there remains a general goal to achieve better housing mixes in neighbourhoods, to increase private market share in areas dominated by social housing, and to add social housing to mostly private market areas. The social mix principle forms a key part of neighbourhood planning in the Netherlands and was discussed in interviews by both housing association professionals and government workers.

The Woonbond (Tenants Union)

The Woonbond is the national organization for social housing tenants in the Netherlands. It represents tenants’ unions for both private landlords and housing associations, with the latter forming a large majority. As a result of the 2015 Housing Act Amendment tenants’ unions now receive funding directly from their own landlords – primarily the housing associations. They function as a lobby organization to various levels of government, but they generally place more emphasis on working with their

member organizations to better negotiate with their landlords, as well as providing case work support for individual tenants.

The requirement that the housing associations have annual agreements with the municipalities also invites tenants' unions into the process, which was inspired by the existing practise in Amsterdam and some other municipalities. Bastianne van Perlo of the Woonbond explained that the national government "realized that the interest of the local government need not be exactly the same as the tenants in the municipalities, so they decided that tenants should have a big say... we consider the housing associations to be owned by all the tenants together." (van Perlo, B., Research Interview, March 28th, 2018). The tenants' unions are therefore actively involved in the discussions concerning which kinds of developments should be made and what resources should be put towards updating old stock and maintaining affordability. The Woonbond staff are engaged in the work of trying to diversify the tenants who tend to be active in consultations, and to broaden the issues that the tenants advocate for. The empowerment of tenants is an additional accountability measure, one that works from the bottom up rather than the top down.

Waarborgfonds Sociale Woningbouw (WSW)

The WSW is a strong source of institutional strength for the housing sector. It is a non-profit body which serves to keep the borrowing costs low for housing associations by guaranteeing every major loan taken out. This is backed up by fees paid annually by housing associations, which have produced a very large reserve fund – which is itself guaranteed by municipal and national governments. In explaining the WSW's AAA rating, Standard and Poor analysts wrote that "the rating is equalized with that of the Netherlands, reflecting our opinion that there is an almost certain likelihood that WSW would receive timely and sufficient extraordinary support from the Dutch government." (Sood & Redondo, 2016).

As a consequence of these guarantees the WSW is an incredibly secure system, but the demands placed on its reserve funding by the Vestia crisis has led to an increased level of scrutiny of the housing associations. For example, the Amsterdam housing association Ymere has been deemed by the WSW to have met its debt limit,

and is unable to take on more debt because they would become a risk for the entire housing guarantee system (van der Veer J., Research Interview, March 15th, 2018). The WSW therefore serves two key functions; it greatly increases the security of loans given to housing associations, providing them with easy access to credit, but it also serves an accountability role, providing flexibility as well as stability to the entire system.

The Ministry of the Interior

Accountability is also secured at an even higher level, the Ministry of the Interior. This was the result of a rationalization of the policy which simplified housing association oversight; rather than multiple departments observing different aspects of the housing associations, oversight been brought under one roof. The Ministry of the Interior checks on the agreements with municipalities and tenants, checks the financing and ensures that the housing associations are staying within their limitations. As Analise Daesin of the Ministry described it, “we don’t have direct power to control them, but we monitor everything; we monitor the agreements they make and what they’re planning.” (Daesin, A., Research Interview, March 23rd, 2018). She gave the example of the Ministry requesting that the associations build additional smaller units a few years ago; this has now been incorporated into the associations’ plans.

One of the most significant roles of the Ministry is to oversee and approve the three party talks which are the central decision-making process for housing associations. These negotiations involve the municipality, the housing associations and the relevant tenants’ unions. These agreements determine spending priorities, plans for new development, or rent levels, and are a requirement of the 2015 Housing Act amendments. The bulk of those interviewed were strongly in favour of the new structure, as it enforced local accountability and generally produced a strong political consensus. If the parties do not come to an agreement, there is a legal option of bringing the matter to the Ministry for a final decision, although this has yet to occur. This seems to be an unlikely occurrence, as the strong interest of the housing associations in rebuilding their reputations creates an incentive to maintain positive working relationships with the tenants and municipalities. However, this option demonstrates the strong oversight capacity retained by the Ministry.

Dutch Housing Associations in 2018

The current status of housing associations varies substantially by geography, dependent on the current type of stock, the degree of support from the local council, and the consequences of divergent association decisions. In general, housing associations have weathered the recent crises well, and are successfully engaged in pursuing their primary objectives despite their share of the housing stock continuing to decline. Huga Preimus estimates the current share of the overall housing stock owned by housing associations to be around 28% (Preimus, H., Research Interview, March 18th, 2018). In the aftermath of the 2015 Housing Act, the housing associations in the Netherlands have entered a period of retrenchment. This is accompanied by a series of measures which have greatly increased the degree of accountability in the sector and have weakened their position financially – although this is experienced very differently by different housing associations.

Placed under significant financial stress due to the Landlord Levy and legally restricted in their activities, most housing associations are now focused on succeeding at their core tasks. One of the basic issues shared across the sector is a mismatch between stock and current demand as approximately 80% of their tenants are one or two-person households, while approximately 50% of their units are family housing (Daesin, A., Research Interview, March 23rd, 2018). This is a dramatic discrepancy and creates complications for new families seeking housing. An approach taken by many housing associations is to simply sell off larger units on the market once they become available – a rare occurrence due to strong tenants' rights – and use the proceeds gained to construct new smaller units (Dion, H., Research Interview, March 20th, 2018). Rationalizing the stock in this way is demonstrative of both the declining role of housing associations and their institutional adaptability.

The associations' return to their core tasks is reflected in their great efforts to avoid eviction and provide more extensive supports to their existing tenants. As Berry Kessels states, their role is “to provide housing for those who can't afford it themselves. For people with social problems, mental problems, we are the bottom line. So we go a long way to prevent evictions, because once someone is evicted it's a social problem

because where can they go to?” (Kessels, B., Research Interview, March 10th, 2018). Several interview subjects described the process involved when a tenant enters into arrears on their rent; tenants are met with, options are discussed and even at the point of eviction the tenants are offered another opportunity in a different apartment.

Housing associations are also increasingly involved in the provision of housing and support for individuals with mental health issues. A process of de-institutionalization is taking place in the Netherlands, and projects such as Majella Wonen in Utrecht, run by the housing association Portaal, are engaged in creative work to provide supportive housing. Marcel Peterson from Portaal described their project as trying “to mix people with a background handling addiction with other people who we’ve learned are willing to provide support... something as simple as meeting someone once a week to have coffee with them.” (Peterson, M., Research Interview March 7th, 2018). This is an arrangement where an apartment in the building at a social rent comes along with social obligations – although these are not enforced directly. Similar experiments have been made elsewhere with another example being the mix of students and senior housing; this type of arrangement is referred to as the ‘magic mix’.

Impacts of The 2015 Housing Act Reforms

Responding to the lack of trust in housing associations, the debacle of the SS Rotterdam, the Vestia financial disaster and controversial pay for managers, the Netherlands’ governing coalition introduced a dramatic series of reforms to the social housing sector aimed at asserting control over the sector and preventing future scandals. This act consists of five main pillars; housing associations must now make a clean administrative and legal division between their social and market activities, can no longer use the WSW guarantee system for market activities, must provide market value evaluations rather than the previous practise of going-concern value, must make agreements with stakeholders before major decisions are made, and will now be supervised by a single body within the Ministry of the Interior (Capital Value, 2015).

Altogether, the housing act has created a robust system in which housing associations are kept under close scrutiny, while also being encouraged to fulfill their core tasks. They are directed by various levels of government to meet specific needs,

such as diversifying neighbourhoods, building new social housing or creating temporary housing for influxes of refugees, and are encouraged to work closely with municipalities and tenants' unions to make sure their work fits with community needs. The bulk of those interviewed consider this to be a mostly positive development, one that creates an opportunity for the housing associations to restore trust with the public by returning to basics and performing social tasks effectively.

The Landlord Levy

A far less popular development is a specialized tax, which is becoming so entrenched that is unlikely to be lifted anytime soon. The Landlord Levy is a property tax imposed by the national government which applies only to the regulated rented sector, which is comprised almost exclusively of property owned by housing associations. It emerged as a response to the financial crisis, and while the initial proposal was for a tenure neutral tax, it eventually came to be targeted at the housing association sector due to their relatively strong financial position in the crisis' aftermath. (Preimus, 2014) The tax is levied on the basis of fair market value rather than going concern value. This has a very negative effect for housing association in high value markets, as their land value is far higher than their going concern value, since private developers could theoretically develop far more profitable property on it than the existing social housing. As a consequence, housing associations in high-value markets like Amsterdam have borne a disproportionate share of the tax burden. This has resulted in a dramatic reduction in the rate of new rental construction in the sector.

The Landlord Levy has exacerbated an already existing urban-rural divide for housing associations in the Netherlands. While the high value of their properties has some advantages in their ability to leverage capital, this does not make up for the challenge of paying very high taxes on properties in which the tenants are still paying quite low rents. This has prompted AFWC to lobby for a more equitable form of the Landlord Levy, which is naturally opposed by rural housing associations that would be negatively affected (van der Veer J., Research Interview, March 15th, 2018). Urban housing associations have more urgent tasks in general, as growing municipalities are often requesting for new investment in social housing to meet increasing demand while

having the challenge of managing an aging housing stock. One result of this is that while rural housing associations are working to improve sustainability in their buildings, with one rural housing association interviewed seeking to achieve carbon neutral status by 2025, urban housing associations generally place a far lower priority on this task (de Wilde, M., Research Interview, March 27th, 2018).

In summation, the state of Dutch housing associations in 2018 is strained, but stable. Substantial measures have been taken to ensure greater stability in the sector moving forward and to achieve accountability, in order to rectify what Anita Blessing referred to as 'hybrid transgression' (Blessing, 2009). However, the strain placed on the sector by limitations on the number of higher-income renters they can accept and the burden of the Landlord Levy is holding the sector back from expanding and satisfying other needs, or bringing down waiting times in popular markets. Despite these challenges, the Netherlands housing association sector is a remarkable and unique institution, which remains a source of inspiration for governments all over the world.

Outlook

There is a cautiously optimistic outlook for Dutch housing associations, predicated on their responsible management, which is gradually rebuilding a damaged reputation. A strengthened reputation, combined with increasing social needs which cannot be met by the market, makes it likely that they will be liberated in the future to address new social needs, increase their rate of activity and reverse the decline in their share of the national housing stock to some degree. This optimistic projection is built on resilient institutions that have been strengthened by recent reforms; they are likely to withstand future crises, and there is no political call for more serious further action against them.

The case of the housing associations demonstrates two key elements for a successful non-profit housing sector; institutional stability and political support. While the housing associations lost a great deal of political support in response to the various scandals in the sector, their deeply entrenched position has enabled them to survive and thrive in adverse circumstances. This creates opportunities in the future; if political winds swing in a different direction, they will have the capacity to increase their activity,

provided that the Landlord Levy is lifted, and municipalities provide them with active support.

There are some signs already of a gradual change taking place, and housing affordability becoming a politicized issue again, as testified by many of the professionals interviewed. As Frank Wassenberg stated, “housing shortages are a big political issue, and have come to play a big role in political debates again.” (Wassenberg, F., Research Interview, March 5th, 2018). The focus has begun to shift towards issues of housing affordability for all income groups, and there is a possibility that restrictions activities could be lifted. There is also a strong likelihood that the current difficulty for any other actor to fill the role of housing associations in community building will lead to changes in the Housing Act. Berry Kessels speculated that in ten years, economic changes may lead the government to revisit the role of housing associations in neighbourhood development (Kessels, B., Research Interview, March 10th, 2018).

The primary challenge facing housing associations in the Netherlands today is a lack of public trust and greatly diminished political support. As a consequence of several financial scandals, as well as the increasing base of home-owners in the Netherlands, they now have far less political power than in the past when they were allies of leftist parties in the Netherlands. Presently, they face criticism from both right and left – they are critiqued as an outdated intuition slowing down development by those on the right, and criticized by their own tenants for the significant rent increases precipitated by the Landlord Levy. However, the increasing demand for new affordable middle income housing and the imposition of new layers of accountability make it likely that this will shift in the future, and they will be able to take on an expanded role in the housing market.

Section Two: The Non-Profit Housing Sector in Ontario

Background

Since the means of social housing delivery differs greatly between Ontario and the Netherlands, some clarification is required concerning the scope of study. Social housing and affordable housing in Ontario is provided in a variety of ways, with the largest share of the stock consisting of municipally owned housing corporations, such as Toronto Community Housing Corporation (TCHC) or Ottawa Community Housing (OCH), with smaller organizations often managed at the level of the regional municipality. In addition, there are operating agreements with private landlords to provide affordable housing for set affordability periods, commonly 20 years. However, this paper focuses on the specific policies regarding non-profit, non-governmental organizations which provide housing. There are many housing providers in Ontario of this type, which can be broadly divided into three groups; housing co-operatives, supportive/senior housing providers and family housing non-profits. These organizations perform the same set of tasks as the Dutch housing associations, but divide this work up into much smaller, specialized organizations.

The first family housing co-operative in Canada was started in Winnipeg in 1965, created as a new form of tenure and a way to create affordable housing in an urban environment (Goldblatt 2002). In the seven years following this, the co-operative movement developed institutional links with social partners, most notably the United Church of Canada and parts of the labour movement, and established several more co-ops in different parts of the country. In 1973 a major amendment to the National Housing Act took place which suddenly created dramatic opportunities for non-profits and co-operatives to receive significantly more funding, including both capital grants and mortgage insurance from the CMHC. As Jon Harstone described, “the general idea at the time was that non-profits would take care of the senior housing, while family housing would be done by the co-ops” (Research Interview, 2018). The new availability of finances created great opportunities, and led to a steady expansion in the sector from 1973 up until 1993, when access to funding support largely dried up. This gradual level of production, which peaked in 1980, eventually led to the current level where there are

125,000 people in Ontario living in more than 550 housing co-ops (*Co-op Housing in Ontario, 2018*).

Housing co-operatives in Canada were funded through operating agreements established with the Canadian Mortgage and Housing Corporation, a public lender which is the financial backbone of the real estate sector. These operating agreements were a source for both capital loans for initial development as well as ongoing rent supplements for the subsidized portion of the co-op, which could be no more than 50% and is generally between 40-50% (Connolly J., Research Interview, May 3rd, 2018). Similar agreements, in which the CMHC insured mortgages given by the private sector while offering consistent rent supplements, were used to fund other non-profit developments.

Non-profit housing in Ontario other than co-ops consists of family housing, aboriginal housing and supportive housing. Non-profit family housing is fairly rare in Ontario in large part due to political choices, as the co-operative model was preferred as a means of delivering mixed-income family housing. The case of Hamilton demonstrates the importance of local politics in these developments. Harstone outlines how bad experiences in the 1960s led to distrust of the co-operative model by local power brokers, leading to the creation of non-profits like Victoria Park Community Homes – which in scale and management style resembles the Dutch housing association model more than most non-profits in Ontario.

A significant element of the non-profit sector is the aboriginal housing sector, which provides affordable housing to members of Canada's First Nation's communities in big municipalities off-reserve. Wigwamen is the largest of these with a present total of 480 units of affordable housing, much of which has been made deeply affordable through a combination of various government programs (Palmer A., Research Interview, May 9th, 2018). This sector has been innovative and has seen success in recent years, combining various opportunities to expand their housing stock and deepen affordability.

The final element of non-profit housing in Ontario is the supportive housing sector, which lies at the intersection of various social support agencies. Supportive housing is the sector most targeted at those in need – housing the chronically homeless,

those with mental or physical difficulties or seniors in need. These organizations, such as Homes First or St. Clare's Multifaith Housing Society, generally partner with organizations within the health care system to provide services within their properties, or else develop partnerships in which the non-profit simply provides and manages housing while other supportive agencies provide more active support for their residents. This part of the sector is the one most concerned with addressing Ontario's quite significant homelessness issue and will be the recipient of targeted spending as part of the National Housing Strategy, which has as a goal the reduction of chronic homelessness by 50%.

Actors

Federal Government

The traditional role of the federal government in areas of social policy has been to set basic standards for service provision and provide funds which are often matched or administered by the provinces. Federal efforts to develop new social housing has historically been accomplished through various federal agencies, but most significantly through providing affordable loans and grants with operating agreements to non-profits and co-ops. However, in 1993 the federal government retreated from social housing, and has only recently re-engaged, with the powerful financial arm the Canadian Mortgage and Housing Corporation (CMHC) likely to play a major role in supporting new social development.

Ontario Non-Profit Housing Association (ONPHA)

According to Margie Carleson, ONPHA faces a great deal of challenges in balancing the great regional differences in the province along with the various interests of its membership, which she divided into supportive housing providers, family non-profits (including co-ops) and municipal housing agencies. Part of their main task, aside from knowledge sharing, is to push as hard as possible to maintain the resurgence of interest in affordable housing issues in Canada, and to try and keep these issues on the agenda. This is a particularly important role, as many member organizations are not able to advocate themselves, as many of them are owned by municipalities. It was

notable that the affordable housing development targets put forward in ONPHA's Housing Report during the 2018 election appears to have had a great influence on the Ontario New Democratic Party's housing platform, although ONPHA itself has a strict policy of non-partisanship.

Moving forward ONPHA will be partnering with other provincial non-profit associations and the Co-operative Housing Federation of Canada to establish a technical resource centre funded by the CMHC. Margie Carlson indicated that this initiative is intended to "transform the sector, to provide support for new development, legal work for amalgamations and other tasks."

The Government of Ontario

While the provincial government was at one point responsible for the financing and operation of all public housing in Ontario through the Ontario Housing Corporation, it abandoned this position through the Social Housing Reform Act (SHRA) of 2000 (Sousa, 2003). This resulted the formation of a multitude of municipal housing agencies, which continue to operate and fund the primarily rent-geared-to-income (RGI) units of the old public housing stock. The provincial government has instead chosen to be involved in public housing by providing financing and guidelines to encourage the development of social housing, notably the Investing in Affordable Housing fund (IAH). The province delegates the task of managing this funding to municipal governments, which often combine such funding with their own local incentives (notable the City of Toronto's Open Door Program) to further encourage development. In a few cases more recently, the province has leveraged the sale of public land for development to create opportunities for new non-profit housing, such as in the Thistletown development in Toronto (Office of the Premier, 2017). It is worth noting that affordable housing in Ontario is produced not exclusively by non-profits, but that private developers often take incentives to produce affordable housing within their own buildings. A common practice is for private developers to achieve affordability requirements by partnering with a non-profit which will operate a separate affordable building on site.

Affordable Housing Non-Profits in Ontario in 2018

Non-market housing in Ontario is divided into two categories; affordable housing (below market housing) and social housing (RGI), of which there is a total of 285,000 units, comprising approximately 5% of the total housing stock (*Office of the Auditor General of Ontario*, 2017). Of these, 186,717 units are social housing units, mostly run by municipal housing providers and all of which are administered by municipal service managers, who are responsible for maintaining social housing waiting lists, which has grown province wide to over 185,000. Aside from municipal housing providers, there are over 1,200 non-profit and co-operative organizations providing housing, as well as over 400 private landlords administering subsidized housing (*Office of the Auditor General of Ontario*, 2017). Re-organizing this system and consolidating the sector is going to be an important task moving forward, as all three levels of government work to meet the vast unmet housing needs of Ontarians.

Operating Agreements

At this stage many non-profits and co-operatives are beginning to reach the end of their operating agreements, creating a significant risk that if a new way of financially supporting and regulating these providers is not found some might have difficulty surviving financially. An engagement process within the province of Ontario has been underway for several years, with a proposal being made to introduce a registry system across the province. The exact form of such a registry is undetermined, with Margie Carlson stressing that “we need to determine what we mean by flexibility at the local level and what we mean by consistency at the provincial level” (Carlson, M., Research Interview, May24th, 2018).

National Housing Strategy

Canada’s National Housing Strategy, launched in the fall of 2017, is the first formal attempt at long-term planning in the Canadian housing sphere, based on a 10 year goal period with regular reports and targets. It promises a “human rights-based approach” to housing, which will target the needs of the most vulnerable Canadians, with the target of cutting the rate of chronic homelessness in half over the 10 year period

(*Canada's National Housing Strategy*, 2017). To achieve this \$40 billion will be attributed to this task in various forms – although half of this amount will need to be matched by provincial governments, which have not universally committed to it as of yet.

The National Housing Strategy describes a variety of new housing bodies to be created, but the most relevant of these is a new National Housing Co-Investment Fund. This fund consists of \$4.7 billion in grants and \$11.3 billion in loans to various providers of social and affordable housing (*Canada's National Housing Strategy*, 2017). This fund is dedicated to two purposes; providing funds for repairs and retrofits of existing social housing, which will mostly be dedicated to municipal housing providers such as TCHC; and providing affordable loans and grant funding for new social housing development, with the target of constructing 60,000 new units of social and affordable housing by 2028. This target necessarily depends on partnerships with co-operatives, non-profits and other levels of government but signifies a substantial re-engagement in affordable housing, although the annual production levels fall far short of the historic peak of affordable housing development in 1980. At this peak, a total of 31,400 units of affordable housing received funding in one year – at a time when the population of Canada was roughly two thirds of its present size (Hulchanski, 1993).

A promising aspect of the National Housing Strategy is a commitment to renewing funding supports for expiring operating agreements, which were otherwise likely to cause great difficulties for non-profits and co-operatives. To a degree this demonstrates the success which non-profits and co-operatives had in lobbying the federal government on this issue, with one expert noting that “the co-ops lobbied successfully, and basically got everything they asked for” (Connolly J., Research Interview, May 3rd, 2018).

The support for the non-profit sector seems to be focused more on preserving existing stock – a real concern – than it is on expanding it. This is notable since recipients of such funding or those bidding to construct housing on federal lands which will be made available do not necessarily have to be non-profit organizations – in fact the strategy calls for a major role for the private sector. For instance, those bidding to construct housing on federal land must only meet the threshold of having 30% of the

units made available at 80% of the Average Market Rate (AMR) for a period of 20 years (*Canada's National Housing Strategy, 2017*). This creates a playing field for affordable housing support in which non-profits, co-operatives and private developers such as Real Estate Investment Trusts (REITs) all compete for the same funding and land.

Much of the National Housing Strategy is currently poorly defined, to be worked out through further consultation with the provincial partners. A key piece of this is the new Canada Housing Benefit, which is estimated to provide up to \$2,500 in annual supplements to households in need – though this will require significant buy-in from provincial governments (*Canada's National Housing Strategy, 2017*). The exact form that this will take is unclear; for instance, whether this will be a portable supplement (provided to low-income renters regardless of their residence) or whether it will be tied to specific developments. Angus Palmer of Wigwamen has advocated rent supplements tied to non-profits, saying that portable rent supplements do “nothing to advance the interests of non-profits or encourage community... it's a great handout to private landlords. If you wanted to design a program to displace and discourage low-income people you couldn't design a better system” (Palmer, A., Research Interview, May 9th, 2018). The example of the Netherlands, in which social housing benefits play a major role in helping residents pay their rent to housing associations, suggests that how this is formed will be crucial to the general success of the project.

Outlook

There is at present a very uncertain political climate in Ontario in regards to non-profit housing. The newly elected Progressive Conservatives have not indicated that supporting non-profit housing development is a key priority, and they have already cancelled a cap-and-trade program which raised funds for social housing retrofits (McLaughlin, 2018). This throws into confusion the effect that the national housing strategy, still being developed, will have in Ontario, as the nature of Canadian federalism has generally required a strong partnership between the federal and provincial governments to accomplish large goals. Additionally, the funding which currently exists to support affordable housing development, primarily Investing in Affordable Housing (IAH) funds from the Government of Ontario, is not currently tied to

supporting non-profits, with private developers receiving the bulk of the funding. This can be attributed to many factors, but primarily it is due to the far greater capacity of the private sector, which will accept subsidies and exemptions in exchange for producing affordable units.

There are several tremendous gaps in the housing continuum in Ontario which government and market are collectively either unwilling or unable to address. This opens up a fundamental opportunity for non-profits to play a large role in providing housing to a wide range of demographics and contribute to building far more equitable and socially mixed cities and suburbs. As Margie Carleson from ONPHA notes, “our sector *were* developers back in the 1970s and 1980s and we can be so again” (Carlson, M., Research Interview, May 24th). Through various initiatives the rate of social housing production has been increasing, with non-profits and co-operatives using creative means for new development. There is also a new role for Land Trusts, notably the Parkdale Neighbourhood Land Trust, which seek to preserve existing affordable housing by attempting to accumulate large amounts of land in the urban core (Connolly J., Research Interview, May 3rd, 2018). These have the potential to be a way for co-operative and non-profits to leverage joint capital; the Co-op Federation of Toronto (CFT) owns the land rights of many units of otherwise independent co-ops in Toronto and several interviewees raised the possibility of using this capital to engage in new development (Harstone, J., Research Interview, May 4th, 2018). Through creative uses of existing capital and partnerships between non-profits and private developers there is a real possibility for new development of non-profits housing in Ontario.

The potential for such a dynamic sector in Ontario can best be demonstrated by the great success in pushing for new non-profit development in the province of British Columbia (BC). There have been substantial new developments in BC; with lands and new funding made available there has been a resurgence in development in the non-profit and co-operative sectors, with both small community organizations and larger organizations playing a significant role. It is relevant that BC has maintained a larger provincial role in housing than Ontario, as the bulk of publicly owned social housing in the province is held by BC Housing, a provincial corporation which supports the

development of new affordable housing, administers rent supplements and works with the Provincial Rental Housing Corporation, which owns public social housing in the province (BC Housing). This allows for highly ambitious housing development goals, which is currently to build 114,000 new affordable housing units over the next 10 years – notably, this is almost twice the federal target. This is made possible in great measure by the politicization of housing in BC, and demonstrates the scale of commitment which could be possible in Ontario. As Margie Carlson noted, “Vancouver recently gave seven sites dedicated to social housing to the co-op federation in partnership with non-profits, which will produce around 1,000 units. They were chosen over private developers and REITs and it can be chalked up to a different mindset” in BC (Carlson, M., Research Interview, May 24th). The politics of housing in BC are generated in large part by the incredibly high rental and ownership prices in Vancouver, and since Toronto recently achieved a higher AMR than Vancouver, the increased politicization of this issue could be possible (Hempbel, 2018).

The overall benefits of the National Housing Strategy for non-profit development is hard to determine at the present time, and most of the experts and professionals in the field suggested that it will take time before the effects are really clear. As with many federal programs, it is dependent on support from the provincial government, which has not yet demonstrated significant buy-in to the program, much less the enthusiasm to exceed national targets which BC has. Additionally, the market-oriented outlook of the current governments makes a focus on non-profits unlikely, and it is probable that a large portion of whatever affordable housing does get built is in the form of private landlords providing 20 year affordability windows at or below AMR. In summation, it is a rather negative outlook for Ontario; although there are options which would enable the development of a more dynamic and resilient non-profit sector, the political choices currently being made make this unlikely.

Comparison and Recommendation

The housing association model in the Netherlands far surpasses the Canadian non-profit sector in its capacity, in the degree to which it is entrenched in Dutch society and its ability to serve the needs of the most vulnerable. While each sector has roots

which date back to the early 20th Century, in the Netherlands there was a fifty year period of highly supported and sustained development, while in Canada there was only a twenty year period of sustained support at a smaller scale. There is also a dramatic contrast in the style of the organizations; while many non-profits in the Netherlands were originally established as associations – a model closer to co-operatives – the vast majority today effectively function as foundations, featuring professionalization and top down management. The hybrid role of the Dutch housing associations was entrenched when in the 1970s and 1980s there were many mergers between local housing associations and municipally-owned housing providers, resulting in organizations which were independent but retained strong relationships with government. In contrast, the non-profit sector in Ontario consists of many small community-based organizations, either highly democratic co-operatives or non-profits dedicated to a specific social mission, which have never merged with municipal housing organizations and thus maintain separate roles.

Many interviewees in the Netherlands made the argument that if there was one piece of the infrastructure of the housing association system which should be replicated elsewhere, it is the WSW guarantee system. They held that it was an excellent source of inexpensive financing, which also functioned as a means for regulation and accountability. This suggestion was greeted relatively unenthusiastically by most Canadian experts interviewed, who suggested that the consequences of reducing interest rates on loans would have a marginal effect at best, and would only be a small benefit. Given the current structure of social and affordable housing in Canada, with most loans either made directly with the CMHC or insured by the CMHC in exchange for specific service provision, it may not make sense to adopt the WSW system. The Ontario non-profits are too much in the way of being government agencies, providing specific services. The only circumstance in which such a system would make sense is if it was created as part of a general drive towards establishing a greater role for social housing. This would require a massive ideological shift – but if the non-profits and co-ops were to start playing a far larger role it would make sense to establish something like the National Housing Strategy's Co-Investment Fund as an independent entity from the government, although one guaranteed by the government in the same way as the

WSW as opposed to the CMHC, which is a public agency. This would only be logical if there was a drive for all new affordable housing in Canada to be provided exclusively by non-profit organizations – a practice which might make sense in BC, where high standards of affordability for financing make it harder for private developers to compete.

Another key advantage of housing associations in the Netherlands is that of scale – with an average size of 7,000 units they are vastly larger than most Ontario non-profits. While there are concerns in Ontario around small scale housing providers and the resultant lack of economies of scale, there is no apparent desire on the part of most non-profits to abandon their core missions or give up their independence in favour of achieving the economies of scale of the housing associations. Instead, it seems more probable that a system will be developed in Ontario which seeks to achieve many of the benefits of large organizations while maintaining local character – possibly through various cost sharing initiatives, or land trusts and other measures. Forming collective bodies within the non-profit sector is an acceptable intermediary between aggressive mergers and remaining small and independent.

Perhaps the most practical way that non-profits in Ontario can learn from Dutch housing associations is in learning from their operational practices. The rich knowledge sharing of housing associations, facilitated by Aedes, Corpovenista and other organizations, has allowed the entire sector to benefit from best practise cases. Ontario can benefit from stronger professional links between international social housing providers, which has recently been facilitated by the 2017 International Social Housing Festival which has held in Amsterdam (International Social Housing Festival, 2017)

Conclusion

The development of a robust non-profit housing sector in any country is heavily dependent on social institutions and political choices; there is no magically efficient model which can provide subsidized housing for all without substantial investments. It is particularly important that housing providers receive long-term, reliable support; the development of scale and embeddness requires a very gradual process. As a result of long-term investments in non-profit housing in the Netherlands, a sector grew to possess such institutional strengths that when political choices changed and support would be

terminated, they were able to nimbly adapt; merging their organizations and engaging in market activities to support their development. When political forces turned yet more harshly against the housing associations, they were able to adapt again, and focus on their core task; demonstrating that a gradual process of evolutionary change within institutions can result in a resilience which can resist a quick succession of changes. One explanatory cause for the sustained support for the Dutch social housing tradition is the institutional spirit of consensus building which permeates politics in the Netherlands; since under their proportional representation electoral system every government is necessarily a coalition. In contrast, under Canada's first-past-the post electoral system government policy as regards non-profit housing can change rapidly, as advocated for the sector may find themselves lacking any allies in government.

The general contrast between Ontario and the Netherlands with regards to housing provision is best explained by two factors; the justiciable Dutch right to housing, and the long-term commitment to supporting affordable housing development in the Netherlands which led to such a large stock of social housing and self-sufficient organizations. Ontario has lacked both a legal right to housing and a sustained, long term commitment, with government policy in social housing existing in a constant state of reform. The new National Housing Strategy is a cautious step in the Dutch direction, promising a 'human rights based' approach to housing and a 10-year period of development. It will fall short of meeting the housing needs of Canadians because it is lacking in scale and does not seek to enshrine the right to housing as a justiciable right, which would be enforceable. Instead, non-profit housing in Ontario will remain a residual sector, providing subsidized housing on an ad-hos basis, dependent on the constantly changing political winds.

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Appendix: Interview Subjects

Below is a list of those interviewed as part of this research, along with their positions and the date of the interview. I am extremely grateful for all who lent me their time.

Name	Position/Organization	Date
Martine de Graaf	Planner, City of Haarlem	March 12th, 2018
Felix Sevenheck	Mitros Housing Association	March 7 th , 2018
Annelies Dassen	Ministry of the Interior, NL	March 23 rd , 2018
Huge Preimus	Academic, Housing Researcher	March 16 th , 2018
Jose Woldberg	Elan Wonen	March 26 th , 2018
Rob Ravestein	Aedes	March 5 th , 2018

Frank Wassenberg	Platform 31	March 5 th , 2018
Mariska van der Sluis	Corpovenista	March 30 th , 2018
Bastianne van Perlo	Woonbond	March 28 th , 2018
Jeroen van der Veer	AFWC	March 16 th , 2018
Marco de Wilde	VeluWonen	March 27 th , 2018
Marcel Peterson	Portaal	March 7 th , 2018
Dion Heinis	Pre Wonen	March 20 th , 2018
Irene Bronsvoot	Platform 31	March 5 th , 2018
Kevin Klopp	Ministry of the Interior	March 23 rd , 2018
Erik de Leve	Consultant	March 14 th , 2018
Berry Kessels	Volkhuisvesting	March 9 th , 2018
Greg Suttor	Wellesley Institute, Author	June 5 th , 2018
Margie Carlson	ONPHA	May 24 th , 2018
Jon Harstone	St.Clare's Multifaith Housing Society	May 4 th , 2018
Joy Connelly	Consultant, Activist	May 3 rd , 2018