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The Dutch Social Housing System and EU Projects

12 OCTOBER – CLOSE TO YOU 2026 – 20 DECEMBER



Tim Wolters – Aedes

Making EU funds work for **affordable housing:** lessons from Regions and Cities

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Office of the Presidency of the Sicilian Region | 12 Rue Belliard | Brussels

EUROPEAN WEEK of Regions & Cities

Strong Regions, Strong Europe

REGIONE CAMPANIA | REGIONE ABRUZZO | vereniging van woningcorporaties aedes | HOUSING EUROPE

Agenda

- Social housing in the Netherlands: Key characteristics
- National Performance Agreements
- Use of EU Funding in the sector

Social housing in the Netherlands: Key Characteristics

Starting point: Clear legislation, such as the Housing Act, determines the domain in which housing associations operate

- Housing associations operate as private (non-governmental) non-profits with a public mission
- **Large sector:** Around 30% of all residential dwellings owned by social housing providers
  - Relative largest share in Europe, France in absolute numbers
- **Regulated rents:** Based on quality criteria, and influenced by rent allowance thresholds
- **Permanent contracts** are the norm for tenants → Long term tenancy
- **Eligibility criteria** based on income → Priority criteria
- State aid (SGEI) primarily through indirect bank guarantees for loans
  - WSW
- **Independent oversight:** Social Housing Authority
- **National Performance Agreements**

Social housing in the Netherlands: Key Characteristics (2)

- Our main target group consist of households with the following (indexed) income requirements:
  - Max € 51.537 for one-person households
  - Max € 56.910 for multiple person households
- The max rental price for a social home is € 932,93 (2026). However, the average rent in our sector before and after rental allowance is much lower:
  - Before rental allowance: € 643 (end 2025)
  - After rental allowance (single household with minimum income): € 252 (2025)

Social Housing Guarantee System for Loans

Primary guarantee



- Cashflow and capital HA's
- Public restructuring (by Law)

Secondary guarantee



Guarantee capacity WSW
- WSW's equity
- Collateral
- Callable Capital

Tertiary guarantee



Backstop agreements
- 50% Central Governments
- 50% Municipalities






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National Performance Agreements

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National Performance Agreements 2022-2030

Comprehensive agreement package (115 bln euros) with the housing association sector, including:

Availability
- 250,000 social rental homes
- 50,000 mid-market rental homes (non-SGEI)

Sustainability
- 450,000 homes to become gas-free by 2030
- No homes with energy labels E, F or G by 2028 (250,000 homes)

Affordability
- Rent reduction in 2023
- In 2023, 2024, 2025: rent growth = wage growth (CAO) minus 0.5 percentage points
- Thereafter: indexed to inflation

Livability
- Investments in housing quality
- Accelerated delivery of 50,000 clustered housing units

Revision NPA 2025–2034

- New construction targets made more realistic:
  → Gradual increase to
  - 30,000 social homes annually from 2029
  - 5,000 mid-market homes annually from 2029
- Sustainability strategy adjusted
  - focus on reducing heat demand
  - Gas free target of 2030 extended to 2035
- Rent policy:→ 2025: 4.5% increase (instead of 6.2%)
  → From 2026: based on rolling 3-year average inflation
- Introduction of a financial framework to assess feasibility

Financial model and goals under pressure

- Targets under (heavy) pressure.
- Increasing construction, labour, material costs
- Regulatory burden
- Growing debt portfolios and interest burdens.
- Result:
  - Overall investment gap of 20 billion euros → Agreements for decarbonisation, housing supply, affordability, and housing quality in danger
  - +- 75.000 fewer homes can be constructed or +- 163.000 homes can not be decarbonised
    - Could be more depending on prioritasation if investment capacity does not improve

Key asks

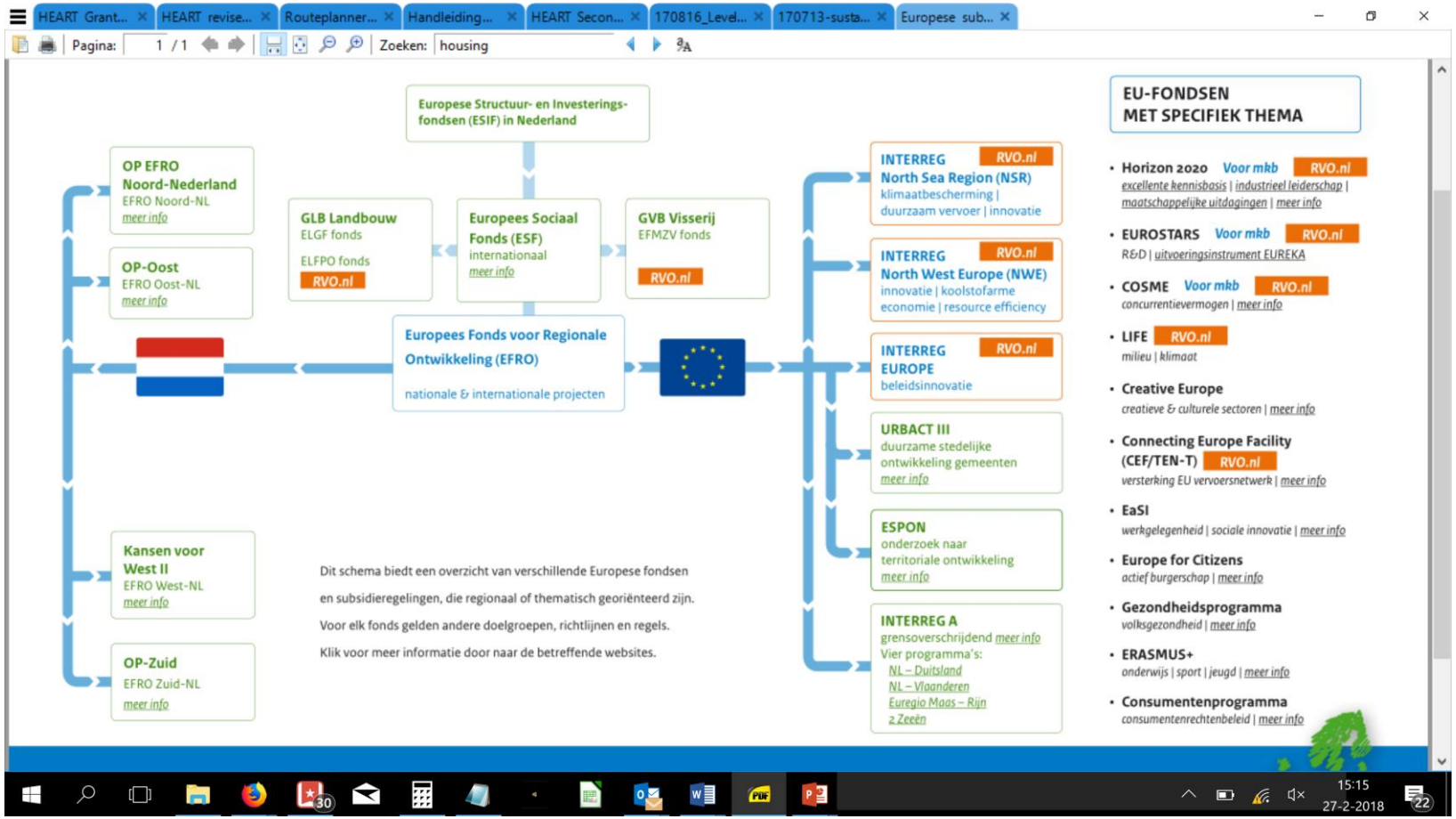
- Improve fiscal climate for SHAs:
  - Eliminate or alleviate corporate income tax (VPB and ATAD)
  - Implementation new state aid rules
    - Merging of SGEI and part non-SGEI
- Simplify legislation and fulfill key conditions for success
- Stable governmental policy

EU Funding in Dutch Context

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EU Funding Overview



Which options are most relevant?

- ERDF: Innovation (SNN, EFRO Oost, OPZUID, Kansen voor West)
- Interreg: Cross regional (RVO)
- Horizon: Big research consortia (Housing Europe)

ERDF Examples

Wonion | TriWaSol

- Climate-resilient, fossil-free renovation of an occupied apartment building in Ulft
- Combines a water-retention roof, rainwater storage and heat pumps
- ERDF contribution: €588,905
- Total project budget: €2.22 million



Waardwonen | Flex-GO

- Innovative energy concept for existing homes built before 1990
- Combines local energy generation and storage, heat pumps and energy sharing between homes
- ERDF contribution: approximately €1.3 million
- Total project budget: approximately €2.71 million

Woonplus | Groenoord district heating network

- Preparing 900 homes in Schiedam for connection to a district heating network
- Building and installation measures, including preparations for electric cooking
- ERDF contribution: more than €3.6 million

INTERREG

Domijn | INDU-ZERO

- Development of industrially produced, standardised renovation packages for existing homes
- Combines insulation, heat pumps, solar panels and ventilation systems
- Domijn provided three social rental homes in Enschede as a practical showcase
- Interreg contribution: more than €2 million
- Total project budget: almost €4.4 million



Woonmeij | MustBe0

- Net-zero energy renovation of 66 apartments in Schijndel and Sint-Michielsgestel
- Measures included insulation, new window frames, solar panels and ventilation
- Investment: €87,000 per apartment, with one-third funded through the European subsidy
- Overall 13.85 million in EU funding, with a total budget of €43.18 million

Woonbedrijf | CARES

- Development of a scalable circular renovation approach for social housing in the Netherlands and Flanders
- At least five social housing providers will be supported through 50 practical cases
- ERDF contribution: €1.50 million
- Total project budget: €3.00 million

Horizon

Area Wonen| Syn.ikia

- Development of positive energy block of 39 social housing units
- Combining passive and active energy systems
- Digital twins and tenant ambassadors
- Total project cost: € 7.456.710
- EU contribution: € 6.907.053



Bo-ex + Woonin| ARV

- Transformation of 8 social housing buildings while tenants stay at home
- Industrial modular renovation approach
- AI and social renovation approach
- Total project cost: € 21.316.651
- EU contribution: € 19.998.408

Key asks

- Earmark sufficient funds in MFF for activities by social housing providers
- Actively include social housing providers in the National Regional Partnership Plans
- Reduce administrative burden and barriers for participating in European projects
- Allow sufficient flexibility in projects

The end!

Questions?

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