

Sake ZIJLSTRA
Vincent GRUIS

Tenants' expectations of the 'Client's Choice Programme'

In the Netherlands, several housing associations have started offering a substantial part of their housing reserve with a purchase option. This allows tenants from either new or existing dwellings to choose between entering into a standard tenancy contract and purchasing the dwelling. Housing experts expect many positive effects of what is referred to as 'Client's Choice' programmes, but many of the effects have not been evaluated. In this article, we evaluate several effects based on the tenants' opinions gathered through the use of interviews. The tenants appreciate the offer but their expectations of and

experiences with the Client's Choice programme differ from those of the management of housing associations and are generally less optimistic.

Keywords: freedom of choice, social housing, tenure, empowerment

1 Introduction

In the Netherlands, about 35% of the housing reserve is managed by housing associations. From an international perspective, this is an unusually high percentage rate. Dutch housing associations are major providers of social housing for low-income households, yet they also provide housing for middle-income households and also several high-income households (e.g. Heijden, 2002). At the same time, it is difficult for low-income households in the Netherlands to enter the owner-occupied housing sector, predominantly due to financial restrictions. Whereas low-income tenants receive housing allowances and social rent prices are kept below market rents, there is much less financial support for low-income owner-occupiers. Moreover, there is a limited supply of low-priced owner-occupied housing and the risks of owning a house are often too high for low-income households (Elsinga, 2004). This restricts the possibilities of empowerment and freedom of choice for low-income households, in the sense that they have limited possibilities to choose their tenure and to enhance their property rights (see, for example, Gruis et al., 2005). One of the reasons that housing associations have started to develop innovative types of tenure is that the practical difficulties of empowerment can be coped with by means of tenure. The innovative types of tenure generally enhance the tenants' control by (partially) transferring the property rights from the housing associations to the tenants and by increasing the range of tenures from which households can choose from. Innovative types of tenure vary from renting under special conditions ('rent plus') to forms of increased ownership, ranging from tenant maintenance programmes to various forms of sale with discounts and risk-reducing conditions (for an overview, see Gruis et al., 2005, and Zijlstra, 2007).

In 2000, the housing association Woonbron in Rotterdam launched the Client's Choice (Klant Kiest) programme, combining empowerment and freedom of choice in a new fashion. The housing association offers a large segment of its (current and new) tenants the right to choose between different types of tenure, including traditional rental agreements, joint ownership and full ownership. Since Woonbron launched its programme, similar initiatives have been taken up by several other housing associations. Depending on the definition of the Client's Choice, an estimated 30% to 50% of housing associations now offer their tenants more choice in tenure than just the traditional rental contract (Zijlstra, 2007). On average, a quarter of the total social rented housing reserve is offered in the Client's Choice programme and every association sells roughly 10% of the offered dwellings (Zijlstra and Gruis, 2008). Moreover, the option to buy has become less popular. A survey conducted by the research company USP (2008) has shown

that, 22% of tenants are interested in buying their dwelling, compared to 38% in 2000. This decrease may be attributable to the fact that housing associations have already sold 108,600 dwellings to their tenants since 1999 (USP, 2008). Another reason may be that the real increase in house prices have actually made buying (even with a discount) less attractive or feasible for many of the housing associations' tenants.

The Client's Choice programme generally offers four contract options; two tenancy contract options and two sales contract options. Tenancy contracts are either 'standard', with tenants being subjected to annual rent increases, or an 'innovative' contract. The innovative contract usually takes the form of a 'fixed-rent contract', in which tenants get a higher initial rent which is then fixed for 5–10 years, taking away some of the uncertainty for tenants as to increases in rents. Sales contracts come in more varieties. These varieties can essentially be divided into two types: virtually standard sales contracts and 'low risk, shared profit-loss' sales contracts. The first category closely resembles any regular sales contract as they exist on the open housing market. They do not include price reductions or the sharing of profits or losses but they do involve the obligation where dwellings must be offered back for sale to the housing association if a tenant moves out. Within the second category of the sales contracts, different methods are employed to create a reduced selling price. Most importantly is the reduction based upon the sharing of any profit or loss, but second mortgage schemes and postponed payment schemes can also be found. These reductions can lead to a 25% (most common in the Client's Choice Programme) discount on the market price and accordingly, the housing association shares in the profits or losses when the dwelling is vacated again. In other schemes, reductions can be as high as 50% of the market value of the real estate, excluding the land (as in one of the postponed payment schemes, for an overview of the systems see Kramer, 2008; or Noordenne, 2006). The methods can be compared with some of the initiatives that have been undertaken in the United Kingdom to promote home-ownership amongst low-income households (e.g. Munro, 2007).

Professionals attach a lot of positive effects upon the Client's Choice programmes, related to increasing the freedom of choice, property rights, quality of living and the level of participation of their tenants. However, the effects have not been evaluated. Therefore, in this paper we evaluate several of the effects based on interviews with tenants that have been involved in a Client's Choice programme. We start with an overview of the expectations from numerous housing associations staff. Then we turn to the results from the interviews, which we then confront with the original motivations and expectations from housing professionals.

2 Housing associations' objectives and expected effects

Based on interviews with various housing association staff members, we have compiled a list of objectives and expected

effects (Zijlstra and Gruis, 2008; Zijlstra, 2009). Table 1 divides the various objectives and expected effects into four categories; effects on the housing market, social effects, effects on (individual) housing associations and effects on (individual) tenants. The housing association experts/staff members interviewed, could not – or would not – give preference to any one

Table 1: Effects of the Client's Choice programme as expected by housing associations.

Effect	Description
<i>Housing market</i>	
Accessibility of low-income households	Dwellings in the sales markets are more expensive than dwellings in the rental market. Housing associations try to make the sales market accessible to low-income households by offering a reduced sales price.
Price gap: rented and purchased dwellings	There is a major price difference between rented dwellings and similar purchased dwellings. Housing associations expect that the sale of dwellings at reduced prices may cushion price increases on the housing market.
Differentiation of dwellings	Many neighbourhoods have monotonous housing reserves. If dwellings are purchased, the type of occupancy will become more diverse. If tenants purchase their house, they are expected to make changes to it, so that its actual character will change.
Restricted market versus ample market	If pressure on the housing market decreases, there will be an increased need to offer dwellings for sale in a more transparent manner while offering ample choices.
<i>Social effects</i>	
Living conditions	In several neighbourhoods, improving the living conditions has a high priority. If tenants purchase their house, they are expected to improve certain aspects relating to living conditions more than if they continue renting their house.
Chance on capital	Relates to the price gap; low-income households do not have a chance of saving capital via a mortgage. Offering dwellings for sale at a lower price gives low-income households the opportunity to buy their house and save capital via a mortgage.
Owner occupancy	Owning a house is considered 'better' than renting it. By owning a house, tenants gain more control, which is (among other things) an empowerment aspect.
High-income households	If houses in a specific neighbourhood are sold, there will be a more equal distribution of income in that neighbourhood. Owner-occupied houses will attract high-income households and stimulate low-income households to increase their own income.
<i>Effects on housing associations</i>	
Increase in sales	Selling houses is one of the tasks of housing associations. In addition, they receive income from selling property, which they can use for other projects.
Professionalization	Housing associations are (willing) to become more professional. Therefore, they will operate more on a market basis than previously. This is considered a sign of professionalism.
Client oriented/client driven	Housing associations intend and are stimulated to bring their products more in line with the requirements of the end-users. An orientation of the market as well as of clients is therefore required.
Reinvestment of funds	Housing associations own many antiquated (mostly post-war) dwellings that need to be renovated. This requires funds. In several neighbourhoods, moreover, quality of life issues are under pressure and housing associations need to invest in programmes to improve this situation.
<i>Effects on tenants</i>	
Freedom of choice	Tenants are limited to either the open housing market or the rental market. In both markets, there are no other options than 'standard' contracts. Offering reduced sales prices or fixed tenancy contracts adds more choice to the housing market.
Empowerment	Freedom of choice and gaining control is believed to empower people (or emancipate them; the terms are used alternately). Purchasing a house may give someone the feeling of gaining control and it may be an incentive to gain control over other aspects of their life.
Participation/involvement	Owner-occupiers are believed to be more involved in their dwelling, neighbourhood, living environment and neighbours. Selling a dwelling will increase the involvement residents have in their neighbours and in their neighbourhood.
Satisfaction	The Clients Choice programme is believed to increase satisfaction, simply because it offers more choices. Tenants will appreciate the options they have and, hence, they will be more satisfied with the housing association.

objective; each interviewee stated several major objectives in relation to the Client's Choice programme. Nevertheless, three objectives stood out. One important objective is increasing the financial means of the housing associations themselves (see also Neele, 2008). Stimulating diversity in neighbourhoods and tenant participation are clearly important objectives in the view of the associations as well. Achieving these objectives is thought to contribute to the improvement of living conditions in neighbourhoods as well. Other objectives, such as empowerment through increased property rights, freedom of choice, equal opportunity of gaining capital and an increase in tenant responsibility and participation, closely relate to each other and were interchanged during the interviews. If we were to incorporate all of these objectives into one common denominator 'tenant empowerment' it would by far be the most important objective of the Client's Choice programme (see also Kromwijk and Scherpenisse, 2003 and Gruis et al., 2005). As should be noted, social empowerment and economic empowerment are not clearly distinguished from one another.

Many of the expectations stated by housing professionals are similar to the advantages generally associated with stimulating home-ownership (e.g. Saunders, 1990; Forrest et al., 1990; Rohe et al., 2001; Flint and Rowlands, 2003). Many studies have indicated that a large sector of society would ideally like to own a dwelling. Studies about the 'Right to Buy' indicate that it has had positive effects on property rights and the associated freedom of choice of tenants (e.g. Sillars, 2007; Munro, 2007). Some have even argued that ownership is the generally preferred ideal (e.g. Saunders, 1990), although this is certainly not undisputed (Forrest et al., 1990; Gurney, 1999; Priemus, 2001). Nevertheless, the grounds for the stimulation of sales can often be found in political objectives (sale as a 'merit good'). For example, the introduction of the Right to Buy in the UK was largely justified in terms of extending opportunities for homeownership to a group otherwise excluded (Murie, 1999), and similar motivations are stated for the Client's Choice programme. Another argument that has been put forward for the promotion of sale in general as well as the Client's Choice programme is tenure diversification. It has been argued that sales can be used to introduce greater diversity in neighbourhoods. This in turn, is argued to contribute to the attainment of healthy communities, because it can help attract or keep higher-income households in the neighbourhood and homeowners are assumed to have a stronger sense of responsibility for their living environment (e.g. Brophy and Smith, 1997; Friedrichs and Blasius, 2003; Uitermark, 2003; Kleinhans, 2004). Nevertheless, studies regarding the neighbourhood effect have produced different and even contradictory answers about the strength and the nature of this effect (e.g. Kleinhans, 2005; Gruis, 2009).

3 Experiences of the tenants

In the previous section we discussed the expectations that housing associations have of the Client's Choice programme. To obtain the first exploratory insight into the expectations that tenants have of the programme, we held door-to-door interviews in two neighbourhoods in which dwellings are offered for sale under the auspices of the Client's Choice programme. The interviews, aimed to compare the objectives and expectations of housing associations participating in the Client's Choice programme with those of tenants participating in the Client's Choice programme. The estates in the two selected neighbourhoods in Rotterdam were – Grasbuurt (*Ommoord*) and Jazzbuurt (*Zevenkamp*) – are managed by *Woonbron Alexander*, a regional department of *Woonbron*, named after the district of Rotterdam in which the two neighbourhoods are located. The neighbourhoods were selected because they have been included in the Client's Choice programme for a relatively long period of time; they are located in the districts in which *Woonbron* owns most of the dwellings; they were built in approximately the same period; and both neighbourhoods are considered to be safe (COS Rotterdam, 2007). One of the two neighbourhoods is perceived to be slightly more popular than the other: the *Grasbuurt*, solely consists of terraced and semi-detached houses whereas the *Jazzbuurt* consists mainly of apartments. The difference in popularity is reflected by the difference in the percentage of houses that have been sold in both neighbourhoods (see Table 2).

The tenants interviewed were selected based upon the neighbourhood composition; both tenants and owner-occupiers. It should be noted that the selection did not specifically intend to include a large number of buyers, since the interviews were held to obtain information from people participating in a Client's Choice programme, regardless of the choice made. The composition of the group of tenants who responded is representative in respect to age, origin, number of years residing in the neighbourhood and also income. The number of interviews required was not indicated in advance; the method of 'saturation' was used. The answers were categorised and coded. We ceased holding interviews when no new answers were obtained. The interview technique used was open, but struc-

Table 2: Tenure and sales figures in the two selected neighbourhoods up until June 2007.

Neighbourhood	Rented houses	Owner-occupied houses	Total	% sold
Grasbuurt	140	20	160	12.5
Jazzbuurt	93	6	99	6.5

Source: Woonbron (2007).

ured. Finally, this paper is based upon 27 successful complete interviews, where a total of 35 households were questioned.

Interviewees were asked four major questions. We first established whether the interviewees had any knowledge of the Client's Choice programme itself. Were they familiar with the programme and did they know of any details with regard to the programme itself? We then discussed the reasons for choosing to continue to rent or to buy the dwelling. How did they weigh up the options available to them? After that, we discussed how much the offer was appreciated by. What did the Client's Choice programme mean to them and what was their own experience with the programme? We concluded by discussing what effects they expected of the programme, (without mentioning what effects the housing associations expected of the programme).

3.1 Knowledge of the Client's Choice programme

The percentage of tenants that knew of the Client's Choice programme was approximately the same as that in the USP (2007) evaluation: 78%. But knowing of a programme does not mean that people understand its contents. The interviews indicated that merely half of the interviewees knew what the Client's Choice programme really meant: having a choice between renting and buying a dwelling; different contracting terms, of which one offers a reduced sales price; and no time limit with respect to the offer. Those that did not know the programme were, for example confused with: *".../ [I]sn't that the monthly newsletter from the housing association?"*

Knowing the contents of the programme or getting informed did not limit people to consider the offer: most of the respondents said they had thought about the offer at the outset. They had made a direct rational choice, which in half of the cases (14 out of the 27) resulted in choosing not to buy. Another 8 out of the 27 tenants eventually came to a negative conclusion. To conclude, 5 out of the 27 tenants continued to think positively about the offer and eventually became buyers themselves. All the buyers and the majority of the rental tenants made their choice knowingly and deliberately *".../ [I]really considered buying this apartment. But /.../"*

When the offer came, nearly all the respondents discussed their choice with someone else. A mere 5 out of the 27 actually requested additional information from the housing association. One out of those 5 eventually decided not to buy his dwelling. One buyer did not contact the housing association for additional information, but *"I decided to buy this dwelling straight away, it is such a wonderful opportunity."*

Table 3: Types of contract entered into by respondents per neighbourhood.

Neighbourhood	Rent	Rent option	Reduced sale	Market sale	Total
Grasbuurt	7	/	/	2	9
Jazzbuurt	15	/	3	/	18

3.2 Choosing: Reasons to continue to rent or to buy

The tenants were asked to give reasons for their decision in continuing to rent. After compiling an exhaustive list of individual reasons, the respondents were asked to identify the most important reason. Note carefully that there is never one single reason; the reason for deciding not to buy is always a combination of two or three major reasons. The discussion of the outcome is restricted to the major reasons identified by the tenants and split between the reasons to continue to rent and reasons to buy.

For 5 tenants in the *Grasbuurt neighbourhood*, age was the most important reason to keep renting. People that consider themselves 'old' tend to void the risk of buying. Another important reason to keep renting is 'ease'. For the tenants, to rent means not to have to worry about maintenance and other associated toil. Age and ease were less often mentioned in the *Jazzbuurt neighbourhood*. The difference between the neighbourhoods can be explained by the tenants' age and accordingly, the age of the area itself. The *Grasbuurt neighbourhood* has a more aged tenant grouping (60+) who since delivery *".../ [I] have lived here all my life, it is good like this, why should I buy at this age?"* The *Jazzbuurt neighbourhood* is slightly 'younger' as are its tenants. In the *Jazzbuurt neighbourhood*, income was a reason for half of the tenants to keep renting. *"Maybe, if I'd win the lottery, I could afford to buy the dwelling /.../"* Certain characteristics from the environment held back some of the tenants from buying the dwelling also *"all the graffiti around the metro station, if I'd buy a house it must be a nice neighbourhood."* The household composition of the inhabitants limits the choice in favour of buying as well. *"I'm a single mother, my boy is working now, I could afford to buy this dwelling but I don't know what the future will hold. Will I keep my job, will my son stay with me, will I find new love /.../ There are too many questions to decide to buy at this moment."*

The reasons to refrain from buying differed somewhat from the reasons to continue to rent. The arguments appeared strong and were staunchly defended. Arguments such as monthly expenses, life situation, ease, expectations for the future and disappointment were mentioned in a variety of combinations. The most important reason was 'money'. Many of the respondents considered the high level of additional costs (taxes, fees

and notary charges) to be a distinct burden. The same goes for the extent of the monthly expenses, including not only the payment of the mortgage but also the additional costs, such as a maintenance bill (obligatory for owners of an apartment), insurance policies and property tax ... *"All these costs, it is not just the sale price, but all in all I'll pay more when I buy."* Preferably, the total of monthly expenses (including mortgage interest relief) should be lower than the rent currently paid by the tenants: *"The maintenance bill is rather high and the mortgage payment is more or less equal to what I used to pay in rent."* However, the margin is narrow and if all of the payments are taken into account, buying turns out to be – or is believed to be – more expensive for most tenants: *"I think that I will pay more when I buy this dwelling."* This is particularly the case for older tenants, who have been living in the same dwelling for many years and pay a relatively low rent due to rent regulations. Furthermore, for the older tenants the monthly expenses for their life insurance (obligatory for some mortgages) are higher. Besides all of the stated evidence above, this group was rather disappointed by the price that was asked for their dwelling in the sales offer: *"I think I've paid the sales price already, maybe even twice. Besides, they [the housing association] got a subsidy [from the national government] to build this house. I feel like I own this home already. I really don't understand how they can ask for this price again."*

None of the buyers said they had had a direct financial benefit resulting from the change (rent/buy). All of them now spend more on their monthly expenses than they did when they were still renting the dwelling. *"I pay a bit more now, but that's all inclusive /.../ life insurance, some extra loans for remodelling, and so on."* In the long term, all tenants hope to profit from the increase in the value of their real estate. Buyers stressed that this did not relate that much to speculating on making a profit, but to saving by paying for their mortgage. It was clear to them that there is a relationship between the two and that they can interact with one another, but their aim was to make savings regardless of how the housing market would either contract or expand. They would rather buy than pay rent and never be able to save (a part of) that money: *"rent goes down the drain."*

The buyers did not take into account the (financial) risks attached to their decision. But they did see a threat with respect to the instability of the neighbourhood. In the *Grasbuurt neighbourhood*, one of the buyers had overlooked the fact that, under the Client's Choice programme, a low-income (renting) household may move into the dwelling next to his. This realization would not have stopped him from buying his dwelling, but ... *"If I knew I would have waited until I would have known my new neighbours, but they turned out to be good companions."* In retrospect, he would have preferred to have a sales programme instead of a choice. This same argument was found in

the *Jazzbuurt neighbourhood*, where the effects of uncertainty regarding new neighbours were more severe since the dwellings consists of apartments, are not very sound-proof and everyone enters and leaves the building through the same front door. Due to past and current experiences with difficult neighbours, the tenants almost seem to 'fear' all turnovers. *"I hope that my new neighbours will be decent people, not like this woman now. If a buyer comes along you will be a bit more assured that he will be decent. /.../ But on the other hand /.../ with these reductions everyone can buy /.../"*

3.3 Appreciation

Tenants were unanimous in their appreciation of the opportunity to choose between buying and renting, even those tenants who where eventually not able to buy. Regardless of the decision to buy or to continue renting, many tenants were proud of their dwelling and regarded it as a reflection of their own identity: *"This is my castle."* For some tenants, the state of the neighbourhood was important for their experience of pride. Negative aspects of the neighbourhood addressed, included, poor maintenance of green areas, both public and private (gardens); vandalism, such as graffiti; and neglecting exterior maintenance. Even small behavioural aspects had an influence upon decisions: *"I always brush my path: it is my pride to do so. But my neighbour /.../"* And: *"I'm ashamed of myself when visitors see the kids from a few doors away playing on the streets until midnight."*

Interestingly, those tenants who had continued to rent their dwelling were not less proud of their dwelling than those tenants who had bought their dwelling. In the *Grasbuurt neighbourhood*, one of the buyers was proud of the house and in the *Jazzbuurt neighbourhood* all three buyers were proud of their house. Although they clearly stated that a subtle distinction needed to be made: one had also been proud as a tenant. Another stated *"this is not really my home"* and referred to the obligation of reselling his dwelling to the housing association if he were to move out. Buyers in the *Grasbuurt neighbourhood* had the intention to (and planned to or were involved in) make a distinction between their dwellings and the other (rental) dwellings: *"I'm painting the window frames and will remodel the front garden."* This intention was not mentioned in the *Jazzbuurt neighbourhood*. It would be more difficult to realise this intention there, since the dwellings consist of apartments and most front doors are located at the back of the building block.

3.4 Expectations of the tenants

The final subject in the interviews was the tenants' expectations. What did tenants expect from the programme, both in

the short term and in the long term? In this context, opinions varied significantly. 7 out of the 27 interviewees expected some effects from the programme; 9 out of the 27 did not expect any effects at all; and 11 out of the 27 had doubts as to the effects. Older tenants had more confidence in the sales programmes with respect to the effects, on a neighbourhood level. The older tenants believed *"buyers will take better care of their dwelling"* but stressed that *"people are the way they are"* and *"tenancy will not change people"*. 7 out of the 27 strongly believed that owner-occupiers take better care of their dwelling and direct surroundings. As a consequence, they expected the neighbourhood to become more stable. 10 tenants did not agree with this line of reasoning at all. The group that had doubts expected owner-occupiers to take better care of their dwelling, although they did not think that they would change generally: *"I would not change if I bought my dwelling."* The buyers themselves believed they were behaving socially and took good care of their property but: *"I took good care of my dwelling while renting it also."*

Owner-occupiers identified *two types of owners*. The ones that take good care of their dwelling, and the antisocial ones (*"the others"*), who do not care and only maintain their dwelling only if absolutely necessary! Finance was thought to be a problem with the latter group *"you might be able to buy, but when you need to maintain your home, you find yourself without the means to."* But that might also apply to the former group. In general, tenants believed there was a tendency in society towards home-ownership. It was identified to be a combination of an ongoing trend towards capitalism within society and also of national governance *"to have, to have, that's all you hear and the government is stimulating this /.../"* One tenant thought of the programme as part of the *"freedom of choice hype"*.

One of the expectations of the housing associations is that the option to buy will stimulate people to make an effort to increase their income so that they will be able to finance the dwelling and consequently, the Client's Choice programme could also have an emancipating effect. Therefore, one of the questions we asked was *"Are you willing to make sacrifices to buy the dwelling?"* 17 out of the 27 interviewees, which included everyone from the *Grasbuurt neighbourhood*, answered: *"No, not any."* Five of the interviewees in the *Jazzbuurt neighbourhood* argued they have *"nothing to give up"* in exchange for ownership of the dwelling. Though there was a general willingness to *"sacrifice one holiday"* for ownership, but no more than that. This is illutheir holiday in the year in which they bought their dwelling. All of the interviewees indicated they were willing to invest time and effort if they owned their dwelling. No-one stated they had wanted to find a job or work more in their existing job to finance the purchase of their dwelling: *"No, I haven't had any promotion or salary increase. /.../ I did not follow up on any education recently and am not planning to."*

4 Conclusion

Housing associations in the Netherlands have started offering dwellings for rent or for sale in what has been referred to as Client's Choice programmes. The number of housing associations and dwellings offered within these programmes is on the increase. In this article we have explored the motives and objectives on which the approach of the Client's Choice programme is based upon and found a wide variety of objectives at various levels. Many of the objectives are similar to the objectives for the promotion of home-ownership in general. In summary, the objectives of the housing associations are related to empowerment in terms of:

- increasing the possibility to choose between tenures by offering the choice itself and including sales with discounts and risk-reduction;
- thereby creating the possibility to increase the property rights through buying
- and indirectly stimulating people (buyers) to become more active in the local neighbourhood and society at large.

Notice that the expectation of the housing associations is that through freedom of choice, economic empowerment leads to social empowerment with clear and visible effects on the physical appearance of the neighbourhood itself. To obtain insight into whether these objectives are in line with the tenant's expectations and experiences, we interviewed tenants from *Woonbron Alexander*: one of the housing associations offering the Clients Choice for some years now. As to the increased freedom of choice, the tenants appreciate having the choice to buy their dwelling, but a large group of tenants felt that they were incapable of buying their dwelling. They felt the only real choice they had was to continue to rent. This problem is related with the existing price gap between the rental and the sales market in the Netherlands. Tenants, who were able and willing to buy, were of course able to increase their property rights. In addition, owning a dwelling enables them to save capital and in the long run (possibly) make a profit. Consequently, they feel empowered in an economic sense. However, at the same time owner-occupiers also take a risk of losing capital. The tenants interviewed were most critical about the indirect effects of empowerment. While housing associations are of the opinion that the Client's Choice programme and sales in particular, would cause tenants to participate more in general, our respondents do not support this notion of social empowerment. Moreover the tenants did not expect any effects upon the quality of life in their neighbourhood. They feel that other measures are needed to improve the quality of life. According to them, stability in the neighbourhood needs to be worked on before or during

the Client's Choice programme and must not be based solely on the expectations from the benefits of sales.

In short, the tenants do not share the expectations of the housing associations. Our study indicates that housing associations expect more of the Client's Choice programme than the tenants actually do. We have to stress that this is merely the first qualitative exploration of the effects of the Client's Choice programme, as experienced by tenants and the findings will have to be tested in a larger group of tenants throughout the country as a whole. Nevertheless, if our findings are taken into consideration, the expectations about the outcome of a larger-scale survey will be far less optimistic than the original expectations of the housing associations that run the Client's Choice programme.

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M.Sc. Sake Zijlstra, Housing Researcher, Ph.D. Candidate
Delft University of Technology, Faculty of Architecture, Department
of Real Estate and Housing, Delft, The Netherlands
E-mail: s.zijlstra@tudelft.nl

Dr. Vincent Gruis, Housing Researcher, Associate Professor
Delft University of Technology, Faculty of Architecture, Department
of Real Estate and Housing, Delft, The Netherlands
E-mail: v.h.gruis@tudelft.nl

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