Case Study on Housing

Amsterdam, Netherlands

Author:

dr. Anja van Heelsum
Institute for Migration and Ethnic Studies
Amsterdam
# Table of Content

**Foreword** ................................................................................................................................. 4

1 **Background information on the Netherlands** ........................................................................ 5  
   1.1 History of migration and composition of migrant populations ........................................ 5  
   1.2 General national integration policy ............................................................................... 8  

2 **Background information on the city and its integration policy** ........................................ 9  
   2.1 General structural data of the city .............................................................................. 9  
   2.2 History of municipal migration and composition of migrant populations .......... 11  
      2.2.1 Composition of immigrant/ ethnic minority populations (incl. nationality, ..... 11  
      age, gender, socioeconomic status) ................................................................................ 12  
   2.3 Municipal integration policy ....................................................................................... 14  
   2.4 Inter-city cooperation ................................................................................................. 16  

3 **Housing situation of the city** .......................................................................................... 17  
   3.1 Housing stock and housing market in general ........................................................... 17  
   3.2 Housing situation of residents with migration background ........................................ 24  
   3.3 Segregation: Spatial concentration of residents with migration background ........... 25  
   3.4 Accessibility of the housing market system for people with migration ................... 28  

4 **Institutional setting and relevant actors** ........................................................................... 28  

5 **Discourse, concepts and policy concerning housing** ..................................................... 30  
   5.1 Vision, concepts and policy of administration and Local Council on the issue ....... 30  
      of access to affordable and decent housing, segregation and integration of migrants ... 30  
   5.2 Public discourse on housing, segregation and integration of migrants .................... 31  

6 **Interventions on housing and integration: measures and projects** ................................. 32  
   6.1 Physical improvement of housing ............................................................................. 32  
      6.1.1 Amsterdam Zuidoost ......................................................................................... 32  
      6.1.2 Nieuw West ..................................................................................................... 34  
   6.2 Neighbourhood-based social policy measures and projects ..................................... 36  
      6.2.1 Amsterdam Zuidoost ......................................................................................... 36  
      6.2.2 Amsterdam Nieuw West .................................................................................... 39
6.3 Anti-segregation policy measures ................................................................. 42
6.4 Measures and projects for specific migrant groups ....................................... 43
6.5 Measures supporting access to affordable and decent housing .................. 43
6.6 Safety Measures ............................................................................................ 44
6.7 Financial incentives ....................................................................................... 44
6.8 Political round tables, expert committees .................................................... 44
6.9 Monitoring of housing developments for migrants ....................................... 45

7 Highlights and Failures: Learning for CLIP ................................................... 45
Foreword

This report is part of the Eurofound project “Cities for Local Integration Policy” (CLIP), which started in 2006. Amsterdam is one of the 20 European cities that cooperate in exchanging information on their Integration Policies to start with on the terrain of housing and in the future on more terrains.

The project aims at collecting and analysing innovative policies and their successful implementation at the local level, supporting the exchange of experience between cities and encouraging a learning process within the network of cities, addressing the role of social partners, NGO’s, companies and voluntary associations in supporting successful integration policies, providing objective assessment of current practice and initiatives and discussing their transferability, communicating good practices to other cities in Europe and developing guidelines to help cities to cope more effectively with the challenge of integrating migrants, supporting the further development of a European integration policy by communicating the policy relevant experiences and outputs of the network to: European organisations of cities and local regional authorities, the European and national organisations of social partners, the Council of Europe and the various institutions of the European Union.

The CLIP network is also a cooperation between cities and research institutes. Five research institutes in Bamberg, Amsterdam, Vienna, Liege and Oxford are taking care of the publications of the CLIP project. The researchers of the Institute for Migration and Ethnic Studies (IMES) of the University of Amsterdam are responsible for this report on Amsterdam. Together with the contact person of the municipal of Amsterdam, Marian Visser of Platform Amsterdam Samen, an enormous effort has been undertaken to find all necessary data on Amsterdam for this report. Many officials and other parties that are involved with integration policy, housing policy, the statistical service and specific projects areas have been interviewed, as the list at the end of the report shows. They have provided us with reports, statistics and comments on the concept version of this report. Secondly representatives of a housing association, a minority board and a more or less independent project bureau have helped us. Thirdly researchers from the University of Amsterdam have provided us with data and useful comments. I want to thank all those who have cooperated in giving information and particularly Marian Visser for coordinating the search of data.

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Anja van Heelsum

4 July 2007, Amsterdam
1 Background information on the Netherlands

1.1 History of migration and composition of migrant populations

The Netherlands was an immigration country in the 17th and 18th century, it was at that time a centre of trade and shipping and tolerant to religious refugees. The percentage of immigrants, that was around 10%, diminished to a very low level in the first half of the 20th century (Lucassen & Penninx, 2000). After the Second World War emigration was dominant, new farmlands were discovered in the United States, Canada and Australia. As table 1 shows, a negative trend (more emigration) in the fifties turned into a positive trend (more immigration) in the sixties.

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Netherlands</td>
<td>-123</td>
<td>-31</td>
<td>36</td>
<td>55</td>
<td>152</td>
<td>168</td>
<td>55</td>
<td>151</td>
<td>190</td>
<td>161</td>
</tr>
</tbody>
</table>


The few immigrants that arrived in the period 1945-1960 came from the former colonies Surinam and Indonesia: Surinamese elite send their children to study and Indonesians with one Dutch parent could remain Dutch after the independence in 1949 and the Indonesian army officials from the Moluccan islands that had fought in the Dutch army in Indonesia had to be resettled in the Netherlands because they were not safe in Indonesia. Around 1960 the immigration became more numerous. The first large influx was a result of the regulations around the independence of Surinam (in 1975). While the independence was meant to stop immigration, citizens of this former colony had the right to choose between Surinamese and Dutch nationality for five years and half of the inhabitants of Surinam decided to move to the Netherlands. A second large flow of immigrants was caused by the booming economy and the need for cheap labour from the sixties onwards. Factory and shipyard owners, first in Southern Europe, later in Turkey and Morocco, recruited so-called guest workers. After a period that this looked temporary, their immigration became permanent and wives and children also arrived. During the period that the European Union was further institutionalised, neighbouring countries, in particular Germany, also added to the number of immigrants. In the eighties the economy went down and the first measures were taken to stop immigration. A considerable refugee population was growing in that period, at first from the then communist countries but in the last decades mainly from third world war areas in the world: Iraq, Iran, Afghanistan, Somalia and other countries. Since 2000 the number of Chinese and Polish immigrants is increasing considerably. The number of Poles is expected to grow fast from 2007 onwards.
The percentage of people with a foreign nationality is stably around 4.3% since 1997. The number of naturalisations has been going up from 12,800 in 1990 to 82,700 in 1996 and down to 45,300 in 2002 according to the Dutch Central Bureau of Statistics.

Table 2 shows the largest ethnic groups on January 1st 2006 in three categories that are often distinguished in Dutch statistics, namely immigrants from Western countries, from non-Western countries and from refugee countries. On January 1st the total Dutch population was 16,334,210, of which 13,186,595 (81%) were considered as autochthonous Dutch (note that anybody with one or two parents born abroad is not considered autochthonous).

Table 2 Largest immigrant groups to the Netherlands based on country of origin and country of origin of parents, Jan 1st, 2006

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>1st generation</th>
<th>2nd generation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Western countries</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Germany</td>
<td>383,941</td>
<td>101,718</td>
<td>282,223</td>
</tr>
<tr>
<td>Belgium</td>
<td>112,222</td>
<td>35,887</td>
<td>76,335</td>
</tr>
<tr>
<td>UK</td>
<td>76,270</td>
<td>43,755</td>
<td>32,515</td>
</tr>
<tr>
<td><strong>Non-Western countries</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indonesia</td>
<td>393,175</td>
<td>128,823</td>
<td>264,352</td>
</tr>
<tr>
<td>Turkey</td>
<td>364,608</td>
<td>195,947</td>
<td>169,661</td>
</tr>
<tr>
<td>Surinam</td>
<td>331,953</td>
<td>187,630</td>
<td>144,323</td>
</tr>
<tr>
<td>Morocco</td>
<td>323,272</td>
<td>168,566</td>
<td>154,706</td>
</tr>
<tr>
<td>Dutch Antilles</td>
<td>129,730</td>
<td>79,944</td>
<td>49,926</td>
</tr>
<tr>
<td>Former Yugoslavia</td>
<td>76,382</td>
<td>53,612</td>
<td>22,720</td>
</tr>
<tr>
<td>Former Soviet Union</td>
<td>46,058</td>
<td>35,343</td>
<td>10,720</td>
</tr>
<tr>
<td>China</td>
<td>45,568</td>
<td>32,332</td>
<td>13,530</td>
</tr>
<tr>
<td>Poland</td>
<td>45,568</td>
<td>29,731</td>
<td>15,833</td>
</tr>
<tr>
<td><strong>Refugees</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Iraq</td>
<td>43,778</td>
<td>35,268</td>
<td>8,510</td>
</tr>
<tr>
<td>Iran</td>
<td>28,781</td>
<td>23,638</td>
<td>5,143</td>
</tr>
<tr>
<td>Afghanistan</td>
<td>37,307</td>
<td>32,049</td>
<td>5,258</td>
</tr>
<tr>
<td>Somalia</td>
<td>19,875</td>
<td>13,667</td>
<td>6,208</td>
</tr>
</tbody>
</table>

Source: Statline (Central Bureau for Statistics)
As table 2 shows, the older immigrant groups consist already of a large second generation. Within these groups the male/female ratio is around 50%. The refugee populations consist for a larger degree of men (for instance Iraqi 58% men, Iranians 53% men). The relatively new immigrant groups, Poles and Soviet citizens consist of a larger percentage of women (both 60% women). The distribution in age groups also depends on the time of arrival. Among Indonesians an aging population is more and more visible. The first arrived Turkish and Moroccan guest workers are now in their sixties and seventies. Among the new immigrant groups, like Iraqi, Iranians, Afghani’s, we don’t see many elderly. In general the non-western immigrant groups have larger families than the Dutch and the western immigrants.

The socioeconomic status of immigrants from the neighbouring countries is either similar to the level of the Dutch or better. The socioeconomic standard of non-western immigrant groups is generally poorer than the Dutch level. This in particular true for the former guest workers from Morocco and Turkey and for refugees. This general remark is not true for every particular ethnic group. Figure 1 shows the percentage of people working and/or on welfare per ethnic group. Welfare includes social security benefit, unemployment benefit, health benefit or disability allowance.

*Figure 1 Percentage of persons with work and/or welfare in 2004 (15-65 year old)*

Source: WODC, Integratiekaart 2006, p.26 (made from information by SSB)
As figure 1 shows, the percentage of working people is among all ethnic groups larger than the percentage of people on welfare, except for Afghani, Iraqi and Somali refugees.¹ The highest percentages of working people and the lowest percentages of people on welfare are found among Dutch, and people from Hong Kong, the Philippines and China. Though the three refugee groups from Afghanistan, Iraq and Somalia are the most problematic group, not all refugee groups have a larger proportion of people on welfare than working: this is not true for Vietnamese (who arrived relatively earlier) and Iranians. The four largest non-western immigrant groups, Suriname, Turks, Moroccans and Antilleans have relatively more often the net very low social security benefit (a basic sum to survive) while the Dutch have more often the net higher unemployment benefit (a percentage of their last income). The Turkish groups counts more people with a disability allowance than on social security benefit.

As figure 2 shows the unemployment of Dutch is considerably lower than that of non-western immigrants and their children. Alarmingly this does not improve for the second generation, though we have to take into account that not all ethnic groups have a second generation.

![Figure 2 Unemployment: Dutch and first and second generation non westerners in % (2000 - 2005)](source: WODC, Integratiekaart 2006)

1.2 General national integration policy

Rijkschroef, Duyvendak & Pels (1993) divide the national policies concerning immigrant in three phases. The first phase in the seventies was a categorical policy focussing at specific fields. There were special provisions for Moluccan ex-soldiers. We’ll show later Moluccan neighbourhoods still have certain privileges. The Surinamese, who were not expected in such large numbers, were ad hoc supported by welfare associations, paid by several municipals. In

¹ Note that asylum seekers are not allowed to work until they receive their refugee status
the ‘Nota Buitenlandse Werknemers’ (1970) guest workers were stimulated to stick to their identity and culture of origin, not to have difficulties on return. Due to the assumption of temporariness, no attempts were made to provide courses with Dutch language and information on the society. A long-term consequence is that the language proficiency of these low educated men is often limited up to this moment.

The second phase starts with a WRR publication of 1989, which leads to the first policy document called ‘Minority Policy’ (Minderhedennota 1983). The Dutch government realised that the stay of guest workers was not temporary anymore and the thinking about immigrants shifted to more worry and concern. This policy was directed at stopping a trend that immigrants were acquiring a permanent disadvantaged social position and measures were taken on the terrain of education and labour market. Integration was considered a two-sided process, and respect for the cultures of immigrants was important in this policy document. There was a positive attitude towards the rights of religious groups, for instance on establishing mosques and Hindu temples.


A fourth phase started around 2001 because representatives of the right wing parties became minister of integration affairs, first Nawijn (LPF) and then Verdonk (VVD). Both were known for anti-immigrant standpoints. Many proposals to limit the rights of foreigners to level below the rights of Dutch were discussed in the second chamber, but implementation was not always realistic because the inequality of law was too serious. The debate in the media became harsher and more unfriendly to immigrants, and many of them felt very uncomfortable. This period lasted until the elections of 2006. The new government in 2007 sees to have a friendlier approach to immigrants.

2 Background information on the city and its integration policy

2.1 General structural data of the city

Amsterdam is the largest city of the Netherlands with 743,027 inhabitants on Jan 1st, 2006. Though Den Haag is the seat of the government, Amsterdam is the capital of the Netherlands.

The city developed as a centre for trade and shipping on the banks of the river Amstel in the Middle Ages. In 1275, a dam was built in the Amstel to collect tax from haring ships passing from the sea to the inlands and beer ships coming from Germany. Around 1306 the city acquired town rights, which included the right to have walls, a market and a court. Soon it became the most powerful town in the region, also politically and trade relations expanded internationally. The trade of large shipping companies with the East Indies added to its economic position. In the 17th Century, the Golden Age, Amsterdam was known for its...
Amsterdam

wealth, power, culture and tolerance. Foreign traders, writers, painters and labourers were welcome in this atmosphere, but also political and religious refugees, who were protected and had more rights to stick to their views than anywhere else. Churches were built by for instance Catholic Walloons, Scottish Anglicans, Portuguese Jews, but also many ‘conventicals’ (churches in hiding) appeared of the persecuted religious groupings in other countries. Several round of canal building and town enlargement around ‘Jordaan area’ resulted in the current circular street pattern in the centre. When the economic growth diminished, the city stabilised in a period where an urban underclass developed, paying tax to powerful regents, which sometimes ended up in a revolt.

A second phase of growth in the history of Amsterdam started in 1870. Liberalised trade with the East, development of steel industry, a new canal between Amsterdam and the North Sea, a factory where South African diamonds were polished and the building of the Central Station gave an economic boost to the city. This was directly followed by town expansion, and new housing areas were developed outside the Outer Singel Canal. The housing law of 1901 was mend to end the miserable living circumstances of the poor. The authorities set minimum quality requirements and granted subsidies. Many housing corporations were established, that became very influential in the Amsterdam housing market from then on. The Amsterdam School, an ideological architectural movement built several social housing areas just around the old town. A lot of attention was paid to their appearance. But also the ‘town village’ areas were developed for the labour class, with houses that had gardens and even a bathroom. ‘Tuindorp Nieuwendam’ was in 1927 considered the most beautiful and modern town village in Europe, and attracted visitors from the UK and France.

Building started again after the Second World War. Amsterdam Airport grew enormously, the harbour remained important for many specific services, but also services, education and tourism added to the expansion. In the last half of the 20th century Amsterdam’s inhabited area nearly doubled in size. International migration contributed considerably to its growth in this period. Thinking on a large scale again, Amsterdam realised an enormous modern high-rise area called Bijlmermeer in a reclaimed polder from 1965 onwards, with more than 12,000 apartments in 10 floor buildings. The roads in the area were elevated, so that cars and pedestrian only meet in the parking garage. Roads are not visible when walking in the park like green surrounding of the flats. Already during the building process, the targeted lower middle class people were not as interested as was predicted and rents had to go down. Soon it became popular among the flow of Surinamese immigrants at that moment, but the removal rates were enormous. Only a decade later it turned into a problem area, which is now being restructured completely, as we will show in chapter 6.1.

Another large housing project that was realised in the fifties and sixties is called Westelijke Tuinsteden (west side garden towns), recently renamed into ‘Nieuw West’ (New West). It exists of 45,000 houses in the social rented sector, mainly lower blocks of apartments with porches (4 to 6 floors), but also some higher blocks (up to 10 floors). The restructuring of this area has started and will go on in the near future, as chapter 6.1 shows.

After 1980 Amsterdam has renovated many part of the old neighbourhoods that were build before the second world war, and has put back new blocks in some parts. Empty terrains, former factories and in-between-strips that were not used before have been turned into high

2 A dynamic map of the inhabited area from the year 1000 to 2000 can be found on the website of the Amsterdam historical museum: http://www.ahm.nl/groeikaart.php

10 of 50
quality building projects. A former harbour area is partly turned into expensive housing. Condensing has nearly not left empty spots anymore.

The latest large-scale project is IJburg, on which the authorities decided in 1996. Three large islands are being constructed in the sea on the eastern side of Amsterdam (IJsselmeer). At this point in time social housing was not the first target, since there was a more urgent need for middle class housing. The first inhabitants have moved to IJburg in 2002, which altogether will have 18,000 apartments and houses.

2.2 History of municipal migration and composition of migrant populations

Immigration to Amsterdam is as old as the city itself. The percentage of foreign born in Amsterdam has been consistently around 30% in the 17th and 18th Century (Lucassen & Penninx, 1994: 29). In the beginning of the 20th Century immigration was on the lowest point, but it increased again from 1960 onwards. Firstly the immigration from Surinam around its independence in 1975 came for a large part on the account of Amsterdam. Of the two main ethnic groups in Surinam, the Creoles (Afro Surinamese) went in large numbers to Amsterdam, while a large number of Hindustani’s (Indian Surinamese) went to Den Haag. Since many houses in the new high-rise area Bijlmermeer were empty, Surinamese ended up here. The aeroplane from Surinam was even nicknamed Bijlmerexpress at that time.

The wave of guest worker immigration also affected Amsterdam substantially. The first Mediterranean, Turkish and Moroccan workers lived with many in one room in pensions. When their settlement became more permanent, they moved to cheap small apartments in the old parts of town just outside the city centre. Unrenovated porch blocks in areas like ‘Oost’, ‘Oud West’, ‘Indische Buurt’, ‘Staatsliedenbuurt’ and ‘Baarsjes’ were most wanted, since the guest workers were poor and interested in saving and sending money home. Contrary to Surinamese, who considered their stay permanent and preferred the better quality housing of the Bijlmermeer, guest workers were particularly interested in the cheapest section of the market. Until 1985 Amsterdam’s indigenous population had not much choice except to move to Bijlmermeer or neighbouring towns like Almere and Lelystad if they wanted to improve their housing situation and the decrease in population was the consequence. The increase of the number of Turks and Moroccans in the old areas stimulated a lot of Dutch further to move out.

After this first phase of large scale immigration three patterns were visible: family reunification of guest workers, ongoing immigration through family formation and student immigration of Surinamese and Antilleans, and the arrival of a large variety of new immigrant groups like refugees and economic immigrants like Ghanaians, Egyptians and Chinese. Though a lot of families remained in the old parts of town, the family reunification also led to movement of the Turks and Moroccans to bigger houses in the New West Area. Bijlmermeer attracted large groups of new immigrants from Ghana and Nigeria and became known for a tropical atmosphere.

Accepted refugees had less opportunity to choose a neighbourhood, since the Refugee Council spread them throughout all the social housing areas in Amsterdam. There is no concentration of specific refugee groups anywhere in the city.

The most current trend is that the Surinamese middle class is increasing. Families with children are following the Dutch pattern of moving to neighbouring towns. The recent
increase in the number of middle class houses is attractive for these groups, as we will see in chapter 6.

2.2.1 Composition of immigrant/ethnic minority populations (incl. nationality, age, gender, socioeconomic status)

The current ethnic composition of the population of Amsterdam is shown in table 3. The percentage of Dutch is on January 1st, 2006 52%. The other half of the population is a mixture of Western (14%) and non-western groups (34%). Of the non-western groups 58% is first generation and 42% second generation. Surinamese are still the largest ethnic group (69,645), but Moroccans have nearly reached the same number (65,426) and their immigration is going on, so they are expected to become the largest group in the near future. It should be noticed that among the persons counted as Surinamese, a much larger proportion of the second generation has actually one Surinamese and one Dutch parent (40%), while among Moroccans and Turks this proportion is only 7%. So the Turkish and Moroccan groups are more homogeneous. Because of religion, this is expected to last for the first decades.

Table 3 Composition of the population Amsterdam: the largest ethnic groups, per Jan 1st, 2006

<table>
<thead>
<tr>
<th>Absolute</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dutch</td>
<td>382,746</td>
</tr>
<tr>
<td>Surinamese</td>
<td>69,645</td>
</tr>
<tr>
<td>Moroccans</td>
<td>65,426</td>
</tr>
<tr>
<td>Turks</td>
<td>38,337</td>
</tr>
<tr>
<td>Indonesian</td>
<td>26,805</td>
</tr>
<tr>
<td>German</td>
<td>16,905</td>
</tr>
<tr>
<td>Antilles</td>
<td>11,360</td>
</tr>
<tr>
<td>Ghanaian</td>
<td>10,330</td>
</tr>
<tr>
<td>Other non Western</td>
<td>60,129</td>
</tr>
<tr>
<td>Other Western</td>
<td>88,207</td>
</tr>
<tr>
<td>Total</td>
<td>743,027</td>
</tr>
</tbody>
</table>

Source: O+S Amsterdam

Of the Surinamese 1,988 (2%) have a foreign passport and 3,857 (6%) have two passports; of the Moroccans 19,447 (30%) have a foreign passport and 44,474 (68%) dual nationalities, of the Turks 10,569 (28%) have a foreign passport and 26,570 (69%) have dual nationalities. Amsterdam has a surplus of 10,000 women, which is also true for some immigrant groups.

3 Note that the Moroccan state does not allow citizens to give up their Moroccan nationality
The age composition of the immigrant groups is different from the total Amsterdam population. Relatively, there are not yet many elderly among the immigrants. On January 1st 2006, 6% of the Surinamese was older than 65, while among Dutch 17%. The percentage of Surinamese elderly is higher than among other non-western groups, both for Turks and Moroccans only 3% is above 65.

Relatively there are more children and youngsters between the ages of 0-18 years among the immigrant groups. Among Dutch 15% is between 0-18, among 29% Surinamese, 37% among Turks, and 41% among Moroccans.

A specific characteristic of Amsterdam is, that more than half of its households (55%) exist of one person and this portion is still increasing. Couples without children are the second largest group (20%) and on in seven households (15%) is a pair with children, one out of ten households (10%) is a single parent family. Among ethnic minorities the pattern is different. Suriname, Antillean, Ghanaian, Dominican and Columbian groups have a considerably higher percentage of single parent families. For Surinamese the percentage is 60% and for the other groups between 70 and 77%. It is interesting to see that the percentage of single mothers among Surinamese is 70% in the flats of Bijlmermeer, but only 45% in the newly built middle class housing.

The socio economic position of the large immigrant groups is not as good as the Dutch. Table 4 shows the unemployment (as a percentage of the labour force) is only 5% among the Dutch in Amsterdam, while all immigrant groups, including Western immigrants have at least 10% unemployment. Of the non-Western groups Moroccans are in the worst position with 28% unemployed, while 20% of Surinamese/Antilleans and 15% of Turks are unemployed. Gross participation rates are also worst for Moroccans, after them Turks, then Surinamese/Antilleans and the Dutch on top of the list. Though the first Turkish and Moroccan immigrants have both arrived as uneducated guest workers, their position on the labour market has developed in as fundamentally different direction. This is due to several factors, among which problems of second generation Moroccans.
### Table 4 Amsterdam’s working, unemployed and non-labour force by ethnic groups (X1000) per Jan 1st, 2006.

<table>
<thead>
<tr>
<th>Ethnic group</th>
<th>Labour force (n)</th>
<th>Working (n)</th>
<th>Unemployed (n)</th>
<th>Unemployed as a pct of labour force (%)</th>
<th>Non-labour force (n)</th>
<th>Total population 15-64 years (n)</th>
<th>Gross participation rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surinamese and Antilleans</td>
<td>40,6</td>
<td>32,6</td>
<td>8,0</td>
<td>20%</td>
<td>20,1</td>
<td>60,7</td>
<td>67%</td>
</tr>
<tr>
<td>Turks</td>
<td>14,5</td>
<td>12,2</td>
<td>2,2</td>
<td>15%</td>
<td>11,8</td>
<td>26,3</td>
<td>55%</td>
</tr>
<tr>
<td>Moroccans</td>
<td>20,0</td>
<td>14,4</td>
<td>5,6</td>
<td>28%</td>
<td>22,2</td>
<td>42,2</td>
<td>47%</td>
</tr>
<tr>
<td>Other non-western groups</td>
<td>34,6</td>
<td>27,9</td>
<td>6,7</td>
<td>19%</td>
<td>16,3</td>
<td>50,9</td>
<td>68%</td>
</tr>
<tr>
<td>Western groups</td>
<td>64,1</td>
<td>57,9</td>
<td>6,2</td>
<td>10%</td>
<td>18,5</td>
<td>82,6</td>
<td>78%</td>
</tr>
<tr>
<td>Dutch</td>
<td>212,9</td>
<td>201,5</td>
<td>11,5</td>
<td>5%</td>
<td>63,6</td>
<td>276,5</td>
<td>77%</td>
</tr>
<tr>
<td>Total</td>
<td>386,7</td>
<td>346,5</td>
<td>40,2</td>
<td>10%</td>
<td>152,6</td>
<td>539,2</td>
<td>72%</td>
</tr>
</tbody>
</table>

Source: O+S Amsterdam

While the mean income and purchasing power in Amsterdam are above the national average, there are large differences between the poorer and richer city districts. In the City Centre the income is well over the national mean, but in city districts like Geuzenveld-Slotermeer, Bos en Lommer and Zuidoost nearly 25% of the households lives below the social minimum. We already pointed to these districts as areas where Surinamese and Moroccans live, and that are in need of restructuring. The incomes of non-western immigrants are still far behind the incomes of western immigrants and Dutch. This gap has become larger between 1998 and 2003. 46% of Moroccan youngsters grow up in a household that lives on or below the legal minimum, while this is the case for 32% of the other foreigners and 13% of the Dutch youngsters.

### 2.3 Municipal integration policy

In Amsterdam social inclusion or integration is not a limited set of policy targets, but part of almost every municipal activity. The advantage of this approach is that a lot of institutions and people are involved; a disadvantage is that there are so many projects, programmes, partners, objectives, reports, etc. that it is hard to get an actual and complete picture.

The Amsterdam administration consists of a central city authority and fourteen city district authorities. Next to that, autonomous institutions administer many public areas, such as education, health, care and social housing. On top of that the national government has many responsibilities in the same fields, which make it complicated to give an overview.
The municipal integration policy of the city of Amsterdam (central level) focuses on the socio-economic preconditions of social inclusion:

1. housing and the quality of the social environment,
2. work and income,
3. knowledge, learning and school, and
4. health.

Immigrants or ethnic minorities are not particularly targeted as part of the housing policy; they are indirectly targeted as part of the groups with a lower socio-economic position or inhabitants of disadvantaged areas.

The Amsterdam social inclusion policy is directed at pacification. The message is that migrants belong here and are supposed to participate in all aspects of urban life.

The integration policy has four basic principles:

- Migration is constituent part of urban life and something that the local authority permanently has to take into account.
- Diversity, the municipal of Amsterdam has a good and well-considered diversity policy that will be continued.
- Integration means belonging and participating and is therefore something that applies to all Amsterdammers.
- Citizenship course (Inburgering) is the starting point for integration and directed to newcomers and less recent immigrants in the Amsterdam society.

The essence of the integration policy has been last described in the document ‘Perspectief en Kansen’ (Perspective and Chances: Amsterdam’s integration policy in the context of the program We Amsterdammers) and ‘Wij Amsterdammers II’ (We Amsterdammers II): "The next phase of the policy is to invest in people and to set limits. Reinforcing positive emotional contact between individuals and groups to enfeeble negative imaging and to build bridging social capital. It is also about setting limits to all forms of intolerant and extremist behaviour, and to demand that citizens respect general norms of decency, regardless of their cultural or religious background." (Investeren in Mensen en het stellen van Grenzen. Wij Amsterdammers II, May 2, 2006)

Mayor Mr. Job Cohen summarized the intention concisely: "The Amsterdam society has shown its extraordinary resilience in the last years. But at the same time we remain vulnerable. This is why the executive committee targets at social bonding. Amsterdammers of divers background should have contact and learn to know each other better. This will make the city stronger in good and bad times. Education and work for all Amsterdammers are crucial. But at the same time we have to work on reassessing our manners: decent behaviour in the streets or in the sport field. No discrimination at school, the workplace or the discotheque. Investing in people and in limits" (translated from http://www.amsterdam.nl/nieuws?ActItmIdt=10314)

The approach of the Amsterdam administrators seems more positive towards immigration, integration and diversity than the approach of the cabinet Balkenende II (2003-2006). Amsterdam follows the national integration measures, but tries to be respectful to
Amsterdam

immigrants. The difference between the language used by minister Verdonk of integration affairs and the mayor of Amsterdam is noticeable. The national policy has been directed at stopping immigration as much as possible and using force to steer integration in a direction of assimilation (particularly giving up traditional Muslim cultural and religious characteristics). A quote from the website of the ministry: “If people are to take up their rightful position within Dutch society, they must learn to speak the Dutch language, to respect Dutch standards and live by Dutch values. New aliens and established immigrants have an obligation to integrate and so exams have been devised to allow them to demonstrate that they have mastered the skills and knowledge necessary to embark upon life in the Netherlands. Certain groups or individuals must satisfy this integration requirement before entering the Netherlands.” Because the anti immigrant party LPF became part of the governing parties in Rotterdam, there have been contradictions between Amsterdam and Rotterdam on this issue. Rotterdam has been tough on immigrants, while Amsterdam is considered softer. That the Amsterdam approach also has a lot of followers, is shown by the fact that mayor Cohen’s statement after the murder on Theo Van Gogh ‘keeping it together’ (‘de boel bij elkaar houden’) has been cited very often. This statement is characteristic for the Amsterdam attitude. It shows the intention to stimulate social bonding between ethnic and religious group. A typical initiative of this mayor was to invite Moroccan youngsters to lay a wreath at the Second World War memorial for Jews, to stop unpleasant feelings between these groups.

2.4 Inter-city cooperation

Besides the CLIP project, Amsterdam participated in international project like EUROCITIES (a network of European cities from 27 countries), URBAN AUDIT (collects information on the living conditions in 258 large and medium-sized cities within the European Union) and SCORUS (the international network of regional and urban statistics). Departments of the Amsterdam administration take part in several other networks depending on their field of interest.

Important for city renovation are the European funds that are used for problem areas.

In the last years international cooperation did not take place in the field of integration and diversity. Information exchange and visits to and from other cities took place to inspire the policy. There has not been cooperation in terms of commonly financed projects or common research, until the CLIP project.

On national level cooperation takes place within the G4 (4 largest cities of the country) and the G27 (27 large and medium large cities), G31 (31 cities) this means they received extra money for specific large city problems.

Amsterdam also participates in project organised by Commissie Pavem. These projects are meant to improve the position of immigrant women. Firstly projects have been set up to improve the labour market position of immigrant women, for instance by supporting and coaching them. This group has taken care that more money was assigned to the integration and language courses that already existed in the city. In Amsterdam the Labour Office (CWI) reserved 500 jobs for immigrant women, in cooperation with large banks and companies like Douwe Egberts and Siemens. The group also assigned a professor to the Free University of Amsterdam in 2006 that works on diversity management, emancipation and participation of immigrant women, prof. Halleh Ghorashi.
3  Housing situation of the city

3.1  Housing stock and housing market in general

- General housing market

Amsterdam has a total housing stock of 378,507 houses, of which 13% single-family dwellings and 77% apartments.

The age of the houses varies: 18% of the housing stock is the oldest section, built before 1919, 30% was built between 1906 and 1945, 19% was built after the second world until 1970, 19% was built between 1970 and 1990 and 14% is built between 1990 and 2005.

More than half of the housing stock (52%) is owned by housing corporations and completely meant for social housing. Another 27% is owned by private owners or institutional investors and rented out, both inside and outside the social housing price range (!). Only 21% of houses is in the hands of private owners, who live in their own house. The city itself own a limited number of houses, like monuments and buildings that are going to be broken down. The power position of housing corporations is very strong as is their influence in city renovation and city building.

House rents are based on a municipally fixed point system both the ones owned by housing corporations as the private rentals; the list of criteria include the size, the general quality of the building, kitchen, bathroom, heating system, isolation and quality of the neighbourhood, nearness to public transport, schools, shops, but also disturbing aspects like a train or highway passing by. Both private owners and housing corporations have to follow this system. To determine who rents a house in Amsterdam, the housing corporations work with an option system through a website. Landlords have to propose a suitable tenant (in terms of income for this rent) to the Housing Department.

The total percentage of rented houses is 79% in Amsterdam, which is large compared to other cities. That the social segment owned by corporations is 52% of the total number of houses is also high compare to other cities in the Netherlands and an inheritance of the historic circumstances and the social democratic party ruling. As table 5 shows, the highest levels of social rentals are reached in the poorer parts of Amsterdam Noord (77%), Zuidoost (72%), Westerpark (62%) and Osdorp (60%).

There are also certain areas of the city where owner occupied houses are relatively common (though never more than 30%). These are in general the better areas, namely the Centre, the new part of Zeeburg, and the single-family areas in Osdorp and Slotervaart.
## Table 5 Housing stock per city district and ownership, Jan 1st, 2006 *

<table>
<thead>
<tr>
<th>City District</th>
<th>Owner occupied</th>
<th>Housing Corporation (social rentals)</th>
<th>Private rentals (both social and expensive)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>A Centrum</td>
<td>11857</td>
<td>25</td>
<td>15919</td>
<td>34</td>
</tr>
<tr>
<td>B Westpoort</td>
<td>9</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>C Westerpark</td>
<td>3047</td>
<td>16</td>
<td>11977</td>
<td>62</td>
</tr>
<tr>
<td>D Oud-West</td>
<td>3732</td>
<td>20</td>
<td>6530</td>
<td>35</td>
</tr>
<tr>
<td>G Zeeburg</td>
<td>5252</td>
<td>26</td>
<td>11919</td>
<td>58</td>
</tr>
<tr>
<td>H Bos en Lommer</td>
<td>1952</td>
<td>13</td>
<td>8738</td>
<td>59</td>
</tr>
<tr>
<td>J De Baarsjes</td>
<td>2909</td>
<td>15</td>
<td>7397</td>
<td>39</td>
</tr>
<tr>
<td>N Amsterdam-Noord</td>
<td>7250</td>
<td>18</td>
<td>30626</td>
<td>77</td>
</tr>
<tr>
<td>P Geuzenveld-Slotermeer</td>
<td>3397</td>
<td>19</td>
<td>13704</td>
<td>76</td>
</tr>
<tr>
<td>Q Osdorp</td>
<td>6176</td>
<td>30</td>
<td>12365</td>
<td>60</td>
</tr>
<tr>
<td>R Slotervaart</td>
<td>5038</td>
<td>26</td>
<td>9529</td>
<td>50</td>
</tr>
<tr>
<td>T Zuidoost</td>
<td>7257</td>
<td>20</td>
<td>26365</td>
<td>72</td>
</tr>
<tr>
<td>U Oost/Watergm</td>
<td>5435</td>
<td>18</td>
<td>17149</td>
<td>57</td>
</tr>
<tr>
<td>V Oud-Zuid</td>
<td>10117</td>
<td>21</td>
<td>14813</td>
<td>31</td>
</tr>
<tr>
<td>W ZuiderAmstel</td>
<td>6396</td>
<td>23</td>
<td>9040</td>
<td>33</td>
</tr>
<tr>
<td><strong>totaal 2006</strong></td>
<td>79824</td>
<td>21</td>
<td>196071</td>
<td>52</td>
</tr>
</tbody>
</table>

* note that more precise figures have been published by the housing corporations, but since they are only available on 2005, we have chosen to use these O+S figures.

Source: O+S

- **Significance of its segments (public housing, privately rented housing, housing associations, home ownership, others)**

Amsterdam’s current view is that the surplus of social houses is not a good thing and a more liberal policy is needed. A long period, in which the large percentage of social housing was seen as an asset, has ended in the last ten years.

According to a survey by the housing department (Dienst Wonen) the percentage of households whose income falls within the margins of social housing is much lower than the percentage of available social houses. On the other hand middle class households have difficulties to find suitable homes, there is a deficit of middle class houses. Consequently, people whose income has gone up, like students that graduate and other social climbers either stay in the cheap social houses or they move out of Amsterdam. The mean number of years that Amsterdammers stay in a social house is between 7 and 10, depending on the area. According to the recent policy this is undesirable, since not enough movement takes place, the housing market is blocked and it is difficult for new
poorer inhabitants. The turnover rate was only 15% until the year 2000; it changed slowly to 16% in 2006. It is considered undesirable when too many social climbers move out of Amsterdam, since the social composition of the town become universally poorer, capital flows out and traffic increases instead. Though it is impossible to stop all social climbers from going to the better higher quality suburbs, the current policy is to stimulate more movement on the housing market, by bringing the percentage of social housing down and by building new houses to keep the middle class to a certain degree in Amsterdam. In new areas and areas where a lot is demolished this can be done fast, and in the other areas social housing is sold. For instance in the new area IJburg 70% is build for the middle and higher class and 30% in the social rented sector. For more movement up the housing ladder, the number of owner inhabited houses and expensive rentals needs to go up, is the opinion. The administration sticks to the 30% newly build houses in the social rented sector, because it considers it undesirable that IJburg will become a one sided middle class area. It wants to keep good affordable new housing available for lower socio economic groups, and since large social housing blocks are demolished in other parts of town there is a need of places to move to. In the end the spreading of the less well to do will make it easier to handle problem cases. The housing department has an important say in this kind of long term planning decisions. As the map in paragraph 2.2 showed, areas with a lot of concentrations of 100% social housing often also have a high portion of unemployment, of people who live below the social minimum and of immigrants. The housing department promotes to restructure these areas, to demolish the worst buildings and replace them with middle class housing. The one sidedness (social housing, low social class) has to be replaced by diversity in types of houses and income groups. Diversification is an important goal, both in type of ownership, price range, type of building and inhabitants social status.

- Overcrowding of housing units

Amsterdam defines tight housing as having the same or a lower number of rooms than inhabitants (including living room). So a couple that lives in a one or two-room-house (one bedroom) live tight. A suitable house for a father, mother and three children according to this definition would have 6 rooms (5 bedrooms). According to this definition, about 30% of Amsterdammers live tight. Among non-western immigrants this percentage is 50%, and of Dutch only 21% live tight. The percentage for Dutch is more or less stable since it includes student housing. Turks and Moroccans live most tight of all ethnic groups. Turks and Moroccans also have relatively larger families. And the recent arrivals have to live with family or acquaintances for several years until they get their own house. The waiting list for starters on the social housing market is 4.8 years in Zuidoost, 6 years in Geuzenveld Slotermeer and more anywhere else in town up to 10 years in the richer Oud Zuid. Often the first house is not a very good one. The waiting list for people that move further within the social housing market is minimum 9,3 years in Zuidoost, up to 20 years in Osdorp.

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4 Actually one can consider the housing market of the area around Amsterdam as one big system, since these areas function as suburban parts of Amsterdam, as Van Amersfoort & Cortie (in press) show.
• Access to housing

People with a maximum annual taxable income of €35,850 euro can apply for a house in the social rented sector. Everyone above 18 can apply, immigrant or non-immigrant, as long as they have economic ties to Amsterdam (work or study) or a status equivalent (returnee, disabled, etc). Non-nationals need a valid staying permit. Only illegals have no access to social housing.

To rent a house one can register on the housing website ‘www.woningnet.nl’, or through a housing newspaper or by phone. The availability depends on age, family size and income. For houses with the lowest rents (<394 euro) people with incomes below €27,575 per year (single inhabitant 20,300) have first entry. This group can also apply for a housing subsidy through the (national) tax office. A second category (rents between 394-615) some more complicated rules apply (basically they are for people with incomes between €27,575 and €35,850). Then also the surface of the house is related to the size of the family: 1 or 2 persons maximum 59 m2, 3 or 4 maximum 79 m2, 5 or more: no maximum). The house hunters apply on the housing website or telephone or through a newspaper, on Internet they can also see the estimated waiting period. For unpopular areas the waiting period is seven years, for popular areas more than ten years. The ten people with the oldest registration are first invited to see the house. For families with minimum incomes and a high rent within the social rented sector, the tax office pays a rent subsidy.

Rental housing in the more luxurious sector (>615 euro is called the free sector in Amsterdam), student rooms and housing for disabled and elderly can be found on the same website in a separate section, the so called free market section. Income rules are strictly applied.

Income rules also apply for house buyers. Banks and mortgage lenders are strict in the maximum mortgage that suits an income and careful to avoid problems. For the lower middle class there are subsidies to stimulate house owning. Two measure are the Netherlands Mortgage Guarantee (NHG) for houses up to €236,000, the bank will buy the house back in case of trouble, and a cheap mortgage provision called Amsterdam middle segment mortgage (AMH) which has been replace since 1 January 2007 by a national house buying subsidy. AMH applies to specifically assigned houses with a price below €185,000 for people who earn between €20,000 and €40,000.

• Affordability of housing

Because the housing stock consists is for a large part of social housing, these houses are relatively cheap. The problem is to get into them, since one has to pass the waiting list. Table 6 shows that, of rental houses that became available in 2005, more than half (55%) fall in the cheap category (>386 euro), 36% in the affordable category (386-509 euro) and 9% in the expensive category (>509).
Buying a cheap or medium priced house has been difficult in the past, because there was nearly no supply in the lower and middle segment. With the current policy of housing corporations selling large parts of their belongings, the mean house price has gone down in the last five years. The mean price of an apartment went down from €200,000 in 2001 to €185,000 in 2005 (square meter price for apartments went from €3149 to €3021). The mean price of a single-family house in Amsterdam went down from €279,000 in 2001 to €228,000 in 2005 (square meter price for single-family house went from €2821 to €2752). When a longer time span is considered the housing prices are rising, and this is certainly true for the houses that have not been part of the social housing stock.

In the less popular areas the mean price for an apartment was €132,000 in Zuidoost, €143,000 in Amsterdam Noord and €148,000 in Geuzenveld-Slotermeer and for a single family house €181,000 in Geuzenveld-Slotermeer, €211,000 in Amsterdam Noord and €204,000 in Zuidoost.

Because interest on mortgage is tax deductible in the Dutch system, the monthly mortgage payment for an apartment of €132,000 is around €700 gross but €475,- after tax (assuming standard mortgage conditions according to the Dutch brokers union). A person with a gross yearly income of €36,000 will be able to get mortgage for this price. So anybody with a stable income above €36,000 can afford a cheap apartment in Zuidoost.

- Developments and trends

The current strategy is to continue to sell social housing for quite some time until a percentage that suits the number of poorer inhabitants has been reached. With the expected rise of incomes, it is the intention to end up with 30% of the houses in the cheap sector (according to the Housing Department). Though the liberalisation of the market is good for middle-income groups, there is also a strong movement that wants to protect the remaining social housing. It is probable that an affordable good quality social housing stock will remain.

A consequence for the future is that a relatively larger part of Amsterdammers will be of middle class origin. Since people with middle incomes will stop to move out to the suburbs, the mean income within the city will go up.

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5 Single-family houses are usually bigger, that is why the square meter price is lower than apartments.
Another consequence of the current policy to sell houses in the social rented sector is, that there will be more medium priced private property beside the existing expensive private property.

- Neighbourhoods considered as being problematic and their characteristics

Within the national policy on big cities, a list of indicators has been set, to select neighbourhoods of the big cities that need extra attention, the so-called ‘action areas’ (actie gebieden). The indicators are: percentage of households with a minimum income, objective safety index, living condition index, percentage of immigrants, clusters with 100% social housing. The areas that have this kind of characteristics, are also the areas that need physical reconstruction and improvement of the infrastructure.

As figure 3 shows, there are three large concentration areas, where social housing (blue), unemployment (green), and high percentages of people on welfare go together with concentrations of immigrants. These areas are also the main focus of reconstruction effort in Amsterdam.6

Figure 3 Renovation areas, concentrated unemployment and social housing (please print in color)

6 We are not elaborating further on the subject of the so called living environments, in which the city can be subdivided. For more information see Dignum (2003, 2004)
The three neighbourhoods that are prioritised as problematic are: Zuidoost (south on the map), Nieuw West (west from the centre) and Noord (north from the centre). In the following paragraphs of this report we will only describe the first two. In the first area the main physical problem was the number of high flats and the park like ground level and parking garages that were in need of reorganisation since it was dirty and unsafe. The unsafety index was higher than anywhere else in Amsterdam. Inhabitants were happy with the large apartments, but not with the noise and dirt of neighbours and the number of junks in the common corridors and elevators. The area was and is known for its tropical atmosphere and attracts people that believe in the multicultural aspect and a black Surinamese and African population. In Nieuw West the problems are not so much the lay out of the neighbourhood, though it is also monotonous, but the quality of the houses itself is less good. The weak characteristics of this neighbourhood in terms of the big city policy is the high percentage of youngsters, of which 70% immigrants and the percentage of people with limited chances is increasing. Other social problems occur than in Zuidoost with the high percentage of very poor families, among them many Moroccan families. In this neighbourhood poverty, misbehaving kids, school dropout, gangs of troublesome youngsters on the streets, street criminality and sometimes cases of Islamic radicalisations are a problem. The safety index in some neighbourhoods in Nieuw West has improved between 2004 and 2006 according to the Report Big City policy. The problem areas in Zuidoost and Nieuw West have some characteristics in common: a high portion of social housing, a high portion of unemployed, a high portion of people who live below the social minimum and a high portion of rather new immigrants. In Zuidoost there is a rising middle class. The inhabitants of the action area ‘Noord’ within the Big City Policy have similar problems, but this area will not be treated further in this report.

- Mobility within the city: typical housing careers, difference between typical “careers” of natives and migrants

Traditionally the housing career of Dutch generally started after marriage in a single-family house. Not married sons and daughters remained with their parents. In the last decades the number of people who start in student rooms has increased. Also the percentage of single households (nationally 35 % of all households, in Amsterdam 54 % !) and single parent households (nationally 6%, in Amsterdam 9 %) is increasing every year. This means a more diverse pattern evolves than in 1950. Very generally the housing career from a room to an apartment, to a rented single-family house to a self owned single-family house is the aspiration of many, both Dutch and immigrants. In practise more Dutch remain in an apartment and the incomes of the poorer immigrant groups are often too low to reach the phase of a self owned single-family house. In the last decade the aging population is increasing and there is a high demand of elderly flats and houses.

Housing careers of Surinamese have in the past 40 years become more similar to the Dutch than the housing careers of Turks and Moroccans. This has to do with middle class development among Surinamese. In the case of Turks and Moroccans, the housing career often starts as a co-inhabitant in the apartment of another family (social housing) or in a rented house of a private owner. After waiting for a house in the social range (usually some 6 years), the house hunter moves to a first apartment. After this family members
reunite or marriage takes place. People with a house registers again for a house, and as an average it takes 6 years again to move to a better quality and larger apartment or house.

3.2 Housing situation of residents with migration background

As we have seen, large portions of the immigrant groups live in social housing. That means that their problems in finding houses are largely the same as the problems of Dutch. There are a few differences between immigrants and Dutch. Firstly the large immigrant groups are generally poorer, so they have fewer chances to move out of the social rented sector or to start in a private rental. As figure 4 shows Western immigrants can afford to pay the higher rent of the private housing or to buy a house. Of the large non-western immigrant groups only Surinamese have formed a middle class and have started buying houses. The newly built self owned houses in Zuidoost are popular among the Surinamese, since they are affordable, the multicultural and tropical sphere is attractive to them and they are less sensitive to the negative image of this neighbourhood. The number of Moroccans that can afford to buy a house is nearly zero. Turks would in principle be interested in buying houses, but cannot easily afford them. They target at the old buildings in 19th century areas that need renovation. As we see in figure 4 some Turks have bought houses.

Figure 4 Rent versus ownership by ethnic group (top layer private rentals, middle layer: social rentals, lowest layer: ownership)

As we explained above, the Amsterdam housing market is difficult for poor recent immigrants to Amsterdam, both for Dutch and for immigrants. When the newcomer has enough money, home ownership is a possibility, but one needs to earn a lot to be able to buy an apartment with more than a two bedrooms. When a newcomer has limited money, there is no other way than sharing a house with a family that is already renting a house or finding a private owner that lets a house.
Second and third generation immigrants have a similar problem as Dutch youngsters, since they can only register for social housing when they are 18 and also have to pass the waiting list. When they study they can use student housing and be on the list in the meanwhile.

Only accepted refugees that come from the asylum seeker centre can immediately get a house outside the waiting lists (note that they have often stayed in a four person bedroom for years in the asylum centre, so they have actually waited there).

3.3 Segregation: Spatial concentration of residents with migration background

Amsterdam’s population consists of 52% Dutch and 48% immigrants. The city district with the lowest percentage of Dutch is Zuidoost, with only 29% of Dutch, 63% non-Western immigrants and 8% Western immigrants. Secondly two city districts that are part of the Nieuw West renovation area: Geuzenveld-Slotermeer and Bos en Lommer have only 35% Dutch, 56% non-Western immigrants and 9% Western immigrants. Note that the Nieuw West renovation area comprises of four city districts administrations: Bos en Lommer, Geuzenveld Slotermeer, Slotervaart and Osdorp with a large variety of neighbourhoods.

Table 7 shows the division of the main immigrant groups within the city districts. All city districts have a percentage of immigrants above 30. Even in the richest parts of town the percentage of immigrants is 37%. Since non-Western immigrants are usually considered influential for neighbourhoods, the lowest percentage of non-Western immigrants are found in the two richest parts of town: the Centre and Zuider Amstel (both 14%). The highest percentages of non-Western immigrants are found in the two areas that we have described earlier: Zuidoost (63%) and Bos en Lommer/Geuzenveld Slotermeer (56%).
Table 7. Population by ethnic group per city district, January 1st, 2006

<table>
<thead>
<tr>
<th>City District</th>
<th>Surinamese</th>
<th>Antilleans</th>
<th>Turks</th>
<th>Moroccans</th>
<th>Other non western</th>
<th>Western</th>
<th>Dutch</th>
<th>Total (n)</th>
<th>% immigr.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centrum</td>
<td>4%</td>
<td>1%</td>
<td>1%</td>
<td>2%</td>
<td>7%</td>
<td>23%</td>
<td>63%</td>
<td>81980</td>
<td>37%</td>
</tr>
<tr>
<td>Westpoort</td>
<td>2%</td>
<td>1%</td>
<td>3%</td>
<td>0%</td>
<td>4%</td>
<td>21%</td>
<td>70%</td>
<td>335</td>
<td>30%</td>
</tr>
<tr>
<td>Westerpark</td>
<td>7%</td>
<td>1%</td>
<td>3%</td>
<td>9%</td>
<td>10%</td>
<td>16%</td>
<td>55%</td>
<td>34080</td>
<td>45%</td>
</tr>
<tr>
<td>Oud-West</td>
<td>4%</td>
<td>1%</td>
<td>2%</td>
<td>5%</td>
<td>7%</td>
<td>19%</td>
<td>62%</td>
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<tr>
<td>Zeeburg</td>
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<td>1%</td>
<td>7%</td>
<td>13%</td>
<td>9%</td>
<td>12%</td>
<td>46%</td>
<td>43501</td>
<td>54%</td>
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<tr>
<td>Bos en Lommer</td>
<td>7%</td>
<td>1%</td>
<td>16%</td>
<td>23%</td>
<td>9%</td>
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<td>14%</td>
<td>52%</td>
<td>743027</td>
<td>48%</td>
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source: O+S (note that Westport is an industrial terrain with a settlement of artists)

As table 7 also shows, the highest percentage of Surinamese shows in Zuidoost (32%), actually 41% in the already renovated area. Though Antilleans are not a large group, they tend to group together with the Surinamese in Zuidoost. Among the other non-Western group we find a considerable number of Ghanaians and Nigerians, also attracted by the ‘tropical’ atmosphere.

The highest percentages of Moroccans are found in the city districts addressed as Nieuw West: Bos en Lommer and Geuzenveld-Slotermeer (both 23%), Osdorp and Slotervaart (both 16%). The highest concentrations Turks are also found in Bos en Lommer and Geuzenveld-Slotermeer (both 16%). Since the birth rate of Turks and Moroccans is relatively higher than the Dutch birth rate, the concentration is expected to increase further. Marriage with partners from the country of origin adds to this, though not as much as the births. In these districts there are concentration areas in which percentages of Turks and Moroccans are much higher. Some streets have a satellite dish receivers on one out of two balconies, and are for outsiders recognisable as Turkish and Moroccan areas.

The problems in the two neighbourhoods that we have described are similar in the sense that there is an accumulation of poverty, unemployment, social housing and immigrants. The two neighbourhoods also differ a lot, since Zuidoost was on the margin of turning into a real ghetto with a lot of dirt and harassment and junks in the street and a lack of occupancy of
25%, while in Nieuw West the authorities intend to be ahead of this kind of problems. They have realised that the combination of houses that need renovation, the one-sidedness of the area with 75% social housing and the accumulation of poor families - and maybe also the fact that these poor families are to a large extend Muslims - might lead to a situation that runs out of control. A problem that already exists in Nieuw West is low level of the primary schools and the high drop out rates of secondary schools, especially the lower vocational training. This is something that has urgent attention. The unemployment in the area is high, especially among Moroccans. On the long run, the area has a lot of potential since it is interesting for companies and the authorities intend to stimulate further economic activity.

- Development of segregation over time; trends

A segregation index, developed by the statistics department Amsterdam, shows the percentage of ethnic group members that live among each other. This has been highest for Turks and Moroccans since 1992 and lowest for other non-Western countries (not surprising since this are many different groups). As figure 5 shows the segregation of Surinamese is slowly going down (to 35%), but the segregation of Dutch (to 29%) and Turks and Moroccans (to 45%) is very slowly going up.

Figure 5 Segregation Index between 1992 and 2004 for different ethnic groups

![Segregation Index graph](source: O+S)

- Size of segregated areas (in relation to city)

The two areas that are now targeted for renovation and renewal are large. Zuidoost is 2251 m² (10% of the total surface of Amsterdam), and the four districts of Nieuw West are altogether 3406 m² (16% of the total surface of Amsterdam). These figures do not mean much, since both districts are not central and therefore contain industrial areas, sport terrains, highways, roads and shopping areas.
3.4 Accessibility of the housing market system for people with migration background

As we already explained Amsterdam applies strict rules on the relationship between rent/mortgage and household income. The computerized system of the housing companies avoids structural discrimination. Private owners are more difficult to control. Only incidentally, cases of harassment of Turks and Moroccans are reported in newspapers. Also incidentally cases of harassment of Dutch by Moroccans were reported in 2006 (Diamantbuurt). The examples are very few, since housing corporations and police don’t accept this and do everything possible to stop it. The mayor also acts very clearly against such incidents. The complaints office on discrimination only received 8 out of 867 complaints that had something to do with housing in 2006.

Banks and mortgage lenders also apply strict income categories connected to the height of the mortgage also. There have been some reports of unfair treatment of immigrants.

4 Institutional setting and relevant actors

The unit on Diversity and Integration affairs of the municipal of Amsterdam is part of the Department of Social Affairs. This unit formulated the a diversity document, and two programs called ‘Erbij horen en Meedoen’ (being part and joining) and ‘Werk in Uitvoering’ (work under construction). A second unit works directly under the mayor and is called Platform Amsterdam Samen’ (Platform Amsterdam Together). This department was established after the murder of Theo van Gogh (4 November 2004) with three tasks: making society resistant to polarisation and radicalisation, stimulating social cohesion and contributing to the prevention of a terrorist attack, in addition to work done by police, prosecution and secret service. The policy document that is used since 2006 is called ‘Investeren in Mensen en het Stellen van Grenzen’ (Investing in people and setting limits). The unit on Diversity and the Platform work closely together and are coordinated by the same director.

The Housing Department (Dienst Wonen) is a completely different office, which has usually not much to do with the two units above. The Housing Department sets out the strategy on directing the housing policy. Other municipal departments that deal with city planning and ground use are the Development Company (formerly Gronbedrijf/ground company), the Infrastructure Department (Dienst Infrastructuur) and the Spatial Planning Department (Dienst Ruimtelijke Ordening).

The office that rents out monuments (Stadsherstel) and Development Company are left as part of the municipal that still rent out houses outside the usual waiting list. Development Company sometimes rents houses temporary that will be broken down within a year. Stadsherstel has its own waiting list.

When planning takes place for a certain area, a specific office for that area is set up, for instance Bureau Vernieuwing Bijlmermeer and Bureau Parkstad. These bureaus are situated in the area and are staffed by people from the most important partners. A central project management bureau keeps track of all these neighbourhood bureaus in different areas.

Housing corporations are currently independent privatised bodies with a board of directors and a charter of foundation. They are not owned by or part of the municipal. This was
different in the past. From the beginning of the 20th century onwards, the Dutch society was divided in three segments, a protestant, a catholic and a socialist/general segment, and all these segments had their associations, schools, newspapers, political parties, broadcasting organisations and also housing corporations. In the first decades of the twentieth century the housing market in Amsterdam was dominated by these housing associations that functioned as NGO’s. After the sixties subsidies and government money turned them into part of the social security system. The differences between the associations became smaller, and due to economic requirements they have merged in the last decades.

Housing corporations have become important partners of the municipal in establishing the housing policy. The municipal directs the development of the housing stock in Amsterdam and in the city districts by working towards agreements. It targets at a suitable housing stock for all income groups. National policy can radically change the situation now and then, as the proposal of the last cabinet’s minister Dekker to increase the rents in corporation housing considerably and to force the corporations to use the yields for building new houses. Beside the directing role towards the housing stock, the municipal determines the land price per square meter.

Since the privatisation of the last decades, the associations are caught between two interests. On the one hand they are responsible to take care of the poorer and weaker inhabitants, on the other hand they have to reason in a commercial manner to survive. Selling property and renting out apartments in the expensive segment of the market is necessary to make the renovation and maintenance of social housing possible. On the one hand they have most of the ground in Amsterdam in use and are very powerful, on the other hand they have enormous costs and are sometimes made responsible to do something about concentrations of social problems.

Associations of immigrants in Amsterdam are not organised around the housing issue. The only exceptions are elderly home associations of certain ethnic or religious groups. Examples are the elderly home for Hindu’s (see: http://www.anandjoti.nl) and one for Moroccans (part of Hudsonhof in city district De Baarsjes).

NGO’s and churches are not so much involved in housing policy, though this has been different in the past during the pillarisation era that reached its highest point in the middle of the twentieth century. House owning by large employers also existed before and just after the Second World War, but has also disappeared around the nineteen seventies. The situation in which companies like Philips owned houses for their staff or arranged pensions for guest workers does not exist anymore.

Currently NGO’s and churches are active in caring for homeless. Surinamese and Antilleans show the highest number of homeless among immigrant groups, often combined with drug problems. A semi-NGO that has a role in housing refugees is the refugee council. It sends the names of refugees that need a house to responsible persons for house allocation in the housing corporation.

Neighbourhood committees and protest groups are sometimes to a large extend formed by immigrants, for instance in Zuidoost, some neighbourhood groups are dominated by Surinamese and Ghanaians. Usually a renovation project is not arranged without some kind of representation and participation from the neighbourhood. A representative of a housing corporations explained that the Dutch are usually much better at expressing their demands during public meetings than for instance Turkish and Moroccan immigrants.
5 Discourse, concepts and policy concerning housing

5.1 Vision, concepts and policy of administration and Local Council on the issue of access to affordable and decent housing, segregation and integration of migrants

The housing policy is to a large extent a result of the national policy. Rules on access to houses are not very different from the national policy, but there are differences between regions and cities.

Amsterdam pays a lot of attention to mixing and heterogeneity, mixing types of houses, mixing rent versus owner occupied houses and mixing socio-economic groups of inhabitants. The agreements between the Amsterdam authorities, city district authorities, housing corporations and project developers target at an ‘undivided city’, without concentrations of lower class, social housing or ethnic groups. Diversity will be a manner to stop segregation and will add to a better quality of live in the neighbourhoods. Though the word ‘segregation’ is often used in the documents, and the percentage of ethnic groups is one of the criteria of the Big City Policies, there is no direct measure to prevent ethnic segregation. Income desegregation is the main starting point, and that will also lead to ethnic desegregation.

Movement of people is urgently needed and the waiting times are too long, which is caused by the fact that demand and supply are not in equilibrium, according to Amsterdam. Cooperation in the region (ROA, Region Amsterdam and surroundings) makes it possible that house hunters move more easily between Amsterdam and the surrounding area (Zaandam, Amstelveen, Ouderkerk, Haarlemmermeer).

Though Amsterdam has mainly socialist administration, some liberal tendencies show in the current policy. The liberalisation led to selling of the social housing. Social housing Building efforts also targets at providing opportunities for middle incomes, since the medium segment was nearly missing. Support for middle incomes is also given with the mortgage provision AMH. This Amsterdam policy became a national house-buying subsidy from January 2007 onwards. But it remains an important part of the policy to keep at least 30% of the houses affordable for low-income groups on the long run. There is also extra attention for specific target groups, namely students/youngsters, the increasing number of elderly and people who need care, and large families.

The housing policy is considered successful if the number of removals increases from 16% now (but more than 20% would be considered high) and if, and if social climbers and middle class stops moving out of Amsterdam in such large numbers. Another criterion of a successful policy is that concentration areas with a too high percentage of social housing, poverty and ethnic groups disappear.

A typical characteristic of the Amsterdam housing policy is the leasing of land. In 1986 Amsterdam stopped selling land for building homes, offices and other buildings. Generally speaking the leaseholder has the right to use to land or water as a private residence, business, houseboat, school, office, etc. The leasing of land is used as an instrument of exploitation. It also applies to housing corporations. Also typical for Amsterdam is the co-financing of the building of new houses and projects.

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7 This is not the only reason; it was also caused by the changing system in 1990 with shorter corporation membership waiting lists to an allocation system where all renters and house hunters could apply.
Amsterdam

The policies towards neighbourhoods have become more important because of recent events. Since the murder on Theo Van Gogh in 2004 the strategy of ‘Wij Amsterdammers’ targets at fighting terrorism, but also at social cohesion in neighbourhoods. An example is the establishment of (up to now three) think-tanks of active people in city districts, that have to come up with ideas to stimulate social cohesion.

Increasing diversity in types of houses and the socio economic diversity of inhabitants is the backbone of the strategy to fight segregation. But a large number of problems at neighbourhood level are addressed with neighbourhood initiatives. We will elaborate on this kind of initiatives in the section 6.2 when we describe the area’s Zuidoost and Nieuw West.

5.2 Public discourse on housing, segregation and integration of migrants

Amsterdammers, both Dutch and immigrants consider affordable and decent housing as a right. In the eighties the squatter movement was large and strong and some of the former squatters are still ready for action when plans to transform or sell social housing are presented. When upgrading of a neighbourhood takes place there is usually a group that protests with the argument that the municipal is only building for the rich and the poor are thrown out. For people who live in the social housing the argument that social climbers should remain in town, is not taken serious. They think that social climbers have enough money to do whatever they want, so they don’t need help, and they surely don’t need new buildings that replace social housing.

On the other hand most inhabitants consider problems in neighbourhoods, like drug related crimes, dirt and unsafety the responsibility of the authorities. When Turkish and Moroccan immigrants arrived in the 19th century districts, many indigenous Dutch felt over flown. Since they felt that the characteristic Amsterdam feeling was disappearing in these neighbourhoods, they consider neighbourhoods with a high percentage of immigrants (in particularly Muslims) as a problem and many have decided to move to surrounding municipals like Almere.

On the other hand, there is considerable number of indigenous Dutch that like the multicultural atmosphere of certain neighbourhoods. In Zuidoost this group is called ‘Bijlmerbelievers’, but also in the old neighbourhoods there is a considerable section that find the multicultural aspect interesting and advantageous. This group is proud of the policy of mayor Mr. Job Cohen, and not happy with the harder line of the former national government.

The public opinion is influenced by the press. Though the national press is not always very subtle in treating problem areas and immigrants, the Amsterdam press is usually more careful and sound. The local TV station AT5 and the newspaper Parool pay a lot of attention to the state and development of neighbourhoods. AT5 has weekly broadcasts called ‘Aanbouw’ (Building), with specials on certain building spots and housing policies. Usually inhabitants of the neighbourhood and experts are interviewed. Parool has a weekly column ‘Number XX’, a special on a certain house in street XX and number Y. Because of this there is attention for specific characteristics of the neighbourhood.

Negative events in certain neighbourhoods usually lead to intense attention, that most local officials find undesirable for the image of the area and stigmatising. Usually the news coverage is not tendentious and the negative image formation is simply a consequence of increased attention.
After the murder of Theo van Gogh, many journalists visited the area where the murderer lived every day. This area, which is part of Nieuw West and has a very high concentration of Moroccans, became known as ‘the area of Mohammed B.’. The five-floor blocks, with usually at least two or three dish antennas per five houses, became known everywhere in the country and a startling image of possible Islamic radicalism. Especially young second generation migrants in these few streets were so fed up with the negative attention, that they worked together not to let any journalist in anymore. This was not the initiative of a migrant association, but it was organised by the youngsters from the blocks.

6   Interventions on housing and integration: measures and projects

In this chapter we will treat two of the three large renewal areas: Amsterdam Zuid Oost and Amsterdam Nieuw West.

6.1   Physical improvement of housing

6.1.1   Amsterdam Zuidoost

- New buildings, demolition of degraded housing blocks, measures of renovation

The original construction of Amsterdam Zuid Oost, also called Bijlmermeer or shortly Bijlmer consisted of gallery flats of 11 floors with 12,500 social rentals. The apartments were large and had many provisions. On the first floor an internal street was the main walking route with some facilities a connection to parking garages. The flats were situated in a park like surrounding and had the shape of a honeycomb with six corners. Cars and busses drove on elevated roads (alleys), and inhabitants parked their car in a parking garage directly on these alleys. They could walk through the covered streets to their homes. Some shopping centres were situated under the parking garages and the elevated roads.

Already during the building process it became clear that the flats were not so popular, even though the housing shortage was enormous at that time. In the same period suburbanisation took place to the surrounding towns Almere and Lelystad, where single-family homes were build. Consequently many houses remained empty. There were also starting problems, the metro and shops were not yet ready, and the elevators and garbage tubes were not functioning in the way they should. The parking garages, the covered roads and the green public space were experienced as unsafe. Criminality increased, in particular theft, robbery and violence. Bijlmer became an area for people with less chances on the housing market. The area ended up in a negative spiral and in 1985 a quarter of the houses was not occupied. Between 1975 and 1990 a lot of measures were taken to improve the liveability, but it was not enough. The large-scale structural renewal started in 1992.

About 6,500 out of the 12,500 apartments are demolished and 6000 renovated. In 2004 half of this was ready, and the last flat (Develstein) will be demolished in 2009. Which buildings are demolished is decided on the basis of an enquiry among inhabitants. A few flats are left for the ‘Bijlmerbelievers’ and form the ‘Bijlmermuseum’. In the flats that are renovated the covered roads inside and the footbridge to the parking garage will be removed. On the ground floor the storerooms will be replaced by social service offices,
workspace for artists and other things that make the ground level more lively. More entrances will be created, without the possibility to move through the whole building, so that a limited number of people is responsible for their own part of the corridors and stairs. A new garbage system will be installed. Part of the renovated flats will be repositioned on the housing market: 1250 apartments will be sold, either to the current tenants or to new people, a part will become student housing and a part is mend for artists.

At least 7200 new houses will be built to replace the 6500 that are demolished: 30% will be social housing, 40% medium segment private property and 30% is expensive property or rental (free sector). In the end, half of the housing stock will be social rentals and the other half falls in the market sector. About 45% will be apartments in high-rise, 34% porch houses and 21% low buildings.

- Infrastructure improvement such as open spaces, outdoor spaces, public transport

Not only the housing stock is part of this large plan, but also the rest of the public space. Three kilometre of the elevated roads are changed into roads on the ground, nine parking garages are replaced by parking on the street, shopping areas will become accessible from the street, more small companies will get possibilities in the area and the green parts will be furnished in a safer way. To make the huge green areas more attractive some principles are: more visibility, less dark passages, more privately maintained green, strips of green instead of the enormous park like area. Until the middle of 2005, 17000 trees have to be cut to make the rebuilding and refurnishing possible. From the flats porter’s lodges will have a view on the green surrounding, and keep an eye on the keeping the area clean.

The area is accessible by train, metro, and bus. The two metro lines with 13 stops are a fast way of getting to and from the area. A problem is that metro stations were not safe and dirty. Most of them have been repainted and refurnished to increase visibility and light, while the metro annex train station Bijlmer is undergoing a larger reconstruction.

- Financial support for housing programmes, e.g. tax reduction or grants for e.g. individual housing owners, housing associations

The investments in Bijlmermeer are enormous. The main reason why this large-scale project started was the bankruptcy of the housing corporation De Nieuw Amsterdam (DNA) that was in charge of renting out the flats. The vacancy level was 25%, the speed of removals was enormous and all kinds of management and maintenance problems arose. People moved to the area with reluctance and tried to get out as fast as possible. The number of problem cases increased and the unemployment was much higher than in the rest of the city. All this made the prospect of recovery for the housing corporation very improbable. The Amsterdam municipality made a financial reconstruction scheme, drawing from a national fund and working together with two other housing corporations to spend 451 million euro to demolish the uneconomic buildings and to invest in new ones. The municipal also paid deficit on land development of 85 million euro. Two housing corporations paid the uneconomic investment in social housing.
The same general support for individual house owners is possible in this area as in other areas, namely Nederlandse Hypotheek Garantie (a national security system) and the already described Amsterdam Middensegment Hypotheek. In March 2007 the last 48 apartments with the AMH arrangement were for sale in Zuidoost. From the 1st of January 2007 a national house buyer subsidy has been introduced, that applies to the same income and house price categories.

6.1.2 Nieuw West

- New buildings, demolition of degraded housing blocks, measures of renovation

The renovation of the Nieuw West area started in 1998, it is done piece by piece and will all together take 15 years. The size of the total area is larger than cities like Oxford or Heilbronn and the area supplied roughly one sixth of the housing needs in Amsterdam. The area was part of the famous general expansion plan for Amsterdam that urban developer Van Eesteren wrote in 1934. Its starting points were that Amsterdammers with limited means would have light, air and space, as a response to the overcrowded nineteenth century districts. With the then completely new method of land division, so called strip building, every house made the best possible use of sunlight.

Because of the Second World War, the building could only start in the mid 1950’s. As a result of the shortage of time, efficiency became the primary consideration, and the exteriors became more uniform than originally designed.

Firstly the houses are not in a very good state anymore. Secondly the area will be transformed from a single non-functional and monotonous area into a varied collection of districts with an individual identity. A similar planning bureau called Parkstad has been established for the area as in the Bijlmer, in this case dealing with the central city, four city district administrations, three consortiums of twelve housing corporations, and a large number of other market players such as investors, developers, and institutions. The experienced former director of the planning bureau renewal Bijlmermeer became the director of this planning office. In 2006 the coordination of the physical renewal was taken over the housing corporations and the socio-economic renewal by project bureau ‘Koers Nieuw West’. Generally the aim is to significantly improve both housing and the environment, for example by using the existing ample green space and water more intensively. There will be an increase of 20% in the housing as a result of demolition/new building and extensions, 500,000 m² will be made available for the economy. Finally, the social opportunities of the residents will also increase. More variety, different environments, better accessibility and a focus on green areas and water are the main aims.

As table 8 shows, three quarter of the homes are currently social rentals. The intention is to end up with 45% social rentals, 40% owner occupied houses and 15% expensive rentals.
Table 8 Indicative programme of change for the housing stock

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<td>+14,500 new buildings +3,500 sale of social rentals</td>
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source: O+S

A survey has been carried out among inhabitants to examine what kind of lifestyles they have and what sort of housing this requires. The garden city design continues to have an important place, if only because three quarters of the present homes will be preserved. The new housing will consist of urban development, in particular along the ring road and around the heart of Nieuw West, the Osdorpplein. Other types of housing include the urban street, the garden city suburban housing and ‘city park’ housing. This means that the range of housing in Amsterdam Nieuw West will be much more varied.

- Infrastructure improvement such as open spaces, outdoor spaces, public transport

Both the access to the highways and to public transport in the area is rather good. The ring around Amsterdam is on one side of the area and on the other side the highway to Schiphol and Rotterdam. The railway takes more or less the same direction, and the area has three stations. There are trams, metros and busses that connect the large areas to the rest of the city. A problem is the safety in the railway stations. Three of the four entrances have been blocked to make surveillance easier and the stations are guarded day and night.

A large lake (Sloterplas) is situated in the middle of Nieuw West. On the edge there is an open-air swimming pool, a large sports hall and the lake has two small harbours for pleasure boats. The shores are park-like walking area with trees, but can be used more extensive. Outdoor cafes on the sidewalks could become popular in this recreation area, but there are not yet many facilities like this.

- Financial support for housing programmes, e.g. tax reduction or grants for e.g. individual housing owners, housing associations

The main funding to pay this large programme comes from the central Amsterdam authorities, the city districts and the housing corporations. 6,600 million euros is reserved for the physical change, including infrastructure and public areas. 500 million is meant for the social part of the plan, concerning housing, education, employment, safety, sport
integration and elderly care. A first priority is to improve schools and social amenities. 1,100 million is meant to develop the economy further, especially new offices and business premises.

Support for house owners is the same as in the rest of Amsterdam. The number of apartments for sale with AMH subsidy is not a lot any more. Checking 15 projects, we only found a few houses with AMH subsidy in ‘De Buskenblaser’. As we explained earlier this subsidy only applied to houses that already for sale before January 2007.

6.2 Neighbourhood-based social policy measures and projects

6.2.1 Amsterdam Zuidoost

The moment that the first flat in the Bijlmer was broken down came earlier than planned because a plain crashed in one of the flats in 1992. The plans were nearly ready. When the plans were presented, inhabitant’s protest was substantial. The main complaint was that the problems of the area were social and that breaking the buildings would not solve that. The establishment of ‘Zwart Beraad’ (Black Assembly) in 1995, a multi party band of 12 coloured councillors, officials and other socially active persons, shows how immigrants became important in this protest. Their mission was first that the European URBAN subsidies for the area should be reconsidered since the black view was missing, and secondly more blacks were necessary in the administration and government of Bijlmermeer on all levels because ‘black money was disappearing into white pockets’ according to them. The consequences were far reaching, since the Urban money was re-divided and the influence and power of black inhabitants of Bijlmer decreased considerably. One of the consequences was that foundation STIDA was erected for projects on liveability in the area, porters were employed, surveillance was arranged and initiatives were taken to do something about the garbage problem.

The social plan for Bijlmermeer includes not only the liveability projects by STIDA paid with European funds, but also initiatives that are part of the national ‘Big City Policy’ (economic activity) and initiatives that are part of the city district policy. They will be treated together. Important objectives of the social plan for Bijlmermeer are to fight unemployment, to stimulate educational success, to help people with debts and drug problems and to improve safety and liveability. Before the renovation the number unemployed and socially weak families was enormous. The reasoning is that when the percentage of problematic inhabitants goes down in the future, social services can more easily take care of them. The new business area west of the metro line has indeed stimulated the economic activity in Bijlmer. But the new jobs were not all suitable for the unemployed in the area. White-collar workers now arrive in the morning and leave by metro in the evening. But the low educated Bijlmer inhabitants have also found jobs in the new shops, the football stadium, the music and cinema’s, etceteras. The social climbers don’t move out of the area anymore, the number of unemployed that come in has diminished, and there is a much more forceful policy to support people to find work.

Effort was made to improve the educational outcomes in the area by improving the quality of the primary schools. In 2007 the mean scores of Bijlmer school kids on the national CITO test for 12 year olds is not lower than the Amsterdam average anymore, though there is some discussion on the fact that the problem cases didn’t take the test and this influenced the mean.
Bijlmer was once known for the scaring amount of junks everywhere. Dealing drugs, drug use and robbing passers-by, took place regularly around the metro stations, parking garages, in the shopping area and in the bushes around the flats. They slept below the elevated Bijlmerdreef road, on the edge of the shopping centre. In the last years, three night centres for drug users have been opened. As often happens when they are driven from one place, it is clear that some junks have moved to other areas, like East Amsterdam. But according to Project bureau Bijlmermeer, most of them are still in the area but not in the streets anymore. The situation seems more manageable and the safety has generally improved.

Another social issue is how to keep the Bijlmer clean. This has turned out to be more difficult than in other areas in Amsterdam. The amount of garbage that is produced per inhabitant in Bijlmermeer is much higher than in other areas and consequently the garbage pipes get filled up and the collections points over always overloaded. Consequently a lot of extra effort by the garbage collectors is needed, everyday instead of two times a week, and the usual underground garbage points don’t seem to work. The amount of garbage that is thrown in the parks is another problem, caused not only by people who walk in the park, but also by people throwing garbage from the balconies. Extra garbage collection, surveillance in the park and extra cleaning of the public space is accompanied by efforts to educate the inhabitants. In the newcomer courses that are standard for anybody that arrives first in the country, there is extra attention in Bijlmermeer for keeping the area clean and the use of garbage systems.

In 2007, the complaints of inhabitants have disappeared that occurred when the plans were presented. When the first people moved to the new houses, they became very happy with the results. Not only the lower houses were a success, also problems of unsafety, visible dirt and junks are less in the new areas. In 2007 there are a few spots left where it is clearly unsafe: the former parking garage around Kraaienest, which still has to be demolished, is the worst. It is clear that the situation has to be monitored carefully, and without extra effort of garbage service, newcomer courses, police effort and support of socially weak groups, the problems might reappear.

- Neighbourhood-centred network programmes (neighbourhood meetings, round tables)

  Zwart Beraad (Black Assembly) is the best-known initiative that has tried to influence the policy making on the renovation plans and neighbourhood improvement in Bijlmermeer. As already said, this group was dominated by Afro-Surinamese and consisted of people in powerful positions. A second initiative was Allochtoon Breed Overleg or ABO (Immigrant wide assembly), dominated by Afro-Surinamese staff members of the social work foundations in the area. These two groups have been successful in adjusting the plans for De Bijlmer, increasing and implementing social initiatives and in getting more Surinamese in influential positions, among others the last two city district chairwomen, and the town clerk.

  Secondly there are many associations of inhabitants, which were needed because of the renovation. Every flat has an association of inhabitants, and 23 associations meet in the so-called Bijlmer Bewonersraad (Bijlmer Inhabitants Assembly). The group discusses their interests with the housing corporation Patrimonium, which merged in 2004 into

8 http://www.bijlmerbewonersraad.nl/
Rochdale. Issues are: the collective services, rent policy, the renewal and the maintenance. They have joined in activities to keep the Bijlmer clean, intact and safe.

Another interesting initiative is the Association Bijlmer Museum, in the G and K area. This foundation of inhabitants who believe in the original setup of the area, and managed to convince the planning institutions to keep and improve a part of the flats. The multicultural aspect has always been important for the Bijlmer believers.

- Cultural facilities / cultural programmes for migrants and autochthonous residents

Cultural activities in the Bijlmer have in the past often had a multicultural character. The Kwakoe Festival is the most famous. It was first held in 1975 as a football competition for boys who did not go on holiday, during the six weeks of the summer vacation. Because it attracted people from the neighbourhood it has always had a multicultural and particularly Surinamese character. The football competition was cheered up with tropical food stands and music, and the festival grew every year. Around 2006 about 1 million visitors attend it, during the six weeks that the festival is held in the Bijlmerpark. It is a colourful, exiting, informative, relaxed event with a lot of fun.

- Social services and service centres

The area has a large shopping centre, with a number of tropical shops. Besides the usual Dutch shop, there is a furniture heaven and there are a few large shops that don’t exist anywhere else in the city. The other attractions are the specific shops with African materials. And there is a large cinema with three-dimensional movies. Another large facility in the area is the Ajax football stadium. Parking is easy, so people from outside the area visit this shopping centre.

A specific facility for this area that does not exist anywhere else in Amsterdam is the Hindu primary school Shri Laksmi. Among Surinamese there is a considerable number of Hindu’s and within the Dutch law a religious school gets subsidy when enough signatures are gathered. Surinamese Sunni Muslims established the enormous Taiba mosque. They got financial help of a Saudi sheik and cooperated with Pakistani and Surinamese Muslims in the World Islamic Mission Netherlands.

A third specific facility for this area is an enormous number of Pentecostal churches (estimated around 60). They were first established by Surinamese, Ghanaian and other African immigrants, and a lot of them started their services in the parking garages of the Bijlmer. The inter-religious organisation Gospel from Africa to Europe (GATE) tries to support these churches. They need a safer space than the parking garage, since the construction cannot take so many people and it causes parking pressure and noise nuisance for the surroundings. Gate and later Foundation Bijlmer Church try to get them to get space for the services in one of the multi-church building. This is not an easy task, since the churches often have limited money and they have to rent the halls for the gatherings. Fund raising made the building of one new multi-church building (De Kandelaar) possible, while two others are still planned.

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9 http://www.kwakoe.nl
• Improvement of the image of a deprived neighbourhood (by media, politicians…)

A lot of advertisements on the local TV and in local newspapers have to show how the Bijlmer has changed into a modern low housing family area. Usually coloured families with young children show how nice their house and the surroundings are (for instance “zo wonen.nl”). These advertisements are meant to sell the houses that are still being built, and to attract more middle class families.

6.2.2 Amsterdam Nieuw West

Nieuw West is an area with more poverty than the Bijlmer: the mean income is lower and families are larger. The low educational level, unemployment, recent immigration from for instance Morocco are striking, and this leads to primary schools with predominantly immigrant kids and bad results, school dropout of secondary schools and troublesome youngsters on the streets and squares and all kinds of street criminality like car breaking, bad snatching and assault. While a middle class of Surinamese lived in the Bijlmer and were immediately able to buy the new houses, this is not to the same extend true for Nieuw West. The youngsters that are now in school do not have a good starting position on the labour market, so changes are not expected to take place fast in the near future.

The housing stock is considered the most important factor in influencing the social constitution of the neighbourhood. Whether or not social climbers remain in the area and middle class is attracted to the area depends on the availability of better houses. Increasing job opportunities by stimulating companies to open new premises, are examples of the economic measures.

Social programs are developed in several neighbourhoods by the different city districts. Since we cannot treat all initiatives, we will describe three initiatives that have been studied by Metaal and others (2006).10

1. In the South western quadrant of city district Osdorp harassment on the street and in the shopping centre was a problem. The physical renewal has not led to improvement in the behaviour of the youngsters, though the new building is fenced on one side and looks good. The cooperation between the safety coordinator (police man specific for this neighbourhood), a porter in the new complex and some ambulant social workers for youngsters keep the situation under control. Youngsters and inhabitants were interviewed and

2. City district Slotervaart initiated a ‘Social Investment Plan’ (SIP). It includes a pilot project with ‘inhabitant advisers’ who visit all households in a problem area. The strategy was to knock on all doors and to see if there is any help needed in solving social problems. Though not all inhabitants are reached, a large number of them was helped and/or send to the required office. Table 9 shows which problems were addressed and solved.

The number of people who didn’t know where to go to improve their situation was considerable. The most difficult cases for the inhabitant advisers were multiple problem households, for instance an unemployed father with debts and a criminal son, or a drug using psychiatric patient who is causing nuisance for neighbours and hasn’t paid the rent. This kind of inhabitants are often dealing with the different institutions of the welfare state like employment services, debt restructuring service, drug assistance, child protection, youth workers, psychiatric services, but very often the full scope of the problem is only seen by the inhabitant himself. The percentage of problems that get solved was (of course) lowest with health problems (including psychiatric problems).

3. City district Bos and Lommer has initiated a Mother Child Centre in Kolenkit neighbourhood, which is the very poorest part of Amsterdam. Nearly half of the children in this neighbourhood grow up in minimum income families. It is a region full of newly arrived Turkish and Moroccan women. The centre gives Dutch language training with child-care for immigrant women. According to the organisers 400 mainly Turkish and Moroccan women visit it every week, nearly half for language course. A smaller group has taken a next step and is active as a volunteer in the centre or in one of the primary school in the area. The most ambitious ladies are part of a counselling group to find a job.

- Neighbourhood-centred network programmes (neighbourhood meetings, round tables)

The three largest organisations of inhabitants in Nieuw West, namely Stichting Wijkorgaan Osdorp, Stichting Buurtbelangen Geuzenveld/Slotermeer and Stichting Eigenwijks Slotervaart/Overtoomse Veld, have established cooperation to cope with the large scale restructuring of the area. This cooperation is called Samenwest. The association provides information on the plans and tries to stimulate the participation of inhabitants in the planning and the implementation of the renewal.

The area has quite a number of immigrant associations, for instance mosques, a Hindu temple, and several places for Moroccan youngsters. Activities of the city districts to

11 http://www.samenwest.nl
Amsterdam

involve immigrants are geared at individuals and not specifically geared at the associations. This can change in the future, since the action plan ‘We Amsterdammers’ targets at social cohesion. In one of the four city districts a board of migrant associations was established, namely in Bos en Lommer.

Stichting Al Mawadda is an association of Moroccans that tries to improve the participation of Moroccans in inhabitant commissions and inhabitant consultation meetings in city district Slotervaart. To reach this, Al Mawadda organises social-cultural activities, theme meetings and activities in the field of social activation, safety and liveability. It attracts people by having open house for Moroccan elderly, Dutch language lessons, sport and movement and an environment and scouting group.

The best know project developed by Al Mawadda the ‘Neighbourhood Fathers Project’. Moroccan fathers walk around on squares where troublemaking Moroccan youngsters operate and if necessary talk in authoritative manner with them to stop them from criminal behaviour. This initiative was successful and the criminality and nuisance in the area diminished. In 2000 the fathers have won the Hein Roethof prize of €40,000 for their efforts, this prize is granted to an inhabitants’ initiative to prevent criminality. The project was described in the scientific literature and followed in many other cities like Lelystad, Utrecht and Amersfoort.

- Cultural facilities / cultural programmes for migrants and autochthonous residents

The total Nieuw West area is large. On the main shopping square near the Sloterplas lake there is a large theatre (Meervaart). Already for quit some time Meervaart has special attention for world music. In the spring of 2007 Moroccan and Surinamese cabaret is part of the programme (Rayman, Amar plays Ali, etc.)

One of the relatively new initiatives is the so-called “Waterfall Festival” in the park area around Sloterplas-lake, first held in 2004 and co-funded with budget of ‘Wij Amsterdammers’. The festival has a multi-cultural character, but not tropical like in Zuidoost, but directed at Turks and Moroccans. In 2006 the programme included open air Turkish film festival, a Moroccan party weekend with many DJ’s, a large firework, a podium for theatre and music, a circus and children’s’ activities.

City district Bos en Lommer is located further from Sloterplas and nearer to the city centre, and has established its own multicultural theatre. Podium Mosaic was established in the former Penielkerk, a church with a very special architecture and mosaic like windows. It has been transformed into a beautiful theatre, subsidised by the central authorities of Amsterdam, the city district and European funds. It is the basis of the Turkish theatre group Rast and of Circus Elleboog and tries to attract the many Turks and Moroccans in the area. It is a smart initiative with a lot of possibilities for cultural shows for a multicultural public.

12 http://www.watervalfestival.nl
13 http://www.podiummozaiek.nl
Social services and service centres

The area has a large shopping centre near the Sloterplas, called Osdorpplein with the usual supermarkets and the chains that one finds all over the country. The square has relatively good parking facilities. In the middle of the shopping area, there is a covered market for poorer shopkeepers who cannot rent a full shop. The covered market includes special products for immigrants. Surinamese shopkeepers sell tropical products and Indian take away food; Moroccan and Turkish shopkeepers sell Mediterranean food, Arab music and cloths. Since Nieuw West is a huge area, there are a few other smaller shopping squares also, often with one supermarket and a few shops of the usual chains.

Nieuw West has relatively many large secondary schools and two large hospitals. Since many secondary schools have merged in the last decades, and moved to bigger buildings near the metro line, the number of secondary schools is larger than in other areas. Immigrant kids dominate the lower vocational training and some of these schools have a bad reputation.

6.3 Anti-segregation policy measures

• Quota for the allocation of public housing

The Netherlands has no system of quota on the maximum percentage of ethnic groups for the allocation of public housing. Some cities have tried to implement rules in the past, like Rotterdam, but the court has never allowed this because of legal inequality. Amsterdam has always protested against these anti-segregation attempts in Rotterdam. The most used method is indirect and positive: attracting the middle class into the district, not forbidden certain groups in a district. In the neighbourhoods that we studied above, bad houses were demolished and replace by a mixture of expensive rentals, inhabitant owned and social housing, which leads to a mix of socio-economic classes of inhabitants.

• Allocation policies (e.g. measures of attracting middle-class to city districts (from green-belt periphery)

The areas with a concentration of problems are not very near to the city centre. Only Bos en Lommer is near enough to the city centre, to be able to attracting middle-class to the more central areas. Bos en Lommer is not yet the most attractive part of town for young urban professionals, but that is improving and can improve further when better houses are build and the social setup of the neighbourhood changes. It is not probable that the middle class will move out from the green-belt periphery into Bos en Lommer, but that social climbers from neighbouring areas will remain there when there income goes up. The strategy to mix income groups and to build luxury apartments and houses can result in a larger proportion of higher educated young working singles and couples.

• Intercultural housing projects

The method to find out what kind of housing immigrants want is developed by the national institute for multicultural development FORUM and also used in the north of
Amsterdam (f.i. Nieuwendam). So called ‘housing ateliers’ are organised and women and men of different ethnic groups talk about their specific wishes. Groups of 8 to 15 inhabitants from different ethnic groups in a neighbourhood meet in four to ten sessions. They talk about their ideal house and their ideal neighbourhood. Often the wishes of the immigrants are not very different from the wishes of Dutch. In this case the inhabitants found safety and a school building with extra facilities important.

Both in Zuidoost and in Nieuw West attempt were made to build specifically for ethnic groups. In Zuidoost one block is build in the form of a compound, because Surinamese and African inhabitants showed preference to live like this. The houses are built in a square and children can play in the middle.

In Nieuw West an example to find out more about multicultural lifestyles was take by Studio Nieuw West. They arranged meetings in which elderly and youngsters interviewed each other to talk about their lifestyle.

6.4 Measures and projects for specific migrant groups
- Special programmes for most vulnerable migrant groups on the housing market:
  1. recent immigrants,
  2. seniors,
  3. women,
  4. unaccompanied minors,
  5. Roma and other non-migrant ethnic minorities,
  6. asylum seekers

In the current setting in the Netherlands there are no measures on the housing market for recent immigrants, except for asylum seekers, unaccompanied minor asylum seekers and accepted refugees. Asylum seekers anywhere in the Netherlands are centrally received and led to an asylum seeker camp, where they receive a bed in common rooms with usually four. When the asylum seeker is accepted as a refugee, his name is transferred to a municipal. In Amsterdam a reception office for newcomers together with the refugee council take care to put refugees in the newcomer course. The common housing corporation arrange that refugees get a house outside the waiting list. For unaccompanied minor asylum seekers there are specific centres and follow up group-housing with a supervisor from the Refugee Council.

In Amsterdam there are two examples of elderly homes for specific groups, one for Hindu’s called Anand Joti (see: http://www.anandjoti.nl), and one for Moroccans, part of a bigger elderly home in Hudsonhof in city district De Baarsjes. A project for Chinese elderly is nearly ready in the K area of Bijlmermeer (Foe Ooi Leeuw).

6.5 Measures supporting access to affordable and decent housing
As we have already explained, measures to support access to affordable and decent housing are based on socio-economic groups and not on ethnic groups. The municipal provides
information leaflets in other languages than Dutch to spread information on the system. Since
the housing system of the corporations is completely computerised, the neighbourhood centre
also provides computers and computer assistance for people who don’t know how to use the
system.

The Amsterdam anti-discrimination complaints office takes care of complaints of immigrants
on ethnic or racial discrimination.

### 6.6 Safety Measures

A lot of initiatives are taken to keep neighbourhoods safe. Improving the safety in areas is the
basis of the liveability policy. In unsafe areas there is usually a combination of different kinds
of harassment and criminality. Often drug users and drug dealers are one of the reasons.
Street prostitution is another problem. When an area is defined as problem areas, it is possible
to apply extra rules like a prohibition to gather with more than four persons, or to push
forward to other people, a prohibition to use or show hard drugs publicly, a prohibition to
have knives or other weapons. A special regulation allows the police to remove
troublemakers for 24 hours from the area. If someone is caught regularly, it is possible to
remove a person for 14 days from the area.

### 6.7 Financial incentives

As we have seen, the Amsterdam administration, the city districts and the housing
corporations and many others are always partners in restructuring of areas. European and
national funds are also used for improvement of the city. It is not uncommon to involve
project developers and other market parties. The finances for innovative projects are usually
shared.

### 6.8 Political round tables, expert committees

Since 2004, the central council of Amsterdam is advised by the Diversity Advisory Board
(Adviesraad Diversiteit). This board is chaired by a member of the board of the University
of Amsterdam and exists of 9 experts from different fields, which are able to write well-
founded and scientifically documented publications. They publish four documents a year,
some because the alderman asks for an advice on a certain topic and sometimes because the
board itself considers something important.

The board also does research itself, for instance by gathering school directors or mothers to
find out how primary schools function.

Before 2004, the advisory board was made up of representatives of associations of
immigrants, subdivided into five immigrant groups (Turks, Moroccans, Surinamese/Antilleans and Refugees/Chinese/Pakistani’s). This changed two years ago.
Currently the associations still gather, but as a public enquiry organ (inspraakorgaan), which
can air the interests of their backlash and make worries of the ethnic communities heard. This

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14 [http://www.amsterdam.nl/gemeente/diensten_bedrijven/adviesraad](http://www.amsterdam.nl/gemeente/diensten_bedrijven/adviesraad)
organ meets with the Diversity Advisory Board about four times a year. Sometimes a subject of worry for the associations is taken over by the advisory board, and a well-founded advice is written and presented to the municipal council.

The city districts have their own consultation methods, for instance district East-Watergraafsmeer has a board of representatives of migrant associations that meet five or six times a year and workgroups on issues that are important for immigrants.

6.9 Monitoring of housing developments for migrants

The data on housing developments for migrants in Amsterdam are of high quality and have been gathered for a long time. The statistical office of Amsterdam O+S monitors all developments in the population and the housing stock carefully and elaborately. In this report we have gathered a lot of information from the yearly ‘Amsterdam in Figures’, book of 600 pages with tables and graphs on all possible terrains. The statistical office also continually produces reports on specific topics and maintains a detailed website with downloadable tables.

Also within the Geography Department of the University of Amsterdam specialists like Sako Musterd have been dealing with housing and immigration and analysing developments. The sociology department of the University of Amsterdam has studied the effect of renovation, and the Institute for Youth and Wellbeing of the Free University has studied social projects in problematic neighbourhoods.

7 Highlights and Failures: Learning for CLIP

- What are the characteristics of this city?

Immigration in Amsterdam is not a new phenomenon. The most recent wave of immigration is already lasting for 50 years, and the population of Amsterdam exists of about 50% first or second-generation immigrants. Though ethnic composition is one of the indicators of the big city policy to determine which areas are problematic, Amsterdam has no direct policy towards immigrants: it focuses on socio-economic differences. Since many of the immigrants are poor, they are indirectly targeted.

A striking characteristic of the housing situation in Amsterdam in comparison to other cities is the large percentage of social housing. Amsterdam was always proud that all citizens had access to the housing market, rich or poor. Besides it is possible to exert control over the housing market. In the last 10 years a neo-liberal view became dominant. That the lack of middle class housing is supposed to have caused an exodus of social climbers to suburbs or smaller cities around Amsterdam, is now seen as the main problem of the Amsterdam housing market. That the congestion of the housing market
Amsterdam
might also have been caused by the changes in the rules on the waiting list has been forgotten.15

The definition of a problem area seems somehow circular, but that has been a problem that is not new, since there are political interests involved (Van Amersfoort 1989). Concentration areas with a high percentage of social housing, a high percentage of unemployed and a high percentage of immigrants became the target of the Big City Policy and are seen as undesirable and problematic. That more privately owned housing would solve the problems of this area is seen as the solution.

But the more liberal policy is not going to the extreme. The city-planning of Amsterdam is still presented within the discourse of a ‘soft’ and ‘emancipatory’ city (Veldboer & Duyvendak 2004). In this thesis the city is a relatively safe, stimulating, exchanging not too strongly divided and polarised space for all kinds of mixed contacts and interactions. The middle class is seen as peace and pace makers. As Veldboer and Duyvendak explain, a ‘hard’ city, in which ‘dangerous classes’ are displaced to areas where they can only harm each other, and the middle class has to take back these areas back, is considered undesirable. On the national level and in Rotterdam some harder elements are part of the discourse. Rotterdam uses mixing as a way to thin down the percentage of minorities and problem families. It is supposed to be in the interest of immigrants not to get isolated, and in the interest of the Dutch not to suffer inconvenience from unintegrated groups. It is not so much taking back the city, but disciplining and civilizing poor ethnic groups. Amsterdam’s policy is about widening choices for all groups.

It seems typical for Amsterdam that projects are carried out on a large scale: the two areas that we studied in more detail, Zuidoost and Nieuw West are enormous and the reconstruction takes place on a very large scale, and this is also true for Noord that we haven’t treated. Of course this is only possible because housing companies own huge areas. In cities with a larger share of owner-inhabited houses, these large-scale demolitions and renovations cannot occur. In the future the possibility to operate on such a large scale will disappear due to the current diversification.

Cooperative efforts of municipal, city districts, housing corporations and private investors lead to a powerful combination.

- What are the “highlights”, what are the failures

At present, building monotonous areas with only social housing is seen as something to be avoided. In that sense the building of the Bijlmer has been a mistake from the beginning onwards, though it fitted in the architectural tradition of that time. The current policy is to diversify neighbourhoods in terms of the appearance of the buildings (shape, colour, height), targeted inhabitants (both lower and middle class) and the type of house (apartment, maisonette, single family house, elderly house). The Bijlmer has become a much more attractive area and it seems that this will also be the case in Nieuw West.

That only working on the physical aspect of a problematic area does not solve the social problems, seems an obvious conclusion. It is much more difficult to address social problems.

15 Around 1990 waiting lists with members of housing corporations were abolished and all Amsterdammers got access to the waiting lists.
problems and it takes much longer to see changes in the socio economic position of problematic groups. Cooperation between services that work on physical and social improvement of a neighbourhood seems a key to success. Not working on too large scale, but trying to fit to the needs of a block or a sub-neighbourhood also seems to work well.
List of Interviews

Marian Visser, Platform Amsterdam Samen, Gemeente Amsterdam (city representative)
Luc Holleman, Diversiteit, Unit Diversiteit, Dienst Maatschappelijke Ontwikkeling, Gemeente Amsterdam
Kees Dignum, Dienst Wonen, Gemeente Amsterdam
Robert Leferink, Projectmanagement Bureau/directeur Bureau Parkstad, Amsterdam
Arjan Brokkaar, Bureau Vernieuwing Bijlmermeer, Amsterdam
Sabine Meijer, Algemene Woningbouwvereniging/Universiteit van Amsterdam
Bülent Okyay, Secretaris Adviesraad Diversiteit en Integratie
Lex Veldboer, onderzoeker Universiteit van Amsterdam
Hans van Amersfoort, onderzoeker Universiteit van Amsterdam
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Gids, 51, 1, p. 36-52
Useful links:

Eurofound  
IMES  
Municipal of Amsterdam  
Bureau for Statistics and Research Amsterdam  
Project Bureau Renewal Bijlmermeer

http://www.eurofound.eu
http://www2.fmg.uva.nl/imes
http://www.amsterdam.nl
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