Governing the right to build

The institutional dynamics of self-build housing in Brazil and the Netherlands

Bossuyt, D.M.

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The value of self-build

Understanding the aspirations and strategies of owner-builders in the Homeruskwartier, Almere

Abstract

This paper investigates the aspirations and strategies of self-builders of owner-occupied homes in a facilitated self-build scheme. It draws on a qualitative case-study of the Homeruskwartier in Almere, the Netherlands, one the largest assisted self-build schemes in present-day Europe, which caters to lower- and middle-income households. The study problematizes the notion that self-building necessarily leads to the pursuit of use values over exchange values. This questions the positive benefits attributed to self-building. The aspirations of self-builders are not only framed by social and material conditions, but are also being reframed in the action process. The paper stresses the contingent nature of aspirations and strategies and emphasizes the experimental nature of the self-building process.

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3.1 Introduction

Self-build housing is increasingly celebrated as a positive means of increasing citizens' influence over the production of urban space. For most households, self-building represents a substantial material and social commitment. Self-builders take key design and development decisions under conditions of uncertainty and complexity. This raises questions on why people aspire to self-build and how self-builders select building strategies.

Throughout Europe, self-build housing is actively promoted as a means of addressing issues related to housing quality, affordability and sustainability (Carmon 2002, Fromm 2010, Chatterton 2013, Moore 2014, Lloyd *et al.* 2015, Lang and Stoeger 2017, Bossuyt *et al.* 2018, Lang *et al.* 2018, Mullins and Moore 2018). Researchers and policy-makers frequently depart from the positive assumption that self-building contributes to the active appropriation of urban space to serve human use values over economic values, stimulating individual and social well-being (Turner 1972, Ambrose 1994, Carmon 2002, Gemeente Almere 2009b, Parvin *et al.* 2011, Bower 2016, Scheller and Thörn 2018). This proposition harkens back to the theoretical distinction between use value and exchange value (Harvey 2006). Use value refers to what one gains by using a good, while exchange value refers to the monetary gain that can be realized with a good.

Despite the general optimism about self-building, we have only limited understanding of why people engage in self-building and how residents couple aspirations to concrete strategies in the process, particularly so in the context of aided self-build schemes in Europe. Existing research on the social dynamics of self-building in Europe tends to depart from a subjectivist conception of an autonomous self-builder in pursuit of customization, reduced costs or self-expression (Clapham *et al.* 1993, Barlow *et al.* 2001, Brown 2007, Wallace *et al.* 2013). This image has been bolstered by popular depictions of self-builders and the prominence of the behavioral paradigm in housing choice. It remains unclear how aspirations are formulated and coupled to concrete strategies in the self-building process.

This paper sets out to analyze why people engage in the self-building of owner-occupied housing, what strategies they utilize, and how they interact

with the regulatory framework in the context of an aided self-build scheme. By explicitly addressing the process of self-building, the paper contributes to the study of the social dynamics of self-build housing (Soaita 2013, Benson 2015, Hamiduddin and Gallent 2015, Benson and Hamiduddin 2018) and housing aspirations and choice (Smith and Munro 2008, Clapham 2011, Marsh and Gibb 2011, Preece *et al.* 2019). This paper challenges the dominant view of self-build as an expression of an individual's subjective desires. It demonstrates that self-builders' aspirations and strategies are not only contingent upon contextual material conditions and social norms but are actively reframed through the action process. This questions the prevailing teleological and sequential understanding of housing choice and property development processes in which actors optimize strategies to match pre-given functional or symbolic ends. The paper also demonstrates that use and exchange values co-exist and interrelate in the self-building process, challenging the view that these values stand in binary opposition.

Empirically, the paper draws on the case of the Homeruskwartier in Almere, which is in the Amsterdam Metropolitan Area in the Netherlands. With over 1600 plots, it is one of the largest contemporary self-building schemes in Europe. Accordingly, the Homeruskwartier has been referred to as the 'leader in Europe' in terms of self-building (Collinson 2018). The case forms the principal source of inspiration for other large European self-build schemes, such as Graven Hill in the United Kingdom (Dobbins 2018). Moreover, the Homeruskwartier caters specifically to a wide range of lower- and middle-income households, including households that would otherwise depend on social housing. Here, the author has conducted 22 in-depth qualitative interviews with self-building households in the Homeruskwartier.

The paper starts off by exploring literature on the social dynamics of self-build housing. Existing approaches are shown to be subjectivist and teleological, taking the process for granted and sidelining role of contextual logics in shaping aspirations and strategies. Qualitative methodology was developed to investigate self-builders' aspirations, strategies and relation to the regulatory framework in the Homeruskwartier in Almere. The case of the Homeruskwartier is contextualized against the wider European (re)emergence of self-build housing. The paper then empirically analyzes the constitution of aspirations and strategies in self-building practices. Finally, the paper concludes

by making a call for more research on the social dynamics of different self-building models and property regimes in different contexts.

3.2 Understanding the social dynamics of self-build housing

Building one's own house is a complex process that involves decisions in terms of housing production, consumption and investment. Self-builders make crucial design and development decisions on top of the regular concerns that come into play when one buys a house, such as income, job security, living conditions and the housing market. Existing accounts tend to understand self-build as an individual consumption choice. Two forms of explanations exist. Rationalist explanations explain the decision to self-build in terms of goals such as customization and costs (Clapham *et al.* 1993, Duncan and Rowe 1993, Barlow *et al.* 2001, Wallace *et al.* 2013). Symbolic explanations understand self-build as a means for self-expression (Brown 2007, 2008, Samuel 2008, Mackay and Perkins 2017).

The rationalist view conceptualizes self-building as a decision made by a utility-maximizing individual (Duncan and Rowe 1993, Barlow *et al.* 2001, Wallace *et al.* 2013). Self-build offers increased control over design and layout, allowing people to attain customized dwellings at a lower cost (Barlow *et al.* 2001). Symbolic explanations, drawing upon studies of material culture, emphasize what self-build offers in terms of self-expression and identity formation (Brown 2007, 2008, Samuel 2008, Rosenberg 2011, Mackay and Perkins 2017). Building one's own home may provide people with feelings of accomplishment and satisfaction. There is evidence that these goals may stand at odds with one another. Rosenberg (2011, p.16) suggests that self-expression may be compromised by fears of having a house that trades less favorably. Similarly, Brown (2008) observes English self-builders generally opt for conservative housing designs. Yet, the latent tension between different aspirations and strategies has not much been investigated in-depth empirically.

Both rationalist and symbolic explanations start from a teleological and subjectivist perspective on self-building. It remains unclear how aspirations are formulated and how these interact with strategies. Current explanations conceive the building process a sequence of clearly defined stages, in which pre-

defined goals precede means-selection (Parvin *et al.* 2011). Ends are causative of action, matching the event-sequence model that is prevalent in studies of property development (Healey and Barrett 1990, Guy and Henneberry 2000). The subjectivist lens foregrounds individual preferences at the expense of the conditions that render particular outcomes possible. Moreover, rationalist and symbolic explanations emphasize a home's value in functional terms or as a creative project. Crucially, self-building is seen as a form of housing consumption rather than production or investment. Benson (2018) situates self-building in relation to homemaking, opening up questions about the multi-dimensionality of the self-build home. This paper builds on this move by further considering the value of self-building in economic and material terms.

Central to self-building practices stands the tension between use and exchange value. Scholars expect that self-builders pursue use values over exchange value (Ambrose 1994, Carmon 2002, Parvin *et al.* 2011). Use value refers to the qualities derived from using a good and the extent to which it satisfies wants. Exchange value refers to the expectation of a future realized monetary gain (Harvey 2006). Resident control over housebuilding allegedly results in improved housing quality (Turner 1972, Parvin *et al.* 2011). According to Duncan & Rowe (1993, p. 1345) self-builders are 'primarily interested in producing for personal use values'. This allows housing to 'extend beyond mere economic rationalities' Benson & Hamiduddin (2018, p. 268-269). Both use and exchange value are relational (Beckert and Aspers 2011). Their meaning is not intrinsic to bricks or mortar, but lies in the meaning it has to specific actors. This opens up the issue of interpretation. Self-builders must understand and interpret use and exchange value as fulfilling a particular desire.

The expected prioritization of use value by self-builders conflicts with the increased commodification of housing in Western homeownership societies. While the general expectation is that self-builders prioritize use values, the literature on housing commodification demonstrates how economic rationalities increasingly penetrate dwelling practices (Forrest and Williams 1984, Ronald 2008, Forrest and Hirayama 2015). On the one hand, this complements the subjectivist lens by showing that aspirations, understood as use and exchange value are dialectically situated between social norms and material realities (Crawford and McKee 2018). On the other hand, it raises the

question of how self-builders deal with use and exchange values in the building process. Use value could be associated with strategies aimed at improving energy efficiency or spatial quality. Meanwhile, exchange value could be related to strategies set at increasing the future market value of the home. Crucially, self-builders' agency is framed according to the economic and social logics of a housing system.

Reviewing the literature on the social dynamics of self-build housing reveals a gap in terms of understanding the aspirations and strategies of owner-occupied housing. Existing explanations tend to explain self-builders in terms of individual goals and expect self-builders' to prioritize use values. This overlooks two aspects. The first is how aspirations are conditioned socially, economically and materially. The second aspect concerns the selection of concrete strategies in the self-building process under conditions of uncertainty and complexity, for which it offers no framework. Structural changes in housing systems point to the increased importance of housing in financial terms. Yet, this is barely reflected in the literature on the social dynamics of self-building, which tends to focus on the positive capacity of self-building in terms of self-expression and customization. The apparent conflict between these explanations necessitate a more grounded qualitative understanding of self-builders. The point thus becomes to evaluate the relevance of competing theorizations for understanding why people self-build in an aided self-build scheme in Europe and how self-builders navigate the tension between use and exchange values.

3.3 Methodology

The aim of this paper suited a qualitative case-study design. It adopted a hermeneutic ontology which understands social reality as existing out of people's experiences and the external world (Patterson and Williams 2002). The author conducted 22 qualitative semi-structured in-depth interviews with self-building households of owner-occupied housing in the Homeruskwartier in Almere in the Netherlands. Households were approached by the author between March and October 2018 through door-to-door contact. Plots in the Homeruskwartier vary in terms of size, target group and design codes. A purposeful sampling strategy was adopted that sought to cover the variety

in terms of plots and self-building processes. This is in line with the aim of the paper, which was not to develop generalizable claims but to contribute knowledge at an idiographic level. Interviews were conducted with one or two members of the household and lasted ninety minutes on average. In the interviews, households were invited to narratively recollect the process of building their own homes, covering goals and decisions throughout.

In order to gain as rich an understanding as possible of the building process, all interviews were recorded, transcribed and anonymized. The interviews were post-coded with use of atlas.ti and subjected to a directed thematic content analysis (Assarroudi *et al.* 2018). A formative matrix was developed on categories deductively derived from existing research. These categories related to motivations, building strategies, experiences with respect to the plot passport and relations to other actors. The aim here was to draw out common themes, regularities and contrasts between different building strategies and aspirations. Coding also paid attention how residents reason for the decisions (Neuendorf 2017).

Four types of self-builders can be discerned in the Homeruskwartier. The DIY-builder principally makes use of their own labor, arranging design and coordinating building activities. They may consult an architect and could utilize specialized labor for particular construction activities. The second category employs a catalogue-builder, who then builds the house according to their demands. The third category contracts an architect who designs the house, oversees the building process and employs (sub)contractors on behalf of the resident. The fourth category concerns residents in the affordable self-build programme. These people were restricted to employing catalogue-builders and building in row housing. These four forms are analytically distinct but may sometimes overlap or mix in concrete practices. Van der Vegt *et al.* (2014) found that most self-builders in all of Almere opt for building with a catalogue-builder (42%) or an architect (39%), DIY-building being the least popular option (19%). While their survey may not be representative for the Homeruskwartier, the distribution of interviewees in this paper approximates that of the survey as demonstrated by Appendix A.

The affordable self-build scheme uniquely allowed people who normally depend on social rent to build their own house. These self-builders could

make use an interest-free loan of 40% on top of their regular mortgage. In the case of negative income growth, affordable self-builders are required to only pay interest without repaying the loan (Expertteam Eigenbouw 2014). With the exception of affordable self-builders, residents were free to arrange the building process as they saw fit. Unlike neighboring Germany or Belgium, the use of an architect is completely optional as anyone can formally apply for a building permit. In the following section, the position of the Homeruskwartier is contextualized within the Dutch housing system and the wider European (re) emergence of self-build housing.

3.4 The case of the Homeruskwartier in Almere, the Netherlands

On reclaimed land, 25 kilometers east of Amsterdam's historical canal belt, lies the new town of Almere. Counting over 200.000 residents, Almere has made self-build the cornerstone of its development strategy for a neighborhood of 106 hectares. Almere cites an intrinsic and consequentialist argument for its self-build scheme (Gemeente Almere 2009b). On the one hand, self-building is considered a 'democratic right'. On the other hand, the municipality expects self-building to lead to the maximization of 'living satisfaction over profit maximization and an increase in housing quality', echoing the arguments outlined by self-building advocates. The Homeruskwartier is significant from a European point of view as it epitomizes a broader mode of urban governance that responsibilizes citizens for the production of urban space (Davoudi and Madanipour 2015, Savini 2017a, Scheller and Thörn 2018).

In the Netherlands, municipalities generally play an active role in land development, Almere is no exception to this. Being a new municipality on reclaimed land, the municipality owned all land in the Homeruskwartier. This enabled it to draw up an extensive plan consisting out of serviced plots and infrastructure. Building guidelines were stipulated for particular bundles of plots, determining items such as building lines, building height, minimum and maximum building area and even materials in some cases. So-called plot passports communicated these building guidelines to prospective self-builders.

Residents generally have little scope to exert control over new housing production in the Netherlands. Housing provision in the Netherlands is

arranged through densely organized consortia of housing associations, large developers and municipalities (Bossuyt *et al.* 2018). In a critical moment of self-reflection, the national government put choice and control on the national house agenda in the late nineties (Ministry of Housing Spatial Planning and the Environment [MVROM] 2001). Self-building and homeownership were two means through which choice and control were to be realized. Although privatization and liberalization have created a larger scope for homeownership this has not coincided with higher self-building rates. Meanwhile, social housing tenants continue to have restricted scope for exerting control over their living spaces. Consequently, Dutch self-building rates are among the lowest in Europe. For the entire Netherlands in 2017, only 14.75% of newly built housing was commissioned by residents. In the more densely urbanized areas of the Randstad this is often even lower. For example, in the Amsterdam Metropolitan Area, the percentage was 8.6% for 2017 (CBS 2018). The standardization of housing generates tensions with the aimed diversity and spatial quality of the built environment.

3.5 Contextualizing the (re)emergence of self-build housing in Europe

The dynamics of land and housing markets are essential to understanding the position of self-build housing. People may be prompted to provide their own housing when state and market actors are reluctant or incapable to do so (Dingle 1999, Pasternak and D'Ottaviano 2018). It is in this respect that self-build can constitute an alternative means of housing based on the initiative of residents. Some researchers thus argue self-build provides an alternative to capitalist housing production (Ambrose 1994, Carmon 2002). However, self-building is frequently well embedded into mainstream housing markets, as exemplified by countries such as France, Belgium, Germany, Finland or Sweden (Barlow 1993). Cross-national differences can be attributed to factors such as welfare regimes, planning systems, land development arrangements, and path dependency mechanisms as indicated by the case of the Netherlands (Bossuyt and van der Horst 2018). Self-building is particularly prominent in countries with more static housing markets. Here, it can contribute to the economic stability of housing markets in the face of external shocks (van der Heijden *et al.* 2011, Dol *et al.* 2012). In countries with smaller self-building sectors, self-building may threaten the positions of established commercial

developers. For example, in the United Kingdom or the Netherlands, self-builders threaten the monopoly of housebuilders on land development profits (Duncan and Rowe 1993). Although self-building has contributed significantly to the production of urban space, scholars have generally left its quantitative and qualitative importance unacknowledged (Duncan and Rowe 1993, Harris 1999, Dol *et al.* 2012).

The last two decades have witnessed somewhat of a (re)emergence of self-build housing. This has followed in the wake of structural changes that have swept over Europe, pertaining to welfare state restructuring, emergent localist political agendas and notions of entrepreneurial citizenship (Davoudi and Madanipour 2015, Savini 2017a). Central here is a mode of urban governance that privileges ideas of liberal individualism and autonomy. Political duties previously associated with the welfare state, such as housing, are now allocated to civil society through a logic of responsibilization (McKee 2015, Scheller and Thörn 2018).

Planners, policymakers and politicians find self-build housing appealing for numerous reasons. Notable is its capacity to realize use and cultural values in the production of urban space (Gemeente Almere 2009b). It is argued that people are in the best position to design and develop housing according to their own needs, as needs are infinitely complex (Scott 2012). On an aggregate scale, this could help achieve goals related to social and environmental sustainability (Bronzini 2016). Equally attractive is the flexibility self-build offers in terms of urban development, offering a mode of incremental development that potentially can mismatches between demand and supply (Madanipour 2017, van Karnenbeek and Janssen-Jansen 2018). Paradoxically, while self-building is associated with a discourse of do-it-yourself urbanism and libertarianism, its implementation appears to frequently depend on successful master planning, design guidance and building regulations (Lloyd *et al.* 2015, Savini 2017a). Policy-makers depart from the assumption that self-providing citizens will contribute to the diversification, quality and flexibility of the built environment. These assumptions underpin the implementation of self-building schemes in countries such as Netherlands, United Kingdom, France and Germany (Hamiduddin 2015, Lloyd *et al.* 2015, Mullins and Moore 2018). Yet, as has been demonstrated in the literature review, there are competing explanations for understanding the behavior of self-builders. Active attempts by city

governments to foster self-building necessitate a qualitative understanding of self-building practices.

3.6 Analysis of the social dynamics of self-build housing in the Homeruskwartier

The analysis focuses on the social dynamics of self-build housing in the Homeruskwartier in Almere. It considers the aspirations of residents, the strategies they utilize and their relation to the regulatory framework.

3.6.1 The aspiration to build

For many households, self-building did not necessarily respond to a long-held dream or wish. Instead it was considered a logical step following up on an initial reflection to move. Such reflections were induced by changes in family make-up or employment. This had led households to reassess the qualities of their previous homes and prompted a process of housing search. In doing so, self-builders reported that they frequently relied on trusted ways of looking for a house, asking friends and family, looking around the neighbourhood, browsing the internet or local news sources. In many cases, it was only after stumbling upon the Homeruskwartier that households had considered self-building for the first time in their lives.

In the Netherlands, lower- and middle-income households largely depend on ready-made housing. Building one's own house is quite rare, and considered exclusive to higher incomes in affluent, peripheral municipalities. The development of the Homeruskwartier was the first time, for many people, to consider building one's own house as a realistic option. For these groups, The Homeruskwartier offered an opportunity to self-build one's own home, an opportunity not offered elsewhere or by ready-built options.

> 'We just wanted our own home. Where we lived before that is almost impossible, not for the amount we paid here. […] So this was a really nice opportunity. To do it this way [by self-building]' (Frank & Carola).

> 'We wanted to live here [Almere Poort], but there weren't a lot of options at that time, so we had to build ourselves' (Patty & Maurice).

This underlined the feeling that the Homeruskwartier was a unique opportunity people had come across. The idea of a unique opportunity extended to the financial register. Interviewees frequently emphasized that they had struck a particularly good value-for-money deal. As of 2018, housing prices in the Homeruskwartier had increased by 6,3% compared to 2012, the date for which real estate value had first been estimated for the neighbourhood (CBS 2019). Households stressed the benefits in terms of rising housing prices, low mortgage interest, and - equally important - low building costs. Land in Almere was relatively inexpensive and considered one of the only options to build one's own home. This highlights the importance of market dynamics in affecting the experience of self-building.

> 'Actually, you're crazy if you don't do it! At that time the housing prices were already on the rise. And building costs were much lower back then. No sooner said than done, we decided to start building' (Willem).

> 'Either it's affordable self-build or you need to have a lot of money. We could forget about the last part, so this was an [excellent] opportunity' (Patty & Maurice).

In this respect, the decision to build and invest in the construction of housing for one's own use was motivated by the expectation that housing prices would rise. Participants of the affordable self-build scheme frequently referred to the opportunity to become a homeowner, as enabled by self-building. The affordable self-build scheme was a unique opportunity to finally realize one's 'own place', as opposed to renting. The customization potential was welcomed by these affordable owner-builders, but this factor was often cited in strong conjunction with the unique avenue to homeownership that was provided through the affordable self-build scheme. Owning a house was a necessary step to advance in life.

> 'Now that we owned a real house, we could finally marry' (Lisette).
> 'Before, we lived in a 40m2 apartment [...]. Now we have our own

> home with a garden, balcony and three bedrooms for 190,000 Euros' (Yvonne & Sam).

On the one hand, this scheme allowed people who had previously been tenants to access homeownership. Yet it also limited the degree to which they could become the owner of their self-build house, depending on the amount of money they had mortgaged or put in themselves. Real estate value increases were used to justify the soundness of their decisions. At a time when lower-middle income households and young people in particular are facing increasing difficulties in attaining owner-occupancy, the affordable self-build scheme seemed an affordable alternative with a large degree of customization opportunities to boot. The Homeruskwartier represented a unique opportunity to build for incomes that otherwise would not have had the opportunity to do so. The act of self-building prompted a reflective attitude towards the arrangement of housing in Dutch society.

> 'I find it important that other people start thinking – 'How would I like to live?' (Jos).

Self-builders valued their home using different registers. The increased market value of housing in the neighbourhood was frequently cited. In other cases, residents stressed the qualitative physical attributes in terms of ecology or architectural quality. Frequently, residents invoked the material properties of a house, in terms of wood, steel or building technologies. The market value of self-builders' homes was often directly expressed in terms of the amount of indoor space in square meters. For many self-builders, this had been a central consideration in their design strategies, in addition to the other considerations which they may have had.

When asked to justify their design decisions, residents often made claims in which costs and square meters conjoined. Here again, this appeared most strongly the case for catalogue builders and affordable self-builders. These different registers did not necessarily exclude one another, use value considerations over location or layout could conjoin with financial arguments in terms of budget or future sale value. The wish to build's one's own house responded to feelings of making something by one's own hands or leaving one's mark. Even among households that had employed a catalogue-builder

or put in less physical work, the act of self-building evoked a symbolic sense of autonomy or personal achievement.

3.6.2 Selecting a building strategy

Working out design and development strategies, self-builders emphasized starting out from broad parameters. These could relate to one element of the housing layout, a specific aesthetic style, or to the desire to work with a particular material such as wood or steel, which provided the starting point for the design process. The design process was characterized by iterative going back-and-forth between different options and material choices, exemplifying the contingency of strategies and goals.

> 'We first wanted to see for yourself, what are the parameters within we would like to build. And then I thought really quickly, I would like to have a bungalow. Everything's on the same floor. Then we started working from there' (Gregory).

> 'Well, not much is left from the original plans for the exterior. […] the canopy's still there. Originally we wanted white masonry. But I've seen that elsewhere and after two years it's not white anymore. So, I started looking what fits with Western Red Cedar bricks and started going from there [...] to keep that element of wood. Only the backside would be left fully in wood, and even that I left out. But some things are a matter of costs of course' (Jacob).

Selecting an appropriate building strategy is tied to a process of assessment and judgment in relation to a plot's conditions. In this perspective, building guidelines constituted a device that helped reduce complexity in choices. Use value considerations related to sustainability or energy efficiency, which are often cited by self-building advocates, were not goals residents pursued from the start on. Instead, use value considerations pertaining to energy efficiency and sustainability often emerged 'logically' throughout the process, even when self-builders had never considered this before embarking on the process.

> ‘It is just better for the future [..] We had the chance to build our own home so we started investigating that. How we can do it as well as possible for the environment. We would have liked to do more but it just did not fit in the budget’ (Yvonne & Sam).

> ‘If you start thinking about how everything should be build, I think it is important you do it well and do it green. Don’t just think about yourself, also think about the environment’ (Wendy & Klaas).

> ‘A house should be built to match decent standards. [...] if you want to do it, make sure to do it properly. Put solar panels on the roof, put a warm water thing [sic] in it – covering heating’ (Willem).

Particularly in the case of catalogue-builders, financial considerations were expressed through a maximization rationale. In the perspective of these self-builders, increased indoor living space stood equal to increased future exchange value. This created a particular dynamic in which self-builders frequently aimed to cover the maximum allowed built-up area, sometimes forsaking outdoor space.

> ‘OK, tell me, what are the rules? Alright, I’ll build as much as possible. Who needs a garden anyway?’ (Betty).

Residents came up with creative means to maximize indoor living space. In one set of plots, building guidelines specified there could only be one floor. However, there was no mention of sub-ground construction. As a result, some residents proceeded to build large multi-bedroom basements to increase their living space. Anticipating the consequences of the maximization rationale, certain residents opted for row housing with free views at the back and front instead of having a freestanding house with little space in between. Since there were no strong requirements regarding architectural quality, some DIY builders who had spent a lot of resources and time on unique designs expressed a sense of disappointment in the overall spatial quality of the neighborhood.

3.6.3 Dealing with plot passports

Plot passports constituted an important structuring device. Not only did these stipulate design rules, they also communicated a sense of what was feasible and possible on a piece of land. In this respect, they were not experienced as constraining, but rather as a source of inspiration or creativity. Finding a suitable plot was considered to be a particularly influential step. Some residents started with a particular housing typology in mind and had to find a suitable plot. Other self-builders started with a dream plot in mind, influencing the type of housing they could build.

> 'The first step was to find a suitable plot. […] Sometimes you have to build up till 3-stories even when it's free-standing. So we wanted a free-standing bungalow-type house, so those were the conditions we started with for yourself in terms of looking for a plot' (Willem).

> 'The plot has this shape so we had to choose this shape of the house […] Look at that body of water. It is very narrow and ends over there. So we thought, we would like to have a free view on this side, so our house should be in this L-shape' (Paul & Emma).

Of central concern was the question how residents would interact with the regulatory framework and manage the uncertainty associated with assuming the responsibility for building one's own home. Participants indicated that they did not feel uneasy about the general idea of assuming development risk, hiring contractors and overseeing the building process. At the same time, participants stressed the importance of having a strong eye on the construction process. They made sure to pay frequent visits to the construction site or to ensure they had a good trust relationship with the person(s) overseeing the work. Architects, contracts or catalogue-builders were often selected on the basis of intuition.

> 'I met an architect, that I had also seen in the [municipally provided list of architects] booklet, and that was the click to say – we'll continue with that architect' (Umut & Wietske).

As most self-builders in the Homeruskwartier had started building during or shortly after the Global Financial Crisis, they expressed having profited from a large supply of architects and contractors that were short of work. The municipality of Almere had intended to showcase different varieties of self-building. It therefore created a plan that included different building typologies and plot sizes. Although all self-builders were required to comply with national building regulations, they also faced additional plot-based rules. Residents frequently described their experiences in relation to these plot passports positively. While plot passports imposed restrictions in terms of what one could built, they were not experienced as a constraint. Rather, plot passports formed a source of creativity and imagination by invoking an image of what was possible and feasible. In this respect, the regulatory framework exerted a positive feeling of certainty. Self-builders felt that they had had a large degree of liberty during construction, which went against their expectations at times.

> 'The municipality didn't make themselves noticed during the construction process. Not that I disliked that, but I found it aggravating [...] They never asked if I was able to [build a house]. All they said is 'Here is your permit and do your thing.' Now I know how to build a home, but I can imagine there are plenty of people that do not know how to do so, and the result may be bad' (Jos).

Catalogue builders often did not have to deal with regulatory compliance directly and more frequently cited the advantages of building regulation. Formal building regulations gave residents a sense of security and control.

3.7 Discussion

The empirical analysis reveals the creative, experimental and indeterminate logic of the self-building process. Epistemologically, it is impossible for residents to calculate an optimal strategy. Multiple strategies can be seen as rational and sound. This shifts attention from a conception of fixed ends to the contingent nature of aspirations throughout the building process.

The analysis demonstrates that aspirations are not always clearly crystalized at the onset of the building trajectory. Aspirations may be recalibrated as self-builders confront problems. People may start self-building out of a broader desire to own a home, yet the freedom and creativity granted by the process may lead to a reassessment of aspirations, prompting a reconsideration of sustainable or spatial qualities.

This reassessment may work both ways. Ambitious architectural aspirations can be recalibrated in the face of material limits. Vice-versa, aspiring homeowners begin to reflect on concerns over sustainability through the building process. This implies that the relationship between use value, exchange value and building strategies cannot be understood in linear terms. Moreover, use and exchange value are not necessarily antithetical in the building process.

To make sense of the building process it may be useful to draw upon the pragmatist notion of 'ends-in-view' (Dewey 1922). In this respect, action is a process in which means and ends are constituted and revised through an actor's interpretation as the situation unfolds. This contrasts with the given definition of aspirations assumed by existing understandings of property development and housing choice (Healey and Barrett 1990, Davidson and Leather 2000, Dunning 2017) Strategies and aspirations shift as the building process unfolds.

Self-builders cannot simply transpose their aspirations into an optimal strategy. This is, in part, an epistemological issue. Residents may wish to pursue their own interest, but do not always know the best way for doing so (Joas 1996, Beckert 2003). Both symbolist and rationalist explanations have insufficiently explained the iterative relationship of the building process. The experimental logic of self-building practices challenges the conventional rational means-selection. The analysis implies that self-builders rely on interpretation and

evaluation to select building strategies.

Interpretation and evaluation socially and materially mediated. Households make assessments based on expectations regarding future housing value or living satisfaction. This ties into the insight that aspirations are aspirations are dialectically constituted by social conditions and material reality indicated by existing housing research (Crawford and McKee 2018, Preece *et al.* 2019). Social imaginaries around homeownership, autonomy and self-sufficiency are influential in shaping self-building practices (Soaita 2015). This self-sufficiency is ameliorated by a logic of responsibilization These conditions can be seen as a form of 'constitutive expectancies', which pattern a cognitive and practical background for decisions (Mead, 1974). Interpretation is thus socially conditioned, but not totally predetermined.

The material dynamics of land and housing markets impinge upon the tension between use and exchange value. The Dutch owner-occupied housing market is highly dynamic (van der Heijden *et al.* 2011). A consequence is the tension between use and exchange value, which frequently tends to be resolved in favour of the latter. Self-building is generally associated with static housing markets. These are more resistant to the influence of economic trends (Barlow and King 1992). Interestingly, self-builders in Almere demonstrate a strong concern with the asset and speculative value of the self-build home. In some cases, self-builders exhibit characteristics of small property developers, seeking to maximize square meters and building additional housing in the Homeruskwartier. In addition, many of Almere's self-builders have started building during growing land and house prices. The decision to build was often justified drawing upon an economic repertoire. This economic repertoire is often directly linked directly to the number of square meters they have been able to achieve through maximizing building strategies. This counters the claim that self-building necessarily offers a 'critique of the workings of housing under capitalism' (Benson and Hamiduddin 2018, p. 268). This paper demonstrates that aspirations are also reframed in the action process. What people want in terms of use and exchange value, framed by what is socially desirable and materially feasible, also continuously shifts in the building process.

The analysis conceptually enriches existing understandings of the social dynamics of the self-build housing by exposing a contextual and an

experimental logic of self-building practices. The constitution of aspirations is not exclusively framed by the interaction between social conditions and material reality. The experimental nature of self-building adds a processual dimension to the dialectical constitution of residents' aspirations, as had been established by Preece *et al.* (2018). This adds an element of contingency into the relation between conditions and aspirations. Material and social conditions are elements of the building process which actors sometimes may creatively interpret or avoid. In this respect, conditions performative and exist only in action (Salet 2018). Self-building is a creative and indeterminate process in which multiple strategies can be seen as sound or rational.

3.8 Conclusion

This paper dealt with the self-building of owner-occupied housing by households in the Homeruskwartier in Almere, the Netherlands. Past studies on the social dynamics of self-build housing have commonly understood self-builders as autonomous individuals, with clear goals they seek to pursue through a rational strategy (Duncan and Rowe 1993, Barlow et al. 2001, Wallace et al. 2013). Goals may vary from self-expression to customization (Brown 2007, 2008, Samuel 2008, Rosenberg 2011, Mackay and Perkins 2017).

A common perception is that self-builders are principally interested in building for personal use values rather than economic exchange values. Existing self-building literature often focuses on the positive spatial effects (Carmon 2002, Parvin *et al.* 2011, Scheller and Thörn 2018). This view is at odds with the growing importance of economic rationalities in in housing consumption and production caused by processes of commodification and marketization (Forrest & Williams, 1984; Forrest & Hirayama, 2015; Ronald, 2008). Previous studies of self-build housing have focused one-sidedly on the owner-built home as a creative project or shelter, overlooking its role as commodity and asset. Moreover, these studies did not deal with the building process specifically, considering how aspirations are formulated and relate to particular building strategies.

This paper argues that self-builders do not necessarily prioritize use values over exchange values. This runs counter to the characterization of self-build housing

as a challenge to normative understandings of housing. While self-building can be an avenue for self-expression and for obtaining a customized dwelling, it may also provide a unique opportunity for attaining homeownership at reduced costs. The actions of self-builders of owner-occupied housing in the Homeruskwartier are embedded in social norms around homeownership, self-sufficiency, and the dynamism of the Dutch housing market. As a consequence, economic rationales permeate consumption and production choices. Use and exchange values should not be understood in binary opposition, they may overlap or crosscut in the decisions made by residents. We need this entanglement of values to make sense of self-builders' actions.

Conceptually, this paper challenges the teleological and subjectivist conception of self-building practices. It posits that aspirations of self-builders are not only mediated by socio-economic conditions, but also reframed in the action process. This puts into question the sequential and rational division between means and ends.

Future research could develop a more sophisticated understanding of the tension between use and exchange values in self-build housing practices. This could be done by scrutinizing other forms of self-building in a broader range of contexts. The intersection between individual owner-building and a dynamic housing market are particularly salient in the case investigated in this paper. This raises the issue of how the social dynamics of self-build interact with different building arrangements and property regimes.

Ultimately, self-building in all its richness constitutes a valuable phenomenon for investigating economic action in housing choice, as it represents a domain in which housing provision intersects with economic changes, shifting responsibilities in urban development, and displays the fascinating creativity of people in their everyday lives.