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The changing geography of tenure restructuring and state-led gentrification in Amsterdam

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Abstract

Governments in a wide range of contexts have long pursued policies of social mixing to disperse poverty concentrations, attract middle-class residents and manage disadvantaged neighborhoods. Drawing on the case of Amsterdam this chapter shows that the dominant instruments to facilitate social mixing have changed over time. The policy focus has shifted from large-scale urban renewal projects and the demolition of social-rental housing to the sale of existing social-rental dwellings. The changing nature of tenure restructuring is also expressed through a changing geography: while urban renewal concentrated in post-war neighborhoods where market processes spur downgrading, social-housing sales increasingly concentrate in inner-city neighborhoods where market processes are facilitated to spur gentrification. These shifts need to be considered in the face of changing rationales for engaging in tenure mixing strategies. Dispersing poverty concentrations in disadvantaged neighborhoods remains an important objective, but has in more recent years become more explicitly accompanied by entrepreneurial and financial rationales to sell housing. Thus, this paper shows that questions of where, how, and why governments pursue tenure/social mixing policies are closely interrelated and are subject to change over time.

Key words

Social mixing, state-led gentrification, housing policy, social-rental housing

Introduction

Housing policies form a key instrument to steer urban development. Across contexts homeownership is ideologically pushed as the "superior" tenure form (Ronald, 2008), as it is assumed to have a positive influence on individual homeowners, society at large, and specific areas. At the urban and neighborhood level homeownership is considered a solution to a panacea of issues. These include social and physical neighborhood problems, the economic strength of cities, and the provision of housing and urban milieus attractive to middle-class residents. Since tenure and social mixing policies typically entail the introduction of more expensive owner-occupied dwellings and more affluent residents in disadvantaged neighborhoods (mostly at the cost of affordable rental housing and lower-income tenants), they may be considered part of state-led gentrification (Uitermark et al. 2007; Lees, 2008; Bridge et al. 2012). Driven by (local) states who use the process as a policy instrument to clean the city from undesirable elements and make it safe and attractive to

the middle classes and for capital investment, gentrification has evolved into a major force of urban change (Smith, 1996; 2002).

Amsterdam (The Netherlands) traditionally constitutes a "social-rental city" with a history of providing affordable social rental-housing to a large segment of its population, making an important contribution to the city's – erstwhile? (Uitermark, 2009) – reputation of being an exemplary just city (Fainstein, 2010). However, urban policies that promote homeownership at the cost of social-rental housing have also been a permanent component of the local political landscape since the 1990s (Uitermark, 2009; Aalbers, 2004). Furthermore, the local government has explicitly embraced gentrification as a positive policy instrument (Van Gent, 2013). This chapter engages with policies of tenure restructuring[1] in Amsterdam. More specifically, it delves into the interrelated questions of where and how such policies are pursued, linking these questions to underlying rationalities. The pace with which Amsterdam's social-rental sector decreases in size has accelerated in recent years. Concomitantly, the nature and urban geography of restructuring has also changed during this period. That is, sales become more prominent and increasingly take place in different types of neighborhoods. In Amsterdam, as this chapter will show, the changing geography reflects a strategic realignment of restructuring policies with other policies and strategies of state-led gentrification. In addition, state funding for urban renewal has become increasingly scarce and the Global Financial Crisis of 2008 and financial mismanagement have impacted the financial position of housing associations[2] (Boelhouwer & Priemus, 2014; Aalbers et al. 2015). Yet, this does not imply that old policy goals and practices of social mixing have been let loose.

This chapter progresses as follows: first, the theoretical section further elaborates on the various reasons for pursuing tenure and social mixing in specific neighborhoods, and how these different reasons are also reflected in how and where this is done. Furthermore, it specifically highlights scholarly work on the linkages between social mixing and state-led gentrification. Second, this chapter further excavates the context of the Amsterdam case and presents long-term data on the extent and geography of social housing sales, renewal and tenure restructuring. These data are linked to underlying policy motives to show how these have changed over the investigated time period.

Literature

Tenure restructuring and disadvantaged neighborhoods

Questions of where, how and why policies of tenure and social mixing are conducted may be closely related and thus need to be considered in a joint fashion. A key reason for policymakers to pursue tenure/social mixing is to reduce levels of residential socio-economic and/or ethnic segregation. High levels of segregation are often assumed to have additional negative consequences for those living in poverty-concentration areas (Wilson, 1987). The assumed underlying causal mechanisms for these additional effects are, inter alia, a lack of positive role model living in a neighborhood, a negative work ethic, the lack of useful local social networks, and the stigmatization

[1] I use the term tenure restructuring here to denote all policies that seek to change the tenure composition of certain areas.

[2] Housing associations are semi-private institutions and are the main providers of social-rental housing.

of neighborhoods (ibid.). This idea, that the neighborhood of residence influences one's socio-economic opportunities, forms the core of the "neighborhood effects" thesis (Sampson et al. 2002; Van Ham et al. 2012). Although evidence for the existence of substantial neighborhood effects remains mixed, the neighborhood effects thesis has had a major impact on urban policies (Ostendorf et al. 2001) as it provides a clear cut legitimation to directly intervene in the social and physical structure of disadvantaged neighborhoods, to facilitate the introduction of more expensive housing and middle class residents, and to disperse lower incomes. Although it is beyond the scope of this chapter to discuss these projects at great length, examples from the US include the Moving to Opportunity experiment (De Souza Briggs et al. 2010), and the demolition and renewal of public housing estates through the HOPE VI program (Popkin, 2004). In Western Europe, policy responses generally entail the wholesale or partial demolition or restructuring of poverty neighborhoods (Bolt et al. 2010; Andersson & Musterd, 2005; Kleinhans, 2004). Through a differentiation of the housing stock and the introduction of more expensive owner-occupied dwellings, these policies aim to attract higher-income residents, disperse poverty concentrations, and minimize negative neighborhood effects.

Given the mixed evidence for neighborhood effects and the generally modest effects of urban restructuring policies (Kleinhans, 2004), states may have different rationales to invest Iin social mixing . Uitermark (2003) argues that in neighborhoods where large poverty concentrations exist and the share of unemployment is relatively high, local bureaucrats may feel they lack the means to address local problems. The introduction of middle-class residents who are generally supportive of state policies is supposed to make neighborhoods easier to manage and amenable to government interventions. Social mixing then becomes a strategy to ensure or bring back social order and control over deviant spaces (Uitermark et al. 2007). It is important to note that policies of social mixing through tenure restructuring will by and large take place in areas where poverty concentrations exist and segregation is most visible. These will generally be neighborhoods that are (considered to be) low on the urban hierarchy. Here, governments may intervene to act to reverse negative developments and counter market processes of downgrading.

Tenure mixing and gentrification

Policies of tenure mixing and social mixing may also fall within the realm of state-led gentrification (Bridge et al. 2012), as social-rental housing generally makes way for more expensive owner-occupied dwellings. This may bring about the involuntary displacement of longer-term tenants, although in the Dutch context the relocation process is guided, which mitigates some of the negative effects (Posthumus, 2013). It will generally also contribute to the exclusion of new low-income tenants through tenure restructuring. The active involvement of (local) states in pushing gentrification is part and parcel in gentrification in its current "third-wave" form. Third-wave gentrification differs from previous forms as the process increasingly becomes a favored policy instrument and is as such no longer limited to the inner cities of major cities, but extends into secondary cities as well as neighborhoods further from the urban cores (Hackworth & Smith, 2001; Smith, 2002). In this context, gentrification can be broadly defined as "the production of space for more affluent users" (Hackworth, 2002, p.815).

Governmental strategies that facilitate gentrification are often pursued for – or legitimized by – economic reasons. In some contexts attracting middle class residents is important for municipalities to increase their local tax revenue. However, also in welfare-state arrangements where this is no issue (like the Dutch), attracting higher-income and higher-educated residents may be an important part of local authorities' entrepreneurial strategies to enhance their city's competitive position (Harvey, 1989). These policies are often heavily inspired by Richard Florida's *Creative Class* thesis (see Peck, 2012) and seek to provide attractive "authentic" urban environments to lure the creative classes to their city (Florida, 2002). Large-scale urban restructuring that includes the demolition of the old housing stock and the construction of new dwellings may be at odds with the ambition to provide such environments. In this case, local authorities may instead opt for other interventions in the housing stock that better suit this goal. Particularly in cities and neighborhoods where the social-rental housing stock is relatively large, local authorities can play a crucial role in spurring gentrification through encouraging the sale of social-rental housing or the removal of rent controls (Hamnett & Randolph, 1984; Boterman & Van Gent, 2014; Andersson & Turner, 2014). By bringing formerly social-rental housing onto the market, these dwellings may become accessible to higher-income households since eligibility for social-rental housing is generally restricted to lower-income households. While urban renewal projects are generally targeted at areas low on the urban hierarchy where interventions aim to counter market processes, tenure conversions as part of governmental gentrification strategies may instead concentrate in neighborhoods where already existing market demand can be facilitated (Harvey, 1989). Through tenure conversions, the social-rental stock that functions as a brake to gentrification is gradually eroded, ultimately enhancing the importance of market forces in determining neighborhood change and social-spatial sorting (Van Gent, 2013).

Crucially, this literature overview has highlighted that governments may pursue tenure mixing and social mixing through various ways. Relatedly, governments may also select different types of neighborhoods where to employ these policies. Importantly, while state policies in more liberal contexts are generally to a greater extent driven by financial and entrepreneurial imperatives, stronger welfare states are primarily interested in dispersing poverty concentrations. This latter ambition has been particularly pronounced in Dutch urban renewal policies (Uitermark, 2003), but may become increasingly difficult due to budget cuts and austerity measures. Sale and liberalization of the existing stock then come to the fore as cheaper alternatives.

Data and context

This chapter charts how the tenure structure of Amsterdam's housing stock has changed over time. More specifically, it is analyzed how tenure restructuring – particularly changes in the social-rental sector – differs across time (periods) and space. Social-rental housing here refers to dwellings owned by non-profit housing associations. Yet, housing associations also rent out dwellings at market rates, and increasingly so. Likewise private-rental housing may also be rent controlled (Van der Veer & Schuiling, 2005) with rents of up to roughly €700 (subject to yearly incremental changes) determined on the basis of a point system. When a dwellings surpasses the €700 points threshold actual rents can be freely determined. Notwithstanding exceptions, households with an income up to €34,000 are eligible for social-rental housing allocated via a central

waiting list. Households in social housing enjoy strong tenant rights and can generally not be forced out.

This chapter presents data on changing patterns of social-rental housing sales and demolition, as well as overall tenure shifts in Amsterdam. Specific attention is paid to the changing geography of these tenure shifts. Because information on sales and demolition are only available at the borough level, I group Amsterdam's four central boroughs (Centre, East, West, South) and the city's three more peripheral boroughs (North, New-West, and Southeast) (Figure 1). This distinction roughly captures the division between Amsterdam's gentrifying central city and the urban periphery (Hochstenbach & Van Gent, 2015).

Data on the overall changes in Amsterdam's tenure composition are available on a lower-spatial scale, enabling the definition of a more fine-grained neighborhood typology based on dominant building period and residential milieu (Figure 1). The central city includes the monumental 17th century canal belt as well as the Jordaan, one of the first neighborhoods in the city to undergo gentrification (Cortie & Van de Ven, 1981). "Old South" is one of Amsterdam's most affluent areas, hosting many of the city's most prominent museums, the leafy Vondelpark, and cultural institutions. Its affluence is also reflected by the presence of large urban villas and luxury shopping streets. In contrast, the share of social-rental housing is comparatively low in the central city and Old South (28% in 2014). Directly surrounding the central city are 19th and early 20th century expansions . Most of these neighborhoods were traditionally built for lower-middle class residents and experienced downgrading during the late 20th century. Although differences certainly exists, the 19th and early 20th century neighborhoods primarily consist of four- or five-story buildings and relatively small apartments. Furthermore, they are marked by larger shares of social-rental housing (43% and 47% respectively in 2014). Generally speaking, most neighborhoods in these belts are currently gentrifying, with the process being in a more advanced stage in the 19th century neighborhoods. Post-war expansions were built as a response to housing shortages as well as the low-quality housing which then dominated Amsterdam's central city. Although initially home to mostly (lower-)middle-class households, the post-war neighborhoods have experienced long-term processes of income decline and are now often considered the least desirable neighborhoods in the city. The last typology includes new built areas (constructed after 1990) as well as rural areas. These two different categories have been combined because both rural and new built areas are primarily middle-class residential areas and are characterized by above average shares of owner-occupation.

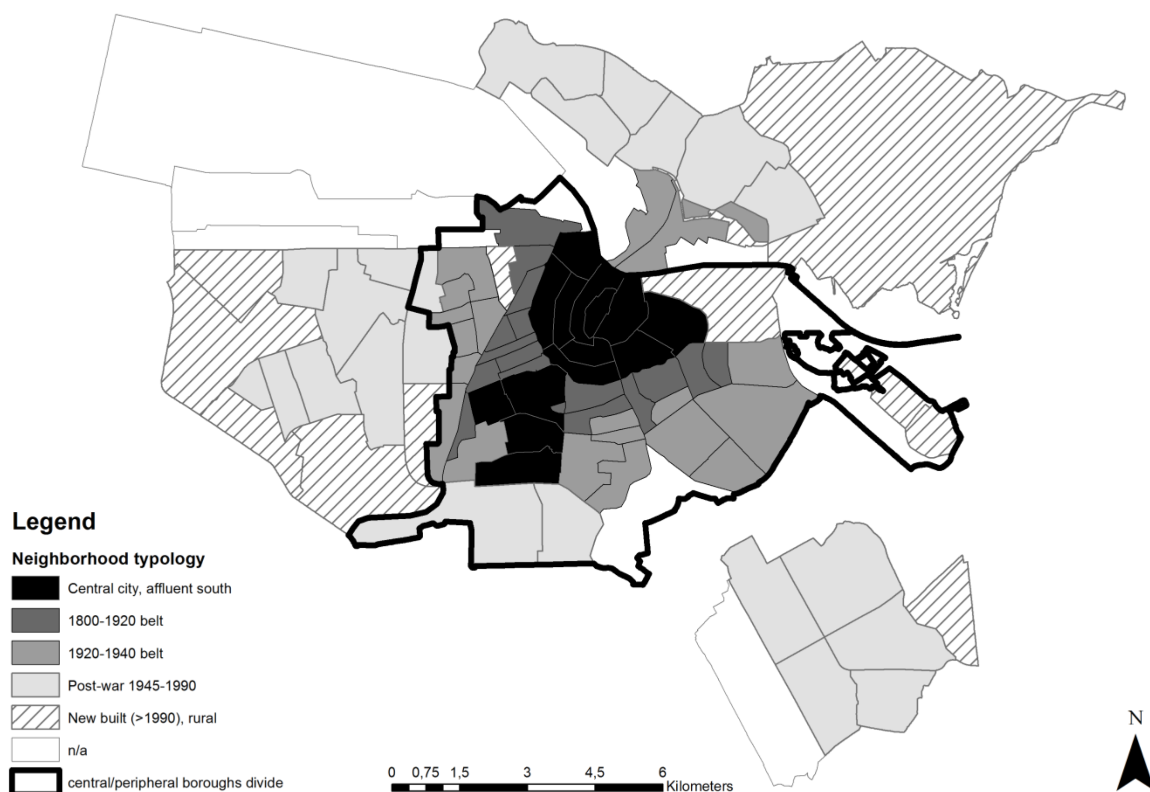

Figure 1. Neighborhood typology in Amsterdam based on building period and urban milieu. Source: OIS Amsterdam, own adaptation.

Amsterdam's changing tenure composition

Since the 1901 Housing Act non-profit housing associations have played a key role in Amsterdam's urban development. During different time periods housing associations built large numbers of affordable dwellings to accommodate lower and lower-middle class residents, including entire neighborhoods in "Amsterdam School" architecture during the interbellum period as well as large modernist housing estates in the 1960s and 1970s (e.g. Bijlmermeer in the southeast). The 1970s and 1980s also saw housing associations and governments active in the urban renewal of inner-city neighborhoods, buying up private-rental dwellings and replacing slum housing with new social-rental housing complexes for the original residents following the idea of "building for the neighborhood" (Uitermark, 2009). Following this historical development path, Amsterdam represents a city where social-rental housing has long been the dominant tenure. Yet, from the 1990s onwards the promotion of homeownership gained currency at the national level, and the provision of social-rental housing became increasingly restricted to lower-income groups. A key event in this regard was the financial ties between housing associations and governments being cut in 1995, officially eradicating state support[3] (Boelhouwer & Priemus, 2014; Aalbers et al. 2015).

[3] However, state support continues in other ways, e.g. housing associations' ability to loan money with favorable interest rates from state banks (Aalbers et al. 2015).

Housing associations remained important players in urban development though, as can be evidenced by the ambitious nationwide urban restructuring policy initiated in 1997 where national governments, local governments and housing associations closely cooperated in renewing disadvantaged neighborhoods (Uitermark, 2003)[4]. Despite the push for homeownership and the reduced financial and political support for social-rental housing, the share of social-rental housing in Amsterdam remained rather stable during the late 1990s and early 2000 (Figure 2). Between 2002 and 2014 the share of social-rental dwellings decreased from 55% (205,301 dwellings) to 46% in 2014 (181,882 dwellings).

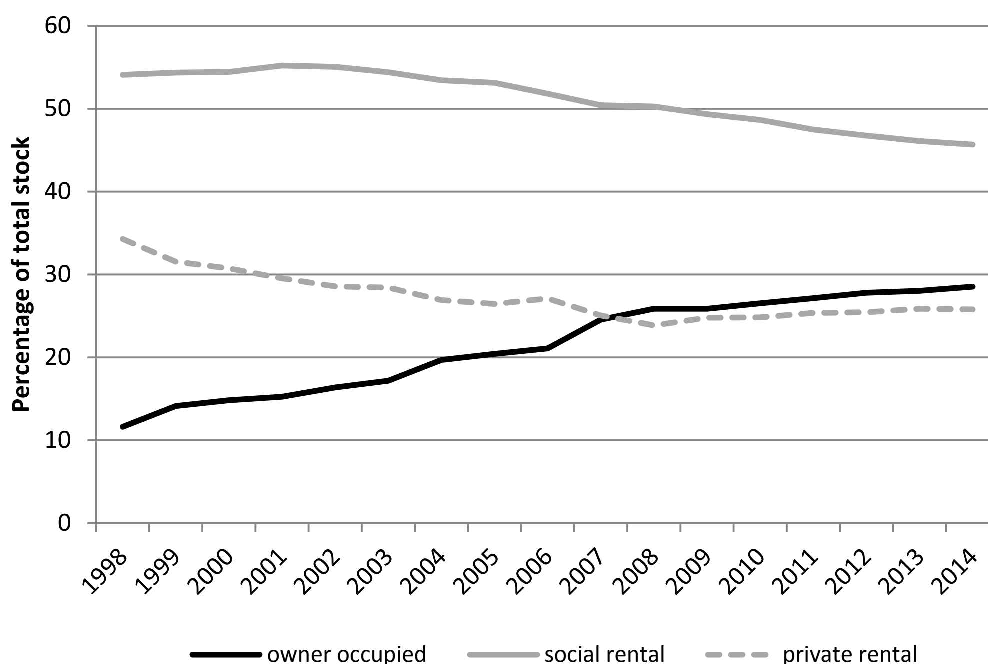

Figure 2. Tenure composition of the Amsterdam housing stock. Source: OIS Amsterdam; own adaptation.

The social-rental stock predominantly decreases in size through demolition and sales. In 1997 various stakeholders, including the Amsterdam housing associations and the municipal government, signed a first “Social Housing Sales Convenant” allowing housing associations to sell part of their property to individual households (Aalbers, 2004). After a hesitant start the number of yearly social-housing sales quickly increased after 2002 (Figure 3), partly because sales became an explicit local policy goal. During 2002 only 434 dwellings were sold, but this number quickly increased to 2,402 sales in 2005. The outbreak of the Global Financial Crisis in 2008 had a profound impact on the Dutch housing market as the number of housing sales sharply decreased as well as the average sale prices (Ronald & Dol, 2011). Yet, social-housing sales quickly picked up again after 2010,

[4] In the Bijlmer in Amsterdam’s southeast urban renewal already began in 1992. The nationwide policy is now discontinued.

showing substantial year-on-year increases until reaching a peak of 2,682 sales during 2014[5]. Increasing numbers of sales stand in stark contrast to, and are partially responsible for, a marked 36% decrease in the number of regular social-rental dwellings allocated via the official waiting list between 2007 (9,517 dwellings) and 2014 (6,027)(AFWC, 2015). Thus, although social-rental housing remains the city's largest stock, its accessibility shows a steep decrease leading to average waiting times of over nine years for first-time tenants. As a result, it has become increasingly difficult to access affordable housing for 'outsiders' on the housing market (Kadi & Musterd 2015). In response to increasing concerns about the scarce availability of social-rental housing and social-spatial inequalities in the city, the municipality, housing associations and tenants' organizations agreed upon the ambition to sell no more than 2,000 dwellings per year for the 2015-2019 period, considerably below the 2014 figure (HV Amsterdam, AFWC and Gemeente Amsterdam, 2015).

Also the geography of social-housing sales has shifted in recent years (Figure 3). In the years prior to the crisis the highest percentage of dwellings was sold in the city's peripheral boroughs, reflecting the primary goal to differentiate the housing stock of disadvantaged neighborhoods. Here, restructuring efforts aimed to achieve, in policy terms, a more "balanced" social mix by attracting and keeping hold of higher-income residents in specific neighborhoods (Aalbers, 2004). However, from 2009 onwards, more than half of the yearly sales take place in the city's central boroughs. In 2014, even 66% of the social-housing sales occurred in any of the central boroughs. To explain this shifting geography, we need to consider underlying objectives as well as financial rationales. While mixing policies are still geared towards the management of disadvantaged neighborhoods, new policy layers are additionally concerned with enhancing the housing opportunities and meeting the housing preferences of different households. More specifically, the sale of social housing should primarily enhance the housing opportunities of "middle incomes" who earn too much for social housing. This complies with municipal policies arguing that social-housing sales are a prerequisite to accommodate a creative-class like group of "new urbanites" who are predominantly native Dutch, high educated, and upwardly mobile. The large social-rental stock is cast as harming this group's housing position, as two aldermen of the local liberal conservative party VVD in the run up to the 2014 municipal elections duly remarked that the large social-rental stock keeps "talent outside the city walls" (Wiebes and Van den Burg, 2014, [author translation], see Hochstenbach, 2015). In a similar vein, the official Housing Memorandum (Gemeente Amsterdam, 2009) speaks of an oversupply of affordable rental housing out of sync with the city's population composition. Apart from the inevitable subjectivity and political interests in determining who is low income and what constitutes affordable housing, these assumptions work from the belief that only the poor should live in affordable housing. This stands in stark contrast with Amsterdam's not-so-distant history of providing affordable social housing to a broad group of households, including the middle class (Uitermark, 2009, p.355). However, housing associations now follow this line of thinking and arguethat the sale of social-rental housing is important to offer middle incomes, young people and starters a place in the city (Woon Amsterdam, 2015, p.52).

Not only do policies aim at enhancing the housing opportunities of the middle class, they also seek to meet their preferences. The Amsterdam municipality spends much energy to make the

[5] To compare, the total number of all sales in Amsterdam (not just social-housing sales) only started to increase after 2013.

city more attractive to the middle class – especially those 'new urbanites' that value urban amenities – by spurring commercial and residential gentrification through policies of "rolling out the city center" (see Van Gent, 2013; Uitermark, 2009). This is considered essential for the city's competitive position. In the residential domain, this means accommodating middle-class demand for housing in the gentrifying neighborhoods surrounding the historical center. Or, as a municipal planner put it during an interview:

> "[E]veryone wants to be as close to the expanding city center as possible. You have to accommodate this or else they will leave. Graduates and starters have little access [on the housing market] here. They can't find their way. They can in the Bijlmer, but you don't go there" (urban planner municipality, quoted in Hochstenbach [2015]).

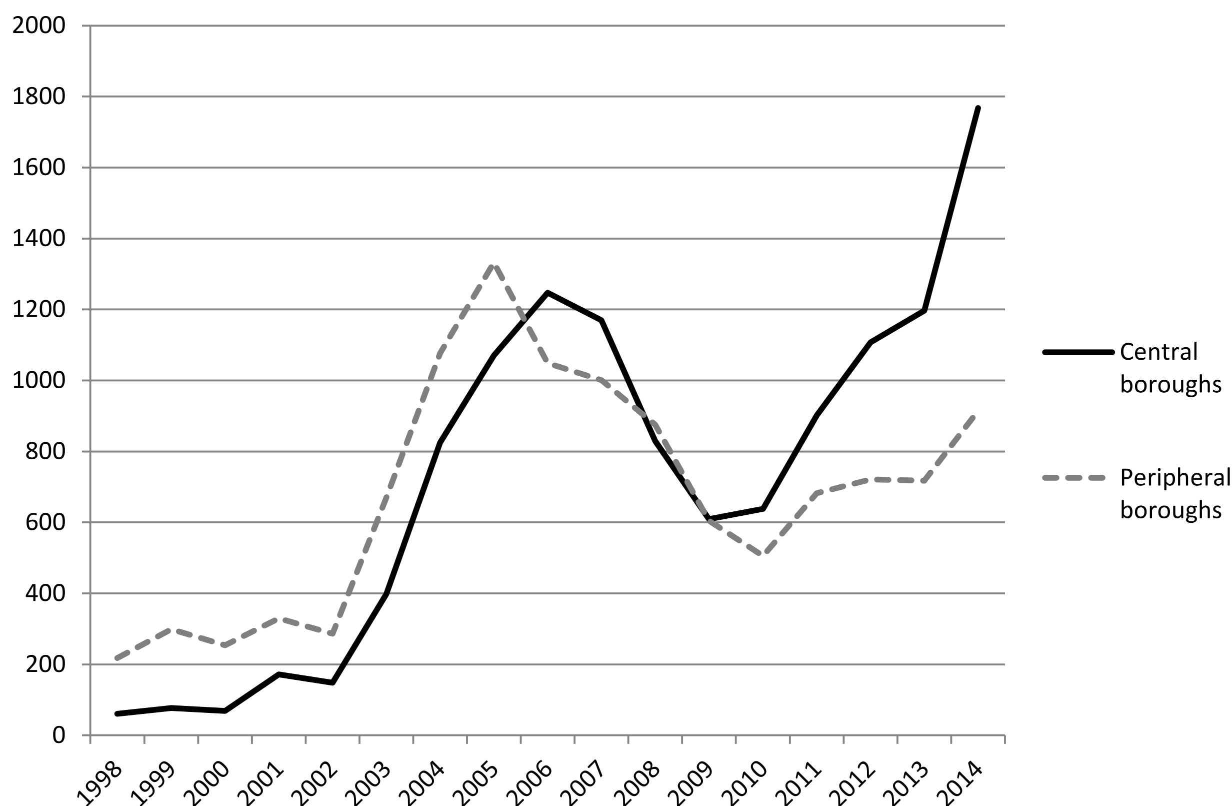

Figure 3. The number of existing housing-association dwellings sold per year 1998-2014. Source: AFWC (2015); own adaptation.

In contrast to growing numbers of sales, large-scale urban renewal has become more difficult due to the drying up of allocated funds. The number of demolished social-rental dwellings shows a steep drop after the crisis commenced, particularly in the urban periphery (Figure 4). In general the sale of dwellings has thus become more important vis a vis urban renewal to achieve tenure and social mixing because state funding for urban renewal is scarcer and ambitions to pursue

such policies have been scaled down. This does not explain the shifting geography though: demolition concentrated in the urban periphery while sales by housing associations now predominantly take place in the central boroughs. It is thus not simply the replacement of one strategy with another. Instead, other financial rationales encourage this spatial shift. Housing associations stress they need to sell part of their stock to generate income to finance housing renovations and maintenance, neighborhood investments, and the construction of new dwellings. This "revolving fund" has become more pronounced and incentivizes housing associations to sell in neighborhoods where housing prices are relatively high. Selling in gentrifying neighborhoods therefore emerges as a financially fruitful option compared to selling in the post-war areas where renewal concentrated, all the more because these are often relatively old dwellings with relatively high maintenance costs. As housing associations aim to reduce the number of housing sales compared to the 2014 peak, they may become even more inclined to sell their most valuable property. Ultimately, this may lead to greater social-spatial disparities, as acknowledged by the municipality (Gemeente Amsterdam, 2013, p.38).

Although the sale and demolition of housing-association dwellings are the main instruments to mix neighborhoods, to create more housing for the middle classes, and to generate funds, recent years have also seen a trend towards rent liberalization. Housing associations rent out an increasing share of their stock in the liberalized sector (with rents of at least €700) to higher-income residents: during 2014 they rented out 2096 dwellings in the liberalized sector, 22% of all housing-association allocations that year[6]. As a consequence, between 2008 and 2015 the total number of housing-association dwellings in the liberalized sector more than tripled from 3,680 to 11,392 (AFWC, 2015), mainly through the liberalization of former social-rental dwellings. This sector is increasingly considered important, particularly for young upwardly-mobile households who may not want to or be able to buy. Ambitions to expand this sector provide an additional rationale to reduce the share of social-rental dwellings even further.

[6] Excluding student housing.

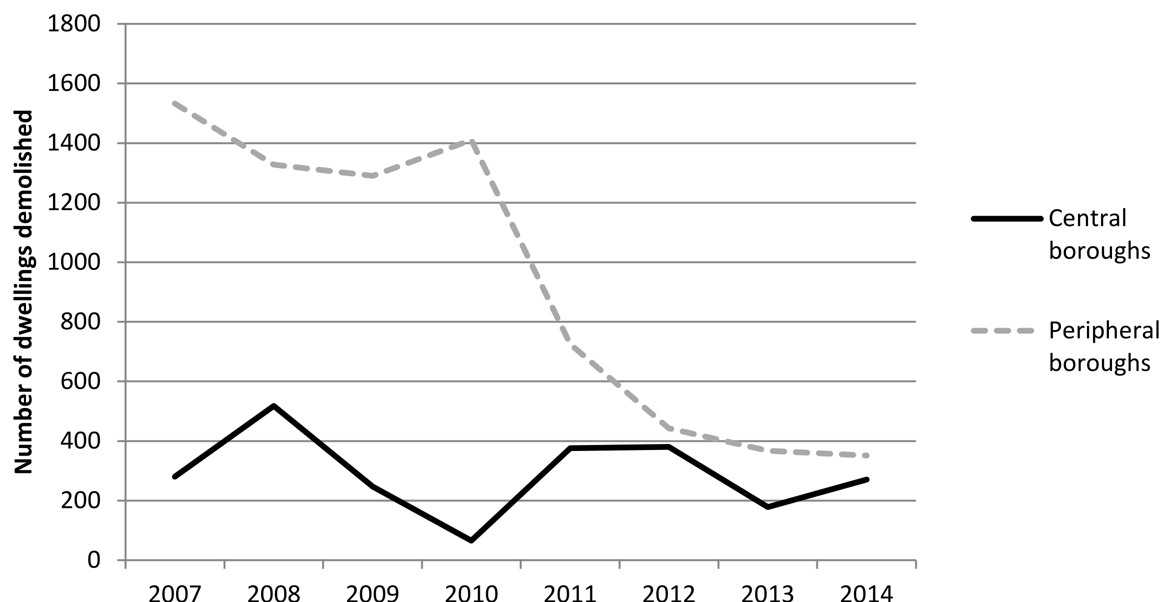

Figure 4. The number of housing-association dwellings demolished per year 2007-2014. Source: AFWC (2015); own adaptation.

Thus, social housing sales have strongly increased while demolition as part of urban renewal has diminished. This shift is accompanied by a changing geography of tenure restructuring, which is further unraveled by looking at the overall percentage changes in the size of the social-rental stock in five different neighborhood types during three time periods (Figure 5). It shows the number of housing-association dwellings slightly increased between 1999 and 2004, mainly due to the long-term standard practice to include at least 30% social-rental housing in new-built neighborhoods. Yet, post 2004 the social-rental stock clearly decreases in size (-4.3% in Amsterdam between 2004 and 2009), mainly in the city's post-war neighborhoods where large-scale urban renewal concentrated, as well as in the city's nineteenth century belt. The most notable spatial shift between time periods took place between 2004-2009 and 2009-2014 as the latter period marked a more intense decrease in the size of the social-rental stock in Amsterdam overall (-5.3%), but to a less extent in the post-war neighborhoods as a consequence of stagnating urban renewal. In contrast, the decrease in the nineteenth-century neighborhoods remained more or less stable compared to 2004-2009 at -8%, but particularly the 1920-1940 belt saw the social-rental stock shrink at an increasing pace.

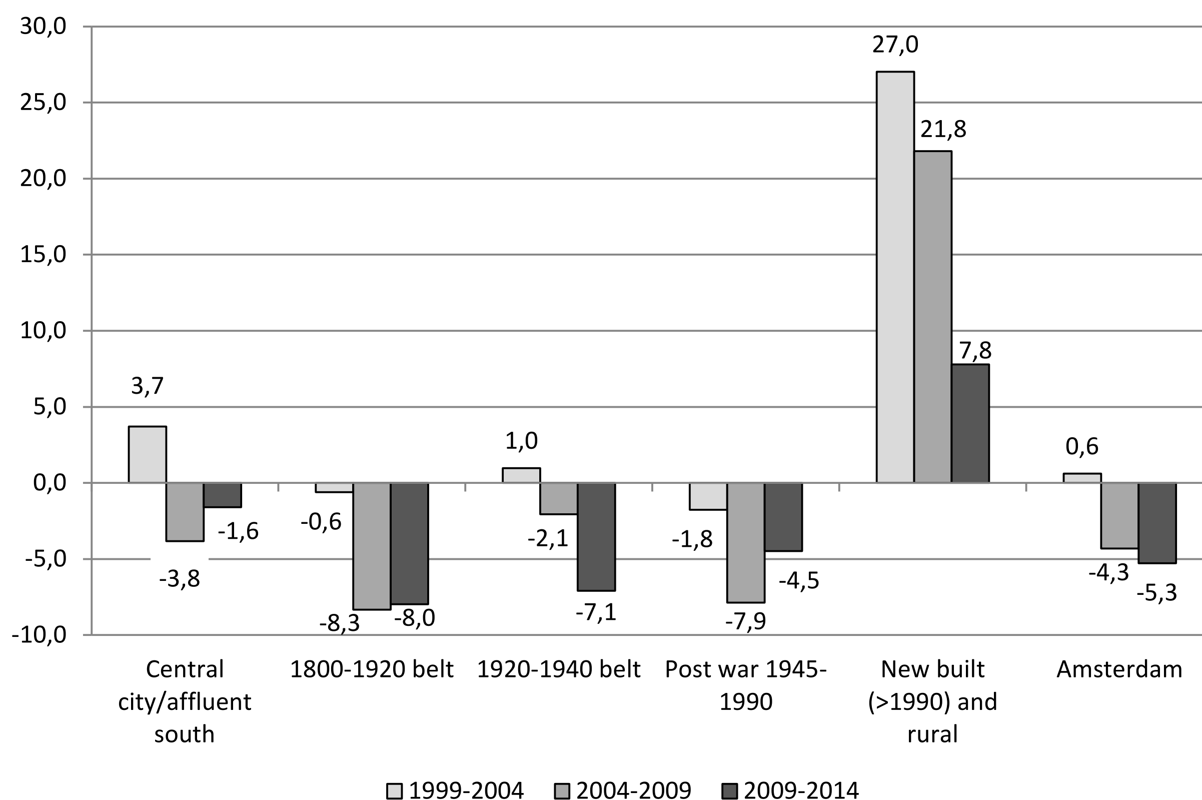

Figure 5. Percentage change (compared to 1999; 2004; and 2009) in the number of housing association dwellings. Source: OIS, own adaptation

So why did tenure restructuring shift specifically towards gentrifying neighborhoods? It must be noted that this is partly the consequence of an already low share of social-rental dwellings in traditionally affluent neighborhoods and policy commitment to preserve this existing stock. Furthermore, housing associations consider the sale of their dwellings to benefit the housing opportunities of middle income residents who may be able to buy at relatively affordable rates, while selling in upmarket neighborhoods would primarily attract higher-income buyers. Yet, by selling their stock to the highest bidder (rather than at a fixed price) and by offering households loans (e.g. a “starter loan” offers young households to take on extra mortgage debt) housing associations at the same time contribute to inflating housing prices and household debt. Gentrifying neighborhoods provide a specific spatial setting where burgeoning market demand is combined with the continuing presence of relatively large (but decreasing) shares of low-income households living in social-rental housing. Selling here still allows housing associations and local governments to increase social mixing while simultaneously facilitating market processes and gentrification and selling apartments at comparatively profitable rates.

Conclusion

This chapter has shown that questions of how, where, and why states pursue policies of tenure restructuring are closely interrelated. In Amsterdam we can broadly speak of a shifting focus from urban renewal in the periphery to tenure conversions in centrally located gentrifying neighborhoods. These shifts need to be considered in the international context of welfare-state restructuring and a concomitant reorientation of housing policies. Particularly in the Dutch welfare state tenure-mixing policies traditionally form important means to disperse poverty concentrations in order to mitigate potential negative neighborhood effects (Galster, 2012) and to manage disadvantaged neighborhoods (Uitermark et al. 2007). Although these goals have far from disappeared, they have become accompanied by other goals. These policies seek to expand the housing stock available and attractive to the middle classes through the sale and liberalization of social-rental housing. Gentrifying neighborhoods are considered the place to do so. Also, because these represent relatively profitable areas due to inflating housing prices, housing associations are increasingly inclined to sell in these neighborhoods to generate income to finance other activities.

In recent decades, Western welfare states have gone through successive waves of market-oriented restructuring. Rather than the replacement of state regulation with market forces, restructuring typically entails the reorientation of state resources to promote private property and private accumulation (Peck & Tickell, 2002; Brenner et al. 2010). Likewise, Amsterdam's tenure-mixing policies are increasingly imbricated with "market logics". However, the local government and non-profit housing associations have not simply become the agents of private capital. Despite rapidly increasing sales, the state continues to play a key role in determining where and how many units may be sold. For instance, sales do not concentrate in the city's most up-market and profitable areas. Instead, the comparably small social-rental stock has remained stable in size in these neighborhoods. Selling and liberalization policies are instead focused on gentrifying areas where market-oriented restructuring can still be combined with goals of social mixing. Hence, this chapter suggests that market-oriented restructuring is balanced with ideals of social mixing and dampening social-spatial divisions.

Still, by selling social-rental housing in high-demand neighborhoods the municipality and housing associations remove barriers to gentrification in high-demand areas. Access to these neighborhoods becomes increasingly reserved to those who possess sufficient financial resources. Consequently, although Amsterdam as of yet remains a rather mixed city, current housing policies open up space for increasing social-economic inequalities, social-spatial divisions and the segmentation of tenure forms, serving different strands of the city's population. In the more disadvantaged neighborhoods where market processes may spur downgrading, on the other hand, governmental actors may need to turn to other means in order not to give up on ideals of social mixing (Uitermark et al. 2016).

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