

NATIONAL HOUSING MAINTENANCE FORUM

NHMF Study Tour 2026

The Hague, Netherlands

13–15 May 2026

Social Housing | Energy Transition | Retrofit | European Perspectives



Foreword from the Chair

“As Chair of the NHMF, it was a privilege to be part of this insightful study tour to The Hague, Netherlands, where we explored a highly developed and well-integrated social housing system that balances long-term investment, tenant engagement, and sustainability ambitions. The openness of our Dutch colleagues highlighted both the scale of their achievements, particularly in energy efficiency and strategic planning, and the shared challenges we face around funding, infrastructure, and housing supply. The visit reinforced the value of collaboration across sectors and borders, and the importance of aligning policy, investment, and delivery to achieve better outcomes for residents.”

— Neil Watts, Chair, National Housing Maintenance Forum

Executive Summary

From 13 to 15 May 2026, a delegation from the National Housing Maintenance Forum (NHMF) travelled to The Hague, Netherlands, for a three-day study tour focused on social housing, energy transition, retrofit, and European housing policy. The visit was organised in conjunction with M3 Housing Ltd and provided an invaluable opportunity to compare the Dutch housing model with UK practice.

The tour encompassed presentations from AEDES (the Dutch housing association federation), the City of The Hague, Housing Europe, the European Federation for Living (EFL), BRE and Haag Wonen, alongside site visits to active retrofit projects at Mariahoeve and in the Schilderswijk. Key themes included the long-term financing model underpinning Dutch social housing, the move away from natural gas, neighbourhood-level sequencing of energy transition, healthy retrofit and the treatment of damp and mould, and the shared challenges of mixed tenure and infrastructure constraints.

A consistent finding was that both the UK and Netherlands face the same core challenge: transitioning housing and energy systems at scale within real-world constraints. The Dutch approach is characterised by stronger municipal coordination and long-established institutional frameworks, yet neither system has fully resolved the pathway to net zero. The most valuable insight from the tour is not that one model is superior, but that different national approaches emphasise different aspects of a shared problem — all of which remain works in progress.

Date	13–15 May 2026
Location	The Hague (Den Haag), Netherlands
Organiser	NHMF in conjunction with M3 Housing Ltd
City Population	Approx. 570,000
Key Hosts	AEDES, Haag Wonen, City of The Hague

Wednesday 13 May — Afternoon

Welcome and Study Tour Objectives

Following arrival and check-in at the Hotel Corona, delegates gathered for the opening session at the AEDES head office. Julian Ransom (ION), one of the key organisers of the study tour, welcomed the group and set out the objectives for the three days: learning and sharing good practice in the provision of social and public housing, and exploring alternative delivery models. Julian explained why The Hague had been selected — its close synergies with the UK's social housing model, and shared challenges in climate, architecture and decarbonisation.

AEDES: Historical Overview of Dutch Social Housing

Tim Wolters, AEDES

The session formally commenced with a presentation by Tim Wolters of AEDES — the federation representing approximately 256 Housing Associations (HAs) across the Netherlands, covering around 2.5 million dwellings. AEDES provides advocacy, sector development and best practice, a knowledge data bank, and a sector network.

Dutch Housing Associations operate as private, not-for-profit organisations with an aligned public mission, providing around 30% of all homes in the Netherlands. Rents are regulated and adjusted for household income levels. Most HAs access affordable, interest-only loans to fund investment and new build, secured against their asset portfolios and supported by indirect bank guarantees.

Historical Context

Tim traced the origins of Dutch social housing to 19th century industrialisation, slum clearances and social unrest. The 1901 Housing Act — which established minimum quality standards to improve conditions and public health — remains remarkably relevant: many of its clauses are almost identical to those found in the 2015 legislation. The profound impact of World War II on housing supply prompted central government to take a leading role, coordinating planning, arranging loans and providing subsidies.

From 1965 to 1995, private finance grew steadily and by 1995 the sector was fully independent, operating 'off public balance sheet' with high credit ratings and lower loan interest rates. A parliamentary inquiry in 2012–2014, prompted by concerns about financial and executive mismanagement, led to the 2015 Housing Act reforms, establishing the Housing Association Authority and introducing tighter controls on allocation, rent setting and core activity costs.

The 2022 Act further increased local policy scope and replaced levies with Performance Agreements, realigning core tasks with available resources. In 2024, National Performance Agreements (2025–2034) were introduced to frame housing supply, decarbonisation and investment. However, as of 2026, the funding gap to achieve NPA ambitions is estimated at circa €20 billion, due to the absence of direct subsidies and limited scope for rent increases.

Tim highlighted key challenges: delivery of district heating — central to the decarbonisation agenda — lags behind ambitions, and electricity grid infrastructure significantly restricts new connections and increased loading, deepening reliance on natural gas.

Haag Wonen: The Mariahoeve Retrofit Project

Alfred van 't Hof, Portfolio Manager, Haag Wonen

Alfred van 't Hof, Portfolio Manager at Haag Wonen — one of three major Housing Associations operating across The Hague — presented an overview of the Mariahoeve demonstration project: a major renovation of 128 units across four-storey blocks. The scope encompassed external wall insulation, roofing works, upgrading of external doors and windows, balconies and rainwater goods, making the blocks 'heat network ready' (warmtenet), and modest kitchen and bathroom refurbishment.

Following the presentation, delegates boarded a local tram and travelled to the Kornalijnhorst site, where the site manager walked the group through specifications and the technical retrofit challenges being encountered. Donning PPE, the group toured the scaffolded building and observed construction activity at first hand.



Delegates on the scaffold at Mariahoeve, The Hague



Courtyard of the Hague municipal office complex

Thursday 14 May — Morning Sessions

The morning brought together perspectives from municipal leadership, UK delivery, and European policy, offering a comparative view of how housing and energy transition are being approached at city, national and European levels.

1. Energy Transition as a System Challenge

A strong theme across the morning was that energy transition is a system-level challenge — encompassing infrastructure, housing and planning together — rather than a discrete technical programme. The City of The Hague has developed a strong municipal role in the spatial planning of heat solutions, using heat mapping and neighbourhood-level sequencing to allocate delivery responsibility in defined areas.

The establishment of a publicly owned heat company reflects a practical response to the failure of market-led delivery to achieve the required scale. Boris Minkus explained that the move away from natural gas requires alignment between infrastructure, affordability and delivery — which municipal coordination supports, but does not guarantee. Both the UK and the Netherlands remain heavily reliant on gas and are in the early stages of large-scale transition.

2. Delivery Realism: Constrained by Infrastructure

A candid theme throughout the morning was that progress is primarily constrained by physical and system limits, not by policy ambition. Constraints in The Hague include electricity grid congestion, limited subsurface capacity, and affordability pressures. Delivery is accordingly phased by neighbourhood, based on feasibility and need.

Speakers were clear that this reframes transition as a sequencing and constraint management challenge — and that these constraints are not unique to the Netherlands. The UK faces identical issues. There is a shared risk that delivery assumptions outpace infrastructure capacity, meaning transition is likely to remain gradual, uneven and locally constrained.

3. Retrofit as an Enabler of Wider System Transition

Will Routh's UK perspective and Wies Ettema's presentation on The Hague's insulation programmes converged on a shared framing: retrofit should be positioned as an enabler of wider system transition, not an end state in itself. Insulation is treated as a precursor to heat solutions, with area-based programmes focused on poorer-performing homes, energy poverty, and older neighbourhoods.

Investment decisions are assessed against future heat system requirements, reducing the risk of over-investing in measures that may not align with system-level solutions. Both the UK and Netherlands face the risk of misaligned or inefficient sequencing, balancing EPC targets, funding programmes and uncertain heat pathways.

4. Private Owners and Mixed Tenure

A significant delivery challenge sits outside the social housing sector. Wies Ettema highlighted that barriers for private and mixed-tenure stock include inactive homeowner associations, limited investment capacity, and the inability to mandate action. Responses include subsidies, advisory support and facilitation of collective decisions.

Delivery depends on coordinating across ownership boundaries — and behavioural and organisational barriers are as significant as technical ones. This is a shared and unresolved issue across both countries: mixed tenure is a key risk to place-based approaches in the UK as well as the Netherlands.

5. Long-Term System Development

Leontine Diemel Tromp provided historical context, tracing The Hague's housing policy to its origins in public health and living conditions. The current system structures are cumulative and path-dependent, helping to explain why housing, infrastructure and planning are so tightly linked in Dutch delivery approaches. The same observation applies in the UK: current frameworks reflect historical policy choices, suggesting that change is more likely to be incremental than structurally transformative in the short term.

6. European Perspective: Different Models in Practice

Alice Pittini of Housing Europe placed the Dutch approach within a broader European context. Across Europe, affordable housing is delivered through different combinations of public, non-profit and private provision, with varying definitions of 'social housing'. The Netherlands, Austria and Denmark operate relatively large social or non-market sectors of around 20%, supported by established institutional frameworks. France combines a large social housing sector (approximately 5.2 million homes) with structured national funding. Germany's high levels of private renting are supported by regulatory mechanisms rather than a clearly defined social housing sector.

The UK model is more clearly defined but more segmented. What European examples demonstrate is that there are alternative ways of organising delivery and sharing responsibility for affordability — but that across all systems, pressures remain consistent: affordability, retrofit and decarbonisation, and funding constraints.

Thursday 14 May — Afternoon Sessions

Approach to Mould and Moisture

Tim Jacobs, City of The Hague

Damp and mould are a significant and growing housing-quality issue in The Hague, affecting association homes, private rentals, and owner-occupied homes.

- Research shows that damp and mould issues are at 35% in housing association homes, 42% in private rentals, and 21% among homeowners in 2024.
- The Hague's approach began in 2016 as a collaboration between the municipality, GGD (municipal health organisation), and housing associations.
- The model includes resident information, reporting to the housing association, association follow-up, independent expert involvement, and aftercare.
- One of the key roles throughout the process is that of the independent damp and mould expert, who investigates complex cases, produces recommendations, and helps resolve disputes between tenants and housing associations.
- Evaluation found the partnership works well, but communication, tenant follow-up, aftercare, and proof of actual problem resolution need improvement — being reviewed and implemented through 11 key service-improvement measures:

- Focused information on project and process
- Customer communications improvement
- Monitoring of resolution
- Aftercare (post-inspection audits)

Healthy Retrofit in the Netherlands

Thomas Knox, VNG (Association of Netherlands Municipalities) / Solicitor

Tom presented a broader policy and legal view of healthy retrofit, local government, and EU compliance in the Dutch housing system.

- Retrofit is framed as more than energy improvement: it must also protect resident health, affordability, ventilation, moisture control, and comfort.
- The Dutch retrofit agenda is shaped by national targets, EU law, municipal powers, housing association duties, and local delivery agreements.
- Key targets include reducing heat demand and meeting EU EPBD IV requirements: residential buildings must reduce average primary energy use by **16% by 2030** and **20–22% by 2035**.
- Municipalities do not usually own the housing stock, but act as system stewards through enforcement, local plans, heat programmes, and performance agreements. Government is looking at Awaab's Law and how the UK performs, with a view to rolling it out as their future model.
- Damp and mould are treated as a “stress test” for healthy retrofit, with Dutch figures showing **20%** of households and **29%** of housing association tenants reporting damp/mould in 2024.
- The Hague's damp/mould model is highlighted as a practical local partnership that has influenced national policy.
- Future challenges include finance constraints, EU implementation, poor-label rental homes, asbestos and legacy risks, overheating, climate adaptation, and resident trust playing an ever-increasing part.
- UK takeaway: despite different systems, both countries face similar pressures around ageing stock, damp/mould, decarbonisation, funding, and resident confidence.

Overarching summary

Together, these sections move from a local case study to a national/system-level retrofit agenda. Tim Jacobs shows how The Hague built a practical damp-and-mould response model; Tom Knox places that kind of work inside the wider Dutch and EU policy framework. The shared message is that successful retrofit cannot be judged only by energy labels — it must also deliver healthy homes that are safe, dry, affordable and well-ventilated, through coordinated local action. Certainly a familiar ask within the social housing sector in the UK.

A few other points picked up in other sessions

- Collaboration is key to ensuring improvements happen — but there has been push-back from the Dutch housing minister.
- The Hague is a pioneer — national policies are now following the model.
- They are trying an open approach with the PRS — but that is proving more difficult.
- The implementation of a national housing committee as a legal entity to support tenants.
- The last two years have seen more emphasis on damp and mould, driven politically and through the media as it becomes legislative.
- National Performance Agreement 2025–2035 — a framework for social housing delivery.
- Local transition is required across sustainability, affordability and localism.
- The sector is not sufficiently regulated in the Netherlands.
- No stock condition surveys are undertaken as a proactive measure or to support business planning.

Overview, Portfolio Targets, Challenges

Alfred van 't Hof, Haag Wonen

The Hague has 250,000 houses, of which 85,000 is social housing owned mainly by three housing associations — Staedion, Haag Wonen and Hof Wonen. The city needs to build more social housing, and the regional target set nationally is 21,000 homes, of which Haag Wonen needs to build 3,000 new homes as well as replacing those lost (1,000–1,200 homes) as they plan to demolish four blocks.

- Main challenges relate to not having enough construction sites for new homes and newly built houses being too expensive.
- Building new social housing is a financial challenge because housing associations have to cover 100% of the cost and it takes a very long time for rental income to repay the loan.
- Housing associations also need to fund retrofit programmes to improve the quality of existing stock, improving fabric insulation (Haag Wonen is lower than the national average) and to meet the goal of being carbon neutral by 2050. There was no mention of government grants or other funding.
- A large number of Haag Wonen's tenants are over 65, and they have a high concentration of social housing in the peat-related (poorer) districts. Due to social housing legislation, tenants pay a fixed rent.

Summary

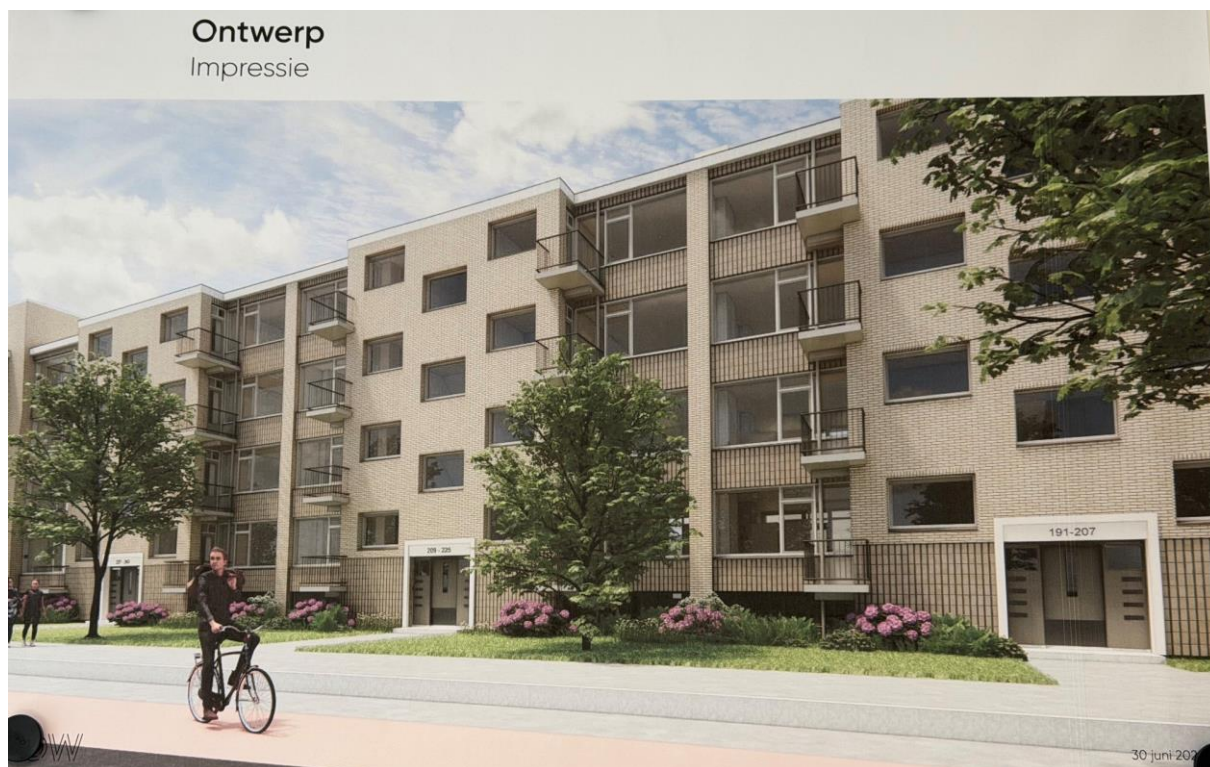
Haag Wonen faces similar challenges to the UK in needing to build more social housing and improve and decarbonise its existing homes. However, Dutch housing associations have to do this without any government funding, grants or loans.



Mariahoeve renovation site, The Hague (contractor: Dura Vermeer)



Construction corridor at the Mariahoeve site



Design impression (Ontwerp Impressie) of the renovated block — Mariahoeve



Architectural elevations for Block V — Mariahoeve renovation project (1:100)

Friday 15 May — Morning Sessions

The final morning of the study tour was held at Den Haag City Hall, in the main council chamber. Presentations covered building data, English and Dutch housing policy, European learning networks, and the city's relationship with housing associations. After lunch the group visited the Schilderswijk for a walking tour of Haag Wonen's largest current regeneration project.



Den Haag City Hall — the main council chamber



Van Goghstraat and Zusterstraat, Schilderswijk

Session 1: Using Building Data to Shape Policy, Investment and Delivery

Kaie Small-Warner and Kunal Karadia, BRE

- The importance of data collection and the relationship with local authorities.
- HHSRS surveys in co-ordination with stock condition surveys are pivotal, alongside national statistics on failure rates.
- Data is key to maintaining records and building strategies, whilst providing assurance that residents are safe.
- Developing and supporting AI-driven inspections.
- Looking to expand lifecycles through condition-based assessments.
- Identifying retrofit solutions to support housing providers and achieve strong compliance with EPC levels.
- Recommending a holistic approach to procurement.
- Implementing a national evolution of home-improvement services.
- The relationship between BRE and NHMF to be expanded to bring added benefits to members and support further insight into industry progress and challenges.

Session 2: Collaboration with Housing Associations

Marijn van Haaster, City of The Hague

- Performance agreements (prestatieafspraken) between the municipality, housing associations and tenant organisations are the main lever the city has. The city does not control associations, so agreements and relationships do the work that direct instruction cannot.
- Damp and mould is explicitly included in local performance agreements, covering signalling, follow-up, monitoring and prevention. An external evaluation with the GGD (public health service) found the approach broadly works but identified 11 recommendations for improvement, to be formalised in new agreements by end 2026.
- Amsterdam is cited as a model for housing association governance and accountability.
- Some commitments are harder to make stick than others, particularly where associations have different investment priorities.
- Common issues of housing shortage, programmes for vertical extension of existing buildings, and a continuing tension between affordable demand and feasibility.

Session 3: Similar Challenges, Different Contexts

Dr Eve Blezard, Chartered Institute of Housing

The presentation compared the English and Dutch social housing systems across three sections.

English policy context

A brief sweep of English housing history set the scene for the current wave of reform:

- Social Housing (Regulation) Act 2023
- Awaab's Law 2024
- New Decent Homes Standard 2025
- HHSRS Review 2026
- Warm Homes Plan / Future Homes Standard 2026

The central argument: social housing in England was born from a health crisis and is now responding to another one, with damp and mould at the centre.

Understanding the delivery gaps

Four pressures on English landlords trying to deliver against the new regulatory framework:

- **Access:** ethical challenges around gaining entry to homes for assessments and works.
- **Data:** the need for insight that works at scale, not just point-in-time surveys.
- **Disrepair:** the rise of claims and the growth of unethical legal practices.
- **Concurrent demands:** multiple regulatory requirements, limited resources.

Two frameworks were presented in response:

- **Creating Healthy Homes:** a proposed Decent Homes delivery framework built on multi-agency working and widening who sits around the table, drawing directly on Dutch models seen during the tour.
- **Knowing Your Homes:** improving and using condition data alongside resident insight, with three components — stock snapshots versus lifetime tenancies (is a five-year survey cycle adequate when residents live there continuously?); evidence packs (resident experience built into the system alongside technical data, improving credibility at first contact); and repair patterns (treating repeat repair data as intelligence rather than just transactions).

A recurring theme was whose evidence gets believed and why, drawing on the SEE (Stigmatising Epistemic Exclusion) framework from the presenter's doctoral research.

Similar challenges, different approaches

This section drew on what the group had seen during the tour. Key points:

- Dutch retrofit programmes start with the presenting human need, not the energy rating. Relationships are built before programmes are designed.
- RECAP (Repairs Culture, Accountability and Participation) was introduced as a new CIH project connecting Dutch co-production models to UK repairs delivery, with a soft launch planned for September 2026.
- Three principles of what transfers: co-design before consultation; start with the issue not the programme; accountability built in and multi-directional.

Closing questions for the group: under Awaab's Law, who decides whether a resident's report is urgent enough to trigger the clock, and on what basis? For Decent Homes, where does resident experience actually join with condition data to change what gets prioritised? And on repairs, what are the repeat patterns telling you, and who acts on them?

Session 4: European Federation for Living

Joost Nieuwenhuijzen (Executive Director), EFL

EFL is a cross-sector network connecting housing providers, commercial companies and universities across Europe: 60 members and associates, 14 countries, over 1.4 million homes among members.

The core diagnosis: housing challenges in Europe are systemic, but solutions remain stubbornly local. Knowledge is fragmented, innovation is slow to spread, and countries keep repeating each other's mistakes. EFL's purpose is to change that by connecting organisations across borders around practical solutions, not just shared conferences.

How EFL works in practice: expert groups on specific themes; frequent member interaction rather than annual contact; site visits and decision-maker exchange; and large-scale collaborative projects, including modular housing. Current focus areas are energy poverty, circular construction, digital tools and AI benchmarking.

On commercial membership: companies engage because EFL gives them access to housing organisations across 14 countries and involvement in innovation at an early stage. EFL is explicit that it is not a conference, not a lobby, and not a traditional membership body — it is a working network with an implementation focus.

Friday 15 May — Afternoon: Neighbourhood Visit, Schilderswijk

Led by City of The Hague and Haag Wonen

The project

The focus of the visit was Haag Wonen's renovation of 150 homes on Van Goghstraat and Zusterstraat in the Schilderswijk. The homes date from 1896. Work started in June 2024 and is expected to complete in autumn 2026, in partnership with contractor Smits Vastgoedzorg. The scope of works includes:

- Insulation, ventilation improvements and solar panels
- New HR++ glazing and window frames
- New floors, exterior doors, pipes and radiators
- New bathrooms, kitchens and toilets where needed
- Exterior refurbishment and improved fire safety
- Induction hobs for all residents to enable gas-free cooking

During internal works, every resident moves into a fully furnished temporary home nearby and returns only when all work inside is complete.



Delegates inside a renovated home, Schilderswijk



Buurttuin Zusterstraat community garden

Resident engagement

- A housing survey with residents came before the programme was designed, so the scope reflected what residents said mattered.
- Every household received a personal conversation about what would happen and what it meant for them.
- A sounding board group was set up jointly with Smits Vastgoedzorg and consulted throughout.
- A support team managed individual circumstances. At the nearby Zoutkeetsingel hofje (35 homes), 100% of residents agreed to the plan before works began.

The inner courtyard

The binnentuin between Van Goghstraat and Zusterstraat is currently a construction compound. Once works are complete it will be transformed into a landscaped communal space, with the design co-created with residents. The existing Buurttuin Zusterstraat — a community garden with a small animal area used for children’s activities, which the group visited — gives a sense of what this could become.

What the visit looked like

The group entered the Schilderswijk across the blue drawbridge at the Zoutkeetsingel canal, which marks a clear boundary between the area and the streets around the city centre. The long red brick terraces of Van Goghstraat and Zusterstraat are late 19th century workers’ housing: three and four storeys, continuous runs, a very legible typology. Some properties were already done, others still in their original condition, so the before-and-after was visible in real time within the same street, which really helped. A Haag Wonen representative guided the group by bike — which felt so Dutch.

The Buurttuin Zusterstraat community garden was one of the most memorable stops: genuinely green and well-used, with a small animal enclosure, children’s bikes, planting and even animals. It felt like somewhere that belongs to the people who use it, and was an unexpected oasis in the city. If this can be achieved in the space between Van Goghstraat and Zusterstraat, it would be a fantastic community asset.

The work around these spaces reflects a commitment to the community and neighbourhood as a whole, not just asset-based regeneration — which contributes to sustainable development. The Zoutkeetsingel hofje, a completed project of 35 homes around a courtyard, had a large butterfly mural on the end wall: a local landmark and a deliberate symbol of the transformation.



Entering the Schilderswijk across the blue drawbridge



Butterfly mural at the Zoutkeetsingel hofje

What this raises for English practice

- The renovation standard applied here goes well beyond what a Decent Homes programme would typically deliver in some respects; in terms of components and size standards, many felt there was a difference.
- The work in the courtyard, the community garden and the wider neighbourhood takes a holistic approach, raising the question of whether English investment is calibrated to make homes genuinely good, or just compliant.
- Residents’ views shaped the programme before the contractor agreement was signed, not after. Sometimes the reverse is seen in England, though practice is moving more towards this approach.
- The social landlord’s investment here is also, implicitly, a place-keeping exercise in an area where private capital is moving in — a genuinely mixed neighbourhood.

Key Takeaways

- In the Netherlands, damp and mould is treated as a housing quality and health issue, not a tenant behaviour issue. That framing changes everything about how responsibility is allocated and how evidence is weighted.

- Co-design is the starting point for programmes here, not a consultation stage added on afterwards. The sequencing is different.
- Accountability is multi-directional and formally structured: performance agreements, external evaluation, independent experts. English accountability is still largely compliance-driven.
- The EFL model poses a genuine question for English organisations: how much cross-border learning is actually happening, and what would it take to make it routine? Even outside the EU, should bodies such as the NHF and CIH be members?
- Resident credibility ran as a thread across every session: whose account of a housing problem gets believed, on what basis, and with what consequences. This matters directly for Awaab's Law and Decent Homes implementation.

Links

<https://haagwonen.nl/150-karakteristieke-woningen-in-de-schilderswijk-straks-weer-zo-goed-als-nieuw/>

The original announcement about the 150 homes project, including quotes from Liselotte Hoogewerf (project manager) and Vito Hoogveen (management consultant), the scope of works, the temporary accommodation arrangements, and the courtyard plans.

<https://haagwonen.nl/projecten/woningen-met-karakter-straks-weer-helemaal-bij-de-tijd/>

The project page with more detail on the resident engagement approach, the housing survey, the sounding board group, the timeline (June 2024 to autumn 2026), and the neighbourhood context.

<https://www.haagse aardwarmte.nl/projecten-de-constant-rebecqueplein>

The Haagse Aardwarmte page on the geothermal energy project at the De Constant Rebecqueplein energy station site, giving context on the area's energy and heat transition significance.

<https://www.stichtingjacobahof.nl/buurttuin-zusterstraat>

Buurttuin Zusterstraat community garden page.

<https://haagwonen.nl/projecten/een-klein-haags-hofje-grote-verbeteringen/>

The butterfly courtyard project (Zoutkeetsingel hofje).

Key Themes and Takeaways

The study tour generated rich discussion across a range of interconnected themes. The following represents a synthesis of the most significant insights drawn from presentations, site visits and group conversations.

Shared Challenges Across Both Systems

- Both the UK and the Netherlands are addressing the same core transition challenge under real-world constraints — differences are in emphasis, not in the fundamental nature of the problem.
- Infrastructure capacity (electricity grid congestion, subsurface limitations) is the primary constraint on pace in both contexts.
- Mixed tenure complexity creates delivery risk that is not resolved by any current approach.
- Funding gaps are substantial and growing: the Dutch NPA faces an estimated €20 billion shortfall; UK programmes face comparable affordability and subsidy constraints.

What the Dutch Model Does Differently

- Stronger municipal coordination in spatial planning of heat solutions, using heat zoning and neighbourhood sequencing.
- A long-established institutional framework (independent Housing Associations, the Housing Association Authority, regulated rents) provides sector stability and long-term investment confidence.
- The creation of a publicly owned heat company reflects pragmatic recognition that market-led delivery alone is insufficient at scale.
- National Performance Agreements provide a 10-year framework aligning supply, decarbonisation and investment — a longer planning horizon than is typical in UK policy.

Implications for the UK

- The Dutch experience supports the case for greater municipal coordination and longer-term policy frameworks to align infrastructure, investment and delivery.
- Treating retrofit as a precursor to — rather than a substitute for — system-level heat transition has merit and warrants consideration in UK programme design.
- No system has yet demonstrated delivery at the scale needed to reach net zero: this is a shared work in progress, not a solved problem to be copied.
- European comparisons suggest the UK's segmented model carries risks that more integrated systems may mitigate, but each system's path-dependency limits how readily lessons can be transplanted.

Contributions from our Dutch Hosts

The success of the study tour rested on the generosity and openness of our hosts in The Hague. We are grateful to the City of The Hague and to AEDES for the following reflections on the visit.

City of The Hague

We were delighted to host the NHMF delegation from the UK in The Hague for three days, two of which were spent with various colleagues from the Municipality of The Hague. We felt honoured that The Hague was selected as a Dutch best-practice city to visit.

It was inspiring to see the energy and enthusiasm within the group across a wide range of topics, from damp and mould to insulation, district heating networks, and grid congestion. What stood out was how similar the challenges are in both the UK and the Netherlands. This highlights the value of sharing knowledge, experiences, and lessons learned, as there is much, we can learn from one another.

The ongoing exchange between the UK and The Hague on damp and mould issues is a great example of this collaboration. We highly value these opportunities to share expertise and look forward to continuing this exchange in the future.

The two days were also extremely valuable and educational for us. Through the presentations we gave and received, we were able not only to share our own experiences and approaches, but also to gain valuable insights from our UK counterparts. In many ways, it almost felt as though we were on a study visit to the UK ourselves.

Beyond the formal programme, it was equally enjoyable to continue conversations informally. These moments led to further exchanges of ideas and valuable insights. We would be very pleased to stay in touch and remain involved in future visits and exchanges. Perhaps we will have the opportunity to participate again or even visit the UK ourselves as part of a future study visit.

AEDES

AEDES was happy to welcome the delegation from NHMF at its office to give a short overview of the Dutch social housing sector. While there were of course differences in how the social housing sectors in the Netherlands and the UK are structured, it was interesting to see that many historical developments and contemporary struggles resonated with the participants.

In the end, work visits like this one are not only good for sharing best practice amongst experts, but also for highlighting what works, what doesn't, and how we can inspire each other to better provide sustainable, affordable, and quality housing to current and future tenants.

Acknowledgements

The NHMF extends its sincere thanks to all the speakers, hosts and organisations who contributed to the success of the 2026 study tour. In particular, the delegation is grateful to:

- Julian Ransom (ION) and the M3 Housing Ltd team, Ben Virgo and Effie Matthaïou, for organising and coordinating the tour.
- Tim Wolters and AEDES for a comprehensive and candid overview of the Dutch housing sector.
- Alfred van 't Hof and the Haag Wonen team, including the Kornalijnhorst site team, for hosting the Mariahoeve site visit and presenting on portfolio targets and challenges.
- Boris Minkus, Wies Ettema, Leontine Diemel Tromp, Tim Jacobs and Marijn van Haaster of the City of The Hague for their presentations and openness.
- Thomas Knox (VNG) for the policy and legal perspective on healthy retrofit.
- Will Routh of Chirpy Heat for providing a grounded UK perspective.
- Alice Pittini of Housing Europe for the European comparative context.
- Dr Eve Blezard of the Chartered Institute of Housing for the comparison of English and Dutch housing systems.
- Kaie Small-Warner and Kunal Karadia of BRE for their session on using building data to shape policy, investment and delivery.
- Joost Nieuwenhuijzen of the European Federation for Living for setting out the case for cross-border collaboration.

With thanks to those who contributed to this report

Our thanks go to everyone who gave their time to write up sessions, share notes and photographs, and review drafts of this report:

Tessa Barraclough, Eve Blezard, Andrew Burke, Ian Garner, Effie Matthaïou, Lindsay Parker and Phil Pemberton.

Thank You to Our Delegates

The NHMF would like to thank every delegate and their organisation for taking part in the 2026 study tour. The quality of the discussion, the willingness to share experience openly, and the collegiate spirit throughout the three days are what made the visit so valuable. We are grateful to the following organisations for being represented on the tour:

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|---|---|-------------------------------------|
| • A2Dominion Homes | • AxisCLC | • BRE |
| • Bromford Flagship Ltd | • Cardo Group | • Chirpy Heat |
| • CIH (Chartered Institute of Housing) | • Coastline Housing | • Community Housing Cymru |
| • FFT (Faithorn Farrell Timms) | • Harecourt CHA | • Housing Ombudsman |
| • iON Consultants Ltd | • M3 Housing Ltd | • NHF (National Housing Federation) |
| • NHMF (National Housing Maintenance Forum) | • Northern Ireland Housing Executive (NIHE) | • Peabody |
| • Poplar HARCA | • Riverside Direct | • The Riverside Group |
| • UI Social Infrastructure Limited | • Wolverhampton Homes | |

Organisers & Hosts

The 2026 study tour was made through the collaboration of the following organisations.

NHMF *National Housing Maintenance Forum*
www.nhmf.co.uk

M3 Housing

www.m3h.co.uk

City of The Hague

www.denhaag.nl

AEDES

www.aedes.nl

We look forward to welcoming you to future NHMF study tours and events.