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In a perfect market a government needs not to intervene. For several reasons the housing market is not a perfect market and, thus, governments generally tend to intervene. The Dutch government, however, intervenes mainly by subsidies to such an extent that the housing market has become strongly dysfunctional. The problematic functioning of the Dutch housing market makes one wonder to what extent the theoretical reasons to intervene in the housing market still relate to the actual practice. This dissertation covers four empirical essays on different aspects of housing subsidies.
In four chapters we investigate the outcome of housing subsidization, both in the owner-occupied and the rented sector, on the value of social landlords' portfolios, housing consumption, tenure choice and households' investment behavior in housing. The reader is first introduced in the basics and (a-)typicalities of the Dutch housing market in an introductory chapter.

Frans Schilder holds master's degrees in Economic Psychology and Investment Analysis, both obtained at Tilburg University. Thereafter he started his PhD in Finance at the University of Amsterdam and the Amsterdam School of Real Estate. In 2009 Frans has won Best Paper on Housing presented at the PhD sessions of the ERES 16th Annual Conference in Stockholm. He currently continues his research on economic effects of housing subsidies and the functioning of the Dutch housing market in general at the Amsterdam School of Real Estate.

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Frans Schilder

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