



# HOUSING FINANCE

PROPERTY & RESILIENCE?  
BUBBLES BIOLOGICAL

IT'S A CHOICE!  
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## **Housing Finance – Property Bubbles or Social & Ecological Resilience - It's a choice!**

**Venue:** Royal Library of Belgium, Boulevard de l'Empereur 4, Mont des Arts, Brussels

**Time:** from 08:30 to 16:30

**Working language:** EN

### **Introductory Remarks (9:30 - 10:00)**



#### **Phillippe Lamberts**

From 1987 to 2009, he worked at IBM in various business positions. He was elected in June 2009 for a first term in the European Parliament. His political career within the Belgian green party (Ecolo) started in 1991, where he served both at the local and federal levels. As of 1999, he became more and more involved with European politics, and more specifically through the European Green Party (former European Federation of Green Parties), of which he has been the co-president since 2006. As Member of the European Parliament, he focuses on economic and financial questions, and has become a specialist on fiscal, banking and macroeconomic issues. He also deals with industrial, research and innovation matters, and has a great interest for relations with China.



#### **Marc Calon**

has been chair of the Aedes social housing organisation since 1 June 2009 and president of Housing Europe since July 2014.

In his role as chair of Aedes, Marc Calon is a member of the Executive Board of the Small and Medium-Sized Businesses Association; a member of the General Board of the Urban Renewal Forum foundation and a member of the board of the Amsterdam School of Real Estate (ASRE).

From 1999 to 2009, Marc Calon was a member of the Provincial Executive for the Province of Groningen for the Dutch Labour Party. He has previously chaired the market sector committee for agribusiness of the Integrated Structural Plan of the North of the Netherlands, as well as the Groningen Agricultural Association and has taught at the Jan Heidema Intermediate Agricultural College in Groningen.

In a personal capacity, Marc Calon is a member of the Advisory Board of the Arriva transport company and a non-executive director of grid/network manager Enexis. In addition, he is an active agriculturalist.



**Benoît Lallemand**

co-head of policy analysis for Finance Watch, has been appointed Acting Secretary General. He is an expert in market infrastructure, asset servicing and data reporting. He has ten years' experience in the clearing and settlement industry, most recently as senior internal consultant at Euroclear. He has also roots in the NGO world as a founding-member of ATTAC-Bruxelles.

## SESSION I. - MAKING FINANCE AVAILABLE FOR HOUSING NEEDS (10:00 – 11:45)



**Manuel Aalbers**

is associate professor of Human Geography at KU Leuven/University of Leuven (Belgium). His main research interest is in the intersection of real estate (including housing), finance and states. He has published on redlining, social and financial exclusion, neighbourhood change (including decline and gentrification), the privatization of social housing, financialization, and the Anglophone hegemony in academia. He is the author of “Place, Exclusion, and Mortgage Markets” (Wiley-Blackwell, 2011), the editor of “Subprime Cities: The Political Economy of Mortgage Markets” (Wiley-Blackwell, 2012) and the associate editor of the “Encyclopedia of Urban Studies” (Sage, 2010). He directs the research programme “The Real Estate/Financial Complex”: <http://ees.kuleuven.be/refcom>.



**Susan Torrance**

is an experienced housing practitioner who over a 30 year career in housing in the UK, has been involved in public and private sector housing delivery. A Scottish lawyer, she commenced her career in London working for the Housing Corporation, funding projects in Docklands and being involved in stock transfer and private finance policy development. She then headed up a Scottish rural housing association in the 1990's, delivering homes in remote communities. She has also worked for a private developer, and in 2013 was awarded an OBE for her work with the Highland Housing Alliance, an innovative public/private development company which has delivered additional housing supply including

mid market rent using local authority land bank funding and public guarantees. She also delivered Scotland's Housing Expo in 2010, using the Finnish Housing Fair model, which attracted 33,000 visitors to the Highlands to view innovative housing. She is currently seconded to Scottish Government from the Scottish Federation of Housing Associations to assist with a national housing conference but is also still responsible for the HARIS project, to deliver a sector financial vehicle in Scotland.



**Laure Maillard**

is responsible for institutional relations at Groupe Caisse des Dépôts. The Caisse des Dépôts et Consignations (English: Deposits and Consignments Fund) is a French public financial organization created in 1816, a long term investor serving general interest and the economic development of the country. It operates businesses in four different sectors: banking services, savings funds, the pensions and solidarity sector and regional development.



**Brian Field**

is a senior economist at the European Investment Bank (EIB), where he is also the Bank's Special Managerial Adviser on Urban Planning and Development and therefore, de facto, the Bank's leading urban specialist. His professional career has covered the full spectrum of contemporary planning practice and, prior to joining EIB, included a number of senior appointments at executive manager, director and board levels, in both the public and private sectors, for example as Head of Planning and Economics at WS Atkins International. He has also enjoyed a successful academic career, including professorial appointments at the National University of Singapore and, more recently, as Head of the School of the Built Environment at De Montfort University in the UK, where he still holds the chair as Professor of Planning and Development to reflect ongoing research and other academic commitments. His current research focuses on the built environment and the promotion of more sustainable development at all spatial scales, spanning low energy planning and transport policies, and the social implications of settlement patterns that embrace a more explicit pursuit of the "green" agenda. He has published extensively on planning and related matters in books and scholarly papers, and is on the editorial board of several international refereed journals.





**Alvaro Rubin de Cervin**

is Head of Unit on Financial Services Policy, Relations with the Council of the DG Internal Market and Services of the European Commission. Completing the single market in financial services is a crucial part of the European Commission's overriding objective of stimulating economic recovery in Europe.



**Aline Fares**

is in charge of coordinating the work of Finance Watch with its Members. She graduated from HEC Paris and has more than nine years' experience in banking. In her last position, she was advisor to Dexia's head of retail and commercial banking.

## **SESSION II. - WHY MARKET SOLUTIONS FOR HOUSING ARE NOT SUFFICIENT (12:00 – 13:15)**



**Javier Buron Cuadrado**

is partner at Urbania ZH Gestion, a company dedicated to the provision of management services, consultancy and training to public sector entities, cooperatives and social economy, with the aim of improving the effectiveness and efficiency of public, cooperative and non-profit services. Until 2009 he has been the Vice Counsellor of Housing after serving as Director for Planning and Operative Housing Processes at the Basque Government. In September 2009 he joined Cuatrecasas Gonçalves Pereira on the area of public law. Former member of Izquierda Unida political party and Ezker Batua served as advisor at National Parliament and the Basque Parliament. Javier has spent many hours at the Universities of Deusto, Lovaine and the North Andover High School (Massachusetts).

**Karin Ramser**

finished her academic studies in law, before she started her career at the “Community of interests for tenants Austria”. Since 2001 she is working for the City of Vienna. After being part of the financial administration for several years she is deputy CEO of ‘Wiener Wohnen’ – ‘Vienna Housing’ since March 2012.

**Charlotte Boulanger**

works as Project Officer at the Global Fund for Cities Development, an international city network specialized in local finance and local economic development. She runs the REsolutions to fund cities program for Europe and she is also responsible for the overall development of the FMDV’s European regional office. Her main areas of expertise are related to local economic development in particular solidarity based economy and grassroots innovations. Prior to joining FMDV, Charlotte Boulanger works in the field of sustainable and inclusive local development in South Africa and Madagascar for an international development NGO based in Paris. She also has a previous experience as a corporate social responsibility (CSR) lobbyist. Charlotte Boulanger studied in London, Helsinki and Paris and has a Master’s degree in International relations.

**Prof. Dr. Knüfermann** from Institute EBZ Business School (tbc)

### **SESSION III. - DO WE NEED ANOTHER APPROACH TO HOUSING FROM THE EUROPEAN UNION?**

**(14:30 – 16:30)**

**Laurent Ghekière**

is Director of European Affairs at Union Sociale pour l’Habitat (USH). Leading the Brussels representation of USH, he represents the organisation towards EU Institutions. Laurent has recently been made Chevalier (Knight) of the Legion of Honour of the French Republic in recognition of his achievements for the social housing sector.

**Christophe André**

is a senior economist in the Economics Department of the Organisation for Economic Cooperation and Development (OECD). He holds a Master's degree in Economics from the University of Paris (France). Since joining the OECD in 1997, he has taken part in the work of the organisation in several fields, including macroeconomic analysis, modelling and forecasting and fiscal and monetary policy, contributing to several editions of the *OECD Economic Outlook*. He is now in charge of the Sweden and Finland desk in the OECD Economics Department, monitoring the macroeconomic evolution of these countries, producing forecasts and writing *Economic Surveys*. He is also involved in research on housing markets and has given presentations on the topic in a dozen countries.

**Peter Pontuch**

is an economist at the Directorate General for Economic and Financial Affairs of the European Commission. He works on issues related to housing markets and household and corporate indebtedness. He holds a Doctorate from the Paris-Dauphine University, where his research focused on the interactions between financing frictions and competition, and on the effects of labour intensity on company performance. Previously, he was a visiting scholar at the University of Maryland and he also worked as economist and risk controller in the private sector.

**Sébastien Garnier**

is working in Brussels as EU Public Affairs for Aedes, the Dutch association of social housing organisations. Chair Social Affairs working group of Housing Europe between 2012 and 2014. Master in International Economic Relations (FLACSO, Buenos Aires) and M.Sc. in Law and Economics (University of Utrecht). Active user of Twitter (@sebasgarnier).



**Johanna Ode**

has worked as Head of International Affairs at SABO (the Swedish Association of Public Housing Companies) since 2007. In this position she is covering and lobbying the EU institutions. Although based in Stockholm she is also active in Brussels. In July 2014 she was elected Chair for Housing Europe's Committee on Energy, Construction and Standardisation, for three years. As a board member and Adviser for Housing Nordic she is responsible for the development and progress of the organisation.

Previously she worked as a civil servant with the Swedish Ministry of Finance and Ministry of Sustainable Development. She has also work experience from the Swedish Environmental Protection Agency and the city council of a Swedish municipality.

Her educational background includes a Master's degree in Political Science and Government from Karlstad University in Sweden and University of South Australia, complemented with EU-studies.

**Arno Schmickler**

Arno leads for the National Housing Federation on European policy, regulation and funding. He also wrote a review of English housing market trends looking at macroeconomic trends and population projections to 2030. Innovation in housing delivery and a diversification of income sources with a marked move towards private equity investors, housing associations across England are going through transformational changes to continue delivering solutions which remain relevant, effective and financially viable; but blurring institutional lines lead to regulatory challenges that will need to be addressed.

Arno is currently working with housing providers on collaborative project developments focused on energy efficiency improvement of existing stock. With a particular interest in innovative financing models for social housing Arno also worked with the European Investment Bank to develop a social housing retrofit loan fund to provide finance for energy efficiency improvement works.

He is a member of the Black Country LEP Green Growth Board and served on the jury of the international CECODHAS & Solar Decathlon Europe 2014 award "For a Fair Energy Transition in the EU" – focused on innovation in the energy efficient new built of social housing.

Prior to joining the Federation Arno has worked for the South East England Development Agency in regional planning, research and innovation with his early career spent as an architect and town planner in Germany.



**Samara Jones**

worked in Brussels with FEANTSA on housing and homelessness issues, since 2001. Samara took break between 2006 and 2011, to return to her home town, Edmonton, Canada, where she worked in politics and the labour movement on social, employment, education, and energy issues.

At FEANTSA, she coordinates the Housing Rights Watch network which brings together NGOs, academics, lawyers and others to promote access to housing rights for homeless people, strategic litigation, and combating criminalisation of homelessness. She also manages FEANTSA's work on youth including a new network on Youth Homelessness.

**Barbara Steenbergen**

is working more than 13 years for the protection of tenants. She started in 2001 as head of the president's office of the German Union of Tenants (Deutscher Mieterbund), Berlin and as political coordinator for energy policy and international affairs. In 2007 she was elected as head of the IUT EU Office in Brussels, since 2013 she is member of the IUT General Secretariat. She is responsible for the political relations and the lobbying towards the EU Commission, the EU Parliament and the EU Council.

From 2009-2012 she chaired the European Housing Forum; since 2013 she is chairing the stakeholder forum of the "European Responsible Housing Initiative". Barbara is a German national and holds a master degree in political sciences of the University of Bonn, Germany and a bachelor in public administration.

**Paul Tang**

is a Dutch MEP for the Socialists and Democrats in the European Parliament since 2014. He is member a member of the parliamentary committees on economy and monetary affairs, budget and industry & energy.

After obtaining a Phd degree on economic growth, Mr Tang has lead research at the Dutch Centraal PlanBureau and contributed to the on-going discussions on how the economic growth and the social welfare state relate to each other but also worked to climate change policies and authored political-economic scenarios for Europe.

Intrigued by the impact that political choices have on the lives of people, he run as MP for the Dutch Labour Party in 2006 and served for four years as a spokesperson on financial and fiscal affairs. It was in these years that the crisis began to hold sway at both sides of the Atlantic Ocean.

In the European Parliament, Mr. Tang battles for more jobs for Europe, a healthy financial sector at the service of society and more legitimacy for Europe.



### **Pervenche Berès**

is a French MEP, member Group of the Progressive Alliance of Socialists and Democrats in the European Parliament. After serving as chair of the Employment and Social Affairs Committee, she is currently member of the Committee on Economic and Monetary Affairs as well as of the European Parliament Delegation for relations with the United States.