



## **Ad-hoc working group for Housing systems in transition**

***2<sup>nd</sup> meeting***

### **Report**

6 June 2018  
Tallinn, Estonia

# Draft Report

6 June 2018, 10:00-13:30

Venue: MAARJAMÄE PALACE, Pirita tee 56, 10127 Tallinn, Estonia

10:30-10:40 Welcome note by Chair (Andres Jaadla, Member of Housing Europe Board, Board Member of Housing Europe Estonian Member, EKYL.) and Tour de table

10:40-12:10 Tackle challenges to access EU funding with a focus on rehabilitation Strategies (shrinking cities, empty homes)

Scope: Loans and project development assistance offered by the European Investment Bank (EIB), and Council of Europe Development Bank (CEB) are helping to address the investment gap in order to deliver housing for all.

**-Co-financing facility presented by Samir Kulenovic, Technical Advisor in housing and urban development, CEB**



Samir started by introducing the Bank and highlighted that it invests in projects with a social impact. The Bank has currently 41 Members and it is possible to join the CEB if a country is already Member of the Council of Europe. The Ministry of Finance needs to officially apply. A member country can be both a donor and a recipient of loans. More info can be found [here](#).

The housing sector is one of the priority areas (20 % of total loans), and the support targets low-income persons, integration of refugees, migrants, displaced persons and other vulnerable groups, as well as energy efficiency.

Concerning the success factors, Samir considers the following key:

1. Beneficiary selection and eligibility criteria
  - a. Beneficiaries: focus on vulnerable groups.
  - b. Tenure: ownership and rental are both supported
2. Policy, mature projects, implementation

As Samir says, the CEB is not a policy maker but a policy taker, therefore it does not prescribe policy choices to countries.
3. Affordable financing
  - a. Tenure: rental, ownership, mixed
  - b. Financial means: lending (direct, intermediaries)...but also grants
  - c. Flexibility: mortgage terms, subsidies, technical support
4. Land and urban-technical aspects
  - a. Health & safety plans, environmental management, design

Questions

Triin Reinsalu from Kredex (Estonia) asked about the method to set the interest rate. Answer: It depends on the capital markets, the Member States' financial situation and the nature of the project.

In terms of housing policy, CEB highlighted that disadvantaged groups should be targeted by the national housing policy. The policy also should set up the framework of implementation and rules concerning implementing bodies. In terms of CEB standards, energy efficiency, mobility and size houses are crucial elements.



Doris Andoni from Ministry of Finance and Economy (Albania) made a comment concerning the situation in Albania and that the presence of CEB has an important impact on the policy making in the country.

Knut Huller, IWO (Germany) pointed out the important refurbishment potential in Eastern countries. The big challenge there however is the burden on building owners and the lack of political will from higher levels. Then the cost problem needs to be also looked at (heating, utilities). In these countries substantial grant and technical support (to owners and housing associations) are needed to scale and speed up the process.

The detailed presentation is available [here](#).

#### **-Funding schemes targeting urban rehabilitation presented by GAJDA Grzegorz, Economist, EIB**

The EIB supports social and affordable housing for a considerable time and it is enhancing more and more its support towards the sector. Between 2011 and 2016, in total €7,4 billion was lent to our sector.

In terms of urban rehabilitation, Grzegorz pointed out the three most crucial questions: What to build? How to finance? How to reduce operating costs?



To reply to the financing aspect, the EIB can provide different tools (loan, PDA, equity, etc.). In terms of criteria on urban rehabilitation, the EIB supports projects that include the following aspects:

- Tenant affordability
- Promotion of social inclusion (in line with EU objectives)
- Majority of rental
- Good urban location

Furthermore, a key factor for EIB support is to already have a comprehensive public policy for housing.

Other factors that have particular importance is the

- Promoter capacity
- Construction costs within comparable range
- Sustainable financial structure for construction and operation
- Clear plans regarding future sell-offs

Grzegorz also provided some hand-on examples coming from Portugal, Poland, Turku and Gothenburg.

- Portugal: IFRRU 2020 Financial Instrument was set up to finance urban rehabilitation including energy efficiency. The financing came not only from EIB but also from Structural Funds and CEB resources. Portugal set up the IFRRU 2020 building on the experience with JESSICA.
- Poland: Social & Affordable Housing Investment Platform set up in 2017: EIB with the help of EFSI loans and intermediated loans contributed to the setting up of a new financing product in Poland in a new sector. The success factors include the political will to invest in the sector, the existence of the dedicated financial intermediary (promotional bank of Poland) and a common approach.
- Turku, Estonia: The municipality set up an Action Plan to address the challenges the city faces. Through a unified urban structure, a decrease in number of granted building permits into sparsely populated areas and through a sustainable mobility system, the Turku would like to become a city of walking, cycling and PT as well as a smart area based on renewables.
- Gothenburg: The city re-uses the public space -dedicated previously to transport-for housing. The measures will include new construction and adaptation.

## Questions

Has the EIB minimum quality standards? Though the implemented EPBD and EED Directives, Member States already have good standards. However, for EIB the energy consumption is crucial (Nzeb). Another appreciated aspect in projects is the presence of nature-based solutions.

Does housing policy in the targeted country matter? Definitely. The national housing policy should include the elements of affordability, social inclusion, and effective urban planning.

Does EIB assess the impact of projects beforehand and after the implementation? The EIB does not do assessment on social or environmental impacts because the success of the projects depend on the implementation capacity. The CEB is working via an indicator set.

What about small projects? Under 5 million eur projects, the lending happens through financial intermediaries. This is what happened in the case of Poland for example.

The detailed presentation is available [here](#).



12:10-13:00 How to build evidence based housing policy: Panel discussion moderated by Alice Pittini, Housing Europe

Scope: For countries who are in the process of designing their housing policy, the first crucial element is research for evidence which will be the base of the future policy framework. The panel discussion is going to address the questions of 'What information should you look at to define needs? Who should lead this evidence collection? How to go from evidence to policy formulation?'

**-The role of central and local government in planning for affordable housing, experience from Scotland (Mary Taylor, Independent housing expert)**

The roles of local and national government in determining evidence-based housing policy has had a recent boost in Scotland. The government is interested in many different aspects of housing and collects data about them: the subjects range from homeowners, regeneration, travellers, fuel poverty, homelessness, etc. In order to facilitate



evidence, the Government created the Centre for Housing Market Analysis (CHMA) that promotes guidance on local strategy for all local authorities (32). A tool called HNDA (Housing Need & Demand Assessment) supports local authorities and others to undertake strategic planning of housing in Scotland. HNDA helps to reduce the cost and complexity of housing need and demand assessment and produce more meaningful and comparable local strategies to inform central government decision-making about investment.

In terms of crucial factors of evidence-based policies, Mary highlighted three:

- Collecting data on the whole population and having a sound, shared method;
- Local authority leading the work on local data and the interpretation of it;
- Engagement of practitioners, prospective beneficiaries, lobbyists

The detailed presentation is available [here](#).

**-The experience of the Eastern region (Gulnara Roll, UNECE, Head, Housing and Land Management Unit)**



UNECE Housing and Land Management Unit is responsible for Eastern, South-eastern Europe, Caucasus and Central Asia. The areas of work include not only sustainable housing and urban development but also land management. The Unit prepares the relevant country profiles on these areas.

Since the adoption of the SDG Agenda in 2015, collecting evidence became top priority on sustainable cities and communities. The SDG 11 set clear targets to be achieved until 2030

such as access for all to adequate, safe and affordable housing and inclusive and sustainable urbanization. Also, other adopted documents increase the need for more evidence such as the New Global Urban Agenda and Geneva UN Charter on Sustainable Housing (2015), to mention some.

The UNECE is promoting evidence-based policy making at national and regional level through:

- [Country profiles](#)- in total 20 Total 20 and Preparation of National Action Plans to support implementation of recommendations
- Regional observatory on urban related SDGs and the Geneva [UN Charter at SDG Helpdesk web portal](#). This online knowledge hub includes e-learning, e-library, thematic forums
- Training materials and trainings on data for SDGs
- [Network of Geneva UN Charter Centres of Excellence](#)
- Guidance document for the implementation of 2030 Agenda with best practices from countries
- Policy paper on data collection for review 2030 Agenda implementation

In terms of thematic support, the UNECE also focuses energy efficiency in buildings (task force), administration and land management (benchmarking, technical guidelines, surveys, studies, and workshops) and smart & sustainable cities (U4SSC).

The detailed presentation is available [here](#).

#### **-Linking policy and research: The new UK Collaborative Centre for Housing Evidence-Professor Alex Marsh, University of Bristol**

The UK Collaborative Centre for housing evidence has been established recently in order to have an independent housing research Centre that provides a leading voice in the UK on housing policy and practice. The aim is to produce evidence that fills current gaps in knowledge and understanding, and responds to priorities and demands as they arise.

The centre include 10 universities and 3 non-academic institutions as well as partner & collaborator networks. The team is made up of Co-Investigators and staff, focusing on 7 themes. The Centre has also an Administrative Hub located in Glasgow. Its Knowledge Exchange Hubs is located in 5 regions across the country: these cover the devolved administrations (Scotland, Wales and Northern Ireland), while England is split into two areas (South and South West; Midlands and North).

Tools of the Centre include among others:

- Multi-disciplinary, inclusive, uses a range of research methods, and covers the whole of the UK
- Co-produced 'Prioritisation Workshops' organised by each Knowledge Exchange Hub
- Multiple channel Knowledge Exchange
- Secondment programme

Current projects relating to establishing the Centre include the set-up of Knowledge Exchange Hubs, implementation of Exemplar Projects and Establishing the Data Navigator, the Early Careers Network & secondments. Current research projects include an international review



of housing taxation; research on the use of big data in understanding the private rented sector; and a review of evidence on the effectiveness of homelessness prevention.

The detailed presentation is available [here](#).

#### 13:00-13:30 Interactive discussion-Q & A

Transforming the evidence to policy- How? UNECE is developing the country profiles together with government experts and independent experts. Gulnara Roll pointed out that engaging in co-production of research with stakeholders from the policy world can increase the perceived relevance and timeliness of the research, thereby increasing its chances of influencing policy.



However, as Mary Taylor pointed out, it is important to ensure that evidence is produced independently. And there needs to be space to conduct research that addresses 'blue skies' issues or that advances understanding, even if this is not viewed as addressing current policy agendas directly.

How to improve institutional data processing? UNECE developed a Regional observatory on urban policy related SDGs and set up a SDG Helpdesk portal mentioned above. This hub includes e-learning, e-library, etc.

#### 14:00-17:00 Three study visits to recent projects of EKYL, Member of Housing Europe

##### Summary

##### Study visit 1: Exemplary Multi-Apartment Building Renovation in Estonia -campus of Tallinn Technical University (TTU)



The visit took place at the campus of Tallinn Technical University (TTU), where **the University carried out a scientific renovation of its family dormitory, built in 1986, into a nearly zero-energy building.**

**The project is unique in the Baltic and Nordic countries and the building will serve as a prototype for renovating similar apartment buildings, constructed in Estonia up to 50 years ago.**

The renovation was made possible in unique way, applying prefabricated modular panels, which are used to insulate the walls and the roof of the building. This ensures a high quality of construction and significantly shortens the period of works on site. The objective was to test the manufacturing process and functionality of the new modular panels, to achieve drastic reduction in energy consumption, and to modernize the utility systems as well as the overall interior design of the building. These new solutions can lead to significant changes in the wider construction market.



In addition to exterior walls, the prefabricated insulated elements were installed also on the roof. The building has a heat recovery ventilation system, solar collectors for heating water, wastewater heat recovery and a solar power system, which will ensure energy efficiency at nearly zero-energy level.

You may follow the progress of the renovation here: [www.youtube.com/watch?time\\_continue=2&v=3FaFmRngUiU](https://www.youtube.com/watch?time_continue=2&v=3FaFmRngUiU)

In the second part of the visit the group checked out **Apartment Association Vilde road 70 in Tallinn**, a 9-storey multi-apartment building built in 1970, where the full-scale renovation has been carried out using 40% reconstruction grant from Fund KredEx. **The renovation process was managed successfully, while inhabitants kept living in the building during the whole renovation process.**

Study visit 2: Estonia's largest real estate development: a total makeover from soviet-time building to one of the fanciest apartment buildings in Tallinn

- Video about the Vega Residence: <https://www.youtube.com/watch?v=iydOUiyFHLc>

The project made crowdfunding history in Estonia with 1300 investors putting together a record-breaking 1.5 million euros to support the VEGA project. Estonia's largest real estate development has



now also become Estonia's largest crowdfunded project based on both the funding amount and the number of investors participated.

With 297 apartments, VEGA is also unique in Estonia with its public areas in the buildings like a sauna complex, children's playground, party hall and laundry room, all available for free to the inhabitants.

**The building is an excellent example how the city landscape with energy inefficient building stock in post-soviet countries can be transformed into modern and efficient urban living environment using the best modern architectural, technical and financial tools.**



### Study visit 3: Municipal housing in Tallinn, example of a “Teachers’ Home”

The third study visit brought attendees to "The Teachers' Home": a newly-built apartment block in the suburb of Lasnamäe, the first nearly-zero energy apartment block in Tallinn and specifically built for teachers.

The City of Tallinn recognised that kindergarten and school teachers were unable to access affordable housing, and commissioned the construction of 75 apartments (1 and 2 room apartments with balconies, 35 - 55sqm) on City owned land.

Teachers, both single and with families, can rent their apartment at 5.21 euro/sqm + utilities, for the duration of their teaching career. Currently, it is mostly young women staying in the Teachers' Home.

Housing Europe attendees were given a tour of the space from top to bottom. Most impressive was the modern design that managed to allude to Estonian history and tradition, as well as the level of energy efficiency in the building.

Construction costs came in at 1,152 euro/sqm (tax incl). From the outset, energy efficiency in design,



construction and maintenance was a requirement. The apartment building is both passive and nearly-zero, with an A classification, using 100 kW/phr/sqm.

Features that contribute towards this include a heat recovery ventilation system, district

heating (which is compulsory in Estonia), solar panels on the roof, re-use of water through rainwater and wastewater harvesting and manually operable exterior sun shades.

As well as green spaces outside and a bicycle shed underground, the building holds storage rooms, childrens' playrooms, a large communal space, and is accessible with an elevator.

The Teachers' Home is 100% financed and owned by the City of Tallinn, meaning there is no possibility of privatisation. The City also recognises that doctors and nurses are in need affordable housing and so plans to address this are currently underway.

## List of participants

### **Andres Jaadla**

*Chair of the Working Group on housing systems in transition, Member of Housing Europe Board, Board Member of Housing Europe Estonian Member, EKYL.*

### **Anu Sarnet**

*Head of international Relations, EKL*

The Estonian Union of Co-operative Housing Associations (EKYL) unites co-operative housing associations all over Estonia. Membership of EKYL is voluntary and today the organization gathers over 1400 members, representing them at local, national and international level, and accounting for approximately 15% of the national co-operative housing stock.

### **Gabriel Amitsis**

*Vice-Chair of the Working Group on housing systems in transition, Professor of Social Security Law*  
Department of Business Administration, Athens University of Applied Sciences

The Athens University of Applied Sciences (known also as the Technological Educational Institute of Athens) is the third largest University in Greece, the first academic partner of HOUSING EUROPE since 2016. It has compiled the first ever in Greece “National Strategy to prevent and combat homelessness” (2014-2016) and develops education and research agendas on social housing, welfare and active inclusion.

### **Agron Beka**

*Executive Director*

SHPRK Social Housing and Property Rights in Kosovo

Social Housing and Property Rights in Kosovo NGO (SHPRK) is established to identify individuals or families who are in need of social housing and to assist them to acquire social accommodation. Furthermore, the SHPRK is established to provide legal assistance in social housing and property rights related matters to all those individuals and groups of people who are eligible for free legal aid.

### **Andreas Frangos**

*Chairman of the Board*

Cyprus Land Development Corporation, Cyprus

The public organization was established by specific law, with the main purpose of providing social housing in Cyprus. Since 1980, it reached a turning point in its service, in which it must update our strategic vision and policies, in order to offer the people in need, the most effective solutions, in accordance with the modern European trends, applied on the Cyprus realities.

**Ara Nazinyan**

*Executive Director*

ASBA Foundation

ASBA - National Social Housing Association is an Armenian non-profit foundation promoting sustainable housing for low and middle income families in Armenia. It has been established in Armenia as Armenian-Dutch Partnership in the field of social affordable housing. It develops, owns and manages affordable social housing stock.

**Knut Höller**

*Managing Board Member*

Housing Initiative for Eastern Europe (IWO e.V.), Germany

The initiative Wohnungswirtschaft Osteuropa (IWO) eV brings together private and public partners from Germany and many other countries. Its common goal is to support a market-based, sustainable, ecologically and socially acceptable development of housing and building in Eastern Europe (beyond the EU), the Caucasus and Central Asia.

**Samir Kulenovic**

*Technical Advisor in housing and urban development*

Council of Europe Development Bank (CEB)

The CEB is a multilateral development bank with an exclusively social mandate. Through the provision of financing and technical expertise for projects with a high social impact in its member states, it actively promotes social cohesion and strengthens social integration in Europe.

**Alex Marsh**

*Professor, School for Policy Studies*

University of Bristol

The University is co-leading the work of the recently established UK Collaborative Centre for Housing Evidence.

**Grzegorz Gajda**

*Urban Sector Specialist*

European Investment Bank (EIB)

Created 1958, the EIB has specific status in TFEU. The European Union's bank have shareholders from all EU member states. Social and affordable housing is one of the EIBs priorities. EIB Lending for Social Housing between 2011 and 2015 amounts to EUR 5.05 billion and on average € 85 billion are allocated annually to energy efficiency.

**Dr. Özgür Öner**

*Head of EU Affairs*

Bundesverband deutscher Wohnungs- und Immobilienunternehmen e.V. (GdW), Germany

GdW, the Federal Union of German Housing and Real Estate Associations is the umbrella organization of the relevant sectors in Germany with its headquarters in Berlin. It represents nearly 30 percent of all rental flats in Germany, about 1,2 million of which are social housing. 2,2 million flats are managed by housing cooperatives.

**Laurent Ghekiere**

*Head of EU Affairs*

Union Sociale pour l'Habitat (USH), France

USH represents around 730 social housing associations (Hlm) through its five federations (la Fédération nationale des Offices Publics de l'Habitat, les Entreprises sociales pour l'habitat, la Fédération nationale des Sociétés coopératives d'Hlm, l'Union d'économie sociale pour l'accèsion à la propriété et la Fédération nationale des Associations régionales d'organismes d'habitat social).

**Doris Andoni**

*Head of Housing Unit*

Ministry of Finance and Economy, Albania

The mission of the Ministry of Finance is to achieve economic stability through the efficiency and transparency of public finances. It exercises its activity through several areas of state responsibility such as Public debt management, Macroeconomic and fiscal policy, financial management and control, European Union financial assistance management and EU fund management.

**Rajmonda Stefa**

*Deputy Director*

National Housing Agency, Albania

The National Housing Agency was established in 1993 as a self-financing institution under the Ministry of Urban Development of Albania to lead the implementation of programs on national housing policy.

**Nino Gventsadze**

*Head of Spatial Planning and Construction Policy Department*

Ministry of Economy and Sustainable Development, Georgia

The Ministry is responsible for spatial planning, city-building and construction. The Ministry reviews the spatial-territorial planning documents, responsible for agreement on construction related project documents in recreation territories and it is also issuing permits for construction of special importance.

### **Mary Taylor**

*Independent housing expert, Scotland*

The Scottish Federation of Housing Associations (SFHA) aim is to support the work of housing associations and co-operatives through positive influence on Government policy and promotion of the work of its members. Mary was CEO of SFHA seven years and previously worked at the University of Stirling teaching and researching on issues related to housing. She is a Fellow of the Chartered Institute of Housing and an Honorary Fellow of RICS. Finally, she is also a Trustee of the Stirling City Heritage Trust which is responsible for piloting a Traditional Buildings Heathcheck Scheme for Historic Scotland.

### **Zita Kakalejcikova**

*Advocacy Officer*

Habitat for Humanity International, Slovakia

Habitat for Humanity International is a non-profit, Christian organization that seeks to eliminate poverty housing and homelessness from the world and make decent shelter a matter of conscience and action worldwide. It was established in 1976 in the United States and currently works in more than 70 countries around the world. Habitat for Humanity joined Housing Europe as Partner in June 2017.

### **Martin Hanák**

*Director of Methodical Department*

SČMBD-Union of Czech and Moravian Co-operative Housing, Czech Republic

### **PhDr. Dušan Čechvala**

*Advisor to the President, EU Affairs*

SČMBD-Union of Czech and Moravian Co-operative Housing, Czech Republic

SCMBD is carrying out its activities throughout the Czech Republic. Its member organizations are 635 housing cooperatives, representing about 20% of the total housing property of the country. SCMBD represents its member cooperatives in negotiations with the government, parliament, in various governmental and non-governmental organizations. It is a member of international cooperative organizations and maintains contacts with similar international institutions.

### **Gvido Princis**

*Director*

Riga City Architect's Office, Latvia

The goals of the "Riga City Architect's Office" is to facilitate the sustainable development of Riga's urban environment by improving the work of municipality in supervision of architectural quality – upgrading the set of administrative instruments and maintaining a regular, comprehensive and professional discussion about the ideas and projects that are significant to the community and promoting the best achievements in Latvian architecture in other countries and cities.



**Aivars Gontarevs**

*Manager*

Municipality of Riga, Latvia

Among others the relevant competences of the municipality Committee of Housing and Environment include energy efficiency; protection of environment; assistance in solving the housing issues.

**Eszter Somogyi**

*Sociologist*

Metropolitan Research Institute (MRI), Hungary

MRI is an internationally and nationally recognized scientific think-tank, founded in 1989 and based in Budapest. Its work is dedicated to housing, social problems and urban development.

**Marie Mohylova**

*Housing Policy Advisor*

Department of Housing Policy, Ministry of Regional Development, Czech Republic

The Ministry was established in 1996 and has been a central government authority in the matters of: Regional policy, Housing policy, Development of dwelling and housing stock, Letting of flats and non-residential premises, Spatial planning, Building rules, Expropriation, Investment policy, Tourism.

**Martin Majzún**

*Main State Advisor on housing policy*

Ministry of Transport and Construction, Slovak Republic

The Ministry is responsible for setting and implementing state housing policy, supporting the housing development and creating financial instruments in the area of housing development. In the area of social housing, the Ministry is providing subsidies to Municipalities on purchase of rental dwellings to be used as public social housing stock.

**Farahim Suleymanli**

*Research And Development Specialist*

Mortgage and Credit Guarantee Fund of the Republic of Azerbaijan

Azerbaijan Mortgage and Credit Guarantee Fund CJSC was established in December 2017 by merger of the Azerbaijan Mortgage Fund and the Credit Guarantee Fund. The Fund's major objective is to create a mechanism of providing the population with living space through long-term mortgage lending, assist in attracting local and foreign financial resources for mortgage lending, as well as provide guarantees to entrepreneurs for loans taken from authorized banks, and grant subsidies for a part of the interest calculated on these loans.

**Victoria Jimenez**

*EIB External consultant to the UfM-Transport & Urban Development*

Union for the Mediterranean countries (UfM)

UfM is an intergovernmental Euro-Mediterranean organisation which brings together all 28 countries of the European Union and 15 countries of the Southern and Eastern Mediterranean.

**Ivan Parukh**

*First Deputy of the Head of State Fund for the Youth Housing*

Cabinet of Ministers of Ukraine

In 2017 over 330 citizens of Ukraine have been provided with housing under the fund's programs, and by the end of the year the fund plans to provide another 100-120 families (approximately 300-360 citizens) with housing.

**Serhii Komnatnyi**

*Head of State Fund for the Youth Housing*

Cabinet of Ministers of Ukraine

**Elena Bejenaru**

*Independent expert in the field of housing*

Republic of Moldova

**Sorcha Edwards**

*Secretary General*

Housing Europe

**Edit Lakatos**

*Policy Officer*

Housing Europe

**Sebastien Garnier**

*Project manager*

Housing Europe

Housing Europe is the European Federation of Public, Cooperative and Social Housing. Established in 1988, it is a network of 45 national and regional federations which together gather about 43.000 public, social and cooperative housing providers in 24 countries. Altogether they manage over 26 million homes, about 11% of existing dwellings in the EU. Social, public and co-operative housing providers have a vision of a Europe which provides access to decent and affordable housing for all in communities which are socially, economically and environmentally sustainable and where everyone is enabled to reach their full potential.

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## Background of the Ad-hoc Working Group

The need to deliver social and adequate housing is increasingly visible in many European cities and countries, especially in transition economies. This is not only a question of finance and investment. In many places there is a lack of institutions and organizations that can efficiently direct productive means towards responsible housing investments. This requires the help of professionals and experts from a variety of fields. Housing Europe, the international reference point for housing policy expertise is the best placed player to answer the above needs.

Aim: This Ad-hoc Working Group, coordinated by Housing Europe will help to respond to requests for information from countries with housing systems in transition. It will bring together current or former experts from within Housing Europe members and experts recommended by members from e.g. academia or other entities specialising in housing.