



Working Group for Housing systems in transition

Draft Report

4th meeting

16 April 2019

Tallinn, Estonia



With the support of the Council of Europe Development Bank

The 4th meeting of the Working Group for Housing Systems in Transition took place **on 16 April 2019 between 9:00 and 16:30** in the Park Inn by Radisson Meriton Conference & Spa Hotel Tallinn, Estonia. The meeting was organized under the auspices of Housing Europe Estonian Member, EKYL and with the support of the Council of Europe Development Bank (CEB).

The meeting started by a Welcome note by Andres Jaadla, Chair of the Working Group. He stressed the positive developments in the Group, especially that it slowly developing and has new participants. He also mentioned some concrete and impactful outcomes since the creation of the Working Group (2017):



- After organising the first meeting in Prague, in cooperation with the Ministry of Social Affairs, **Czech Republic** continues scrutinizing the work of experienced housing providers and is already implementing Housing First schemes in several cities.

- The Working Group supported the **CLDC (Cyprus Land Development Corporation)** and **ASBA**, the National Social Housing Association of Armenia,

providing advice on certain initiatives that aim to deliver an effective policy to tackle the housing needs and energy poverty.

- In cooperation with **UNECE Housing and Land Management Committee**, **dedicated Experts** from Balkan and Baltic countries also participate in the Group to further understand the local needs through exchange with their peers.

Beyond just support to the housing system reforms, we are now entering a **new phase** as the Group is now exploring the **pipeline of projects** that are awaiting support and is ready to provide the space for the providers and International Financial Institutions to meet and discuss the potential of financing. He concluded by raising attention to the new section on the Website which has been recently set up: <http://www.housingeurope.eu/resource-1249/a-unique-initiative-with-great-potential>

Panel I- Which housing system to choose & how to finance? Involvement of private sector in the provision of affordable housing

Scope: Different models which target population in need and their added value

- **Social rental agencies combined with Limited Equity Scheme in Eastern Europe, Eszter Somogyi, Metropolitan Research Institute**



In her introduction, Eszter Somogyi presented the issues in the supply and demand side in Eastern Europe: Price increase – high affordability rates, Discrimination, Large Regional differences, Limited private rental sector as well as Municipalities weak interest to maintain housing stock and short-term, ad-hoc programmes by Central governments.

The Social Rental Agency (SRA) and the Limited Equity Schemes – hybrid programs are already emerging, however, they remain small scale and could not

create institutional interests.

A European project called [HomeLab](#), coordinated by MRI tested the SRA model for some high risk groups (Roma, Homeless, indebted) in which the housing service is integrated with employment and social services. From the housing dimension the key outcomes are the following:

- Stock used included private rental sector / municipal sector
- Intermediary role: tenant selection, negotiation with landlords
- The management role: took over the whole municipal sector (HU-HCSOM)/ and then subletting
- Refurbishment of the flats (municipal and private) – carried out through donations

In terms of the Limited Equity schemes, they provide long term, safe and affordable tenancy, a kind of „social ownership” model. It is a hybrid form of Hybrid forms of rental housing and homeownership. It also provides rent control and it prevents privatisation. The resale of share is possible but well controlled.

In order to scale up of the above mentioned two models, National housing policies should include a mix of schemes depending on the needs of different target groups. Importantly, the different models shall be adjusted to national context and elements such as Subsidy scheme (national welfare system) and Additional Services (social, employment, health) need to be taken into consideration.

The Central housing agency is key to up-scale the models, especially in terms of:

- Registration of individual programs/projects
- Distribution of subsidies (quota system according to target groups)
- Surveillance of the operation of individual projects
- Operating guarantee fund

Questions and Answers

Housing Europe: What is the beneficial for the private landlords in the SRA model?

Answer: It gives security and guarantee that the tenant will pay in time and ensures proper procedures.

Habitat for Humanity: Habitat in Eastern Europe also applies the SRA model and offered to the owners of 12 flats a low interest rate refurbishment loan.

Eszter Somogyi from MRI stressed that the SRA model cannot replace adequate municipal housing stock. There should be a mix of housing tenure in the country and SRA can be complementary, when it is necessary.

- **The cooperative housing provider and saving institution, Franz-Bernd Große-Wilde, Spar- und Bauverein Dortmund**

Franz-Bernd Große-Wilde explained how the German cooperatives work in practice, especially the requirements to become a saving institution as well. Spar- und Bauverein Dortmund is a cooperative that owns 11.700 dwellings (this covers 20 000 Members). The volume of savings is over 93 million eur.

The basic idea of the institution is that the Members first need to save and then invest it (Sparbau: Cooperative Share = 1.278 €).

The saving institution of the Cooperative works as a bank: all professional banking rules apply to them. This means that it needs a permission for the business of a Saving Institution through the Banking Finance Law BaFin.

In Germany 47 cooperatives have their own saving institution and the saving Deposits and long-term saving contracts in the end of the year amount to 1.597.877.491,57 € + 85.639.495,82 € = 1.683.516.987,39. This means that the average amount of savings per member: 5.031,96 €.



The saving deposits as Financial Resources replace capital from the Capital Market for new construction, modernization and maintenance (Independence from the banks). For Members of the cooperative the

Loans of Members of the cooperative the added value of such a saving institution is the better Quality of Living through Investment and more favourable rent through the difference between interest for savings and the official market interest rate for credits.

The model work as follows:

Questions and Answers

ATC Piemonte: Does the cooperative refurbish other housing stock as well?

Answer: No, it only refurbishes its own stock.

Ministry of Social affairs, Slovakia: Does the cooperative sell apartments to Members?

Answer: No, it is only rental housing.

Latvia: When does amortisation take place?

Answer: There is 30 years profitability.

EIB: ELENA programme can co-finance refurbishment of the housing stock if the investment need is more than 50 million eur.

Franz-Bernd Große-Wilde concluded that if a participant would like to set up a similar institution, a minimum of 10 million eur is enough to start it. GdW can provide more practical details. Please contact Özgür Öner Oener@gdw.de

- **Progress made for inclusive housing policies in Eastern Europe - [experience](#) in the Czech Republic, Dr. Marek Mikulec, Methodologist of social housing of the City of Ostrava**

Dr. Marek Mikulec introduced the topic by clarifying the situation about the draft social housing Act: The Czech Republic made some progress in the recent years towards a social housing Act, however in 2017 the Parliament rejected it. As the need for social housing has been even increasing since 2017 (current need: 54 000 dwellings), the adoption of the Act would be key.

In terms of the local perspective, bottom-up initiatives arise aiming to solve the problems. Ostrava already won the [RegioStars Award in 2018](#): it became winner in the category 'Creating better access to public services'.

In the city of Ostrava there is a total 133 000 flats and only 12 000 is owned by the city. In 2017 the city decided to carry out Housing First pilots that include:

- 100 flats (45-55 m²)- rented for 2 eur/m²: open-ended contract
- 3 flats for emergency purposes (life threat, domestic violence): available only for 6 months

The aim is to ensure the availability of non-segregated standard housing for persons in housing need, for persons from commercial hostels, socially excluded localities, social services (night shelters etc.) in the territory of the city of Ostrava and strengthening the role of the City as a key actor in area of housing.

The long-term goal of Ostrava is to upscale social housing and implement a social mix, so no further ghettos are created. Their vision is that responsible SMART cities should take care of the most vulnerable people and their basic needs.

For that, Ostrava is looking for international best practices and financing.

Questions and Answers

Ministry of Economics, Latvia: Is the municipal housing stock renovated?

Answer: no, only these 100 flats have been renovated.

GdW: How many housing are social?

Answer: Until now the city tested 100 housing for Housing First. This is only the beginning, Ostrava would like to increase its social housing stock to 3000.

UNECE: The key in Eastern Europe is how to increase social acceptance to social housing. We need to discuss this topic at one of the next meetings.

- **New point: presentation of Ukraine Housing Fund on a new construction project idea for internally displaced people**

Ukraine Housing Fund would like to increase the supply for internally displaced people (IDP), especially young families. The project they are proposing would house 115 007 families and its total cost would amount to € 4 million (to be implemented in 3 years).

In terms of the local context, Lviv has 11,7 thousand IDPs. State and local authorities' support in providing housing is unfortunately insufficient.

To address priority problems of integration, Dubliany city council allocated 126 of land plots for building of housing of which 110 have already been received by IDPs, however financial capacity of these families does not allow to build housing at own expense.

Ukraine Youth Housing Fund is able to take a privileged loan, but it also needs co-financing. Therefore they are looking for international partners.

Please find the details of the project attached.

Similar project ideas have been discussed during the afternoon session.

Panel II- Financing social housing projects

Scope: Going into the details of business models and success factors of existing financing schemes

- **Recent projects supported by CEB and co-financing opportunities, Diana Bertje, Country Manager Finland, Latvia, Lithuania**

Diana Bertje presented CEB and general situation of activities in its 41 member state.



In terms of CEB's priorities ("sectoral lines of action"), CEB finances projects related to:

- Sustainable and inclusive growth
- Integration of refugees, displaced persons and migrants
- Climate action: developing adaptation and mitigation measures

Housing projects are important and fully in line with the CEB mandate.

Ms Bertje highlighted the main

figures related to social housing:

- In total € 47.7 billion in projects have been financed since the inception of the CEB
- Projects approved: € 3.9 billion
- Loans disbursed: € 2.8 billion
- Loans outstanding: € 14.6 billion

All in all, around 20 % of CEBs portfolio goes to social and affordable housing projects. CEB main counterparties are the governments; local or regional authorities and financial intermediaries.

Diana BERTJE presented some recent housing projects such as the Reginal Housing Programme in the Balkan region, initiative supported by Migrant and Refugee Fund targeted for a specific group of beneficiaries, the Social Housing Development Programme in Ireland to help 7,500 people Programme in the Netherlands to support 9 600 social housing units construction as well as Governmental housing programme for low-income people in Moldova.

She concluded that CEB provides not only financing for social and affordable housing projects but also grants or technical support can be involved in order to ensure a good design and implementation of the projects.

Questions and Answers

GdW: How does CEB calculate interest rates?

Answer: CEB, itself, is getting funding from financial markets by issuing bonds, and then transmits/on-lends this favourable funding to its Counterparties. CEB can finance projects only in its member states – 41 country.

- **Financing schemes in Estonia for apartment building renovations and new buildings, Regina Michaelis, Ministry of Economic Affairs and Communications**

Ms Regina Michaelis presented the current situation in the Estonian housing market and how the Government supports refurbishment of old housing.

In Estonia only 2 % of housing is public, 98% is in private hands. At the same time different issues are present such as affordability and accessibility, poor energy performance, low construction activity, demographic challenge and poor statistics.

The current priority in Estonia is to improve affordability, improve the quality of the existing housing stock and regeneration of vulnerable areas. The Government provides with renovation grants to the large households and to municipalities, as well as grants for the installation of solar panels. It also provides loan guarantees for apartment associations (to renovate) and to private home owners to buy and renovate.



Questions and Answers

GdW: Is there a national strategic document on housing policy?

Answer: No. It is rather local policies that contain details on housing.

- **First EU Project development assistance (ELENA) to a social housing project in Denmark, ELENA team, Andreas Piontek, EIB**

Andreas Piontek presented the ELENA programme and its general eligibility criteria. ELENA is a project development assistance that provides Grant for the preparation (not implementation) of investment programmes:

- Minimum investment of €30 m
- Grant covers up to 90% of costs related to project development support
- Budget allocation: first come, first served principle
- Obligation of investment implementation - leverage factor required:
 - 20 for sustainable energy projects
 - 10 for residential buildings

Concerning the operations in buildings, the followings can be supported:

- Insulation: Investments in insulation materials (including water vapour barriers, weather membranes, measures to ensure air-tightness, measures to reduce the effects of thermal bridges and scaffolding) and products for application of the insulation to the building envelope (mechanical fixings, adhesive, etc.):
- Windows and doors: Glazing and/or glazing enhancement, frame, gaskets and sealants and their installation costs;
- Other building-envelope related measures with impact on thermal performance: This investment may include inter alia external shading devices, solar control systems, and passive systems;

In terms of eligibility of organisations, public, private organisations and also Banks can apply. The application process can go very quickly if the project idea is already clear (6-12 months).

Questions and Answers

GdW: Should the organisations apply right away when they have the project idea?

Answer: They need to show that some preparatory works have been performed and that the investments with the ELENA Technical Assistance will be realised within the next three years. The applying organisation has also to provide sufficient evidence that investments will be performed so that the leverage can be delivered.

ATC Piemonte: Does ELENA support new construction?

Answer: No. Only energy efficiency related measures in existing buildings.

Panel III- Social inclusion measures of housing providers

Scope: Affordable housing is going beyond bricks and mortar, working towards sustainable neighbourhoods.

- **Linking housing with education, health and long-term care in order to reduce welfare expenditure, José María Escolástico, Bilbao Viviendas**

José María Escolástico firstly presented the housing context in Spain:

Bilbao is the tenth largest city in Spain, with 350,000 inhabitants. In order to understand the problem of housing in Spain, we have to look at the normative system, and the form of organization of the State: housing is not a fundamental right, as are health, education and pensions, so there is no public housing system. In addition, the State has no competence over housing, which it has transferred to the 17 autonomous communities, which means that each of them has the capacity to regulate social housing.



Fortunately, the Basque Country is the only autonomous community that has elevated housing to the rank of subjective right, which means either the adjudication of a rented housing or the assignment of 250 euros per month.

On the other hand, the residential model in Spain is part of the problem: 85% of the total market is owned, 15% is private rented and only 2.5% of the housing is social (investment in housing is 0.1% compared to 0.7% of the European average).

Following the economic crisis (2008-2015) poverty has been concentrated in the rental housing market with unbearable prices (above 40% of income), given that there is no affordable housing model (public-private tenure regime), and social housing in the hands of public administrations is not capable of responding to this problem.

There is a risk that social housing is disappearing. In 2012, the Spanish economy was threatened by the bailout of the bank. To the policies of cuts in spending were added the limitation or disappearance of services through legal reforms, and in particular social housing.

Monetary value generated by Bilbao Dwellings

In this context, Bilbao (with 100 years of trajectory) led the preparation in Spain of studies on the economic impact of social housing activity: the social value generated by municipal housing in Bilbao. The study was carried out with the collaboration of the Faculty of Economics of the University of the Basque Country. And its results have been used by all public social housing operators in Spain.

The methodology is based on the assets, people and operating results of Bilbao Viviendas:

- 84 dwellings per inhabitant
- 4,132 dwellings for rent.
- Average income of 250-300 euros (in the private market of 900 euros).
- Housing demand of 9,000 registered persons.

Budget of € 18 million (3 % of the whole city)

- 6 million repair costs.
- Investment of 7 million
- Turnover of 13.5 million euros (Profitability of 2 million euros).

It takes into consideration the variable cost and benefit in the social value chain (inputs and outputs), taking into account the impacts on the social changes it causes, the analysis of what would have happened without doing anything or what could have been done with the resources used.

In this case, the economic impact of not having a social system of public housing was analysed. That is to say, the economic costs for people taken from their income to cover basic needs (health, education, food, general care and personal development) and with an impact on social welfare.

With these data, a map of processes was designed and work was carried out with the different interest groups in Bilbao Viviendas.

The quantitative results show that Bilbao Viviendas generates a total value of 65 million, of which 24 million are reintegrated into the public administration itself, generating a positive return of 22 million, with an SROI of 13.88, and 40 million of social value generated for users and families.

The example of Bilbao shows that investing in housing means rationalising public spending. Social housing replaces the words aid and subsidies with the words inclusion and development of people.

- **Addressing complex needs of vulnerable groups, Karin LEPP, Country Manager for Bosnia and Herzegovina, Bulgaria, Croatia and Estonia and Luigi CUNA, Senior Evaluator, CEB**



The mandate of the Council of Europe Development Bank (CEB) is to strengthen social cohesion in Europe. Karin Lepp (Country Manager) and Luigi Cuna (Senior Evaluator) stressed that CEB considers housing as an enabling factor for social development. The presentation focused on experiences, challenges and lessons learned in the provision of housing for vulnerable groups; this is a sector where the CEB has significant experience given its focus on low-income people, migrants, refugees and displaced persons. The housing needs of vulnerable groups were portrayed within a broader framework in which the relationship between the housing sector and employment, education, finance, security, and other services were highlighted. Two case studies from CEB were presented, dealing with housing needs of displaced persons, refugees and low-income people. These examples showed the

broad range of experience, partners, implementation arrangements and objectives that characterize CEB housing operations.

In order to cope with complexity, on the one hand, and the rich implementation experience, on the other, CEB devotes highest consideration to the undertaking of independent evaluation of completed projects. Evaluations are in fact the instruments through which CEB captures the social impact dimensions of its operations. This serves two main objectives: holding the CEB accountable to its social development mandate and generating relevant knowledge that can be used to improve future operations. Evaluations also serve to nurture the reflection process before loan approval by putting emphasis on an evidence-based assessment of, for example, gaps in the housing market that the projects are expected to fill, as well as aspirations and needs of beneficiaries.

CEB evaluations apply the internationally-recognized evaluation criteria (relevance, effectiveness, efficiency, impact and sustainability) while highest care is given to include data collection processes with final beneficiaries and key informants. Luigi Cuna concluded the presentation by reaffirming the need for the housing sector to move away from an output-based approach to a more explicit definition of social success. This means that housing should be considered as an enabling tool to access adequate services for human development while at the same time ensuring consistency with urban and regional development priorities.

Questions & Answers

UNECE: Do we have data on the improved housing conditions in each CEB project?

Answer: Yes.

- **How to implement Housing First projects in Eastern Europe, Sergej Kara, VAGUS, Slovakia**

Mr Kara presented first the local situation in the city of Bratislava. The city only possess 0,4 % of the total housing stock and at the moment there is not yet a policy strategy on social housing. Even though there are 4500 homeless, there is a high level hostility towards social housing among politicians.

The Housing Cverna project is one of the first attempts to find a solution to the growing housing crisis in the city. The project is run by a non-governmental organisation, Nadacia



Cvernovka which created a creative centre with art studios, offices, housing units (3) in an abandoned school building. They also set up a strong team for social counselling.

In terms of partners, IKEA, and Plural architects participated and made sure that the interior design will mirror the quality of life that excluded people imagine for themselves. The project was financed by the Telekom Foundation and the city of Bratislava.

Concerning the model, the project has the Housing First approach, which means that the vulnerable people will access directly housing from the street. In order to accelerate integration, the creative centre helped the bring people together. The lease is guaranteed for at least 3 years and then as long as it is needed.

After 10 months from the start, the feedback from tenants is positive and the 4 tenants are all satisfied with the services, they all found employment and they all pay the rent in time. A number of articles were written about the project in the city and it got great media coverage which helps reduce the prejudice and increase public acceptance.

The city of Bratislava is now working on new strategic plans to invest more in social housing and create an integration centre.

A 'match-making' session between participants and CEB/EIB project experts

Scope: Knowing well in advance which factors could lead to a successful project proposal is key.



The session created a space between potential beneficiaries and experts of International Financial institutions to discuss project ideas. Project ideas have been collected by Housing Europe in advance and shared with the Banks.

In terms of readiness of project ideas to access financing, we could divide the projects into two groups:

Well prepared project ideas	Concepts, ideas in an early stage
<p>ASBA (Armenia): integration of refugees through the building of 100 affordable housing Interested in Urbis, EIB</p>	<p>VAGUS (Slovakia): Housing First national up-scaling Interested in all products</p>
<p>MOBA (International grass-root cooperative Alliance): construction of 108 housing units across 5 European cooperatives-Investment of EUR 8.5 million. Interested in ELENA and other technical assistance</p>	<p>IWO: Construction of affordable rental housing in Jelgava, Latvia Interested in all products</p>
<p>ATC Piemonte (Italy): Rehabilitation of the Racconigi neighborhood Interested in all products</p>	<p>City of Ostrava (Czech Republic): Building more social housing by using the Housing First concept Interested in all products</p>
<p>State Fund for Support of Youth Housing Construction (Ukraine): Housing for internationally displaced persons Interested in EIB products</p>	<p>Bilbao Viviendas (Spain): Rehabilitation of neighbourhoods, energy efficiency schemes for energy poor Interested in all products</p>
<p>Habitat for Humanity: Setting up a Social Rental Agency in Warsaw Interested in all products</p>	<p>EKYL (Estonian Union of Housing Cooperatives): Renovation of 200 dwellings Interested in all products</p>

Short description of the well-prepared projects:

ASBA (Armenia): integration of refugees through the building of 100 affordable housing

During last years around 28,000 Armenians from Syria moved to Armenia refuging the war in their country. One of the main preconditions for Syrian Armenian for integration into Armenian society is finding sustainable housing. To date, many families receive monthly subsidies for the housing rent offered by the donor organizations. However, such support is a short-term solution and dries out quickly. Finding long term housing solutions for refugees is a high topic in the agenda of the government and international organizations, as well as for the Armenian Diaspora.

The aim of the project is therefore supporting the Process of Integration of refugees from Syria in Armenia through the development of at least 100 Affordable Social Rental Housing. Moreover, a sustainable model for financial support to social rental housing should be put in place.

In the start-up phase the required funding amounts to 800 000 €.

Full funding for 3 years is estimated to **€ 3-5 million** – which could depend on a volume of housing stock to be created.

The project aims to create opportunities for private investors interested in real estate investments, due to sustainable financial model.

The project will develop a model which can be replicated to address housing needs of other socially vulnerable groups, such as low-income families and/or homeless people in Armenia.

MOBA (International grass-root cooperative Alliance): construction of 108 housing units across 5 European cooperatives

The MOBA Housing Network, has analysed the markets in the five countries where its members operate – Croatia, Czechia, Hungary, Serbia and Slovenia. Based on this analysis we have developed a comprehensive model for cooperative housing which is ready to be introduced to these national markets and is designed to be easily replicated in the region. The model responds to the housing needs of numerous social groups in a way that minimises financial risks and provides long-term housing stability, while still ensuring stable cash flows to cover the capital costs offered by investors.

MOBA is looking for a partner to finance the implementation of five pilot projects with a core **investment of € 8.5 million** and **€ 16.4 million of value created**. These pilots will act as proof-of-concept for the longer-term implementation of a further 25 projects over the next five years (following the full implementation of the pilot projects).

The first five pilot projects have a **total loan requirement of € 5.5 million**, while for implementing the following 25 projects, a suitable credit line worth EUR 37.5 million with loans ranging from € 500.000 to three million euros per project is needed.

Summary of pilot projects

The first phase will realise one pilot project in each of the five countries where our members work, a combined portfolio representing the following figures:

- 108 housing units (households)

- EUR 5.5 million total loan volume, EUR 8.5 million core investment, EUR 16.4 million market value created
- rent levels at an average 65% of market prices

ATC Piemonte (Italy): Rehabilitation of the Racconigi neighbourhood

ATC del Piemonte Centrale have today a great chance to put in action a strategic regeneration plan based on sustainability, energy saving, but most of all social regeneration in order to create a comfortable environment meeting the new necessity of the population.

The asset we are planning to bring to new life has been severely affected by structural issues putting in danger the tenants. The Agency is undertaking a massive relocation of current tenants, which is demanding both for a financial and operational point of view.

The question we have to answer is “cui prodest” and in order to achieve which result. As a Public Body it is compulsory to act to reach a public value.

ATC aims to create a completely new environment for social housing tenants mixing with other household types.

The Context

The location of the rehabilitation project is situated in a well-established area of the city, equipped with services (transport, Underground line, cycling paths, connecting main roads, commercial facilities including proximity to outdoor markets), the immediate vicinity to Politecnico di Torino well known as a University of European and International relevance. Corso Racconigi 25 it is also set into a good quality residential fabric that in the last decade has kept its value stable in time.

The historic fabric provide a great potential for renovation starting from an existing milieu.

Pillars of the project

MITIGATION OF CLIMATE CHANGE: to adopt strategies that limit climate change and act accordingly avoid to produce it, using alternative energy sources and considering new materials and their life cycle.

ADAPTATION TO CLIMATE CHANGE: to adopt strategies that allow the city to adapt to the changes that have already occurred. For example fall into this category to increase the resilience of urban centres through enhancing the surfaces permeability to rain, increasing the green spaces (this would lower also the temperature of the site and requiring less energy for cooling).

The project aims to create not only sustainable housing but different tenures:

- 20%: work environment
- 40%: Cohousing

A residential community with shared services, provides essentially the combination of a private home, with its own autonomy and privacy, with the advantages of shared space services, such as micro-nests, DIY laboratories, laundries, guest rooms, vegetable gardens and other gardens, etc..

- 20%: Student housing
- 20%: Senior housing: Based on a deep overview of the current aging situation, and on the European guidelines, in particular the challenges of the Horizon 2020 society, the National Health Strategy identifies some thematic areas in particular that the project focuses on:
 - Intelligent and sustainable industry, energy and the environment

- Health, quality of life
- Digital Agenda, Smart Communities
- Intelligent Mobility Systems

State Fund for Support of Youth Housing Construction (Ukraine): Housing for internationally displaced persons

Ukraine Housing Fund would like to increase the supply for internally displaced people (IDP), especially young families. The project they are proposing would house 115 007 families and its total cost would amount to **€ 4 million** (to be implemented in 3 years).

In terms of the local context, Lviv has 11,7 thousand IDPs. State and local authorities' support in providing housing is unfortunately insufficient.

To address priority problems of integration, Dubliany city council allocated 126 of land plots for building of housing of which 110 have already been received by IDPs, however financial capacity of these families does not allow to build housing at own expense.

Ukraine Youth Housing Fund is able to take a privileged loan, but it also needs co-financing. Therefore they are looking for international partners.

Setting up a Social Rental Agency in Warsaw

Social Rental Agency (SRA) scheme is to be the continuation and extension of the initial 3-year 'HomeLab' pilot project. The extension has been planned to continue to build on the success of the initial pilot and decided to make the SRA a permanent venture of Habitat for Humanity Poland. It will commence in October 2019, right after the completion of HomeLab project.

The Social Rental Agency combines rental housing support, employment services and social work within a single institutional framework called a Social Rental Enterprise. It addresses the issue of housing shortages/poverty and unequal work opportunities in Poland, based on the evidence that these issues should be addressed in an integrated approach. It provides access to affordable housing for people who are excluded from the private market, cannot afford the mortgage, do not qualify for social housing or are on a long waiting lists and their housing needs are not met.

Social Rental Agency will continue to manage 29 properties and serve 41 households from HomeLab treatment group should they require such support, and will also recruit new tenants to enter the scheme. In order to grow and scale up the model, SRA plans to procure additional properties, including those in need of renovation. Each beneficiary will receive SRA support related to housing, employment and social integration – delivered by Habitat Poland in partnership with community organizations, the private rental market and the City of Warsaw.

The target beneficiaries will be people in danger of poverty and social exclusion: leaving institutions (foster care, shelter etc.) or living in overcrowded, substandard housing, as well as external migrant (eg. refugees) or internal migrants (moving to Warsaw to seek employment possibilities).

The budget need is **Min: € 220,000** (Max: € 300,000)

During the matchmaking session the 10 project promoters had the opportunity to discuss with each Expert. After the World café, all the participants came together and Experts from the different tables gave practical feedback on the next steps of project proposals and on how to move from a concept/idea towards a proposal.

CEB Experts:

CEB Experts are glad to see many innovative project ideas and encourage to further develop their concepts. A certain level of maturity is required before the CEB can introduce a project to loan appraisal.

The CEB finances projects that are in line with its social development mandate. The CEB pays particular attention to the quality and social impact of the projects it finances therefore, in order to define the project's eligibility for CEB financing, the potential borrowers must show its commitment to and support for the project. It is important to demonstrate the project's financial and technical feasibility, objectives as well as the means required to achieve them, envisaged implementation modalities and capacity to manage project implementation.

EIB Experts:

EIB is glad to meet various promoters that presented projects (State Agencies, municipal companies, non-profit organisations, private entities). This diverse group has a potential in further knowledge exchange.

Interesting to hear about the MOBA multi-national project idea which could face different challenges such as lending in multiple currencies and carrying out the works in different legal environments.

Projects that could be considered by the EIB should reach a certain size (if the project is above €25 m the EIB will deal with it directly, otherwise financial intermediaries (National Promotional Banks) should be contacted).

Project preparation is very often in an early stage: the preparation works often were underestimated in terms of dedicated time and resources. More financial structuring is needed to go further in negotiations.

Importantly, EIB is willing to lend to a creditworthy borrower therefore this should be proved in the project description.

Providing case studies to the participants of the Working Group could help.

Conclusions and next steps

Housing Europe raised the attention of the participants to the new section on website for the Working Group that contains all the Reports, presentations and news. At the bottom of the page the pool of experts is also included. Feel free to contact them.

Access it here: <http://www.housingeurope.eu/section-121/housing-systems-in-transition>

Secondly, the venue of the next meeting has been already confirmed: November 2019 in Athens. The meeting will be organised in cooperation with the City of Athens and the Ministry of Social Affairs

Topics will include among others: national reform programmes, social inclusion (accompanying measures), State Aid, public procurement. The first Draft Agenda will be circulated no later than in September 2019.

Other ideas from the participants in terms of next steps:

A Satisfaction Survey was circulated at the beginning of the meeting and the requested topics will be included in future meetings.

Gdw (Germany) proposes that the Group prepares a toolkit on different housing systems (SWOT).

Finally, some information was shared about the other Relevant Housing Europe events in 2019:

- International Social housing Festival 4-7 June in Lyon
Registration: <https://www.ishf2019.com>
- 6 June Housing Europe annual conference on land issues (9H30/15H30)
Registration: <https://www.ishf2019.com/events/this-land-is-whose-land/>
- 6 June evening- Responsible Housing Awards (18-19h)
Registration: <https://www.ishf2019.com/events/responsible-housing-award/>
- 15-18 July 2019, Bochum: European Summer School for young professionals 2019
More info: <http://www.housingeurope.eu/event-1197/european-summer-school-for-young-professionals-2019>
- 3 October, Brussels: Conference of the Energy Poverty Observatory
More info will be available in September 2019.
- December 2019: Webinar with Covenant of Mayors on fighting energy poverty
More info will be available in October 2019.

Background of the 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 of the Ad-hoc Working Group

This Working Group, set up in November 2017 by Housing Europe helps to respond to requests for information from countries with housing systems in transition. It serves as a platform to 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.

Participants, partners

Housing Europe gathers a group of partners and Members that support the establishment in the start-up phase and/or the operational phase. In addition, beyond practitioners from our Membership, participants also include Experts from national Ministries in the field thanks to the collaboration with UNECE; International Financial Institutions (CEB, EIB); international Partners (such as Habitat for Humanity and IWO), Academia; and Independent experts.

List of registered 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, EKYL

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.

Alenka Kern

Head of Department

Housing Fund of the Republic of Slovenia

The Fund, serving the interest of the state, covers the territory of the whole state and in accordance with its business policy finances and implements the national housing programme, promotes house building, renewal and maintenance of flats as well as residential buildings. A Resolution on the National Housing Programme for the period from 2015 to 2025 (also ReNSP15-25) defined Housing Fund as the main state authority for the implementation of the national housing policy.

Franz-Bernd Große-Wilde

CEO of Spar- und Bauverein Dortmund (S & B)

Spar- und Bauverein Dortmund cooperative owns around 12.000 dwellings and consists of over 18.600 cooperative members in one of the most important cities of what was once Europe's industrial centre and today faces numerous challenges. Established in 1893 Spar- und Bauverein (S & B) Dortmund is not only a cooperative housing provider but also a savings institution which focuses in fulfilling a wider social mission. Funds gathered through the savings schemes are invested into housing projects, guaranteeing thus liquidity and funding sustainability to the organisation. With a solid volume of savings that accounts up to 88 million Euros S & B contributes decisively to a rather "relaxed" housing market in the area.

Dr. Marek Mikulec

Methodologist of social housing of the City of Ostrava

Ostrava, the Czech Republic's third largest city, has piloted social housing to improve social inclusion in the Moravian-Silesian region. The project '*A place to call home*' has renovated 105 apartments for families who would otherwise live in sub-standard housing, with five set aside as emergency homes. It has also developed processes to access housing, a framework to cooperate with city districts, and social support for tenants. The European Commission awarded the City of Ostrava with a Regiostar Award in 2018 for their work on social housing.

Regina Michaelis

Head of Housing Policy, Construction and Housing Department

Ministry of Economic Affairs and Communications, Estonia

Housing Department involves the shaping of national housing policies and development of dwelling development programmes, including the planned availability and quality of housing. According to the Constitution and the Local Government Organisation Act, local government will be responsible for the organisation of the housing and utilities sector within the administrative territory.

The task of the State is to provide conditions in the housing market that will allow owners of residential premises and tenants to solve their housing problems as independently as possible. This is done by legal regulations, institutional organisation and support measures. The State also aims to cooperate with various umbrella organisations for the purposes of the development of the housing sector.

José María Escolástico

Deputy Director

Bilbao Viviendas, Spain

Bilbao Viviendas is a public corporation dependent on the Bilbao City Council, dedicated to satisfying the need for housing of 345 000 citizens of Bilbao. To this end, it has a housing stock of 4,112 homes managed exclusively under a social rental system, which places Bilbao as Spanish leader city in social housing per inhabitant (1/84).

Its activity is integrated into the Municipal Government Plan, through its own Strategic Baking 2015-2019, involving in the social regeneration of neighbourhoods, the increase of the social housing stock,

rehabilitation plans, accessibility and energy efficiency, and social action strategy for socially vulnerable and excluded persons.

The involvement of citizens and the attention of the interest groups linked to housing in Bilbao constitute essential values of their activity. An investments created value added measurement method (SROI) makes it possible to evaluate the efficiency of housing policies and their specific programs.

Maarja Meitern

Innovation consultant

Bax & Company, Barcelona, Spain

The Company developed a portfolio towards a sustainable energy future. Among others, it prepares sustainability plans, P2P Energy trading and works with cities, universities, governments, electricity companies, housing associations and local energy service companies to up-scale new energy technologies, whilst making them financially sustainable.

Sergej Kara

Project manager

VAGUS, Slovakia

The Civic Association Vagus was founded in 2011 and it brings professional and innovative approach to social work with homeless people and thanks to the effort of the operating team it was able to create and sustain numerous irreplaceable projects and activities aimed at combating extreme city poverty and ending homelessness. Solving the problem of homelessness is not sufficient in Slovakia and activities of CA Vagus are an important contribution to the positive changes in society that often substitute the obligations of state and municipal entities.

Marios Pelakanos

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.

Gianluca Periotto

Deputy Managing Director, ATC Piemonte Centrale

Noemi Gallo

Head of international relations, ATC Piemonte Centrale

ATC del Piemonte Centrale is the main social housing provider of Turin Metropolitan Area and one of the greatest of Italy with its nearly 30,000 dwellings managed where a population of 65-70,000 people live. ATC directly owns around 20,000 dwellings while other 10,000 belongs to municipalities. The turnover on its own estates is around 62 million, while the overall turnover is more than 100 million. The average rent is quite low, also for Italian standards, 98 euros a month.

In the period 2000-2017 ATC invested 442 million mainly coming from State grants and revenues of the sale of its own dwellings. ATC also used European structural Funds to refurbish thermal plants in 8 social housing district. At the moment the flow of financing is almost over, while now challenges have to be faced.

Ara Nazinyan

Executive Director

ASBA Foundation, Armenia

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

Saskia Lührs

Communication Director

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

Diana Bertjē

Country Manager, Projects Department

Luigi CUNA

Senior Evaluator

Kristina Maslauskaite

Research Analyst

Karin LEPP

Country Manager for Bosnia and Herzegovina, Bulgaria, Croatia and Estonia

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.

Grzegorz Gajda

Urban Sector Specialist

Andreas Piontek

Energy expert, ELENA team

Wojciech Deska

Urban Development Specialist (Urbis programme)

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.

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.

Agnieszka Glusinska

Project Manager

Habitat for Humanity Poland

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.

Agnes Gagy

Representative of MOBA Housing, International cooperative initiative

MOBA Housing is a network seeking to promote cooperative housing models (pilot projects and policy change) in Central and South Eastern Europe. MOBA (which means mutual aid) includes pioneering housing cooperative initiatives from the Czech Republic, Hungary, Slovakia, Slovenia, Serbia and Croatia. In the network these initiatives actively support each other, and also build institutions for housing cooperatives on a transnational scale.

Marius Narmontas

Director of Construction and Territorial planning department

Ministry of Environment, Lithuania

The Department deals with construction legislation, supervision of the construction sector, and of the modernisation of apartment buildings.

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.

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.

Ivan Parukh

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

Cabinet of Ministers of Ukraine

Serhii Komnatnyi

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 Marushchenko

Project Officer

Council of Europe Project 'Internal Displacement in Ukraine: Building Solutions'

The Project aims to empower internally displaced persons (IDPs) in Ukraine as agents of change in affecting the human rights framework and access to justice in Ukraine. The project will inter alia do so by ensuring that all processes pursued with major partners include the direct participation and agency of IDPs themselves. The Project will be carried out in the framework of the Council of Europe Action Plan for Ukraine 2018-2021.

Imants Paradnieks

State Chancellery of the Republic of Latvia

The Chancellery provides preparation and process of Cabinet sittings, to ensure preparation of Cabinet's documentation according to the procedure set forth in the relevant laws and regulations; it participates in the policy planning processes; and coordinates planning and implementation of the national policy; in cooperation with ministries to present proposals on priorities for national development.

Mārtiņš Auders

Director, Housing Policy Department

Edmunds Valantis

Director of EU funds implementation Department

Rūta Mājeniece

Referent

Ministry of Economics of Latvia

The aim of the Housing Department is to coordinate housing policy, especially promoting housing quality and accessibility, ensuring legal framework for the effective management of residential houses, promoting the establishment of a leased residential fund in the territories of local governments and supporting energy-saving activities in residential houses.

Nita Jirgensone

Coordinator

Cross-sectoral Coordination Centre, Latvia

CSCC is the leading institution in national development planning and coordination in Latvia which is under direct authority of the Prime Minister. CSCC is responsible for developing and monitoring the highest national development planning documents: National Development Plan of Latvia for 2014-2020 (NDP2020) and the Sustainable Development Strategy of Latvia until 2030 (Latvia 2030), and implementation of national development planning documents in relation to the EU.

Gatis Sniedzins

Deputy Head of Programme Development Department
Development Finance Institution Altum, Latvia

Assisting apartment owners of multi-apartment buildings about the conditions of the energy efficiency programme, preparation of the technical documentation.

Robert Matic

MONO, independent consultancy

MONO is dedicated to providing and delivering solutions for affordable housing, social housing, student housing and housing solutions in general. MONO's mission is to set up new standards in designing affordable housing solutions proving that is possible to have affordable housing system based on well design. MONO's field of expertise are in cross-over dedication to bring together all factors involved in process of providing well designed affordable housing solutions.

Alice Pittini

Research Director

Housing Europe

Edit Lakatos

Policy Officer

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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Edit Lakatos	edit.lakatos@housingeurope.eu

Pool of suggested independent experts

Mary Taylor

Former CEO

Scottish Federation of Housing Associations, 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.

Email: maryt37@hotmail.com

Paul Doe

Former CEO, Shepherds Bush Housing Group, UK

Paul Doe has been chief executive of SBHG for 19 years and he has been awarded an MBE for services to housing and voluntary services to tackling homelessness. Paul Doe was also a board member of St Mungo's for 10 years and its chair for 5 years. St Mungo's helps 25,000 people a year across London and the south east. Paul chairs the National Housing Federation Wellbeing and Social Enterprise Group. He is a board member of PlaceShapers, a network of more than 100 community based housing associations. Paul is providing expertise in setting up local projects. Please find here concrete examples of what has and has not worked in London for inspiration: <http://benefittosociety.co.uk/>

Email: pauljdoe@hotmail.com

Julie Lawson

Honorary Associate Professor

RMIT University, Leiden, South Holland Province, Netherlands

Her career as an urban researcher and international housing policy analyst has been guided by a strong commitment to international and interdisciplinary research, knowledge exchange and policy reform. Since her doctorate, she has worked as an associate professor, researcher, lecturer and policy advisor with many well respected international organisations and institutes in the field of urban planning on a wide range of international housing and urban policy issues (UN Habitat, UN Economic Commission for Europe (UNECE), AHURI/RMIT, Economics and Planning/ University of Sydney, City Futures/UNSW, Institute of Housing Studies/Erasmus University Rotterdam, OTB/TU Delft, and Amsterdam Centre for the Metropolitan Environment/University of Amsterdam). She has focused on transformations in urban development and systems of housing provision; federal-state formations and the long term financing of urban policy and programs; comparative security of occupancy in the rental market and the use of guarantees and intermediaries to facilitate long term investment in social infrastructure. She is currently an Honorary Associate Professor at RMIT and Associate Editor of the journal Housing Theory and Society.

Email: julie.lawson@rmit.edu.au

Anita Blessing

Marie Curie Research Fellow, Academic Coordinator
University of Birmingham and European Federation for Living

After working at the South Australian Housing Trust and for the Australian Government as a Senior Policy Officer, she continued her career at the University of Amsterdam focusing on finance. Her most recent research called '*Reinvest: Financing affordable housing under localism (2015-2018)*' uses comparative research across US and European settings to address the urban governance challenge of motivating investment in affordable rental housing by large financial institutions, such as banks and pension funds.

Email: A.Blessing@bham.ac.uk

Sergio Nasarre-Aznar

Professor in Civil Law and Housing
University Rovira i Virgili, Spain

Prof. Dr. Sergio Nasarre-Aznar is Full Professor of Civil Law and Director of the UNESCO Housing Chair at the University Rovira i Virgili (Spain). He is European Doctor in Law and holds an M.Phil. in Land Economy of the University of Cambridge. He has been deputy judge in a Court of appeal for 15 years. He has developed research on housing-related topics, especially from a legal perspective but taking into account socio-economic and functional aspects, such as housing finance (mortgage, Eurohypothec, securitization systems, land credit), housing pathologies (empty homes, squatting, lack of regeneration, governance and energy efficiency in multi-unit buildings), housing tenures (shared ownership and temporal ownership, cooperatives, condominiums) and evictions and homelessness.

Email: sergio.nasarre@urv.cat

Relevant EU Funding opportunities

H2020 Calls open for one single entity

EE2-Integrated home renovation services

Relevant actions for housing providers:

- Create or expand one stop shops
- Transform a set of actions into a customer-friendly offer

Most activities can be conducted in local language.

Budget: between 0,5 and 1,5 million eur

Deadline: 3 September 2019

Application: [here](#)

EE9-Innovative financing for energy efficiency investments

Relevant actions for housing providers:

- Set-up innovative, operational financing schemes (e.g: credit lines, guarantee facilities, etc.)
- Replicate successful solutions (e.eg: developed under PDA facilities)
- Establish national/regional aggregators
- Create EU or regional/national energy efficiency investment platforms

Budget: between 1 and 1,5 million eur

Deadline: 3 September 2019

Application: [here](#)

EE11-Aggregation-Project Development Assistance

Relevant actions for housing providers:

- Technical assistance to build technical, economic and legal expertise needed to develop sizable projects
- Develop organisational innovations with a high degree of replicability
- Mobilize private finance
- Aggregate projects to reach critical size
- Remove legal, administrative and market barriers

Budget: 0.5 and 1.5 million eur

The linked investment should be a small/medium-sized energy investment of at least 7.5 million to 50 million eur

Deadline: 3 September 2019

Application: [here](#)

Mitigating household energy poverty

Proposed actions:

- Contribute to actively alleviating energy poverty
- Improve understanding of types and needs of energy poor households and ways to identify them
- Build on existing initiatives

Possible paths:

- Behaviour change and low-cost measures
- Support the set-up of financial and non-financial support schemes
- Innovative schemes for energy efficiency/RE investments established by Obligated Parties under Article 7 EED

Total budget available: 7.5 million €

Deadline: 3 September 2019

Application: [here](#)

EE10- Mainstreaming energy efficiency finance

Relevant actions for housing providers:

- Gathering, processing and disclosing large-scale data on financial performance of energy efficiency investments
- Further integration of non-energy benefits in project valuation and adapted financial offer
- Frameworks for the standardisation of energy efficiency investments

Budget: between 1 and 1,5 million eur

Deadline: 3 September 2019

Application: [here](#)

H2020 Calls open for consortia of at least 3 organisations

E1-Decarbonisation of the EU building stock: innovative approaches and affordable solutions changing the market for buildings renovation

Required actions:

- Solutions addressing building fabric and/or technical systems that ensure faster and more cost-effective deep renovations that result in high energy performance.
- Innovations in technology and in design & construction methods with low embodied energy
- Innovations in business models and holistic integration of disciplines across the value chain.
- Energy efficient and low carbon solutions to retrofit building-level heating and cooling systems and the integration of on-site renewable energy generation, energy storage systems.
- Monitoring and displaying of real time energy performance and other relevant data and consider the ways in which consumers and others could make use of such information.
- High levels of occupant comfort (thermal, visual and acoustic) and indoor environmental quality (e.g. air quality, humidity) if possible based on bio-based materials, as well as low risk of moisture-related problems, summer overheating and other harmful consequences,
- Solutions for large scale roll-out according to defined business models and financial schemes for owners.

Eligibility: At least three legal entities. Each of the threm must be established in a different EU Member State or Horizon 2020 associated country. All three legal entities must be independent of each other.

Budget: between 3 and 4 million eur

Deadline: 03 September 2019

Application: <https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/opportunities/topic-details/lc-sc3-ee-1-2018-2019-2020>

EE4-Upgrading smartness of existing buildings through innovations for legacy equipment

Required actions:

- Cost-effective technological solutions to manage energy within existing buildings and interact with the grid providing energy efficiency, flexibility, generation and storage, based on user preferences and requests.
- Aim: to upgrade existing buildings, either residential or tertiary, using automation and IT to offer new services and control to the building users, thereby improving their comfort and increasing their satisfaction. This upgrade should translate into improvements in the areas put forward by the revised EPBD, in relation to the smart readiness indicator.
- Demonstrate how the smart systems, smart controls and smart appliances can be integrated seamlessly in existing buildings to interface and/or to control the major energy consuming domestic appliances that are already installed.

Eligibility: At least three legal entities. Each of the three must be established in a different EU Member State or Horizon 2020 associated country. All three legal entities must be independent of each other.

Budget: between 3 to 4 million eur

Deadline: 03 September 2019

Application: <https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/opportunities/topic-details/lc-sc3-ee-4-2019-2020>

EE5-Next-generation of Energy Performance Assessment and Certification

Required actions:

- Demonstration of innovative approaches for the assessment of building energy performance, focusing at first on the reliable assessment of building intrinsic performances (e.g. using inverse modelling) but working also towards output-based assessments using available building energy related data.
- Involvement of relevant stakeholders.
- Combination of existing and proven technology components with well-structured methodologies and protocols that can lead to the definition of new certification schemes.

Budget: between 2 and 2,5 million eur

Eligibility: At least three legal entities. Each of the three must be established in a different EU Member State or Horizon 2020 associated country. All three legal entities must be independent of each other.

Deadline: 03 September 2019

Application: <https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/opportunities/topic-details/lc-sc3-ee-5-2018-2019-2020>