



# INTERNATIONAL SOCIAL HOUSING FESTIVAL 2022

14-17 JUNE 2022 | HELSINKI, FINLAND

## #ISHF2022 IS A RESULT OF THE DEDICATED WORK OF



We are also extremely grateful for the enthusiasm and drive of all public, cooperative, and social housing providers, fellow organisations, and delegations that organised fruitful sessions, attended the Festival and made this 3rd edition a success.

[www.socialhousingfestival.eu](http://www.socialhousingfestival.eu)

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# Opening word

## Bent Madsen, President of Housing Europe

“We have to construct a lot of new homes”, we hear everywhere. But how, when the construction prices are sky-rocketing at the moment? What new tools are there on the market and how can we implement them? And what other changes can we make to increase housing affordability?

Homes but also neighbourhoods and communities must all be part of a housing policy and **we need to be closely in touch with the people living there** to further develop the housing policies in our countries. In many cases and states, national social policies still fail at delivering social support to the most vulnerable. It is not only the bricks we are looking at within housing. We have to clearly understand what we are doing with social interventions when developing human infrastructure development and working on spatial planning. This is what the welfare state and housing policy need to be about and **we need to see a clear connection between housing and the welfare state in times of a housing crisis.**

This is why the International Social Housing Festival is bringing minds together to bridge the gap, connect the dots, gather new ideas, come back home inspired to work on the ground and with policymakers for better homes, cities, and futures.

Bent Madsen, President of Housing Europe  
Picture source: ARA, Jesse Terho



Picture source: ARA, Jesse Terho



# #ISHF2022

A city the housing world looks up to, reconnecting after almost three years of working from the screen, passion to deliver affordable and future-proof decent housing, sharing new challenges and experiences, one-to-one opportunities to re-connect, sunshine and seagulls.

This was the third International Social Housing Festival (ISHF).

After two years of planning, from the 14th to the 17th June 2022, it was finally showtime.

About 1,000 public, cooperative, social housing providers, city authorities, EU policymakers, bankers, urbanists, architects, and researchers came to Helsinki to celebrate smart housing policies and discuss how we can overcome the multiple challenges ahead of the sector.

The Festival explored housing as the foundation of good life. It brought together three main themes and linked the public, cooperative, social, community-led housing sector to the rest of the vast world around it, making it clear that housing can never stand on its own.

## **The right to housing: getting rid of the excuses not to guarantee it**

The changing demographic dynamics and the shift in family types beyond the conventional nuclear family impact the way housing needs to be conceptualised. Adaptable housing solutions that can be matched with support services for different needs become the norm.

This is not possible without a housing policy integrated into the wider planning strategies no matter whether their aim is a balanced urban development or to address the challenges of shrinking and rural areas.

## **People first: quality of housing as quality of living**

The energy transition of the housing sector is a priority towards a sustainable future. The ISHF 2022 will explore how this can be achieved without leaving anyone behind. The challenge is twofold, on the one hand to address the highly alarming phenomenon of energy poverty that touches the lives of more than 50 million households in the European Union, while on the other hand to ensure that the modernisation cost is bearable.

## **Achieving affordability and sustainability in housing**

The ISHF aims to become an evidence-based, practical guide on how to get rid of the excuses that seem to prevent policymakers from guaranteeing the right to housing to all.

In this brief report, the Housing Europe team wants to share the main takeaways of the Festival. See ISHF through our lenses in the pages below.

## Vlogging ISHF

“Meet Judith Breemer and Pepijn Bakker because they were the vloggers of the International Social Housing Festival, filming, interviewing, editing until late of night so that everybody can have a taste of ISHF.

Pepijn is the manager of the strategy team of Rochdale and the main organiser of the very first International Social Housing Festival back in 2017 in Amsterdam. Judith works as a policy advisor for Parteon and Pieter is a district manager at Pré Wonen.

Three housing professionals in the Netherlands who are very passionate about the Festival.

[Episode 0](#)

[Episode 1](#)

[Episode 2](#)

[Episode 3](#)



# Messages that we have brought back home

“When a city is successful, the number of people willing to live there is always higher than the housing offer. This is the political reality we live with. There is a political agreement in our city to build more and faster. The city is growing and we aim to keep it up with the support of housing policy,” **Juhana Vartiainen, Mayor of Helsinki**

“When we plan new neighbourhoods, they will always be designated for all social groups. We might invest a lot of money through this, however, I see important long-term social benefits. The systems created under the headline Social Housing must be constantly reviewed critically. Housing policy like any other sector of society should never become ineffective,” **Juhana Vartiainen, Mayor of Helsinki**

“There are two basic strands for evaluation of how good a building is. The first one is design. Post occupancy evaluation assesses physical, architectural and sustainability features, may not include residents’ experience – this is great but done only scarcely and only on new buildings. The social policy successes are –buildings and neighbourhoods which support well-being, provide for social and family networks, better health and motivate neighbourhoods and communities to really live together,” **Kath Scanlon, London School of Economics**

“Since 2008, the national strategy to combat homelessness has been based on Housing First. The practice of giving people a permanent home and the support they need to keep it has proved results,” **Hanna Sarkkinen, Minister of Social Affairs and Health in Finland**

“Being a city that learns and develops – a city that is not setting the status quo and that is getting rid of excuses. That is a city that can develop and keep people happy,” **Hanna Dhalmann, Housing Programme Manager City of Helsinki**

“Today, 50% of the population lives in cities, but cities are 2% of the globe. At the same time, they produce 70% of the CO2. 99% of the world lives in areas where the air is polluted,” **Elina Hiltunen, Futurist**

“We have a weird phenomenon to see. Despite the population of youth going down in our western society and soon globally, we face ever higher problems to house them,” **Danny Dorling, Geographer and Professor, University of Oxford, the School of Geography and the Environment**

“We must remember that most problems could be solved if there is political will. Homelessness can be eradicated in Finland and around the world.” **Hanna Sarkkinen, Minister of Social Affairs and Health in Finland**





Juhana Vartiainen,  
Mayor of Helsinki



Kath Scanlon,  
London School of Economics



Danny Dorling,  
Professor, University of Oxford



Hanna Sarkkinen, Finland  
Minister of Social Affairs and Health

# Housing Europe at #ISHF2022

As Housing Europe's Secretary-General, Sorcha Edwards likes to say, the International Social Housing Festival is "a chance for everyone working on putting the social back into housing to come together and learn from a country that is doing that very well". As a co-organiser of ISHF, Housing Europe's major role has been to bring together diverse international housing professionals and, of course, to bring the most essential themes that we see emerging at European level.

During the 2022 edition, Housing Europe also led or co-organised 16 events, looking for solutions to new-age youth housing, decarbonisation, homelessness prevention, circularity, data and AI for buildings, green roofs, and responsible housing. The attendees of our sessions could also visit our stands, join a social housing tour, attend an awards ceremony, and watch inspiring films produced by BBC StoryWorks.

Members and partners of the Federation also organised multiple events during the festival and took an active part in panel discussions and workshops. We were pleased to also organise the so-called ISHF Meet & Mingle casual networks in the evenings where folks could meet, share their experience from the intensive days or even discuss possible partnerships.

## What if...we imagined Next Generation housing with the youth?

The young people of today are worried about becoming adults. Why is that? One of the most worrying questions for today's young people in many countries is how to find quality affordable homes at places where work is. The solutions to this problem were discussed during Housing Europe's Annual Conference called "What if...we imagined Next Generation housing with the youth?" on June 16th. [Watch the recording.](#)

Our President, Bent Madsen kicked off the conference with an important theme that he called "housing for welfare", giving the example of his home country, Denmark.

### **DECARBONISED AND HOMES FOR THE YOUTH**

Even if [online](#), we were pleased to be joined by the first elected EU Youth Coordinator, Biliana Sirakova whose role is to connect key players working with young people with the EU institutions and the policies they are shaping. She said that the EU is preparing a new initiative, a social inclusion scheme offering coaching, counselling, supervised stay abroad and continuous support to the most vulnerable youth who can this way expand their opportunities in all spheres of life including housing.

The President of the Socialists and Democrats Group at the European Parliament, Iraxte Garcia Perez also said that "enough is enough" and that it is time to find a solution to the housing problem. "Conferences like this are of importance for putting the pressure on public authorities to make housing options and life of people better," she stressed.



[To the video of the EP S&D President](#)



[To the video of the EU Youth Coordinator](#)

Edo Omic, a Senior Economist at the CEB explained that while the bank would have the capacity to finance new projects, the capacity at local level that is necessary to implement the project is sometimes missing. "That is why a part of the financial support is dedicated to developing the institutional scope and the technical assistance, for the project to be implemented and sustainable in the long-term," he said.

The Councilwoman for housing in Lisbon, Filipa Roseta promised that she will work on re-inventing the cooperative housing movement together with the youth in the Portuguese capital. The city administration is in the process of choosing suitable land to build and then lend it to young people to build on it for 90 years. While the initiative sounds inspiring, especially for a city with enormous housing problems, there are several challenges ahead of it, especially in the design of the rules that will identify who is selected. The current criteria will look at youth's financial situation, social sustainability and their willingness to take on a social project, as well as environmental sustainability.

"I think that the new neighbourhoods we are to develop can also have a significant impact on areas, which are in the vicinity of these new areas. There might be inspiration and wonderful externalities for the neighbouring areas," Filipa Roseta said.

After amazing members at our last Working Committees in March, Housing Europe's Board Member, Christian Krainer from GBV (Austria) shared the modular Kiubo approach with ISHF participants. Kiubo is a recent company and an original idea that attaches or detaches 25m<sup>2</sup> building blocks to a home, allowing flats to quickly become bigger or smaller – an approach that particularly fits into young people's dynamic lifestyles.

"It is about 900 EUR for a square metre which makes 40.000 EUR price for a 45m<sup>2</sup> apartment – this is a perfect price. The approximate living time of these modules is about 40 years. Two-thirds of all people in Austria are in rented apartments and this is our new way to go forward in an affordable way," he described and added that while Kiubo is now targeting middle class families, scaling up the approach could democratise the cost in the future.





Picture source: ARA, Jesse Terho

## REAL-LIFE EXPERIENCES ON SOCIAL INCLUSION AND THE FEELING OF BELONGING TO A PLACE

“Houses need to be reconstructed and renovated, sometimes totally changed. However, the way to do it is important, so people do not lose touch with their place,” Fatih de Vos, a sociologist, a rap singer who is working with the youth community in Ghent, Belgium said. Fatih shared his personal experience as someone who grew up in social housing in Flanders and one could easily see that his honesty grabbed the audience. He raised the mismatch between supply and demand that causes ever-increasing waiting lists for social housing while young people are in a very precarious situation.

“Youth housing is not seen as something that is ready to house young professionals who have time and capacity to develop the community and the area. However, there are also young people that want to start a family at the age of 23 and for these people, a small apartment is not enough. At the same time, the capacity they could offer to develop projects is not huge. These people then become immediately excluded from the youth housing initiatives we often see,” Barend Wind, advisor at Lieven de Key in the Netherlands said. He further added that very often, the supply of homes for people who would like to remain in their neighbourhood after leaving the parental home is not always a given.

A colleague of Barend Wind, Eeke van der Wal runs social projects at Parteon also in the Netherlands and has had experience with community management projects mentioned that while having projects aimed at young people is very important, social housing providers and the authorities must consider where would these tenants go once they are in a different age category.



The Kubio experience  
Austria

"It is not true that only educated better-off people join the conversation. We need to go on the ground and work all the way down so that all people understand what we are doing, and involve them the way they need. There is lots of knowledge and talent in every neighbourhood," Eeke van der Wal said. To her, what would make a real difference is the way we structure participatory public meetings and cooperation with youth, the public sector and society.

Around the table, we also had Mariachiara Cela, a board member of the Milan-based cooperative housing, DAR=CASA who highlighted that inclusion and participatory activities could take place not only when new projects are being developed but also during tenancy.

"Short-term rent contracts are a problem. This might be an opportunity for some; however, this can be a problem for family stability and also it makes neighbourhoods anonymous. For that we build common spaces in buildings and support them. These are the so-called 'social landlords' whose task is to bring people together and make it easier for them to meet and live together," she concluded.



Fatih de Vos, sociologist, former social housing tenant & rapper



Eeke van der Wal  
Social projects in the Netherlands

As The third panel of Housing Europe's annual conference looked at the existing digital infrastructure within social housing dwellings, the ways young tenants are making use of new technologies, what do they need to see improved, and how can housing providers ensure that connectivity and digitalisation leave no one behind.

Samuli Kullström, the Director of NAL Asunnot – a not-for-profit housing provider in Finland that has been specialising entirely on homes for youth in the past 30 years – is already ahead of the game. Its company has been offering multiple administrative services online via a mobile app, facilitating young tenants to move in or out with just a few clicks. Speaking about its experience during COVID-19, Samuli Kullström and his team had to re-think their digital approach to keep the community together and find safe possibilities for young people to meet, go to the gym or have a barbecue.

NAL-Asunnot has also been open to experiment with rather recent social media tools, starting the conversation where youth is ready to listen and interact.

“We are on TikTok and YoDo. However, these are also the channels where the most negative matters are being discussed. We are there, ready to receive feedback and try to get in touch personally to tackle the problems,” he said.

Lucie Lescude, Project manager and in charge of International Affairs at the biggest social housing provider in the French capital, Paris Habitat shared a similar experience with social media. The channels have so far had the tendency to focus on problem-solving, making it, according to her, “rather difficult to create a positive vibe on social media.”



Ian Wright, CEO of the Disruptive Innovators Network based in the UK also acknowledged that it is important to have a platform which gives everybody a voice, allowing social landlords to solve the issues they are able to find an answer to and “stand as a bridge between tenants and authorities that can solve the bigger problems.”

“I don’t think young people would like to spend their time sitting at board meetings of a board. If we want them to be part of decision making, the board needs to change its way of work and get closer to how youth want to work and take decisions. We need to think about youth involvement in this way,” Ian Wright pointed out.

Thinking about alternative ways, NAL Asunnot has also been creating a series of videos with a sense of humour, explaining how young people could recycle waste or maintain their flats better.

Sitting in the audience, a cooperative from Sweden also shared its experience in working with young people. More particularly, they have been solving problems by involving youth in the decision-making board. As a board member, every three months, young tenants in Sweden would have to work at a desk at least once a week, an approach that has made them think differently about the proposed decisions.

## **YOUTH’S VOICES IN A CHARTER**

John Stevens and Sarah Mitton from the biggest social housing provider in England, Clarion presented the asks of young people, following the youth summit they organised in London this spring. Health and wellbeing, climate change, youth unemployment, and the cost of housing are the four most pressing issues the young generation is facing. See the Youth Charter that youngsters and housing providers drafted together to deliver better futures.

Our Secretary General, Sorcha Edwards concluded by saying that this conference should not be just another event to discuss an essential topic. She stressed that the sector is under a lot of pressure as we see that waiting lists are growing, and strive to be more efficient, digital, engage with tenants or residents, with policymakers. However, the bigger picture really is that the urgency is there and the numbers, especially for young people who are often being left out, are alarming, calling for action at all levels.



# FAMILY PHOTO!

RESponsible



## The winners of the European Responsible Housing Awards in 2022

More than 180 social and affordable housing providers, representatives of tenant organisations, policymakers, and academics celebrated the 2022 European Responsible Housing Awards.

Marie Linder, President of the International Union of Tenants (IUT) started by saying that the Awards and the gratitude to social and affordable housing providers are needed more than ever because even if the pandemic has intensified the existing housing crisis, not-for-profit housing providers have remained loyal to their mission – to support tenants in times when many households are confronted with increasing challenges, such as increase of rents and security of tenure. She stressed that new solutions are needed to inspire the housing sector.

Bent Madsen, President of Housing Europe, highlighted that every application is a winner in one way or another, as inspiration and examples to look up to are essential for the sector. He then did a quick tour of what each awards category stands for and encouraged the audience to spread the innovative examples that were presented.

Anne Behlouli, representing Delphis, highlighted how the Corporate Social Responsibility (CSR) holistic approach and the Code of Conduct, created specifically for the European Responsible Housing Initiative [former ERHA] have a guiding role and are helping housing providers to commit and integrate CSR into their business strategies. The Code of Conduct remains a go-to document for any public, cooperative, community-led, social housing provider to subscribe to.

All shortlisted projects are available through this [link](#).

## FAIR FINANCING FOR HOUSING AFFORDABILITY CATEGORY

Sander Scheurwater, Head of Public Affairs Americas, Europe, Middle East, and Africa, from the Royal Institution of Chartered Surveyors in Brussels, began by reminding that this category stands for highlighting sustainable investments, minimising housing costs, and mitigating real estate speculation, all elements needed now more than ever to tackle the housing crisis.

**Winner: Yes We Rent! - Leveraging vacant private property to build up a cooperative affordable housing scheme | Mataró City Council, Spain**

“Lloguem!/ Yes We Rent” aims at generating an accessible housing stock targeting low-to-medium income households using properties that have been left empty and off the market. With the offer of guaranteed rent and financial and organisational support to renovate their properties, the project incentivises risk-averse owners to rent to the affordable housing scheme at below-market prices.

In this way, “Lloguem!/ Yes We Rent” tackles a double challenge – to bridge the gap between “people without flats, and flats without people” in a context where the housing market is highly deregulated, owner-occupied housing dominates (75%), and the rental market is both small (19%) and highly volatile.

An essential contribution to the project was the € 2,5 million EU funding through the Urban Innovative Action (UIA) programme. For the moment, 265 social housing units are available and Barcelona plans to add new flats to the scheme by October this year. An event will be organised on the 22nd of September to show the first results.

Read more [here](#). [Link to video](#)



## **MORE THAN A ROOF - SUPPORTING COMMUNITIES OF EQUAL OPPORTUNITIES**

György Sumeghy, Associate Director, Policy and Advocacy Europe, Middle East and Africa, at Habitat for Humanity International, based in Bratislava, presented the category that focuses on the social aspect of housing and the one that received the most applications.

### **Winner: Achtercairn, Gairloch: Regenerating A Rural Highland Community | Communities Housing Trust, Scotland**

Communities across the Highlands in Scotland have suffered depopulation, loss of services, and have been faced with challenges of increasing tourism and house prices. The small village of Gairloch sits on the coast of Wester Ross and has about 750 inhabitants who benefit from a community-led development tailored to local and long-term needs coordinated by the Communities Housing Trust (CHT).

Achtercairn is a real community-driven project which is providing numerous benefits for the inhabitants, such as employment opportunities, meeting space, and a local café with a circular idea and beyond all: affordable homes. In terms of the next steps, the local community company is already looking for opportunities on how to replicate the project in other communities.

Read more [here](#).

**[Link to video.](#)**





## LEADERS OF INNOVATION, AGENTS OF FAIR ENERGY TRANSITION CATEGORY

Zeno Winkels, Director of the Dutch Union of Tenants in Amsterdam, said it was difficult to only choose five innovative projects from the category that aims at reducing the environmental footprint of our housing stock through construction and retrofitting, to the highest standard possible, within the financial means of the housing provider and those of the tenants or the residents.

**Winner: Bertelotte student residence: Bio-based transformation of office space into student accommodation, Paris | Paris Habitat, France**

The transformation of the unused office building into the Bertelotte student residence was the opportunity for Paris Habitat to innovate in terms of construction practices and to contribute to the achievement of its climate commitments.

The project tackled different matters at the same time: technical innovation (bio-based material was used for the renovation), transformation of the building, and quality of life by investing into large common spaces for students and providing affordable rent price. The project team is already looking at how to apply this same approach to carry out the transformation of garages into affordable housing.

Read more [here](#).

[Link to video.](#)



## BUILDING STRATEGIC ALLIANCES, FOSTERING COMMUNITY PARTICIPATION

Michaela Kauer, Director of the Vienna House Brussels, Co-Coordinator of the EU Urban Agenda Partnership for Housing stressed that this category focuses particularly on good governance in the housing sector.

### **Winner: Empowering tenants to co-create a strategic urban transformation, Aalborg | Himmerland Boligforening, Denmark**

Himmerland Boligforening believes that renovations alone are not enough to change a city district. Therefore, it has been important for them to integrate the tenants in the strategic city development as well as to make them active city planners. As a housing organisation, their philosophy has been to use a bottom-up approach where everyone involved helps to better each other. In this case, they have brought together tenants, local businesses, associations, and the municipality to work together to create a city district that can accommodate everyone's needs and wants. The renovation included an extensive refurbishment of a total of 1.100 residences that resulted in up to a 50% reduction in energy use after the renovation.

The core of the project was the partnership between the Mayor and Himmerland Boligforening. As the Director of Himmerland Boligforening, said during the ceremony, "we could not have had the project without the mayor and the mayor cannot have an urban transformation without us."

Read more [here](#)

[Link to video](#)



## Empowering tenants to co-create a strategic urban transformation





## GOING THE EXTRA MILE IN EXTRAORDINARY CIRCUMSTANCES

Maja Staleska, President of the Housing and Tenants Organisation in Skopje, highlighted that even during the hardest times, we can do much more and be creative to help the community.

**Winner: Arriving Home. A sustainable initiative on combatting homelessness in response to the COVID-19 pandemic, Vienna | GBV, the Austrian Federation of Limited-Profit Housing Associations and BAWO**

Due to the financial consequences of the COVID-19 crisis, many more people became vulnerable and even homeless. The project has helped solve this issue by financing tenants' contributions upfront and allocating apartments in a participatory way.

The number of partners in the project also added to the complexity of the initiative. In total, 50 associations, 12 social services, and 50 people prepared the scheme within a short 3-month timeframe while the Ministry of social affairs provided extra funding.

The biggest immediate impact of the project was the quality of life of tenants. More than 500 people benefitted from the scheme, more than half of which were women. The team is already planning the continuation and mainstreaming of Housing First for the whole country. As Gerlinde Gutheil-Knopp-Kirchwald, Advisor of GbV and a Housing Europe member rightly said, "it's time to not only tackle homelessness but finally end it."

Read more [here](#)

[Link to video](#)

Check out the European Responsible Housing Initiative and handbook with finalists at [www.responsiblehousing.eu](http://www.responsiblehousing.eu)







# Finland's Housing Policy

The Festival taught us a lot about the national housing policy of Finland, as well as about the specificities of municipal housing initiatives, mainly in the city of Helsinki. We are bringing the most interesting points (to us) and strongly encourage our network to learn more about the Finnish achievements.

## Finland - National Housing Policy Overview

In Finland, the Ministry of Environment is the one that has the competency to run housing policy in Finland at national level. The main state-owned body to execute housing policy is the Housing Finance and Development Centre of Finland (ARA), which was established after WWII as a temporary body for solving the pressing housing crisis across Finland at that time. The need for housing policy development has been pressing ever since and ARA continues playing an important role in the development of Finland.

While the government's tasks are to provide clear legislation, basic rules, and financial programmes incentivising housing, ARA makes sure the housing market is well-balanced, providing sufficient housing to all players in the market. It also provides guidelines to companies for housing development at a regional and municipal level and continuously works on developing the Finnish housing system.

The housing stock in Finland comprises 3,2 million dwellings in total, about half of which are owner-occupied and half are rented. Over 11% of the rented dwellings have been state-subsidised. It is important to emphasise that most of the dwellings were constructed in the 70s' and therefore, there is a strong need for renovations of buildings all across Finland.

Renovation and new construction are nowadays equally prioritised, an approach that is reflected in the national financial subsidy programmes. There are two types of institutions in charge of affordable housing in Finland: a) Municipality housing companies and b) Limited-profit private companies (with profit limited to 4%). ARA gives permission to such companies to operate in the market, and one of the biggest companies is KOVA which is also Housing Europe's member in Finland.

In the first decade of the 21st century, housing was decentralised at municipal level. Ever since then, municipalities have played a key role in Finland's housing provision. It is clear that cities need to allocate their resources to provide housing, however, there are also numerous on-demand subsidies for all stakeholders involved in housing development, as well as on the supply side (renters, owners, constructors, municipalities, tenants). To operate social housing as such, significant financial support is provided by the National social insurance institution (KELA), which provides housing allowances to tenants from the national budget.

In order to make development of the most populated agglomerations of Finland more dynamic and lower the financial burden from cities, the so called MAL agreements between the biggest cities and the national government were set up to support development in the sectors of housing, land use and transportation (nowadays there are 7 MAL agreements across Finland). Through these agreements, subsidies on dwellings' construction are channelled to city budgets under the conditions that a certain proportion of them goes for social housing purposes.

Regarding municipal housing policy, it is important to add that land ownership varies significantly across Finnish cities, which impacts the operability of each individual city.

The established system today provides housing to the most vulnerable, especially through annual construction of thousands of social dwellings (in 2023 the number should be 9,000), by performing the Housing First scheme (aiming for homelessness eradication by 2030). There is an additional scheme of the so-called social mix, which has been in place for over 40 years through which Finland makes sure that all neighbourhoods are developed in a way that prevents cultural segregations and thus, works as a preventive measure for social problems. The Finnish social housing policy is strictly targeted, unlike for example the Dutch or the Swedish universal systems. In this way, Finland tends to keep the system financially stable. An interesting fact that contradicts many other systems is that there is no rent control in Finland.

Through all the policies and instruments mentioned above, Finland has been juggling the most pressing challenges of housing, such as market price increase, regional disparities, social vulnerability of youth and elderly, ageing population or significant depopulation of Finnish countryside and migration of population to the southern part of the country. Showing how alarming the situation in the housing sector is the fact that in the past three years, the expenditure on housing has increased by 80%. It is apparent that Finland follows up on the needs of all involved in the housing sector, which is certainly worth appreciation.

“State-subsidised housing construction is a strong counter-cycle tool in housing markets. We launched a special construction programme after the 2008 crisis to keep the construction going. It is not possible to make it stop,” Tommi Laanti, Senior Housing Advisor at the Ministry of the Environment in Finland said.

“In the past three years, the funding of housing in Finland has increased by 80%,” Jarmo Lindèn, Director, The Housing Finance and Development Centre of Finland also pointed out and added that housing is based on long-term commitment to affordability and high quality.

## Helsinki's social mix

Policy objectives as set in 2020 with implementation starting from 2023 touch upon the following key topics:

- Housing Production Amount
- Housing Production Quality
- Vibrant areas & segregation prevention
- Development of current Housing Assets

- Population: 660.000 people (1,5 mil with agglomeration = 27% Finnish population)

- Dwellings: 347.065 dwellings, ½ single person apartment

60% 1 or 2 rooms, ø 49m<sup>2</sup>;

20% of people live in overcrowded conditions

- Price Up by 10% in past 6 years

- Land 64% of land owned by Helsinki (more than in other cities)

Picture source: ARA, Jesse Terho



Helsinki is a city where Housing has historically played a significant role. The 21st century is all about population inflow and the city has been reacting in a dynamic and systematic way. The history of Helsinki's housing policy is worth reading about (available on the city website) and the following paragraphs provide a brief overview of the current situation and challenges, such as social segregation and homelessness, dwellings and energy price increase, and the city's policy instruments to tackle them.

Helsinki is a city that is ready to help all who are ready to participate in making their life happier. The institutions involved in housing development of the city are the City council, city-owned housing companies, city-owned housing construction developers, social service providers and other service providers, the private housing development sector and, of course, the state and the tenants.

## **THE OCCUPANCY AND FUNDING TYPES IN HELSINKI**

Housing typology in Helsinki is not simple at all, reflecting the complexity of the population it needs to accommodate. The first group of housing is long-term regulated and state-subsidised housing which accounts for 25% of all dwellings and shall be increased by 5% as of 2023. Social housing, as well as youth housing, falls under this group, which is supported by a long-term subsidy for tenants. The second type is the so-called 'intermediate housing', which means long- and short-term state-subsidised rental housing but also special types of housing, such as right-of-occupancy dwellings or Hitas dwellings. The proportion of this housing type is at the moment 25% and shall go down to 20% as of 2023. The system of right-of-occupancy dwellings means that tenants purchase the right-of-occupancy for a price set by 15% of the apartment value and pay a monthly fee comparable to rent to the public dwelling owner. They have the right to stay in this apartment for as long as they wish.

The Hitas apartment is an owner-occupied type of dwelling, however, the price, quality and size of these apartments is regulated in order to match the demands of families and other less-profitable target groups for the general market. Last group accounts for free-market dwellings, which are neither regulated nor controlled and comprise co-operative housing, owner-occupied homes and rental-homes. Up to now, 45% of dwellings could be on the free market, which has been deemed unsustainable, so as of 2023, 50% of the housing market will be set free.

The rent-control or rent-limit does not exist in Finland. That is why the city of Helsinki is strongly dedicated to new development and housing supply (1.500 apartmers/year) as well as a smart use of the above mentioned housing types and instruments. Dwellings falling under any of the subsidised schemes are operated by **municipal housing companies** which own and manage a certain number of the housing stock and specialise in certain housing regimes. **Altogether, the city of Helsinki owns 63,500 dwellings.**

## **SOCIAL MIXING**

Finland has a long-term aim to insure a diverse population and tenure structure in residential areas. So does Helsinki city. **The „Mix“ stands for a thoroughly planned mixture of tenure types within neighbourhoods, as well as a socio-economic mix in all areas** (age, social status or health-status, etc.). People are selected for purchase or rental schemes on the basis of criteria set for the area and those who match the current needs of an area are attributed there. In addition to this, the proportion of rental dwellings in the housing stock of any area must not exceed 50%. All this might seem artificial and too planned, however, in the end it leads to diverse socio-economic population structure and eventually contributes to mitigating areal segregation.

# Your post code cannot determine your life opportunities

## RENOVATION FOCUS

Just like everywhere in Finland, also in Helsinki, the majority of housing stock was constructed in the 70s during the industrial and economic boom. Therefore, **renovation is at the moment as important as construction**, especially for energy efficiency, touching upon environmental and maintenance-related sustainability. About ½ of the CO2 emissions come from heating in Helsinki but the city has the aim to become carbon-neutral by 2030. This would not and could not be done without major changes in construction regulations and renovation support.

## INNOVATION - POLICY TRANSFORMATION IN THE COMING YEARS

Helsinki city continuously aims for innovation and improvement, preparing to face the global challenges that we see in different parts of the world. Three specific topics caught our interest.

Firstly, the city has set up an **Innovation platform for Urban Housing that connects various experts, including tenants and aims to encourage new ideas in urban developments**. The process is as follows: the city launches a development plan of a certain area, the innovation team comes with ideas and suggestions, the city decides on their implementation and then launches a procurement for which developers can apply. The innovation platform can be part of this process for as long as it is necessary. Having been introduced a couple years ago, it has already implemented over 300 project developments.

Secondly, policy innovation is a strong ambition the city has, especially when it comes to construction, particularly using **wood as a more sustainable and energy-efficient construction material**. This approach has been introduced in the last decade, however, for the moment its use has been slowed-down due to the enormous increase of the cost of wood.

Lastly, **the city knows that the free market is not the easiest place for young families** to find appropriate housing, as single-person apartments have been considered as more profitable for developers. The regulated market, however, has also had a hard time accommodating families. Today, about 20% of people in Helsinki live in overcrowded conditions and many of these are families. Therefore, the policy specifically for this target group needs to be rethought, speakers explained.

## CITY PLANNING

The city of Helsinki has, according to Hanna Dhalmann, the Housing Programme Manager of the City of Helsinki, the largest and most dynamic construction plan from all capitals in Europe. Their goal is to construct 1,500 dwellings a year, mostly 2-bedroom apartments. Helsinki has a programme on housing and related land use, functioning ever since the 1960s, which gave and still provides the guidelines to continuously work on housing policy and cares about quality and diversity of land use. What is more, Helsinki city is one the 7 city agglomerations across Finland that has the so-called MAL Agreement with the national government on financial and structural assistance in housing, land use and transportation development.



It is of important value that Helsinki owns more than 60% of its land and therefore plays the role of a single planner, let's say that Helsinki has the municipal zoning monopoly. Most of the public housing development is done by a city-owned development company.

## **SOCIAL HOUSING AND HOMELESSNESS**

Finland aims to eradicate homelessness by 2030 and Helsinki, as every other capital, needs to play a significant role in this plan. The core of this strategy is the Finnish Housing First scheme, which is based on long-term normal lease for tenants. In 2013, the majority of short-term shelters for homeless people were turned into Housing First units, a number which at the moment accounts for thousands of homes. Nevertheless, there are still approximately 5,000 homeless people in Helsinki.

In the country, social housing stands for any supported housing, while support is provided by the housing type supply of a city and housing allowances support tenants.. Every 7th person in Helsinki relies on this model. The interesting feature of Helsinki social housing policy is the aim to make social housing a high quality housing which has overall a similar appearance, preventing social unrest. There is no queueing for apartments in Helsinki, people either are or are not eligible and are allocated according to their needs and the area's specificities, to ensure diverse neighbourhoods.

## JÄTKÄSAARI - AN EXAMPLE OF NEW URBAN DEVELOPMENT FOLLOWING #HOUSING2030 SUGGESTIONS

Helsinki is an amazing place to see if any city plans to set up new urban development.

In this report, we find it important to mention at least a few developments, which comply with the policy recommendations we collected in the #Housing2030 report, a joint initiative by Housing Europe, UNECE, and UN-Habitat.

A walk through the Jätkäsaari neighbourhood, a completely new development area in the city of Helsinki, which is to be finalised by 2023 is a hands-on experience of what was discussed in the #Housing2030 report.

Participants in the tour got to see social-rental housing blocks owned by the city company HEKA, mixed with right-of-occupancy housing owned by the city company HASO. There are dwellings operated within the Housing First scheme and, of course, the whole neighbourhood comprises plenty of private owner-occupied dwellings mixed inside out. Some of the houses have wonderful gardens not only around, but especially on their rooftops. One may definitely feel like being a part of a nature oasis, or even a housing innovation oasis.



Jätkäsaari neighbourhood, Helsinki



# Homeless no more

The Housing Solutions Platform, led by Housing Europe, FEANTSA and Fondation Abbé Pierre, opened a dialogue on how the relation between social workers and housing providers could be better streamlined so that ongoing and upcoming initiatives that aim at combatting homelessness are implemented smoothly and successfully.

The Housing Minister of Ireland, Darragh O'Brien, shared the Irish commitment to develop and build affordable housing in the country - a multiannual plan for housing fully funded by the national **government that has been put into action after more than a decade of undersupply of housing. Ireland is now also educating men and women to improve their skills to work in the housing and construction sector. According to him, Ireland has "a robust strategy called „Housing for All“ with 218 very specific actions to be done.**" I would like to see the EU legislators focus on what we can do together to tackle homelessness. We have the human and institutional capacity to do so, it is only about commitment of our countries," the Housing Minister said.

The strong need for cooperation between the European Commission and local level actors was brought up also by **Renaud Payre, the Vice-President of the Métropole de Lyon.** The call for more multi-level governance was raised also during the French Presidency of the EU which ends in June 2022 and the topic has been included in the Declaration of Ministers signed by the 27 EU Ministers at the Ministerial conference on housing and construction on 7 and 8 March

2022 in Nice (see for example points 17, 24, 27). "Private landlords and their mobilisation might be a solution and this might be a topic to develop together with the European Commission and their expertise. We need to find new tools to involve them," Renaud Payre also insisted.

**Katarina Ivankovič-Knezevič, Director for Social Rights and Inclusion, at the European Commission's DG EMPL** echoed that homelessness is a major topic for the EU and that the Housing First scheme should be implemented in all EU27 national strategies. She admitted that the model has been a strategy not all countries would agree with or aim to follow. However, the good examples and data prove that it is functioning, and we witness that more and more governments tend to join. The approach, however, goes hand in hand with the provision of more affordable housing.

**Good coordination of local actors on tackling homelessness as a key to success**

Local level actors are at the core of bringing social work, homelessness prevention and eradication together. **Rikke Lønne, Chair of the Social Affairs Committee of Housing Europe,** talked about the experience of Denmark in dealing with homelessness and emphasised the importance of thorough coordination and sharing of responsibilities between all stakeholders involved in this policy, ranging from local authorities to service providers through clients. Another interesting point mentioned by Rikke Lønne was that even perception and personal attitude to the topic plays a huge role in the overall process of homelessness eradication.





Picture source: ARA, Jesse Terho

“We are aware that Housing First is very complex and its implementation requires a huge change of practices,” Renaud Payre, the Vice-President of the Métropole de Lyon stated.

**Housing advice as an essential preventive tool**

The panel agreed that being in touch with tenants before, during and after the Housing First scheme, is the strategy local authorities should follow. This means preventive advice, solution design and counselling against eviction. Such services are generally called Housing Advice services and are well-known across multiple countries of Europe, such as Denmark, Ireland, France, or Finland.

In Finland, Housing Advice services (HAS) are a part of the Housing First system and work with tenants on all possible issues from dealing with neighbours through renovations or payment problems. When a tenant has a complex problem, a team from the Housing Advice Service gets together with the tenant and other involved parties and develops a common way to get out of the inconvenient situation.

“We have 1 million tenants and our social work reaches about 250,000 tenants. We also have extensive financial counselling to prevent eviction. There is someone for every tenant to talk to when they face financial problems.” Rikke Lønne, Chair of the Social Affairs Committee of Housing Europe said.

Our President, Bent Madsen concluded the session: “What this event showed us is how important it is to ensure the continuity of social services for people in order to access and sustain housing tenancies on a permanent basis. We need more cooperation between housing and social workers as well as more in general integration of accompanying support services.”



Hanna Dhalmann  
Housing Programme Manager City of Helsinki

# Decarbonising our neighbourhoods in a fair way

“Climate change has become an existential problem, among other challenges, and we need to use the #Housing2030 report as a toolkit to help us adapt and make sure that no one is left behind,” **Sorcha Edwards, the Secretary-General of Housing Europe** said.

Housing decarbonisation is not just about big policy measures and innovative technologies. It is important to make sure that society as a whole is aware of the fact that a change needs to be done and how they may be part of it. The inclusive and affordable ways to make people a part of this process were present in many workshops and presentations of practices from all over the world, from Hawaii to Malta. Society education strategies, as well as the ability of professionals to understand the basic needs of people and their housing habits, came across very often when discussing new technologies. Inevitably, the need for investment into climate-proof homes was mentioned at every single session that touched upon the need for a Fair Energy Transition.



Picture source: ARA, Jesse Terho



Maria Ohisalo, Minister of the Environment and Climate Change  
Picture source: ARA, Jesse Terho

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UNECE



#Housing2030



INTERNATIONAL  
SOCIAL HOUSING FESTIVAL  
14-17/6 2022, HELSINKI, FINLAND

Climate-neutral housing – Decarbonizing the housing stock in an inclusive and affordable way, Helsinki, 15 June 2022



## The European Affordable Housing Consortium: Sustainable Housing for Social Impact (SHAPE-EU)

### Would you like to understand and implement our solutions to...

- attract investment to fund lighthouse renovation districts?
- team up with local authorities for the uptake of new technologies targeting social and affordable housing?
- ensure energy efficiency at district-level by combining different sources of energy and respecting the rules?
- involve residents and tenants in the process of renovating social and affordable homes?
- make our society more inclusive by creating city districts where different generations, the youth, the elderly, single parents, people with disabilities or other vulnerabilities, and everyone can live well together and feel empowered?

These were some of the main questions **Housing Europe's Innovation and Projects team, João Gonçalves and Clara Mafé** were ready to respond to at the stand of the European Affordable Housing Consortium: Sustainable Housing for Social Impact (SHAPE-EU).

The project is becoming the point of reference for a socially-inclusive Renovation Wave and New European Bauhaus. It is coordinated by

Housing Europe and co-funded by the European Union's Single Market Programme to support social housing providers, public authorities, and SMEs to deliver social and affordable housing district renovations, which include innovative features.

The services include support on how to choose and incorporate adequate new technologies, the best options to **renovate multi-apartment buildings in a cost-efficient way, financial solutions for specific cases, how to foster social innovation or how to digitise social housing service provision and many others.**

Have a look at its new website - <https://shape-affordablehousing.eu/>



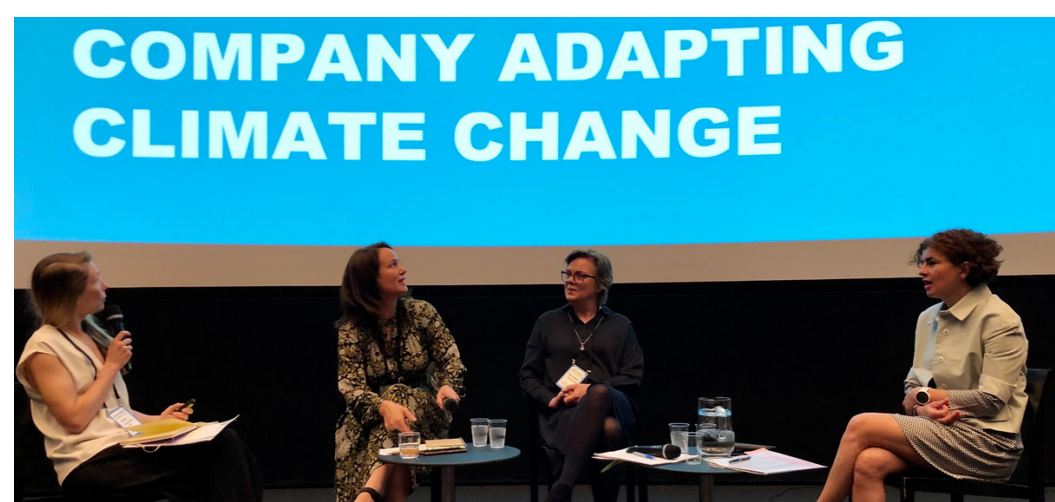
## Adapting Social Housing to the Changing Climate

Climate change and the lack of mitigation can have far-reaching consequences, especially for households living in particularly vulnerable areas. This was the case with the floods in Germany, Austria, Luxemburg, and Belgium in the recent summer. The EU's Deal aims to trigger a renovation wave of 35 million homes by 2030. This is an opportunity to integrate vital climate adaptation to increase our resilience to extreme weather conditions which vary greatly throughout the region requiring a customised approach.

In the '**Climate-proof and resilient social housing**' session organised by Housing Europe at Helsinki's Central Library, Oodi, we had a good exchange of practices, answers, and many questions.

One thing is sure, Scandinavian countries are one step ahead.

We heard from **Marika Nyysönen from the social housing provider, Helsingin kaupungin asunnot Oy, HEKA** in Finland who explained how they are adapting to climate change, and implementing a lifecycle management cycle. The tool brings the city's goals and policies for ecological building forward. HEKA is also making the best use of stormwater and according to the '**Helsinki Roof initiative**', all roofs should be implemented primarily as green roofs. The Finnish social housing provider is using future climate models to simulate indoor conditions, based on which they choose the right measures to climate-proof buildings. HEKA relies on IoT technology to monitor the temperature and is piloting a room-specific intelligent heating control.



Looking at how Iceland is coping with the cold climate, **Sigrún Árnadóttir, CEO of Felagsbustadir** which is a social housing company in Reykjavík, she announced that the country has just adopted an Action Plan on Climate Change with 50 operations, extensively focusing on diminishing CO2.

**Borislava Woodford, a policy analyst from the New European Bauhaus team** said that there is a plan to start a pilot exploring innovative funding solutions to mobilise private funding, thinking particularly of philanthropy and crowdfunding. Being asked to think of a Bauhaus labelling strategy, she stressed that 'beauty is in the eye of the beholder', and that it is challenging to coin beauty, sustainability, and inclusion.

Housing has to be a societal question. "We hope that the New European Bauhaus will change the broader focus and the perspective that housing is taken care of each individual on the market," our Secretary-General, Sorchá Edwards said. A key takeaway from the 'Climate-proof and resilient social housing' session is that we need a strategic plan to adapt housing to climate change, spread the learning, and get everybody on board to put the plan together to have a buy-in.



## Decarbonising the Housing Stock in an Easy and Affordable Way

The focus point of the workshop co-organised by the **United Nations Economic Commission for Europe (UNECE)** and Housing Europe was the **#Housing2030** report that looks at land policy, decarbonisation of homes, sustainable finance and better governance while ensuring housing affordability.

The presentation of the report was followed by two panels. The first one revolved around best practices at local level on affordable climate-neutral housing. Examples from **Paris, Barcelona**, or cities in the **United Kingdom, Eastern Europe** or the **United States** were presented, all using innovative solutions such as reusing metal containers.

From the second panel, the shared practices focused more on the national level, as the speakers presented the regulation in place and available solutions from very different contexts: **Slovenia** and **Slovakia** have to manage a housing stock that is mostly privately owned, while **the Netherlands** need to speed up the renovations to meet the 2050 goals. In **Malta** the interior design seems to be an important need of the tenants, while in the **USA** the U.S. Department of Housing and Urban Development supports technological innovation such as heat pumps.

## A just & beautiful neighbourhood is no rocket science

It has also been more than 2 years since the Horizon 2020 syn.ikia project and its pilot buildings have been showing how the people-centred energy transition in neighbourhoods can benefit everyone. Organised by Housing Europe and the project coordinator, the **Norwegian University of Science and Technology**, the hands-on workshop dived into the challenges of including low-income households and vulnerable sections of society in the sustainable transition. The workshop had particular focus on ambitious energy renovations and examples were used from syn.ikia's demos to highlight challenges and solutions associated with creating affordable, inclusive social housing.

Through an interactive exercise, housing providers were asked how can the principles of environmental justice be applied in social housing neighbourhoods? **5 principles - distribution, recognition, participation/procedure, responsibilities, and capabilities** were connected to different resident engagement methods that were described in a set of cards. Recognising tenants needs and understanding of real life experiences and response to policy, aims and engagement processes are necessary.



## Urban Green Areas should be a Basic Service

Organised by Housing Europe and alchemia-nova, **'Living walls, green façades, and green roofs - greening our building stock in the literal sense'** left attendees in no doubt that in Finland, a country in which 76% of the land is covered by forest, connection with nature is essential for peoples' mental well-being.

**Marja Mesimäki from Setlementti asunot social housing association** spoke about how green roofs and other green spaces are essential for the development of sustainable and just housing outcomes in Finland. She stressed that "access to urban green areas should be a basic service, the same as access to education or healthcare".

**Long Xie from the University of Helsinki** presented his work on creating green façades and nature-based solutions, especially as a means to deal with stormwater. As well as providing a way to deal

with adverse weather events, they provide green spaces for urban dwellers.

From Helsinki to Paris, **Lucie Lescude from Paris Habitat** took us on a tour of the green spaces, shared gardens, and urban agriculture projects (including saffron farming!) that are managed by, and for the benefit of, social housing tenants.

Paris Habitat now systematically implements green roofs in new buildings and renovation projects. Finally, **Gaetano Bertino, from Vienna-based alchemia-nova**, one of Housing Europe's partners in the HOUSEFUL project, presented the circular nature-based solutions he and his colleagues are developing. These circular solutions for treating water and waste in buildings will be replicated in additional social housing buildings as part of the **EU-funded HOUSEFUL project** Housing Europe is involved in.

## The New Movement of Certified Energy Mentors and Supporters Tackling Energy Poverty

In the year of record-high energy bills and the moment when 'stay at home' has been the norm for over two years, the **EU-funded project, POWERPOOR** called on public, cooperative, and social housing providers, municipalities, and researchers to be engaged in tackling the phenomenon.

At our stand in Helsinki City Hall, **Housing Europe, ICLEI, INZEB and our Estonian member, EKYL** explained how to join a community of hundreds of POWERPOOR certified Energy Supporters and Mentors,

working on the ground, enabling change and providing paths out of energy poverty in their regions. POWERPOOR is a 3-year Horizon 2020 project that started back in September 2020. The initiative in which Housing Europe plays a key role is aiming at energy poverty alleviation by supporting energy poor citizens to implement energy efficiency interventions and participate in joint energy initiatives, through the development of support programmes and ICT-driven tools.



Alice Corovessi (INZEB), Anu Sarnet (EKYL), Diana Yordanova (Housing Europe)



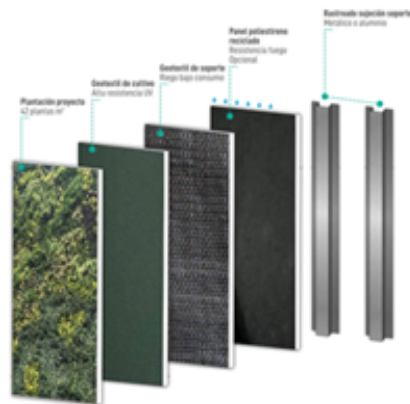
Building Materials Passport

Materials passports contain information about the quality, origins and location of materials and products used in the construction of buildings and other construction objects. All in such a way that owners and/or managers of real estate and infrastructure always have up-to-date information on the financial and circular value, toxicity, demountability and reuse potential of the materials and products applied in their properties.



Green walls and roofs

A green roof or facade buffers and absorbs rainwater, insulates the home, increases biodiversity and reduces the heat island effect. Evaporating water cools the home and makes solar panels more efficient.



Circular Renovation of Affordable Housing

Housing Europe was excited to do a really **hands-on workshop on circular renovation of affordable Housing**. Our participants have popped up with pockets full of ideas and experience, still ready to get more and bring them home. The tools we have collected from Horizon 2020 innovation **projects HOUSEFUL and Drive 0** served as a good solid base, demonstrated a good Portuguese practice of blocks of houses where exactly this has been successful. We enjoyed and are soon coming with a reality-based tangible set of tools, you all may think of for your areas!

Source of graphics on the left: Housing Europe materials for the workshop Circular renovation of affordable Housing

Reusing greywater

Greywater is wastewater from non-toilet plumbing systems, such as wash basins, washing machines or showers. It can be separated with retrofitting measures in existing buildings. Greywater can be treated using innovative nature-based solutions for indoor application in multi-level green walls with minimum energy cost (<1.5kWh/m<sup>3</sup>) and disinfected using commercial O<sub>3</sub>/UV systems for >90% water reuse.



End-of-life waste management

Building analysis can help to achieve maximum recovery and valorisation potential of existing materials in buildings (i.e. envelope, facade, etc) at refurbishment or demolition stage, providing demolition guides to guarantee the best and safety management of waste streams. This end-of-life service includes the selection of safety procedures for disassembly and reuse of non-hazardous materials in construction elements, aiming to achieve a potential reduction in 30% of in construction & demolition waste (CDW).



Digital technology, housing and greening = a wonderful mix to blend with caution

Digital technologies must definitely be a part of the decarbonisation goals, the strategies of social housing providers and must be implemented with a people-centred mindset.

The programme of the Festival also touched upon the use of Intelligent technologies and artificial intelligence that can be used for energy efficiency improvement. The model is based on the Internet of Things (IoT) which collects all possible building data on energy consumption. Once gathered, the valuable data set can then be used primarily as a decision making tool for either renovation or construction. It can also be used as benchmarking among comparative environments. However, there are several preconditions for making this work successfully - sufficient comparable data

collection (Big Data), relevant expertise based data processing and analysis, relevant interpretation, meaningful translation into measures and policies and very importantly, understanding all this is to be used by, for and with people, who need to understand its purpose and functionality. Combining all these aspects will require time and caution in all aspects.

The event **Big Data and AI to transform building sector by increasing energy efficiency and improve quality of living** organised by Housing Europe provided a brief but very important insight into this through introducing our MATRYCS project, the aim of which is to introduce Big Data analysis into the construction sector for the purpose of long-term energy efficiency improvement.

Such data types comprise multiple aspects of buildings' lifecycle (construction, operation, renovation, demolition), energy performance, and design. The data needs to be processed and analysed with a deep understanding of the home conditions. The follow-up interpretation and derived suggestions necessarily require a clear understanding of the end-user occupying such a building because tenants' and residents' needs must be addressed adequately.

The Matrycs Renovation Policy Planner has been developed to help estimate energy savings based on a vast number of historical records. Such a tool may provide predictions for energy savings of buildings, leading to savings. Once the tool is filled with sufficient data for benchmarking, it may be open to end-users. For them, the use would be as easy as uploading several key factors about their housing project and on the basis of that, the tool would calculate the approximate funding allocation and investment value.

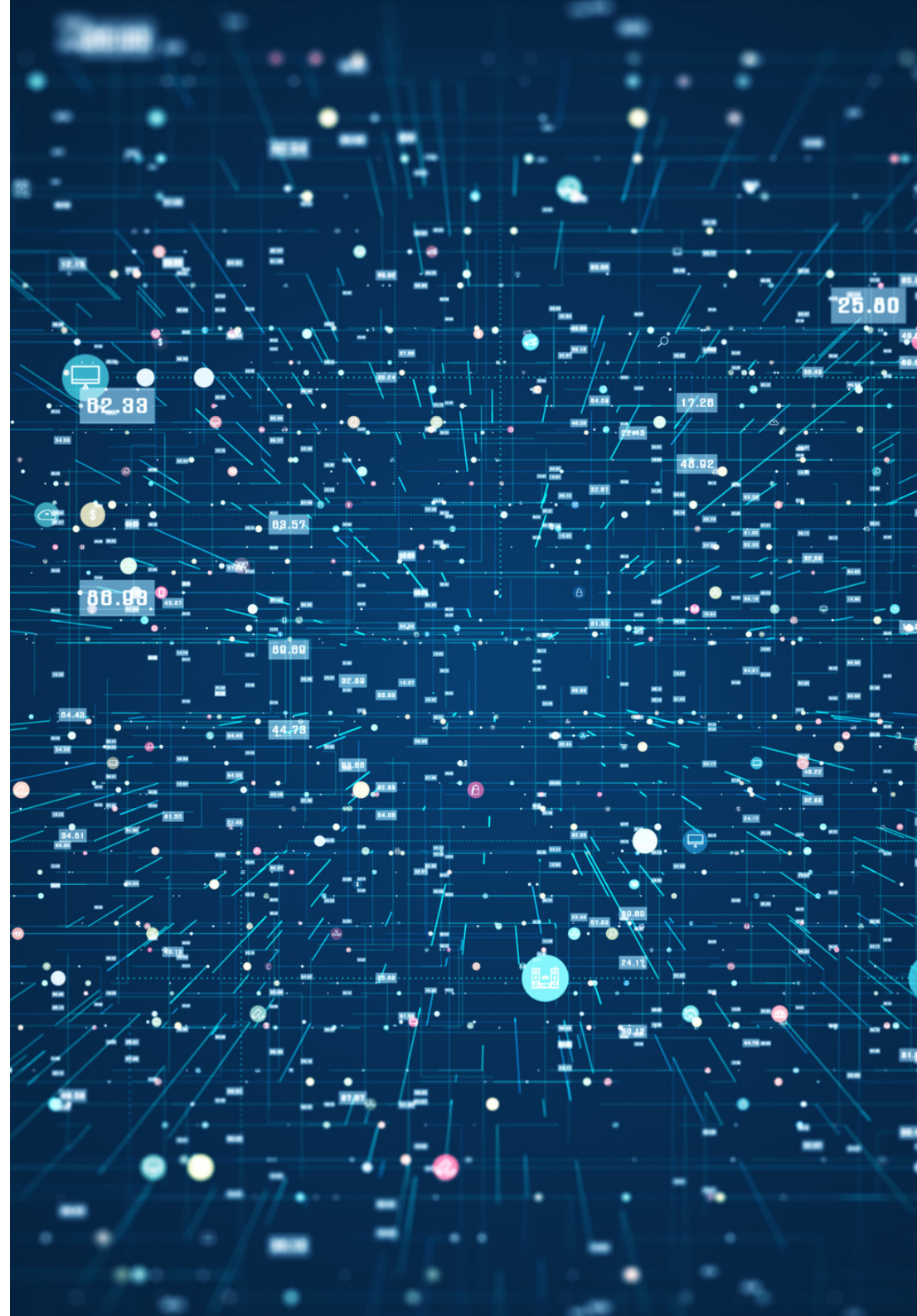
In order to collect sufficient good quality data, a data collecting technology needs to be implemented in every building. The most simple way to imagine this is a set of **sensors spread around an apartment, monitoring temperature, humidity, or the air flow. Information** from these sensors would be collected at one place, analysed and interpreted into improvement measures. Their implementation not within construction but in the long-term, when improvements need to be done by tenants, is still a big question. All speakers at the event agreed that technology development is demanding, however, the crucial part of this strategy is to make the society to feel involved and willing to join this initiative and cooperate for their own good but also for the good of everyone and the planet.

The event was fulfilling not only because of the presence of scholars and experts developing these tools, but also thanks to the presence of policymakers who have already been piloting implementation of data-collecting sensors in constructions (Latvia Environment Investment Fund) and market developers who do understand the technologies and their production, as well as all the challenges that need to be tackled by public institutions prior to its possible big-scale introduction into the market. **“We expect more than EUR 1billion to be invested in energy saving projects in Latvia in the coming years,” Gints Kārklīņš from Latvia’s Environment Investment Fund mentioned.**



“The benefits from understanding how buildings perform and how they could be more efficiently managed can be significant, considering that 40% of the energy consumption in Europe comes from buildings,” **Gema Hernández Moral from CARTIF Technology Centre** said. **Elissaios Sarmas from the National Technical University of Athens (NTUA)** added that the project is developing a data-analytical

After a heated discussion, our panellists came up to the conclusion that if we want Big Data to deliver on its promises, **we need to raise awareness on the importance of data usage among tenants** and residents, to set up more sensors to expand our knowledge, and very importantly, we must remind households about the every-day life ‘tools’ that we can all apply.



# Sustainable Finance & Governance

Sustainable finance and governance are extremely vast topics but also extremely relevant for achieving every single goal that we have been highlighting so far. In the pages below, we are pointing out the most interesting outcomes from workshops and seminars that we attended.

## Cooperative and Collaborative Housing

### What do we mean by cooperative and collaborative housing?

Cooperative housing (which can take different forms) has a long history describing common ownership of the building and a democratic approach to decision making about the way the properties are run and maintained. Collaborative housing is a term developed much more recently (and its definition is still to some extent 'under construction') which tends to be associated with different types of bottom-up housing initiatives, stemming from people's will to develop their living choices together, and sharing activities as well as physical spaces

The line between the two terms is sometimes blurred but **what is very interesting is we see a clear tendency towards stronger residents' empowerment across different types of tenures and providers**

Alice Pittini, Research Director at Housing Europe



The fact that cooperative and collaborative housing are an efficient way of providing sustainable homes that supports community-based neighbourhoods was proved by the fact that ISHF accommodated a whole-day event which was called Collaborative Housing Day.

“When it comes to collaborative housing, the start is the most difficult moment,” **Bent Madsen, President of Housing Europe** said. Where to start is the most important question and in **Denmark**, the process has started as a movement of the unions that came together with socially-responsible players, a movement which later became part of the welfare state. Once the first big leap was taken, it was very important to keep inventing and reinventing the housing sector, our President further explained. Helsinki has more than 100 years long experience of cooperative housing and the non-exhaustive list of existing models includes: family-based, consultant-based and setting up organisations for the purpose of building collaborative homes.

**‘Collaborative housing should be fun and people-based.’ Ulla Kuitunen, Housing Services Unit, City of Helsinki (Collaborative Housing Day)**

**Housing cooperatives: a sustainable model for European and Mediterranean countries'** organised by Housing Europe and the Union for the Mediterranean was an opportunity to learn and exchange about the different realities of housing cooperatives in **Germany, Italy, Ireland, Montenegro, Egypt, Turkey, and Morocco**. This session was a real learning experience that allowed us to identify commonalities and differences across these diverse contexts.

**Guido Schwarzendal from GdW** presented housing coops in **Germany**, an impressive sector with more than 2 million homes. He highlighted the long-term sustainable model but also the need for a 'new foundation programme' to foster the establishment of new housing coops. **Rossana Zaccaria, President of Legacoop Abitanti in Italy** also highlighted how we should aim at a '**nouvelle vague**' of housing cooperatives, with the young generations in mind. A key topic for the sector in **Italy** is how to combine housing and welfare. We learned from **Eoin Carrol from Cooperative Housing Ireland (CHI)** that the Irish word 'meitheal' means cooperation to solve social needs. As registered housing bodies, housing cooperatives have a strong social focus and listen to their members' needs, this is how for instance many of them have been setting up childcare facilities in their neighbourhoods.

**Radmila Lainovic, from Montenegro's Ministry of Ecology, Spatial Planning and Urbanism** explained that in her country, housing cooperatives work on offering affordable and stable housing solutions to essential employees from the education and healthcare public sector. **Khaled Abdelhaim from Upper Egypt Local Development Program** described housing cooperatives in **Egypt** as a missed opportunity in terms of accommodating the low-income majority of the urban population but has strong hope that coops could provide a great solution for informal settlements dwellers - a point which was also shared by **Mohammed-Achraf Hanbale from the Ministry of National Territory Planning, Urban planning, Housing and City Policy**. The latter also explained the current positive changes in the regulatory framework for housing coops in **Morocco**.

“The key common element all speakers at all these events shared was the idea that housing co-operatives can be a **win-win situation as far as they put people at the centre of their business models**, and that there is a need to recreate and promote the image of housing coops, something international co-operations can help with. We felt there was room for Housing Europe to be helpful in this challenge.

Cooperative housing was also a topic at other events, presenting mainly the experience and discussing challenges in this matter from all around the world. Our Estonian member (EKYL) had a full presentation on cooperative and collaborative housing development in their country. During **‘Model for Scaling-Up Multi-Apartment Renovations: Estonia’s Experience of Investing in Innovation and Empowering Apartment Associations’**, our member explained the financial strategy of the government to support the development of cooperatives. Edit Lakatos, a Senior Policy Officer at Housing Europe also took part in the panel and presented the different starting points of renovation across Europe within these specific housing regimes.



Picture source: ARA, Jesse Terho

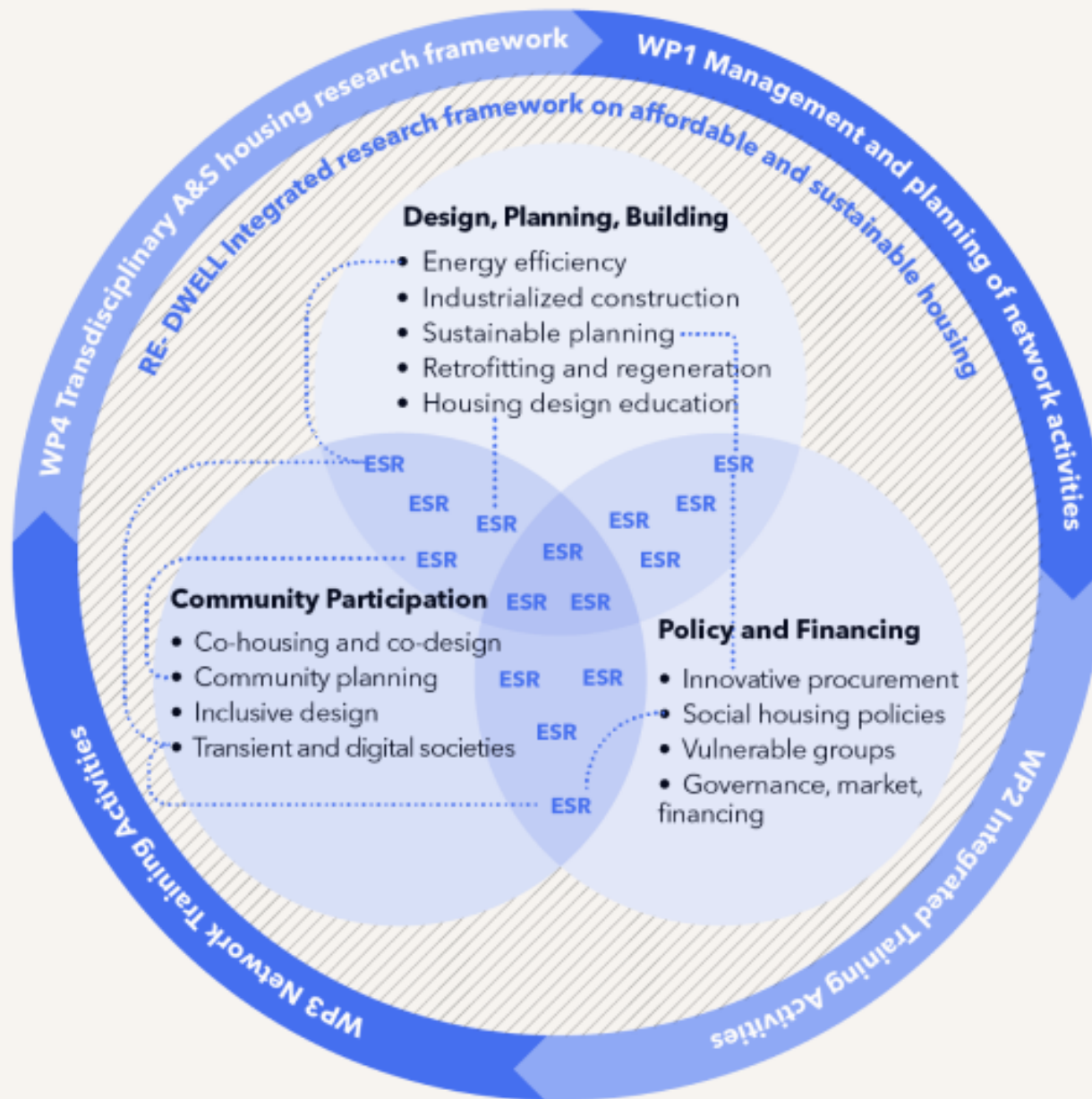


Picture source: ARA, Jesse Terho

Another event that involved diverse local actors was RE-DWELL, the session of which Housing Europe was a proud co-organiser.. RE-DWELL is an initiative supporting Delivery of Affordable and Sustainable Housing by building knowledge and creating synergies between the academic world and housing providers on the ground. Its goal is to make sure that housing and affordability are tackled from various perspectives and that professionals in these sectors learn how to understand the each others' needs and challenges of one another.

‘The ultimate goal of RE-DWELL is to train various professionals to approach contemporary challenges from multiple perspectives.’ **Alice Pittini, Research Director of Housing Europe and a RE-DWELL Supervisor** said.

The activities of RE-DWELL stem from collective knowledge of a range of top-professionals and academics in multiple sectors who are brought to a common table to share, enhance, and disseminate knowledge mainly to local practitioners by training, holding workshops and organising roundtables. At ISHF, a hands-on workshop took place with participants from all over the world. Their discussions led to recommendations which are to be published into a Manifesto for affordable and sustainable housing. Follow the RE-DWELL project website to be up to date.



Picture source: ARA, Jesse Terho



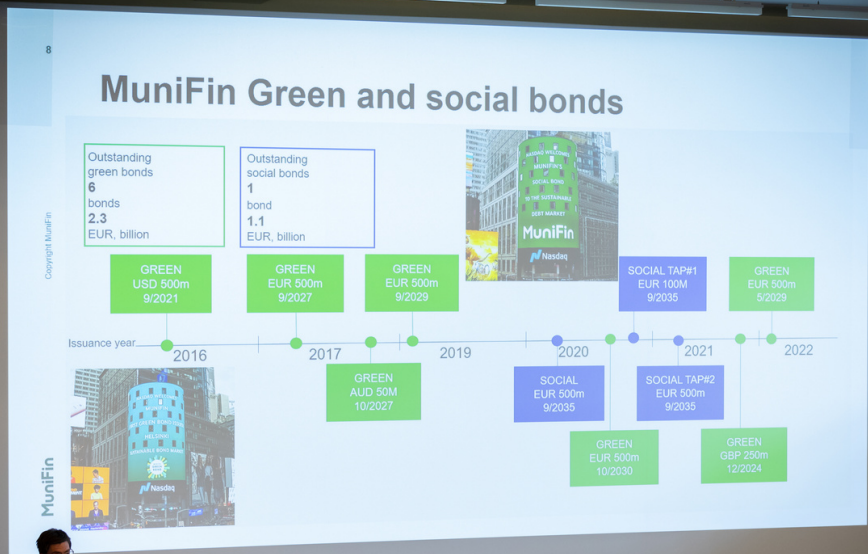
## Sustainable housing finance

In any sector and at any level of conversation, all tools and good practices are vague, unless the financial perspective is added to the picture. For this reason, the Festival offered multiple sessions which altogether provided quite a great base for discussion, learning and inspiration. Our interest was caught by three quite different but all very important topics: **Social and Environmental Bonds as a Novelty, 30 years Experience of the Housing Fund of Slovenia and the ongoing financialisation of housing.**

### Social and environmental bonds as a novelty

Right at the beginning of the Festival, **Antti Kontio, Head of the Funding and Sustainability Department at Municipality Finance (MuniFin)** described the business model of financing public housing projects through the issuance of **social and environmental bonds in Finland** and other Nordic countries. This is not a totally new scheme, it has already been used for example in France or the Netherlands as an important PPP business model for public projects financing. The US has been following this financing model for many years.

He described the scheme as a novelty not only from the supply side perspective but mainly from the demand side, meaning that investors purchasing this type of bonds did not exist five years ago. Our society has been changing and investors tend to be more and more interested in making a social impact and improving the world rather than just making the most profit possible. On the other hand,



Picture source: ARA, Jesse Terho



they are much more interested in the impact their money makes, that is why the topic of social and environmental bonds is closely connected to Social Impact Measurement.

“Financial instruments are related to social impact measurement. This scheme is tricky though and needs to be tackled with care,” Kath Scanlon from London School of Economics reminded at the ISHF Opening Ceremony. She also said that measuring the social impact for general well being performance is really a hard factor to quantify with numbers. However, it is possible to have statistical investigation on whether community housing reduces loneliness, and that it would be possible to conduct similar research on whether a certain type of housing contributes to labour activities.

Social and environmental bonds are basically investment loans from the public, comparable to corporate bonds with the difference of inclusion of public institutions setting multiple regulations. **In the case of Finland, such bonds are backed by state or municipal guarantees and the interest rate is 0%.** In this way, the cost of funding is kept as low as possible. These instruments are to be managed by skilled financial institutions with a wide portfolio of activities who understand how to navigate in the sector to keep the bonds secure and out of risk.



## 30 years of experience of the Housing Fund of Slovenia

An example of ever-evolving governance and financing of the housing sector was Slovenia, a country which decided that housing will be one of the national priorities right at the beginning of its transformation in the early 90s. **“The Republic of Slovenia in Article 78 of its Constitution stipulates that the state shall create opportunities for citizens to obtain proper housing.** With this measure, Slovenia follows the Universal Declaration of Human Rights, which defines access to adequate housing as a basic human right, which represents the main condition for an individual's further life activities,” **Alenka Kern from our Slovenian member, Housing Fund of the Republic of Slovenia (HFRS)** said.

Slovenia launched a National Housing Programme strategy (ReNSP) in 2015 for the ten coming years (2015 - 2025) thanks to which housing became a constitutional right for all citizens. In practice, this has been mainly translated into a vast investment into housing that has been operated by the state-owned HFRS, founded in 1993. Its mission is to implement the policy measures and carry out the activities of the housing policy as provided by the Housing Act and ReNSP 2015-2025 at national level. Since the beginning of the project implementation, 2,194 dwellings have been planned for the purpose of rental-housing and are to be finished by 2023. There has also been an emphasis to make the **construction and renovation cost energy-efficient and thus, affordable in the long term.** The daily exhibition called 30 years of Active Housing Participation in Slovenia organised by HFRS had a lot to tell and share with participants.

## Housing market Financialisation

The lead **writer of the #Housing2030 report** – led by **Housing Europe, the UNECE, and UN-HABITAT** – **Julie Lawson** made a powerful intro to the devastating impact that financialisation and speculation have on our housing systems. She pointed out that even if we have seen enormous growth in mortgage credit, this has not led to the growth in new housing supply. So, is there an alternative to asset-based welfare? This is what we discussed in the 'Tools to tame financialisation' session at Helsinki City Hall.

Julie Lawson went on to say that governments have lost their confidence or forgotten how to shape better markets and would rather let the market rip than rip into the market. 'This has been due to a number of factors, primarily constraints on public investment, Competition Policy, the Maastricht Treaty, and the Growth and Stability Pact, which held back public investments; all these policies and rules of thumb are subject to debate,' she said.

Professor **Michelle Norris from University College of Dublin** explained how financialisation reduces housing affordability. First, increasing flows of capital into housing meet fixed land supply and inelastic housing supply. Secondly, **new circuits of finance enable commercial investment in housing and enable speculation**. Thirdly, non-profit circuits of finance and finance for social and affordable housing reduce or disappear. Fourthly, finance for commercial investment and speculation is free or 'cheap'. Finally, finance for low-income households is less available and more expensive.



**How can Governments Shape Circuits of Finance to Improve Housing Affordability?**

- Managing the scale of financial circuits – e.g. macro-prudential regulation
- Managing the focus of financial circuits – e.g. credit guidance policies
- Managing the number and type of financial circuits – e.g. establish more purposeful circuits, regulate/disable harmful circuits
- Managing the cost of financial circuits – e.g. tilting the playing field in favour of affordable housing circuits of investment using taxation or subsidies



Julie Lawson, RMIT University  
Picture Source: ARA, Jesse Terho



Dara Turnbull, Housing Europe  
Picture Source: ARA, Jesse Terho

The session also included a panel discussion with representatives from non-profit housing providers in Austria, Denmark, and Finland who discussed the benefits of a mature system of cost-based social rental housing. This discussion was based on the findings of the recent Housing Europe report 'Cost-based social rental housing in Europe', which was made possible thanks to the financial support of the Housing Agency's Research Support Programme. This panel of European experts on cost-based housing also included the perspective of the 'new kid on the block', Ireland, and was moderated by Housing Europe's Research Coordinator, Dara Turnbull.

You can watch the recording of the session [here](#).

Michelle Norris  
University College of Dublin

INTERNATIONAL  
SOCIAL HOUSING FESTIVAL  
4-17/6 2022, HELSINKI FINLAND



#### What does Financialization Mean?

- Increasing flows of capital
- Enabled by government regulation and support
- Housing is the absorber of this 'wall of money'
- Government reliance on home ownership as 'asset-based welfare' undermined
- Driver of housing unaffordability and

Helsinki



Picture Source: ARA, Jesse Terho

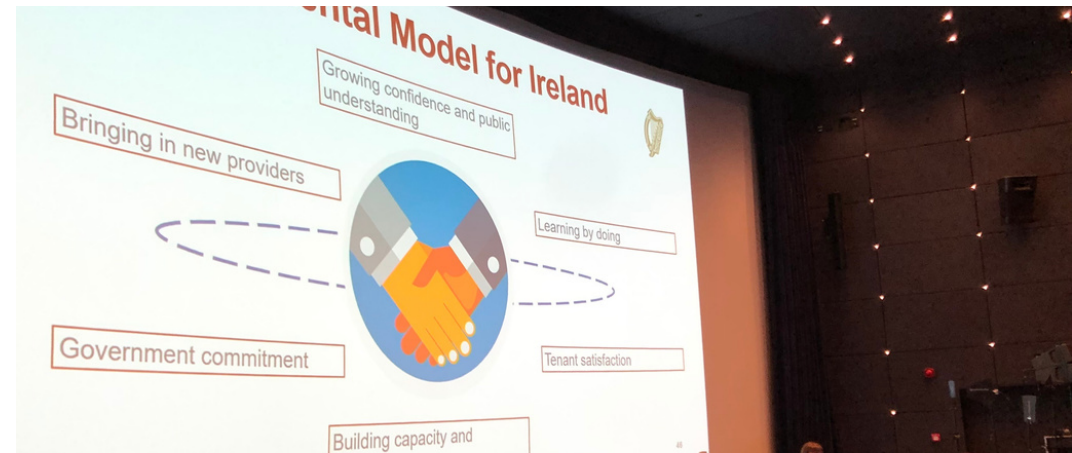
Instead of putting a plaster over the cracks, Professor Norris said that we have to actively shape the housing markets in the direction we want as a society. The #Housing2030 report is providing multiple tools to governments to do that.

We know that the ongoing financialisation of housing can be a tremendously complex topic.

To make it more understandable, Housing Europe, together with the writers of the report have launched a new series that offers tools on how we can tame this phenomenon. Tune in!

housing, but too low to affordably meet their housing needs on the open market. As **cost-rents are set in-line with the cost of provision, Ireland's cost-rental system** is similar to the cost-based social rental systems which have existed in countries like Austria, Denmark, and Finland for many decades.

This session organised by Housing Agency of Ireland and Clúid Housing, provided a review of how the new Irish cost-rental system works, as well as how it fits within the broader context of recent



## Cost Rental: A new approach from Ireland

With more and more households experiencing housing affordability issues, many countries are having to reconsider how social and affordable housing is provided, and who it is provided for.

**The Irish State** has recently embarked on the provision of what it calls “cost-rental” housing, which is a new form of affordable rental housing, aimed at those on incomes too high for traditional social

efforts to tackle the housing affordability crisis currently impacting many low-income and younger households in Ireland.

**Clúid Housing, an Irish Approved Housing Body (AHB), and a member** of the Irish Council for Social Housing, presented the experiences of tenants in its first cost-rental development. Interestingly, a survey of tenants showed that over 90% viewed their new home as being a long-term housing solution for them. Clúid is expected to deliver 700-800 new cost-rental homes per annum in the coming years.

# The artistic Touch of ISHF

Produced by **BBC StoryWorks Commercial Productions** - the commercial content division of BBC Global News, the film series 'Building Communities', designed to showcase the benefits of forward-thinking social housing initiatives and challenge the persistent misconceptions around social mixing and housing quality also travelled to Helsinki. Through diverse voices and innovative organisations, Building Communities tells the stories of people from different walks of life living in social and affordable housing. As our **Communications Director, Diana Yordanova** said at the event, "the series captures the details that one could not simply explain with a PowerPoint or in a meeting with policymakers, Building Communities is one of the best evidence-based tools that we could use to showcase how empowering social and affordable housing can be."



For the very first time, BBC StoryWorks also launched the final piece which was **dedicated to the work of Housing Europe and its network.** Enjoy watching.

Speaking of films, every September, our **French member, L'Union Sociale pour l'Habitat (USH)** launches a call to young film directors to write a script of a movie that takes place in social housing. Carine Puyol, in charge of EU Affairs at USH, invited the top three directors whose films have been selected and financed to come to real life.

The audience voted for its favourite film at the end and happened to give the same amount of votes to 'Mirage', a **social comedy that questions how "invisible people", such as cleaners work and how our society treats them**, as well as to '9th floor, on the right' that brings different worlds together. Congrats!



# Passing the Baton to Barcelona for #ISHF2023

It is official - in 2023, the fourth International Social Housing Festival will be held from the 21st to the 24th of March in Barcelona, Spain.

Representatives of Barcelona City Council already gave a hint of what #ISHF2023 would be about. The 2022 edition organisers - ARA, Helsinki City, and Housing Europe - passed the baton to Barcelona City Council at the Closing Ceremony. When taking over 'the Olympic torch', **Javier Buron, the Housing Manager of City of Barcelona** hinted that the housing community will necessarily witness many emerging housing models in the short future that face the challenges of today's world. During their Housing Policy Dialogue towards ISHF2023, we also heard from the ISHF veterans or the local organisers of previous editions.

**"May the Helsinki spirit be with you," Jarmo Lindén, Director of the Housing Finance and Development Centre of Finland (ARA) concluded.**

It is essential to have this global conversation and Housing Europe will accompany the **ISHF2023 host, Barcelona City Council** in organising another purposeful edition, bringing an international dimension and maintaining the spirit of the Festival.

Keep an eye on [www.socialhousingfestival.eu](http://www.socialhousingfestival.eu) which will transform over the summer and let's keep the energy and discussions going.



Picture Source: ARA, Jesse Terho

**“The Festival wakes us up about what works well and what models need to be revamped, being aware helps us to avoid accidents because mistakes in housing policy take a long time to have an impact, and getting together is an opportunity to learn and tackle challenges collectively.”**

**Sorcha Edwards, Secretary General of Housing Europe**



Picture Source: ARA, Jesse Terho





**SEE YOU ON 6-9 JUNE 2023  
IN BARCELONA**



[www.socialhousingfestival.eu](http://www.socialhousingfestival.eu)  
[www.housingeurope.eu](http://www.housingeurope.eu)

**#ISHF2023**