Dear reader,

We are very pleased to present you the latest Newsletter and to inform you about the ongoing activities and progress within our growing network. This edition was mostly edited by Julia Siebert, the new project manager to support EFL in communication and project issues in future, working from her office in the German town of Bamberg. She briefly presents herself to you on the following pages.

Basically, in this edition you are updated about new members and associates which entered EFL and about the running projects and developments within the working groups.

We are really glad about the membership of the large French Housing Company ICF Habitat, a full subsidiary of the French railway company SCNF, with a portfolio of more than 100,000 dwellings all over France. Furthermore we are pleased to welcome PERL, a Paris-based company which offers solutions for new social housing development via ‘usufruct’. A product widely known in France, maybe to enter the rest of Europe via EFL!

Leitmotif for this whole edition is the repeated mentioning of the next EFL Spring Conference between April 15 and 17, hosted by MOAT Housing from Kent (UK). The program is again very promising. Key note speakers like David Orr, CEO of the National Housing Federation and Vincent Berrutto, Head of Unit within the European Commission, are only two examples of the high profile speakers at this event.

Overall, since innovation and sharing is the core of EFL, we encourage other innovative organizations related to housing, development and real estate to join our group. Hope to meet you soon in Dartford!

Ben Pluijmers,
Chairman EFL

Joost Nieuwenhuijzen,
Managing Director EFL
The EFL Spring Conference, 15 - 17 April 2015 in Kent, UK, is approaching fast. The conference will include the EFL General Assembly with seminars, workshops and key note speeches as usual. We are looking forward to a diverse and interesting agenda with key note speakers such as David Orr, CEO of the National Housing Federation and Vincent Berrutto, Head of Unit within the European Commission, as only two examples of the high profile speakers at this event.

Since the conference will start on 15 April at lunch time, several EFL working groups already secured venues for the morning to use the opportunity for a meeting with convenient travel arrangements for most.

Hosting organization for this conference is MOAT, location will be Dartford.

EFL addresses Finnish Housing Conference in Tampere

During a two day conference hosted by ARA, the Finnish Housing Finance and Development Center, EFL managing director Joost Nieuwenhuijzen addressed the audience of circa 150 housing- and real estate professionals. In his speech he presented convincing examples of successful cooperation and shared experiences throughout the network. As the ageing population is the largest challenge in Finland, concrete examples of innovation and EFL projects in this field were presented, receiving great interest. A further growth of EFL in Finland has therefore become very likely, taking into account the enthusiastic reactions of the audience.
EFL and ENHR investigate cooperation

The ENHR- the European Network for Housing Research- and EFL started talks about a possible cooperation. ENHR bundles more than 1000 housing researchers and scientific institutions all over Europe. Joost Nieuwenhuijzen presented EFL at the Coordination Committee in Berlin on March 6. As EFL brings together practitioners in housing and real estate, cooperation between the networks could be of mutual benefit. Info about ENHR on : www.enhr.net.

New connection with eastern European housing network IWO

The IWO platform (Initiative for Housing in Eastern Europe) acts as project-supporter for the improvement of former state-owned buildings in middle and eastern Europe. After the end of the Soviet Union, all eastern European countries faced a quick privatization of the typical high-rise residential buildings. Tenants with very low incomes became homeowners. No structures of cooperative ownership or management had been created. Nowadays, many of these buildings are in a state of very poor maintenance and energy inefficient. IWO, financed primarily by funds from Europe and Germany, support these countries to overcome the huge problems. Cooperation with EFL is seen as further step towards effective sharing of experiences and a new opportunity to jointly apply for European funds.

NEW MEMBERS

ICF Habitat

ICF Habitat (formerly known as ICF Group), is the fourth real estate operator in France and has a large share in the French real estate market. Having a stock of 97,150 dwellings, that is housing over 300,000 people in 70 departments, they are one of the major players in French social housing. ICF Habitat provides a widely diversified range of dwellings. They value high-quality service, customer loyalty and are committed to taking concrete measures.
NEW MEMBERS

PERL – brings new ways of financing social housing to the EFL network

The French PERL Group was founded in 2000 by Mr. Alain Laurier and is France’s pioneer and leader in social housing usufruct (SHU) solutions. This means a temporary division in ownership of a social housing property between usufruct (the right to use or derive income from the property) and bare ownership (title to the property). Every letter of the acronym P.E.R.L. in French makes sense: “P” like “Pierre” or “Real Estate”, “E” like “Epargne” or “Saving”, “R” like “Retraite” or “Retirement”, “L” like “Logement” or “Housing”.

Since June 2014, PERL is a subsidiary of the quoted French GROUP NEXITY with 7000 employees overall, whereas 85 PERL employees are located in Paris. Since the start, PERL helped finance and build more than 1000 social housing flats every year inside five French areas where real estate is expensive such as Île-de-France, Rhône-Alpes, Paca, Arc Atlantique and Genevois Français.

PERL joined the EFL because of the potential of introducing its innovative way of financing and hence building social housing through private capitals, especially on expensive real estate markets in other European countries.

PERL is convinced that the gap between use and housing property will increase and is highly interested in providing sufficient, affordable and quality social housing in which people with a lower incomes can live for 15-20 years at least, before housing becomes private. PERL want to explore how to best export this effective French business model to other social housing markets in Europe. They will investigate in advance the specific conditions of each national social housing market where this separation between use and property could be developed.

Are you interested in how SHU works? Don’t hesitate to contact Marc Bonjour (mbonjour@perl.fr).

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Further staff support for EFL – a letter from Julia Siebert, Project support EFL

Dear reader,

As already announced by Joost Nieuwenhuijzen to members and associates, my name is Julia Siebert and I am happy to support EFL in its activities for the year 2015 at least.

Some of you might already know me since I attended several EFL conferences in the past and I am part of two EFL working groups to represent my employer Joseph-Stiftung. For those of you who do not know me yet, I have a background in International Business Studies and graduated with a Bachelor’s degree. However, I am ambitious to also gain a Master’s degree with specialization in project development in housing business in the near future, in parallel to my full time employment. Next to German as my mother tongue, I am fluent in English and with a little more practice also in French.

Since 2012, I am employed with Joseph-Stiftung where I am mainly in charge of running the well-known EU-funded project I-stay@home (ICT solutions for an ageing society) which is close to a successful end now. Next to our lead partner role in I-stay@home, I am involved in two other EU-projects and support the further research and development activities in our company, especially in the field of coping with demographic change. As I am also in charge of the communication activities of I-stay@home, my new tasks within EFL will come quite naturally to me. These will be the development and hosting of the new EFL website with its relaunch in the second quarter of 2015, the facilitation of member communication (via the newsletter, the new internal member blog, being up-to-date about recent developments among EFL) and the support of projects or project development among EFL members.

In my international projects, I mostly enjoy the cultural diversity and lively exchange of so many ideas, views and interests. Therefore, I feel that I will fit into the EFL network and am really looking forward to get more involved.

I’d like to thank the Management of EFL for this opportunity and I am looking forward to the future challenges.

Julia Siebert.

EFL to launch new website with improved member section

After introducing the new EFL Logo in 2014, the managing director decided it was now time to re-structure the EFL website and pay tribute to the developed focus of EFL in the last years. As the website is the federation’s most powerful marketing instrument and communication channel, it should immediately answer to visitors’ questions such as:

• What is EFL?
• Who is part of EFL?
• What do we do?
• How do we do it?
• How successful are we?
• How to become member?

Furthermore, there will be a new fresh layout with an improved navigation among the menu to easily answer these questions, also better covering the topic groups and their achievements. Additionally, there will more focus on news either about EFL in general or about EFL’s members’ accomplishments.

Apart from the openly accessible visitor’s section, also the member section of the website will be reworked to give members better opportunity to exchange. Since there is only central storing of data possible at the moment, in future it will be possible for members to communicate via an internal blog. In this way, members’ communication should be improved and facilitated in case they are looking for project partners, advice, ideas, support or similar. It is planned to officially launch the new website at the EFL Spring Conference in April.

For questions or suggestions about the website, please contact: Julia Siebert (jsiebert@ef-l.eu)
New project idea: Innovative models for governance in the housing sector

As presented during the last EFL conference in Paris, professor Vincent Gruis (TU Delft) and EFL work jointly on a project proposal about innovations in governance, finance and management of affordable housing.

Since we have excellent opportunities within EFL to explore innovations in the corporate governance, finance and management structures of members, it might be worthwhile to set up a new research and innovation project around the key question “Which innovations can be transferred (to EFL members) from other countries?”

To get members involved, Vincent Gruis and EFL invited EFL Housing providers and a selected number of associates for a workshop in the morning at 10.00 hours prior to the start of the ‘official program’ of the EFL Spring Conference on Wednesday April 15th.

During the workshop, opportunities for transnational organizational learning will be discussed as well as possible European funding opportunities. According to research at TU Delft, funding through INTERREG might be a viable option.

If you are interested to join the workshop, please contact: Joost Nieuwenhuijzen (jnieuwenhuijzen@ef-l.eu).

Next meeting of the project group will take place in Amsterdam at Eigen Haard on 26 March 2015. Many interested members are expected to join since the project group hasn’t been closed yet.

Eigen Haard also agreed to take the lead in this ambitious project, responsible person is: Ruud van der Veer (rvandezveer@eigenhaard.nl)

Goal would be to develop an EFL standard and realize our own projects. Both EFL housing providers as EFL associates contribute to the planning and design. Currently, it is conceivable to realize buildings based on the concept on several locations in the Netherlands, UK, France and Germany.

Project Zero Energy EFL House

The project group ‘zero carbon housing’ was founded towards the end of 2014 and is making significant progress in terms of developing a project around a common design for newly developed carbon neutral buildings. EFL members consider this highly necessary in order to be ready before the new EU regulations about carbon neutral buildings come into effect in 2020.
**INTERNAL NEWS**

**Re2Fit - EFL members waiting for feedback on H2020 proposal**

It is widely known that in Europe existing buildings are predominantly of low energy performance and subsequently in need of refurbishment work. But the badly insulated residential buildings in Europe are not only an environmental problem: in social housing, whether private or public, subsidized or market regulated, this represents also an acute social problem such as fuel poverty.

To cope with this challenge, a consortium of 22 partners from ten European countries, including EFL members and associates Vilogia, Logirep (Groupe Polylogis), Intent Technologies and TU Delft set up the project “RE2FIT” (Residential Retrofitting for Energy Efficiency Featuring cost-effective Integrated Technologies) to offer innovative packs of retrofitting solutions to building owners and to contractors. In concrete, RE2FIT will deliver among others rapid assessment tools, technology decision help tools, innovative integrated building technologies and whole life cycle management and ICT tools to trigger a massive impact to the market of high performance energy efficient refurbishment in the residential sector. All these tools will be integrated and demonstrated during the project lifespan.

For support, the consortium submitted a complete project proposal on 4 February 2015 within the Horizon 2020 “EeB 8-2015 - Integrated approach to retrofitting of residential buildings” Call and is now waiting for feedback.

In case of success, part of the project is to set up a “RE2FIT SHO group” which is expected to become first adopters of the project approach and technologies which is a preliminary market target for the solutions developed in the project. Other EFL members could probably be part of this group and subsequently also benefit from the project.

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**TRIME to recruit Energy Ambassadors soon**

The TRIME (Trias Mores Energetica) project team from five different countries, born and raised within EFL, recently met in Lille, France for a three day conference to create a plan to recruit their Energy Ambassadors, develop a tool kit that will help residents save energy and establish the monitoring of the project. The TRIME Team plans to start recruiting Energy Ambassadors in April 2015 and start the chain reaction of energy saving across Europe as scheduled.

Generally, TRIME is a project that will engage social housing residents across Europe to motivate them to save energy and save money on their energy bills through behaviour change.

The initial project phase focuses on carrying out research to understand residents’ current energy habits, including the number of appliances they own and if they know how much energy these appliances consume. The results from the research will help to inform the rest of the project and shape the messages that are delivered to customers.

Behaviour Change will be created through residents that are trained to be Energy Ambassadors; they will encourage other residents to use simple energy saving tips. Those customers will then share the advice with other customers creating a domino effect and ensuring the advice goes as far as possible.

For questions about TRIME, please contact Helen Wilson (Helen.Wilson@circle.org.uk)
EFL Topic Groups well established and with ambitious progress

After looking back to about one year of realizing numerous topic groups within EFL, it is very encouraging to take a look at the recent developments since they all developed a clear direction with defined aims and/or could even publish some tangible output by now.

Financial Instruments

Working group Financial Instruments is busy at work and meets regularly. Lately, GEWOBAG from Berlin and Eigen Haard from Amsterdam shared their in-house set of data such as property, finances, liquidity and KPI in yields as basis for further case studies. The group discussed about a common basis and discovered various differences in definitions or other. Overall goal of the group is the development of an “EFL-Catalogue of reporting standards for funding”. More precisely, during the meeting in Berlin on 13 March 2015, the topic group defined their aims for 2015 and 2016. The group always highly welcomes new participants.

Chairmen of the group: Stephan Bachhuber (stephan bachhuber@drklein.de) and Paul Rickard (paulrickard@paragonCHG.co.uk)

EU Subsidies

Not only could the topic group “Social Domain” publish a brochure in the last months, also EU Subsidies has not been lazy. The brochure presents a global overview of all relevant EU grant programs and open calls which have been discussed during the topic group meetings. Since the environment of EU Grants is always moving, it is planned to update the brochure when new grants or calls are open. So to say, it’s not a final output, but continuous work in progress. The brochure is also available for download on the member area of the EFL website.

Apart from that, each meeting is busy with discussing new project ideas, especially from the field of energy efficiency. Therefore, it was a logical step to combine the topic groups EU Subsidies and Energy Efficiency for one joint meeting at the beginning of December. The same approach should be used for the next meeting also, in the morning of 15 April 2015, right before the official start of the EFL spring conference.

Chairman of the group: Pierre Touya, (touya.p@polylogis.fr)
EFL WORKING GROUPS

Social Domain

The oldest EFL topic group Social Domain has developed a new brochure after the latest meeting in Glasgow (November 2014), hosted by the Scottish Housing Association ‘Wheatley Group’.

The brochure features examples and best practices of Social Corporate Responsibility (CSR), practiced in Scotland, mostly by Housing Association and EFL member ‘Wheatley Group’. Therefore, EFL wishes to thank the team of Wheatley Group for sharing their policy and experiences. Furthermore, a short summary about the SROI policy (Social Return on Investment) of Circle Housing (London) is included. The brochure is available for download in the ‘member area’ of the EFL Website.

Apart from that, the group is currently organizing the spring meeting, potentially in May or June 2015. Host of the next meeting will be ICF Habitat from Paris. They will introduce the group to interesting projects in the field of urban regeneration, social responsibility and tenant involvement. Normal duration is 1,5 day (1 full day and one half day until lunch).

Chairman of the group: Bernadette Arends, barends@de-woonplaats.nl

Accessible Housing

The topic group Accessible Housing was one of the later founded ones but is now nevertheless very ambitious and productive. Currently, the group is preparing the first brochure comparing accessible housing definitions, related terms, laws and requirements in the various countries. This brochure shall function as basis for future projects and cooperation on this topic, since the opportunities or challenges often depend on the approaches from the different countries. The brochure is planned to be ready for the EFL Spring Conference in April. Furthermore, the group is preparing a design competition for accessible housing to be accomplished by students from universities from EFL member countries. The award will be sponsored by EFL member ARA, the initiator of the competition. Outcomes of the competition are planned to be shared among EFL members in 2016.

The next meeting of the topic group is scheduled in Berlin at premises of EFL member 1892, on Friday, 13 March 2015.

Chairman of the group: Glen Joseph (gjoseph@habinteg.org.uk)
Energy Efficiency

The topic group Energy Efficiency is very active in developing new project ideas such as around the idea of a zero energy house and retrofitting ideas for already existing buildings. Since these ambitious projects would much appreciate external funding, the last meeting was combined with the topic group EU Subsidies to potentially identify suitable calls for this kind of project. This concept is to be continued for the next meeting as well, to take place in the morning of 15 April 2015, directly in advance of the EFL Spring Conference in Kent, UK.

To learn more about the project ideas in particular, you can refer to the project news in this newsletter.

Chairman of the group: Henk Visscher (H.J.Visscher@tudelft.nl)

ICT / New technology

As already announced in the last newsletter, there was a new working group formed after the General Assembly in Paris in November 2014: The topic group ICT under the chair of Christophe Capon, ICT director at EFL member Vilogia. On 27 January 2015, the kick-off meeting of the topic group took place in Amsterdam with participants from four EFL members and four associates. Basically, the group set the pace for the future tasks of the topic group and defined numerous open issues to be discussed and worked on either with short term outcomes, middle-, or long term outcomes. The issues are all centered around using ICT in everyday business of housing associations, such as reducing costs of ICT, optimizing performance, ICT supplier relationship, etc.

To identify the most relevant topics for all EFL members, first step will be to do an inventory which is currently designed. The inventory should already be circulated and analyzed as basis for discussion during the second meeting of the topic group, to take place on 7 May 2015, at Aareon premises in Mainz, Germany.

Chairman of the group:
Christophe Capon (christophe.capon@vilogia.fr)
As the I-stay@home research will end with its last conference already end of June 2015, the project is now in its final phase.

After successfully installing supporting ICT solutions in about 180 dwellings in 9 pilot sites all over Europe and giving the elderly and/or disabled participants some time to get used to the technology, the project could already collect useful and quite positive feedback. Also the platform could be introduced with various functions to the participants and enter the live test.

Even though the evaluation of the individual products that are tested is not yet finished, housing organizations can already draw some conclusions for themselves and the future of the I-stay@home approach on various levels. Very importantly, it was identified that housing organizations are a suitable facilitator for introducing technology to elderly tenants.

Within this frame, the support network is important for elderly people to agree to the usage of technology. When introducing the technology, key factor is to introduce it age-appropriately, with a lot of effort, very patiently and by offering various training sessions, helplines and a defined contact person for support. Probably most important, I-stay@home found out that building a community around elderly people that communicate to help one another with technology is most helpful and they appreciate the social integration.

The complete findings and a future outlook will be presented during the final conference in Brussels on 24 June 2015. Registration will be open and published to all EFL members well in advance.

To learn more about the tenants’ experiences, you can visit the I-stay@home homepage (www.i-stay-home.eu) and browse through various interviews.

Contact: Julia Siebert (Julia.Siebert@joseph-stiftung.de)
## AGENDA

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Editor: European Federation for Living.
Jooost Nieuwenhuijzen, jnieuwenhuijzen@ef-l.eu - Amsterdam

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