Welcome to Newsletter 23

We are glad to present the latest Newsletter. With a new design as part of further professionalization, you can expect more improvements in coming months. All communication instruments will be adapted to our new mission: EFL is a consortium of forerunners, unlike any other. We combine the shared knowledge of social housing providers across Europe, the cutting edge thinking of universities, and earlier access to private sector companies at the very forefront of innovations in property and community development.

With a well attended General Assembly in Munich and Bad Aibling still fresh in mind, EFL is already looking forward. We are really glad to inform you that an EFL consortium won again a European subsidy. This time the project TRIME (Trias Mores Energetica) is granted for almost 2,5 Million €. The project starts in September this year and will be finished in 2017. EFL is very glad to welcome two new housing associations, the Scottish “Wheatley Group” and the Dutch “Van Alckmaer”.

EFL is all about working together and co-creation. That’s the decisive added value of being member or associate of EFL and that’s the reason that we grow so fast. Therefore we are very proud to inform you that EFL started developing a new Zero Emission housing project under the lead of our associate KEOTO from Switzerland. Goal is to realize it in several EFL countries. A lot to read in this edition Newsletter 23!
New EFL members

The European Federation for Living is pleased to announce the new membership of two European housing associations. Their partnership brings the total number of members and associates on 33: a rise of 60% in a period of 1.5 years. These numbers show a clear mark in the increasing success of the network.

“Van Alckmaer Housing Association” is a Dutch organization, located in the town of Alkmaar, 30 km northwest of Amsterdam. The housing association manages a portfolio of about 2,400 homes. It is specialized in the restoration of historic buildings and monumental property. A part of their portfolio is located in the historic city centre and includes monumental and listed houses.

New assistance for EFL

Starting from May 1st, Saskia van Balen will assist managing director Joost Nieuwenhuijzen in the daily management of the organization. Due to the rise of members and activities, the need for additional human resources became more and more necessary. Saskia van Balen is a Dutch student law and Arabic languages. With excellent language and marketing skills, highly motivated, Saskia will be of great support to EFL.

Best Practices and Case studies on EFL Website

The member area on EFL’s website has a new facility: best practices and case studies from members. As EFL is expanding so rapidly, the available information from members and associates is numerous. As EFL not only works on ‘joint’ projects, but also offers access to case studies, experiments and best practices from within the network, all members and associates are invited to upload relevant information on the member area of the EFL website. These documents can only be shared by other members.

Link: http://www.ef-l.eu/efl-member-area.
TRIME Project wins 2,3 million Euro European Funds

EFL members are very proud to announce that the project TRIME, acronym for Trias Mores Energetica, has won a substantial European grant for a jointly submitted proposal. The EFL consortium lead by Circle Housing, consists of the housing associations Vilogia, Polylogis (France), Eigen Haard and Havensteder (Netherlands), Circle Housing (UK), Intent Technologies (FR), the TU Delft and non EFL members from Belgium and Spain. The writing of the proposal was carried out by the Belgium consultant Grant@ Thinking, an expert on European funds with a high expertise in energy efficiency.

The TRIME project focuses on energy savings of residents in the existing building stock. The aim of this project is to achieve long term increased energy efficiency and welfare of the residents in social housing by facilitating them to actively change their behaviour. The key steps needed to achieve TRIME’s goals are: empowering the residents to change their consumption behaviour, supporting residents in joining minimising energy consumption and maximising the indoor living conditions and assisting social housing companies in changing their purchasing behaviour.

Emphasis is on large energy consumption as heating, cooling, hot water and ventilation devices as well as on household appliances representing respectively 69% and 26% of the annual energy use (IEA, 2008). Smart meter information will be used to assess the current energy consumption and changes induced by the TRIME activities.

Project IStay@Home successfully approached final phase

The project IStay@Home, an EFL project granted with circa 2,5 million € INTERREG IVB funds in 2011, develops successfully. The project is already close to the final stage. Participating EFL members are among others lead partner Joseph Stiftung, SWB Lienden, De Woonplaats, Habinteg Housing, Aareon and Intent Technologies. In the current stage of the project, new ICT instruments to support comfortable, healthy and secure living conditions for elderly people in their own homes are tested. A joint ICT platform is developed by the German company Aareon in cooperation with the French Intent Technologies.

Each participating tenant is part of the research group. After the evaluation of the pilot projects in four countries, the platform will be finalized. If successful for both tenants and providers, and if the assessment of the market value is positive, the further roll out of the system within Europe is envisaged. The next IStay@Home conference will be organized on September 17-19 2014 in The Netherlands by housing association SWB Lienden.
EFL House Görlitz

In Newsletter 22 the completion of the first low cost EFL House in the German city of Görlitz have been announced. In may 2014 the latest workings on the building will be executed. The large German Newspapier Immobilienzeitung published recently a large article about the development under the name “Aus fünf mach drei”, referring to the original demolished GDR building of 5 storey’s to the new constructed three storey building. The end result of high savings on planning and construction costs has been reached. The set goal of 1000€ per square meter has almost been reached. Information about the project can be obtained from housing company WBG Görlitz, Vastbouw and B&O Wohnungswirtschaft.

EFL in the Press: Dutch Magazine ‘Vastgoedmarkt’

Netherlands largest real estate magazine “Vastgoedmarkt” published on 7 May 2014 an article about EFL. The magazine showed interest in the rapid growth of EFL and the successes of last year.
ARA / EFL Award in Competence

ARA, The Housing Finance and Development Centre of Finland and EFL decided to cooperate in a European award competition for design and development. The Finnish organization has a tradition in organizing a bi annual competition for the best designs and realized projects. Aim is to support housing projects for a special purpose.

For 2015’s edition, ARA and EFL will jointly organize a competition for the best European building designed for accessible housing. The award ceremony is planned in summer 2015 in Helsinki. You will be informed in more detail during the coming months.

WORKING GROUPS

The EFL working groups are of central importance for producing products and projects within the network. The members meet circa two or three times per year on several locations. Below overview gives insight in the latest developments.

WG Social Domain

The EFL report from the working group Social Domain about the Amsterdam meeting in November 2013 is ready. More than 25 housing professionals from 5 countries attended the event. Hosting organization Eigen Haard showed their great involvement and effects of their actions to improve disadvantaged neighborhoods and the results of local currency ‘Makkie’. All experiences, best practices and a full overview of all instruments used by Eigen Haard are published in the EFL Brochure “The Amsterdam Experience: Neighborhood Approach in the “Indische Buurt” and “Vogelbuurt”. The brochure can freely be downloaded from the website www.ef-l.eu.

The working group ‘Social Domain’ lately convened in the Swedish town Linköping on April 24 and 25. The Dutch Bernadette Arends from De Woonplaats leads this group. Hosting organization was the Swedish housing company “Langastaden”. During a two day visit, several Swedish housing companies showed their efforts in community development and resident involvement.
**WG Energy Efficient Housing: Full Zero Concept**

The first meeting of the new working group Energy Efficient Housing took place in Zürich at KEOTO’s offices on 20 February. The group focused on two major challenges:

1. Development of a design concept for low cost, reproducible and zero emission housing. Concepts for new construction and retrofitting. KEOTO’s expertise in parametric engineering and BIM technology enables comprehensive planning and the development of reproducible concepts.

2. Preparation of project proposals for energy efficiency within the EU Horizon 2020 program. EFL members are keen to prepare at least two proposals to be submitted to the EU by the end of the year.

**WG Accessible Housing/Senior Living**

The first meeting of the working group accessible housing/senior living will take place in London. The meeting will be hosted by Glen Joseph, policy manager at Habinteg Housing Association. Areas of interest include: Adaptation of Existing Properties, Home Management and automation, Design and architecture and development of new properties. The first meeting will take place before the summer holidays.

**WG EU Subsidies**

Chaired by Pierre Touya from Polylolis housing company from Paris, the Working Group EU Subsidies discussed the EFL procedure for the formation of application consortia and new EU calls for proposals. EFL members are keen to cooperate in innovation projects, if possible supported by grants from the EU. Most interesting for the next 1,5 year are the Horizon 2020 program and possibly INTERREG.

**WG Financial Instruments**

A good start for the Working Group Financial Instruments.

The first meeting of the group took place in Berlin, hosted by EFL member Dr. Klein on March 28. With 15 people, deriving from 4 EFL countries, the participants exchanged about different financing systems and funding programs. The working group agreed on a two phase approach:

1. Creation of a comprehensive and comparison based analysis of the financing system of the social and public housing sector in EFL and other countries.

2. Publication of case studies: how residential property is ‘standard’ financed in the different countries and what are the major cost influencing criteria.

3. Working towards a joint catalogue of reporting standards.
General Assembly,  
April 10-11 2014

Set in the beautiful landscape of the town Bad Aibling, east of Munich, B&O Wohnungswirtschaft hosted the 18th General Assembly of EFL. The mayor of Bad Aibling, Mr. Felix Schwaller, welcomed the EFL members to his municipality and introduced the guests to the significance of the presences of B&O Wohnungswirtschaft for the region. After the mayors welcome words, Dr. Ernst Böhm, founder of the company, explained the history of the developments on this site.

The choice for this location was remarkable: on the 70 ha site, B&O Wohnungswirtschaft realizes Germany’s most innovative and sustainable living area. As former US military base and Europe’s largest intelligence centre, the company purchased the site after the redrawal of the American troops.

The current goal is to realize a Zero Energy city, multifunctional composed by residential property, hotel and restaurant, conference center, school, kindergarten etc. An unique characteristic of the housing development is the realization of multi storey wooden apartment buildings. With facades of the buildings in wood, only inner walls and ceilings are of concrete to give stability to the buildings.

The energy concept of the site exists of three different energy sources: solar power (PV and collectors), bio mass (wood pellets) and gas. Apart from domestic use, the PV electricity production exceeds the average daily consumption. ☀
European Investment Bank on EFL General Assembly

During the afternoon session Mr. Frank Lee, Head of Funds of the European Investment Bank (EIB), highlighted the importance of the EIB for the social housing sector in Europe. Especially for countries with high interest rates (south and eastern Europe) or countries which lack a guarantee system. The EIB is a major lender for the social housing sector. The total amount of outstanding loans and investments is almost 500 Billion Euro. Of special importance for the European housing sector is JESSICA (Joint European Support for Sustainable Investment in City Areas) - a decentralised fund management and advisory programme, launched by the EU Commission in collaboration with EIB, to assist Member States and regions to invest Structural Funds in urban projects forming part of an integrated plan for sustainable development (including Energy Efficiency). JESSICA objectives:

- Higher productivity of Structural Funds / Public Funds.
- Leverage effect by mobilising additional public and private sector resources for the benefit of sustainable and integrated urban development (schemes);
- Expertise – new partnerships, synergies and governance structures.

Finnish membership of EFL presented at General Assembly

The Finnish organization ARA represents the Finnish government which is responsible for all support programs related to social housing. Since the second world war more than 1 million homes have been constructed with financial aid of ARA. Sampo Vallius, ARA representative in EFL, informed EFL about the major characteristics of social housing in Finland. The financial support from ARA consists of three tiers.

The first tier are subsidized loans with fixed rate interest loans (1.7%, 2.35% and 3.4%). These below market interest loans are provided to non-profit housing organizations. Homes financed with these loans have to be let for 40 years to low income groups. A second strand of financing is direct granting. These are used to subsidize construction and renovation of homes for special target groups like disabled people, elderly, students and homeless. These grants can go up to 20% until 50% of the construction costs. The third strand is a system of dedicated subsidies for special goals: investments in energy efficiency, demolition of homes or construction of elevators to existing buildings.

ARA is highly motivated to share its experiences with the European partners within EFL and to learn from the expertise of the network partners.
Munich visit on April 11

The second day of EFL’s General Assembly took place in Munich. Hosted by the municipal housing company GEWOFA, German award winning project “Pius Platz” have been showed. As part of a large urban restructuring process of this neighborhood from the early thirties, all kind of innovative building structures have been realized. Most striking example is a large ‘passive house’ apartment building along the Innsbrucker Ring, serving as noise reduction wall for the residential area behind. The project received the German federal Bauherrenpreis 2013, an award for outstanding quality of sustainable design.

Marketing Plan

EFL member Circle Housing from London has taken the lead in the improvement of the market position of EFL. Supported by the EFL working group ‘Marketing’, a strategy has been drafted to enlarge the reputation and branding of EFL. The strategy of EFL is to enlarge its position on the European housing market and to underline the unmistakable strengths of cooperation in a multi-channeled organization.

The membership base of EFL is unlike any other, combining:

- the shared knowledge and experience of social housing providers across Europe;
- the cutting edge thinking of universities;
- earlier access than any other channel to private sector commercial property companies at the forefront of innovation in the development of economical and sustainable communities.

Corporate brochure, website and other communication channels will be updated to a much stronger brand than ever before.
Two EFL housing associations, Eigen Haard from Amsterdam and Circle from London, submitted entries for the so called “CSR Award” to the organization ERHIN (European Responsible Housing Initiative) on request of EFL. The ERHIN project rewards best practices for Corporate Social Responsibility to use as good example for the European housing industry. The award competition stretches out about the following themes:

1. Local social sustainability, including: Fair rents, Housing quality and affordability, services to residents, responses to specific needs, urban regeneration and community projects;
2. Environment, including: Environmental management, energy savings, environmental friendly practices and awareness-raising;
3. Economic responsibility and sustainability, including: Responsible procurement and partnerships with suppliers, reinvestment of profits in the activity and improvement of the estates;
4. Good governance and fair relations to stakeholders, including: Good governance and business ethics, stakeholder dialogue and involvement, transparency and accountability;
5. Responsible human resources management, including: Diversity, gender equality and prevention of discrimination, health and safety and working conditions, staff professional development.

From EFL Member...

ORBIT HOUSING

In the last few years there have been huge changes to the way ‘social’ housing is funded and regulated in the UK. Combined with the banking crisis and what we call an ‘age of austerity’ Orbit decided it was time to respond and shape its own destiny and business model for the long-term. We decided that the changes were so big that we needed to respond in a proportionate way – by transforming our organisation. This was a huge undertaking and involved talking to staff, stakeholders and customers about what they saw as our role in the future. We also commissioned six national experts to tells us what they thought the world would look like in the year 2020 – hence the launch of the Orbit 2020 programme. Using their thinking and the ideas from the conversations with those linked to Orbit, we set ourselves a long-term vision based around a clear mission and nine (very challenging) targets. So far, so what you might say? But then the hard work started as we began to restructure our whole business, strategy and operation around that new vision – our 2020 Vision. We are now 1-year into that transformation programme and have put into place the building blocks for a strong future. This has involved everything from taking our management levels down to 5 to embarking on customer segmentation and community profiling. We’ve also structured our housing management and community investment teams around nine ‘community hubs’ and developed a robust way to measure our impact. We have embraced the digital and social media agenda, and adopted the idea of ‘profit for a purpose’ as the basis for our culture. The next year will see us finish the ‘platform’ we have created as a business ready to deliver against our vision and nine targets. There’s still much to do and we
learned a lot on the way. But what we have found is that by involving and engaging our people in this, we have created rare clarity and momentum for change. But more than anything, we discovered that the key to success now and in the future is culture – systems and processes and structure help. Culture however, underpins everything. In transforming Orbit we applied a strong transformational model based on understanding the environment, working out the drivers behind that, developing strategies to meet those needs, and then putting a transformation programme into place. We would be very happy to share our experiences – good and bad – with others and have done so with around a dozen UK housing organisations.

Boris Worall,
Executive Director Futures at Orbit Group
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