Dear all,

Spring is in the air, a season of renewal and fresh ideas. For EFL, a perfect opportunity to innovate and inspire. We do that for example with a completely new website. A fresh look, easy navigating and above all a vivid platform for interactive communication.

Inspiring was also our latest conference in Kent. A three-day meeting, hosted by MOAT housing, packed with workshops, keynote speeches and a visit to UK’s largest Passiv House project, developed by our member Circle Housing.

During the conference the members adapted also our midterm Strategic Plan. We aim for further growth and strengthening EFL’s unique qualities. With currently almost 40 members and associates from 7 countries, we pride ourselves to be the only European network that combines the forward thinking of universities, innovative solutions from market driven companies and housing providers with a public, social or private background. Such a diverse and attractive network, and above all, with people who love to share their competences and learn and improve. We decided to start a new project, combining the core competences of our members and using new and innovative governance and financing models to enhance our challenge to create affordable and smart neighborhoods. We wish you a happy reading!

Ben Pluijmers,
Chairman EFL

Joost Nieuwenhuijzen,
Managing Director EFL
On March 18 & 19, 2015 the National Congress on Strategy for Housing Associations was organised in Zwolle, The Netherlands. EFL had the opportunity to present the Key Note speeches on the first day. The theme of the EFL key note speeches was “A view from abroad”. After an introduction of our chairman Ben Pluijmers, our members Jean-Pierre Comte (Polylogis), Mike Ward (Circle Housing) and Hendrik Jellema (Gewobag) presented a brief overview of the Social Housing Markets in France, United Kingdom and Germany to Dutch top officials of Housing Associations. The differences between the various markets are huge. Both the characteristics of social housing supply and the systems of social housing suppliers differ enormously. There is a lot to be learned.

New website: www.ef-l.eu

During the plenary meeting of the EFL Conference, the new EFL website was officially launched and presented to the members. The website, which has been built and designed from the ground up has a very open and clear design. Like the former website, the new website has a public and a private domain. All of the interactive are now more seamlessly integrated into the website’s Member Area. This domain, accessible only to members, contains an advanced digital database in which all relevant documents including best practices, presentations and blogs are published. The usability is ensured by an effective website navigation system, which makes sure that all published items are easily traceable.
EFL Spring Conference 15-17 April, Dartford UK

The first bi-annual EFL Conference has been a rewarding experience. Set in the outer areas of Dartford, a small East-England town, over 50 attendees gathered in the beautiful early spring weather for an informative and worthwhile three-day programme.

Workshop governance, Prof Vincent Gruis

Chaired by Vincent Gruis, professor Housing Policy at the Delft University of Technology, a workshop on innovations in governance and financing models across housing organisations was the kick off meeting of the conference day. Provision of good quality and affordable housing is the core mission of almost all EFL members, but what is the most effective way to organise it? Throughout Europe different governance and financing models are used to supply affordable housing, but it is interesting to map which models are considered as most effective. For example a foundation, a cooperative, a limited company or a public housing company? All models are present within EFL. We plan to highlight innovative arrangements that have a promising potential to be adopted by one or more other countries. Therefore EFL members concluded the workshop with the aim to start a research project, lead by TU Delft and in joint cooperation with other scientific partners.

Field Visit to the Passive House Project by Circle Housing

On Wednesday 15 April, the conference continued with a field visit to the UK’s largest Social Housing Passivhaus project by Circle Housing in Rainham, Essex. Circle Housing’s pioneering new development brought 51 brand new ‘Passive Homes’ to Rainham. The offsite construction and cutting-edge technology has been used to quickly build attractive, high-quality affordable homes. Passive Homes, or Passivhaus, use very little energy for heating and cooling, the homes achieve this through high levels of thermal insulation and high levels of air tightness so that any heat created is not lost due to poor insulation. Residents living in a three bedroom homes could see their energy costs reduced from around £1,240 per year to around £350. Mike Ward, Group Director Property for Circle Housing, said: “As well as delivering much needed affordable housing to the area, this scheme uses cutting edge technology to deliver tangible benefits to residents.”
Second Conference Day, April 16

Our mission: we are a network of organizations who want to ‘learn by doing’, with our work together being driven by a desire for action and measurable results. The productive working groups are the core of our working method.

EFL is results driven. The members are committed to work together to create concrete results - tangible, worthwhile projects. In doing this we will collectively develop tools and services and co-operate in EU funded programs.

Key elements within our Vision:

- Mutual/ collective engagement in project and tool development, supporting each other, with deployment of all available sources and know-how within the network.
- Improving the core business of the members through learning, sharing best practices/ knowledge/skills and joint innovation.
- Sharing know-how and experiences in the field of housing and sustainable development

Conference part 2: Housing market developments in Europe

The after lunch part was fully dedicated to the topic Housing Markets. The delegates listened to a range of engaging and inspiring expert speakers from across the sector. Key note experts from France, Germany, Netherlands and UK addressed the conference.

It became clear that, although western European countries face very similar developments as the ageing population, the growth of cities and rising housing costs to call a few, there are also striking differences.

Line-up speakers:

**France:**
Jean-Pierre Schaefer, working at the French National Council of Cities, spelled out the key facts about French government policy regarding housing finance and housing production in France. He presented the main trends in housing tenure along with details about recent French urban renewal programmes. He underlined the great difference between need and actual supply in the French housing market. This is clearly reflected in the fact that the central state is using less and less direct aid to producers and fiscal aid is increasingly used. Furthermore, housing policy is obliged to use more non-budgetary funds. Personal housing benefit remains the main budgetary expense €17 bn.

**UK:**
Andrew Heywood, a high level housing consultant, held a presentation about what low and middle income earners are facing in 2015 in terms of living standards and housing opportunities. The question concerning the affordability of South
East England occupied centre stage. Since the UK national elections were coming up, he outlined a prognosis in which he involved both social and political elements. One of the most significant issues (also in the election program) is the impact of lowering the Benefit Cap. Also the housing costs have risen dramatically, even above 40% of household income in parts of South East England. Heywood explained how low rental income causes lower investment capacity for housing associations and subsequently a subdued housing market and social volatility.

Netherlands:
Professor Marja Elsinga, TU Delft, sketched the developments in the Dutch housing market during and after the crisis, with a strong focus on recent developments in the housing policy. While the Dutch owner occupied market is recovering, interest rates are declining and lending criteria are becoming stricter. For (social) rental housing providers this means that there are increasing revenues from sales and more demand from those who are not able to buy. Furthermore, the landlord tax for social housing providers and the new housing law are forcing a split between social and market rented homes, marking a major shift in current Dutch housing policies as well as a decline in investments.

Germany:
The German situation has been explained by Michael Neitzel, CEO of the German research institute INWIS. As the German housing market has been liberated from national social housing policy since the nineties, the market developments are much less influenced by politics, although recently Germany witnessed a stronger rent control (Mietpreisbremse). The lack of a federal social housing policy is a huge contrast with France, the Netherlands and the UK. The remarkable Renaissance of city centres as living place for a young and ambitious generation has significant impact on the housing prices in cities like Berlin, Frankfurt and Hamburg. Regionally, the housing and real estate market development is occurring at very different rates, and special polarization is increasing.

Neitzel convinced the conference that prosperous key cities and conurbations can benefit strongly from migration, both international and internal. In general, the housing market in Germany will remain appealing for investments.

David Orr (CEO National Housing Federation)
Highly inspiring was David Orr’s speech. The CEO of the English National Housing Federation, strongly advocated to raise the voice of the housing industry, both national and international. Critical towards the reactive position taken by many affordable housing providers, David challenged his audience to actively stand up, speak out loudly and determine the future by developing own policy on behalf of people in need of affordable housing. Without pointing to any political direction, he made everybody aware that managing and steering the housing supply is in the first place a responsibility of the housing sector itself. No one else will do that, so better be in the driving seat.

Third Conference Day April 17: Vincent Berrutto - European Commission
Keynote speaker of the third day was Vincent Berrutto, Head of Unit of EASME at the European Commission. He highlighted the main objectives of the Horizon 2020 program and focussed on the opportunities for social housing providers. H2020 is the new 80 billion Euro program for research and innovation aims particularly on societal challenges like energy efficiency, ageing and use of renewable energy. Especially for the residential sector, accountable for a large share of CO2 emissions, priority is given to research and demonstrating programs which contribute to finding solutions to reduce energy demand in the existing building stock.

For all interested in the energy policy of the EU and the available grants: please visit the European Sustainable Energy Week, taking place in Brussels between June 15-19. Link: http://www.eusew.eu.
INTERNAL NEWS

Project Low Carbon House reached design phase!

Lead by Eigen Haard developer Ruud van der Veer, the project ‘Low Carbon House’ has reached the first design phase. Participating EFL members in the first phase are Eigen Haard, Circle, MOAT and GEWOBAG. The design process will be supported by TU Delft. EFL Associate KEOTO, engineers and architects from Zürich, has been asked for delivering the preliminary designs. The project team meets June 10 in Berlin.

New Associates and topics within EFL

With the participation of two new associated members, our available expertise has been further developed. EFL is pleased to have included a high level consulting company among its associates. The German consultancy office Ritterwald (Berlin / Frankfurt am Main) joined EFL in the beginning of 2015 and took the opportunity to present it’s main field of expertise. Their consulting practices include Real Estate Strategy, Corporate Finance, M&A processes, Energy Management and Facility Management. Contact person is Mathias Hain, partner of Ritterwald. Contact : Mathias.Hain@ritterwald.de

Another niche in the residential industry is delivered by the new EFL Associate PERL, provider of usufruct solutions. This is in France a major opportunity to realize social housing in tensed housing markets. With usufruct, the property of the land and building is divided in owner rights and user rights. The user, typically a social housing provider, leases the building and land for a certain period of time (normally 15- 20 years). During that time, the building is used for affordable rentals. After the lease period, the property returns to PERL, which converts it to private housing for selling to an investor. More info in EFL newsletter 26 and the website www.perl.fr.
At the General Assembly, the Topic Group leaders gave insight in the latest developments.


The **Topic Group Accessible Housing** has shown good performance and made some significant progress in the two projects it is currently working on. On Friday, Working Group leader Glen Joseph (Habinteg Housing Association) presented the Working Group’s most recent output in the form of a report. This report, which has recently been published, provides increasing transparency in the field of accessibility standards. The brochure is now available on the new EFL website. Link: [http://www.ef-l.eu/wp-content/files_mf/1430657263HOUSINGREPORT_AccessibleHousing2015.pdf](http://www.ef-l.eu/wp-content/files_mf/1430657263HOUSINGREPORT_AccessibleHousing2015.pdf).

For the second project, **ARA/ EFL Europeans Accessible Housing Design Competition**, preparations have moved into full swing.

The **Topic Group ICT/ New Technologies** met on May 7 in Mainz at Aareon premises. This group started only recently and considered different topics to focus on. As IT covers almost all fields in the housing sector, it has been decided to start to focus first on **BIM**.

In the construction sector, **BIM** is a working method in which a 3D digital Building Information is shared. It allows the different stakeholders to co-operate on the same technical data, thus ensuring completeness, consistency, efficiency and minimizing the risk of errors. For instance, architects, engineers, contractors and installers share the same model and everyone can see the changes made by others. Many projects are already on their way and we expect to receive valuable input from members and partners, to help building an up-to-date vision of the state of the art in this matter.

The first step of the working group is to produce a glossary with all relevant definitions related to **BIM** and other IT concepts, relevant for the housing industry. More deliverables will come when workplan is complete, and new topics will of course be addressed.

**Topic group leader is Christophe Capon, Director ICT at Vilogia.**

The working groups ‘**Finances**’, ‘**Social Domain/CSR**’ and ‘**Accessible Housing**’ didn’t meet between the last published Newsletter and this edition.
Final Conference of I-stay@Home on June 24

After almost four years of hard work, the I-stay@home (ICT solutions for an ageing society) partnership is up to deliver. The partnership and the Representation of the Free State of Bavaria to the EU are now happy to invite you to the final conference in Brussels on 24 June 2015. This event will present the outcomes and findings with respect to providing independence through technology to elderly people, share the experiences as housing providers, and communicate the views of our ageing and disabled end users. Representatives from the European Union will also be available to give an insight to the project’s European context.

The I-stay@home project sought to investigate how information communication technology can support elderly and disabled people against challenges such as isolation, security, disability, health, financial hardship and independent living. Nine housing associations, two universities and four technical companies across France, Germany, the Netherlands, Belgium and the UK came together to undertake this research on a pan-European level.

For further information and to register, please visit: www.i-stay-home.eu/en/finalevent

TRIME – Trias Mores Energetica

The TRIME website is now live; the website explains more about the project’s goals and the partners that are working together to help people change their behavior to reduce the amount of energy they consume. Here we will be sharing the resources from the workshops, the results and reports from the research and our toolkits to develop the project. The TRIME project aims to share all learnings so that other organisations can replicate the TRIME model and help more people to save energy and money in their home. For more information, access to all the resources and to receive the TRIME newsletter, you need to sign up to the TRIME website at http://www.trime-eu.org/

Novelty from the members

Eigen Haard starts cooperating with ESCO for solar panels

The city of Amsterdam and Eigen Haard sounded the gong for sustainable social housing. With a stroke on the Amsterdam Exchange gong, alderman Abdeluheb Choho focussed on the installation of the first solar panels on individual rental housing from housing association Eigen Haard.

The financing does not impose any burden on the investment potential of housing associations. Using an ESCo (Energy Service Company), the housing association is totally carefree for 20 years with regard to implementation, financing, monitoring and maintenance of the solar panels. Tenants share in the proceeds through lower energy bills. Next year more than 7,500 panels will be placed. This project is the largest of its kind in the Netherlands. The project was developed by ‘Huur De Zon’ (Rent the Sun) and is funded by the Amsterdam Climate & Energy Fund, the Amsterdam Investment Bank and BNG. About 45% of the housing in Amsterdam is owned by the corporations, thus the yield potential is enormous.
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