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## Introduction



After nine years of intensive engagement within EFL and having been our Treasurer and financial expert since 2006, Nico Nieman will retire from the EFL Board. Nico was General Director of the Amsterdam based housing association Eigen Haard until September 2015, one of the largest Dutch providers of affordable housing. Together with Rob van der Leij Sr, he was at the cradle of EFL and one of the co-founders. For Eigen Haard it was the beginning of a long journey into Europe. The first EFL project, a large scale retrofitting project in Amsterdam 'The Koningsvrouwen van Landlust', won two sustainability awards. Further proof of competence in the European housing sector was the winning of the so called 'European Responsible Housing Award' (ERHIN) Award' for their neighborhood approach in the 'Indische Buurt' (Amsterdam). All originated from the commitment to EFL. From here we like to thank Nico for all his efforts to make EFL what it has become, an organization with 40 members across 8 countries. At the same time we would like to inform you that the Board proposes Mieke van den Berg, Member of the Board of Eigen Haard, as successor of Nico.

*November 2015*



**Ben Pluijmers,**  
Chairman EFL



**Joost Nieuwenhuijzen,**  
Managing Director EFL

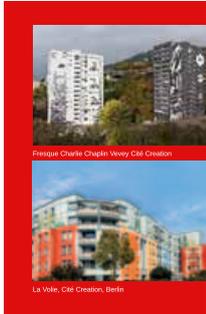
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**Conference Program  
European Federation for Living  
18-20 November 2015  
Amsterdam**

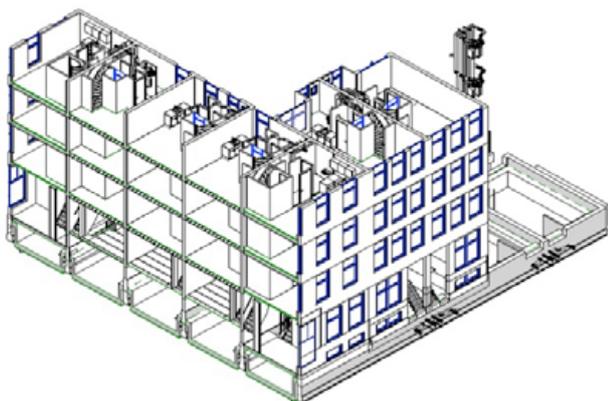


We are counting down the days until the second bi-annual EFL Conference of 2015, hosted by Eigen Haard in Amsterdam, the Netherlands. Our aim has been to create the best conference experience for our attendees and speakers. Fifteen unique sessions covering all sorts of aspects of innovation in the housing industry along with two field visits to Eigen Haard urban projects will make this interactive conference a valuable experience to all attending.

The keynote line up features a diverse range of speakers from many of our member states and includes various authentic keynotes.

**WORKSHOPS**

The Conference starts with two parallel workshops. One is hosted by Prof. Vincent Gruis and Gerard van Bortel (TU Delft), the other one by Dirk Jan Kroon and Cisca van der Leeden (Eigen Haard). They will lead the opening workshops on Wednesday about the topics 'Governance, Finance and the ENHR Book Project' respectively the 'Building Information Model (BIM)'.



**WORKSHOP BUILDING INFORMATION MODEL**

Space and aircraft industries have been using digital models for decades. Easier to design and put together thousands of high precision components made by lots of subcontractors.

A similar technology has been around for a while in the building business, and is now at hand for you... so let's get started with **Building Information Modelling!**

The foundation of Building Information Modelling (BIM) is the digital model of a building, along with processes, software tools and standards enabling all the actors involved in the building management to co-operate smoothly during design, construction and operation phase.

With a shared digital model, you can virtually make sure that it can be built by detecting flaws in design, ensure that the construction companies have the latest version of the plans, and deliver an up-to-date detailed manual to the operator. Dirk Jan Kroon and Cisca van der Leeden (Eigen Haard) will introduce EFL members to BIM and how it is used at housing association Eigen Haard. Moderation by Christoph Capon (Vilogia).

**WORKSHOP GOVERNANCE AND FINANCE: THE BOOK PROJECT (EFL- EUROPEAN NETWORK OF HOUSING RESEARCHERS- TU DELFT)**



The project is aimed to develop a scientific book dedicated to

investigate innovations in affordable housing finance and governance across Europe. But the project has a higher ambition: are we able to use innovative financing and governance systems for international transfer? The book aims to attract readers from the field of housing, finance and governance research, practitioners working in the affordable housing industry and students. Chaired by Prof. Vincent Gruis and Gerard van Bortel (Delft University of Technology).

## PLENARY SPEECHES AND KEY NOTES ON INNOVATION

The line up of speakers for Wednesday 18 November includes:

### Colin Roy, GHL Hotels (UK)



The London based GLH Hotels ambition is to become the worlds best managed hospitality company, delivering the best guest centered experience in the industry. Colin will inspire the audience about the implications of innovation in the hospitality industry. The business model has completely changed over the last decade, also offering new insights for the housing industry, which is after all pretty close to the hotel branche.



### Don Ward, Constructing Excellence (UK)

Don is a renowned key note speaker about innovation in the construction sector. He is a leading figure in the UK construction industry 'reform movement', and is a passionate champion of collaborative working in all its forms. He specialises in industry change, supply chain integration, collaborative working, benchmarking and sustainability, with thirty years' experience of studying, implementing and learning from best practice and change programmes in the construction and infrastructure industries in the UK and overseas.



### Carol Hol, Board Foundation Digital Manufacturing (the Netherlands)

As director of CONCIRE, an office for Area Concept Development, Carol will address the attendees about Digital Manufacturing. "The economy will be increasingly based on Digital Manufacturing where 3D printing is the flagship. A third industrial revolution is imminent. Indeed, we are already in the middle of it"



### Lionel Toutain, Cité Creation (France)

World leader in painted walls, CitéCréation created over 650 monumental frescos since its creation in 1978. These frescoes, trompe l'oeil, urban designs, show strong cultural identities, with aims

to reveal, embellish, make magic, buildings, cities, neighborhoods, companies, spaces, industrial and services. In 2007, CitéCréation has been awarded the "Living Heritage Company", awarded by the French Ministry of Economy, Finance and Employment. Design of murals in the cities of Lyon, Barcelona, Mexico City, Naples, Paris, Vienna , Jerusalem, Moscow, Shanghai, Berlin etcetera.



### Bob van der Zande, Urban and Housing Developments City of Amsterdam (the Netherlands).

From the hosting City of Amsterdam, Bob van der Zande, Director Housing Development, will address the conference about the tremendous challenges Amsterdam faces with its urban development. Amsterdam has become the absolute focal point for international growth and housing demand in the Netherlands, at the same time collaborating with partner cities in the Dutch urban landscape.

## FRIDAY 20 NOVEMBER PROGRAM : EFL MEMBERS ON THE STAGE

The traditional last day of the Conference is dedicated to internal developments within EFL. Running projects, topic groups and new ideas will be discussed with the members and associates. Introductions will be presented by:

- Knut Höller, Director of Initiative Wohnungswirtschaft Osteuropa (Germany)
- Sampo Vallius, ARA (Finland) about the EFL Accessible Housing Award
- Debbie Bijtsma, Eigen Haard (the Netherlands) about the Circular Economy and the TRIME project
- Oscar Rueda, KEOTO (Switzerland ) and Danny Wijnbelt, Eigen Haard, (the Netherlands) about the EFL Zero Carbon House
- Gerard van Bortel about the INTERREG project 'IT Developments in the Housing Sector'.

The general schedule of events can be found on our website, [www.ef-l.eu](http://www.ef-l.eu). We hope to see you in Amsterdam on November 18!

# parteon<sup>+</sup>

EFL is very pleased to welcome the Dutch Housing Association 'Parteon' to the network. The housing association is broadly regarded as one of the most innovative and well managed housing associations in the Netherlands. Parteon is located north of Amsterdam and owns a portfolio of 16.500 units in the region 'Zaans-treek', an area north of Amsterdam. Their particular interest in EFL is linked to their company's specific aim of strongly developing asset management as their main strategic instrument.

## VOLKSHAARD



The Belgium social housing association 'Volkshaard', located in the beautiful City of Gent in the southwest part of Belgium, applied in October this year for a membership. Volkshaard owns about 5.000 homes. This housing

association, in Belgium known as 'Sociale Huisvestingsmaatschappij', is among the most active Flanders based housing providers. The organization also participated in the project IStay@Home and is already familiar with EFL.

## CBRE GROUP, Inc. (NYSE:CBG), a Fortune 500 and S&P



500 company head-quartered in Los Angeles, is the world's

largest commercial real estate services and investment firm (in terms of 2014 revenue). The Company has more than 70,000 employees (excluding affiliates), and serves real estate owners, investors and occupiers through more than 400 offices (excluding affiliates) worldwide.

CBRE Residential Valuation Germany is the market leader in residential property valuation. Around 850,000 residential units, with a volume of approximately €48 billion were appraised in 2014. Listed companies such as Vonovia, Deutsche Wohnen, LEG, TAG, BUWOG, conwert, Akelius. CBRE values for accounting, (re-) financing and acquisition purposes. In terms of market research we regularly produce reports on regional markets and types of asset classes such as student housing and nursing homes.

CBRE is represented in 27 countries in Europe and consequently can particularly benefit from the European network EFL. But moreover CBRE can contribute with its extensive real estate knowledge of the individual countries, which will lead to a great exchange of information.

## BUREAU 073



volkshuisvesting en ruimte

Bureau 073 is a Dutch-owned housing and urban development consultancy office in 's-Hertogenbosch, the Netherlands. The consultants are committed to core values as independency, reliability, transparency and binding. The office's passion is to strengthen affordable housing values within a rapidly changing economic and social environment and aims to educate the next generation of housing professionals.



## TAFKAO ARCHITECTS

Tafkao architects is an architectural practice with offices in Vienna / Austria and Berlin / Germany founded, owned and run by two partners, Otto Höller and Oliver Scheifinger. The office looks back on a long track record mainly focused on residential housing in efficiently optimized projects following the guides and rules of sustainability for social, ecological, economical and architectural matters. As such they have successfully competed in competitions, realized projects amounting to 400 homes in the past 3 years (e.g. project "4+" Seestadt Vienna, which also won the Austrian Sustainability Award 2014) and are presently working on projects amounting to 500 homes mainly situated in Berlin as well as town planning and urban development projects for another approx. 800 homes.



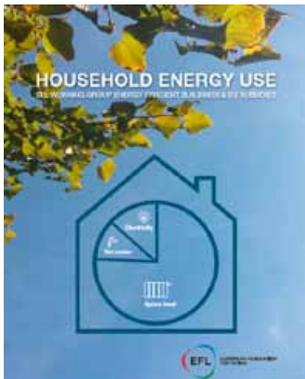
TAMPERE  
UNIVERSITY OF  
TECHNOLOGY

TAMPERE UNIVERSITY OF  
TECHNOLOGY, SCHOOL  
OF ARCHITECTURE

The Tampere University of Technology, School of Architecture applied as new scientific associate for EFL. This university takes also part in the EFL/ ARA Accessible Housing Design Competition. The university will be represented by Markku Hedman, Professor / Housing Design.

**SOCIAL DOMAIN AND ENERGY EFFICIENT HOUSING**

A proof of effective working and delivery of concrete output has been provided by two EFL Topic Groups. Because learning from each other across national borders is a cornerstone for EFL, we are pleased to present to EFL members and other interested companies two new publications.



**DOMESTIC ENERGY USE**

In the latest brochure of the topic group Energy Efficiency, named 'Domestic Energy Use', the scientific explanations for the so called 'Rebound Effect' are clearly described. It shows why the actual energy use of

energy efficient homes is substantially higher than the calculated use. Major explanation for this remarkable fact is the role of the people living in their homes. Highly energy efficient dwellings almost 'invite' people to higher room temperatures and more heated areas; furthermore people focus less on savings. Use of individual sub metering systems, measuring of energy- and water use, providing tenants insight in their actual energy use, has been proven to be a very effective way to save energy and energy bills. The brochure can be downloaded from the EFL website.

To learn from the experiences in the 'social domain' of one of France's largest housing companies ICF Habitat, EFL and Eurhonet members spent two days at hosting EFL member ICF Habitat. The experts in the field of social management and tenant support have been introduced to well succeeded examples of social interventions. Interventions within the field of CSR (Corporate Social Responsibility) which inspired them also use best practices within their own organization. The full text of the publication 'CSR and SROI in practice: The French Approach of Corporate Social Responsibility in the Housing Sector ' is available on EFL's website.



**NEW EU FUNDS – H2020 UPDATE**

The Topic Group EU Funds has been integrated into the Topic Group Energy Efficiency. Since most of the relevant EU funding is focused on projects related to sustainability, renewable energies

and retrofitting, the merge of both groups into one has proven to be effective. The last production of this topic group is an updated overview of recently opened EU funding programs within the Horizon 2020 framework.



**SOCIAL DOMAIN IN PARIS**

Paris is well known for its beauty and flair, but social housing companies face also other sides of the French capital: the social problems within their housing stock in the outskirts of Paris, also known as 'banlieus'.

## COMPOSITION BOARD



In November of 2014 the General Assembly voted for the composition of the Board members for the period 2014-2018. However Nico Nieman, Treasurer (Eigen Haard), has announced his retirement. Mieke van den Berg (Eigen Haard) has expressed interest in filling the function of Treasurer. Mieke is currently a Board Member of the Dutch Housing Association and EFL member Eigen Haard. The official election and instalment will take place during the official General Assembly on 19 November in Amsterdam.

## NEW SUPPORT FOR EFL: ROLIEN WISSE AND MARGOT HERVÉ



In September of this year, Dutch and French students Rolien Wisse and Margot Hervé have joined to reinforce the EFL staff team. Rolien Wisse is a master student Building Technology at the TU Delft and will be of support to the Topic Group Energy Efficiency and Margot Hervé has offered her competent assistance to the Topic Group Accessible Housing and will complete a 3 month internship.

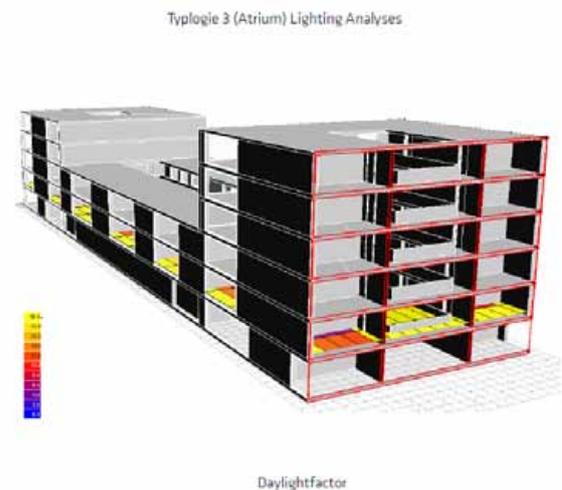


## EFL PROJECTS



### EFL ZERO CARBON HOUSE

The project 'EFL Zero Carbon House' is well on track. The cooperation between KEOTO (Architects and Engineers from Zürich) and the four metropolitan housing companies Eigen Haard (Amsterdam), GEWOBAG (Berlin), Circle (London) and MOAT (Kent) resulted in a major accomplishment. The design phase started in Spring 2015 with a kick off meeting in Amsterdam: four EFL members assigned KEOTO for a job for the first project stage: the development of a conceptual design and system approach for three different typologies. The EFL Zero Carbon



House is based on Keoto's Full Zero Concept, a robust strategy aiming to reduce CO<sub>2</sub> emissions over the building's life cycle, considering: (a) building-related energy use (heating, cooling, hot water and lighting), (b) embodied energy of construction materials, and (c) energy produced by the building. The Delft University of Technology will provide perspective. With such a multidisciplinary team and holistic approach, EFL Zero Carbon House is set to become a design icon, not in terms of its environmental performance, but because of the seamless integration of technical systems and architecture.



## DESIGN COMPETITION

The preparations for the Design Competition hosted by the European Federation for Living (EFL) and sponsored by the Finnish governmental organization ARA are in

full swing. The competition team challenges architecture and design students requesting stimulating, innovative ideas in the field of new-built accessible housing for the elderly. The internal organizers have kicked off the recruitment and are encouraging students from about 10 European universities to form teams and sign up. The award ceremony will take place on 11-13 of May 2016. More info on Facebook and website EFL.

## BOOK PROJECT & INTERREG

Initiated by the Delft University of Technology and supported by EBZ and the EFL staff, the first preparation steps for a research project with a focus on governance and financing systems across the European 'affordable housing sector' have been made. The initiative is supported by a number of scientists from the European Network of Housing Researchers.

A second initiative, deriving from the last conference in Kent, is the drawing up of a proposal for the INTERREG program (EU Fund). Here the project focus will be to build on the results of ISTAY@Home and set ICT solutions for housing companies in the centre of attention. The first

draft has been discussed with the Dutch contact point. Interest in participation is already expressed by EBZ, Wheatley Group, Volkshaard, Parteon and the Joseph Stiftung.



## FINNISH DELEGATION IN AMSTERDAM

Between October 26 and 28, a delegation of housing experts from the Finnish city Lahti visited the Netherlands. The group was composed by ARA, the governmental organization for Housing, Board and Management of the Finnish Housing Association Lvas (specialized in elderly homes) and directors of the City of Lahti. The group has been guided through well succeeded examples of housing and living concepts for elderly people and people with dementia. EFL members Eigen Haard and De Woonplaats showed the group innovative approaches of housing and care with the binding element of providing care and support in peoples own home.

**GERMANY**

Germany has set itself the target of strengthening private-sector and public-sector investment domestically and in Europe. In 2016, the German Federal Government will inject significantly more money in the economy to promote socioeconomic development. The Federal Ministry of Finance presented its 25th Subsidy Report earlier this month and gave a clear overview of the sectors that are to benefit the most from this billion Euro investment. Overall, the Federal subsidies will rise from 20.4 billion Euros (2013) to nearly 23 billion Euros in 2016. The housing sector will reap big benefits: a grant of 191 million Euros will be administered to energy-saving measures and CO2 reduction, as well as to urban development. The general aim is to strengthen declining inner cities and district centres with an emphasis on housing.

**UK**

The UK Government is slashing renewable subsidies. The Government has announced proposals to close the subsidies scheme a year early in April 2016 for “small-scale” solar farms, which can be up to 25 acres in size, to save up to £100 million a year by 2020. Ministers are trying to grapple with a £1.5 billion overspend on the cap for subsidies to boost clean power by 2020, with spending expected to be £9.1 billion rather than the £7.6 billion limit. Officials said the plans, which also include curbs for biomass power plants, are needed to rein in rising bills and control spending. Critics however, say that the plan to stop solar subsidies is ‘absolutely nonsensical’, as it would put jobs at risk and undermine investment in renewables, while failing to reduce people’s energy bills.

**THE NETHERLANDS**

The Dutch new Housing Act which came into force on July 1, 2015 brings with it a lot of change. It requires that all housing associations value their property in their annual accounts at market value in rented state. The idea behind the law is the that the valuation should be in line with the market. Most importantly, The legal framework has been completely renewed: there will be a practical division between existing social activities and commercial activi-

ties (DAEB activities and non-DAEB activities). This means that housing associations will need to split their social and commercial activities into separate entities, either legally or administratively. Subsequently, the ‘commercial’ entity has to operate under market conditions. It is assumed that this trend will contribute to the further professionalization of the real estate management and will be useful for prudential supervision and the reduction of administrative burdens. A valuation handbook has been created in collaboration with the Dutch Minister for Housing and State Service to conduct the implementations.

**FRANCE**

The French Ministry for Ecology, Sustainable development and Energy published a draft legislation in September for introducing a new support mechanism for renewable energy projects from the start of 2016. In 2011, 13% of energy in Europe was renewable. This follows the fixed European objectives –by 2020, the share of renewable energy must represent 20% of the total energy production in the European Union. Each country is more or less advanced in this area. This difference between European countries is due to the individual energy policy for each member state. Some have very ambitious national targets to be reached within seven years. For instance, Estonia has already achieved its goal for 2020. Scandinavian countries (Denmark, Sweden, Finland), Spain or even the Czech Republic should also achieve their goals quickly. Germany has tripled its share of renewable energy – which stands at 12.4%, compared to 4% in 2004. France for its part remains mid-term. Among the objectives of the national energy policy is to raise from 15% to 21% the share of the nation’s electrical consumption coming from wind, biomass, and hydropower and, by 2015, to achieve a 50% increase in the production of heat from renewable sources. However this growth of renewable energy remains slower than in other European countries. It is for this reason that the French Parliament adopted a law to do what President Hollande proposed years ago: reduce the share of nuclear power from 75 to 50 percent by 2025 and double the share of renewable energies in the next 25 years.