The first developments in the freshly started year give enough reasons for optimism. As described in the last newsletter of 2013, the growth trend of EFL is unbroken. In 2014 we welcome two new countries within EFL: Finland and Belgium. In January the Finnish housing organization ARA decided to join EFL. Also Orbit Housing, Home Connections and the Montford University from the UK registered as member of EFL. And from the Belgium the specialist in European subsidies “Grant@Th!nking”.

Even more important than the growth in numbers, is the qualitative development. We are glad to introduce four new working groups with engaged leaders and a strong agenda of co-creation. You will read all about it and much more in this newsletter.

Have a nice read!

Joost Nieuwenhuijzen,
Managing Director EFL

Welcome Finland

Welcome Finland: ARA, the Housing Finance and Development Center of Finland. ARA is the main housing organization in Finland, therefore a unique addition to EFL. The Housing Finance and Development Centre of Finland, ARA, has a major responsibility for the implementation of Finnish housing policy. ARA belongs to the administrative branch of the Ministry of the Environment.

ARA grants subsidies, grants and guarantees for housing and construction and controls and supervises the use of the ARA housing stock. In addition, ARA participates in projects related to the development of housing and expertise in the housing market, and produces information services for the industry.

ARA is an expert partner, developer and moderniser of housing and promotes ecologically sustainable, high-quality and reasonably priced housing. ARA’s operating principle is: everyone is entitled to comfortable housing. Info at: www.ara.fi
Grant@Th!nking from Belgium

Grant@Th!nking advises both companies and research institutions in the field of innovation, technology and grants. The company is owned by Dr. Danielle Baetens. Danielle has over 20 years experience in the matter and provides services in various fields (chemistry, materials, energy, ICT, health, healthcare).

Grant@Th!nking is specialized in subsidies for research and development, investment projects and training, both in Flanders, Brussels, Wallonia and Europe. It also provides advice on the tax measures related to R & D activities. Within EFL, Grant@Th!nking wrote the TRIME proposal in the framework of Intelligent Energy Europe.

Info at: www.grantadvice.be

Home Connections, London

Home Connections is a software house and social enterprise. The company provides ‘best of breed’ technology, SaaS, PaaS and consultancy to the public and private sector. They are rated by Dunn & Bradstreet as five-star with a ‘minimal risk rating’ and also as being ‘superior to other firms in the industry.’

The company remained faithful to their vision of putting “the home seeker in the driving seat” by transforming the balance of power between the housing landlord and the home seeker in favour of the latter.

Home Connections has a multitude of features on their portals that allow housing applicants to gain a deeper understanding of the nature of supply and demand for social housing to determine the most suitable housing option.

Info at: www.home-connections.co.uk

Orbit Housing from Coventry, UK

Orbit Housing Association joined EFL at the beginning of 2014. It is one of the major leading housing associations in the UK with circa 38,000 rental units. Orbit Group operates predominantly across the Midlands, East Anglia and the South East and offers a wide range of services and housing options. The Orbit Group’s ambition is Building Communities; by working together to improve the social, economic and environmental prospects of people and communities.

Apart from regular renting of social dwellings, Orbit provide services like:

- Supported housing (including mother and baby, ex-offender, homeless, victims of domestic violence and mental health)
- Sheltered and very-sheltered schemes
- Six Care and Repair/Home Improvement Agencies
- Mortgage Rescue
- Low cost home ownership
- New build development
- 24/7 Customer Service Centre

Info at: www.orbit.org.uk

Orbit Group
building communities

Their staff have backgrounds in IT, business analysis, project management and consultancy. Home Connections is steeped in the culture of housing need and has staff from allocations, senior level operations, customer service, virtual reality design and digital media.

Info at: www.home-connections.co.uk

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The aim for alternative financing instruments in the housing industry is constantly rising. With a trend in Europe to reduce or stop government funding for social housing, the players in the market are keen to learn about alternatives. This working group will explore the landscape of financing options throughout Europe. The group is chaired by two real specialists in financing, who both have the ambition to create new EFL instruments open to our members. Items on the list for further research are Corporate Bonds for housing associations, guarantee systems, loans from institutional investors etc. A group for specialists in ‘haute finance’. 

In the latest Newsletter 21 the start of new working groups within EFL has been announced. During a meeting at Schiphol airport on February 4, the chairmen of the working groups discussed the approach, the content, planning and ideas for the output. The results of the different working groups will be integrated into each other in order to create common instruments.

In the first meetings of the working groups, the output will be set. The approach is as follows:

**Phase 1:**
study phase, delivering of a report.

**Phase 2:**
project phase, co-creation of a project.

**Phase 3:**
dissemination and replication.

This working group focuses on the joint creation of innovation in the housing industry. As EFL unites a wide range of specialists, ranging from housing companies, large construction companies, architects, ICT companies, supply industry, subsidy advisors and financial specialists. The aim of the working group is to combine this major source of knowledge into real projects. Projects might include funded projects within the Horizon 2020 scope, but also a process of design- finance- build- and maintain for EFL buildings. As KEOTO’s connection to the ETH in Zürich and the Technical University of Delft is granted, the conditions for outstanding projects is real great.

The European demographic trend is very clear: in 2030 more than 30% of Europe’s population will be above 65 years. A huge challenge for European societies in many respects, but not the least one for the housing sector. The EFL working group will focus on the developments, share best practices of housing and services for elderly people and actively address necessary innovations. As each EFL working group is focused on co–creation, concrete output can be expected in the form of target group focused building designs, tools and services. As some of EFL members have extensive experience in this, the added value of co-creation can be great.
**EU Subsidies.**
**Chaired by Pierre Touya, Polylogis.**

This group will focus on the analysis of European subsidy instruments, relevant for the social housing industry. Apart from the discussed Horizon 2020 program, funds like Interreg, AAL or ERDF contain opportunities as well. The EFL members will be informed by the working group about the opportunities and initiatives in the formation of application consortia will be managed by this group. Subsidy experts from Grant@Th!nking and Welcomeurope will join this group and share their expertise with the EFL members.

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**Social Domain.**
**Chaired by Bernadette Arends.**

The working group Social Domain exists already 4 years and has gained a lot of experience with sharing best practices and producing guidelines. The group covers all topics related to social, physical and economic enhancement of neighborhoods and emphasizes best practices from a integrated approach. The next meeting will take place in Sweden, hosted by a member from Eurhonet.

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**Upcoming EU Calls – Horizon 2020**

**Horizon 2020 (H2020)** is the biggest EU Research and Innovation program ever with nearly EUR80 billion of funding available over 7 years (2014 to 2020). The goal is to ensure Europe produces world-class science, removes barriers to innovation and makes it easier for the public and private sectors to work together in delivering innovation.

Due to the large building stock, EFL members can play a key role in a lot of calls for proposals in the 2014-2015 program such as Smart Cities, Renovation methodologies, District Heating and Smart Grid solutions. It is important to understand that the provided EU funding is meant to make the planned investments more challenging, more in line with the EU 2020 goals: achieve by 2020 a 20% reduction in greenhouse gas emissions compared to 1990 levels, a 20% energy efficiency improvement and an increase in the share of renewables to 20%.

Beside the above mentioned building oriented projects two calls for projects in the 2014-2015 program are also of interest for EFL members.

1. EE 10-2014/2015: Call for proposals focuses on coordination and support actions on ICT and smart solutions to support behavioural change. Deadline of this call is June 5th 2014. The typical subsidy is 1.5 MEUR with a funding rate of 100% of the eligible cost.

2. The other call for proposals LCE 20-2014 is for research and innovation projects or coordination and support actions on the human factor in the energy systems: influencing the consumers and how consumers influence the future developments, understanding the interaction and predicting the acceptance of technological developments. Deadline for this call is September 10th 2014. The funding rate is 100% for both type of projects and the typical subsidy 2 to 4 MEUR. As EFL members represent a large number of EU-citizens and the EFL network forms a solid basis for spreading knowledge and exchanging experiences.

As EFL member, Grant@Th!nking can assist with evaluating opportunities, bringing together an international team, setting up a coherent project and preparing the proposal. Grant@Th!nking has convincing experience with composing successful EU-proposals. If any of the upcoming Horizon 2020 calls seems tailored to your demands, please contact Grant@Th!nking through danielle@grantadvice.be or info@think-e.be.
Berlin based housing company GEWOBAG owns one of the architectural masterpieces of the pre-war culture of new design, BAUHAUS. In the city district of Haselhorst / Spandau, west part of Berlin, GEWOBAG owns over 2700 small dwellings for people with low incomes. The districts has been designed and developed in the thirties of the last century by the famous architect Walter Gropius. Close to factories like Siemens and Borsigwerke, it has been developed as typical example of workmans housing. The abundant use of green public space gives an idea of a garden city, a planning concept used in many European cities to offer affordable and healthy housing to the working class.

Its architectural splendor has been revived by GEWOBAG and all dwellings are renovated and turned into low energy apartments. The facades are insulated with 8 cm insulation. The total investments are circa 130 million EUR (48.000 EUR/unit). Most dwellings are small, under 50m2. But currently these small homes respond to a demand for small, affordable housing. All tenants had to leave the house for the renovation activities, and 70% have been transferred back to the complex. The rental price moved from originally 4,81 EUR per sq meter to 6,46 EUR after renovation (average circa 300EUR/ month).

Dr. Klein & Co plans entering Dutch market

After becoming member in the European Federation for Living, the German credit broker Dr. Klein plans expansion of its services into the Netherlands. In a recent article in the German Real Estate Magazine “Immobilien Zeitung”, Dr. Kleins CEO HP Trampe describes the plans. The company performed recently a study about the Dutch financing system in the social housing sector. One of the study results is that after the abolishment of subsidized social housing in the nineties, a sector managed guarantee system currently provides opportunities for discount on loans via two public banks. The good market position of social housing in The Netherlands, characterized by shortages of affordable housing and a growing supply of free market rentals in urban centers like Amsterdam or Utrecht, makes financing interesting for German banks. The interest differences between Dutch banks and German finance providers are attractive for the social housing sector. Talks about multi million financing packages in Netherlands with German banks are taking place.
Innovation at Eigen Haard: Save energy at home, with good household appliances

Housing Association Eigen Haard from Amsterdam recently started a pilot with renting out of energy saving household appliances (cooling, washing and drying) to tenants.

Reason is the sharply rising energy costs for a growing group of tenants, which form a threat on their household budget. Because Eigen Haard wants their tenants to be able to continue to pay the rent, Eigen Haard examines (via a pilot) a lease construction with energy-saving devices. Good for reducing housing costs and thus benefitting the wallet of the tenant. This is also good for the environment and supports the sustainability ambitions of Eigen Haard. The devices are offered from the collaboration with Bosch Domestic appliances and a private company Turntoo. The residents pay for use instead of possession. And the raw material of the devices is part of a circular system (re-use of elements) on which the cooperation is based.

The trial started in 2013 and was after a few weeks already fully booked by tenants. There are 50 contracts with residents who rent a total of 67 devices for a period of 7 years. The reaction is generally positive, and the test provided deep insight in what the demands of the tenants are. The system will be continued and evaluated by the end of 2014. The service is possibly very interesting for foreign replication within EFL. Information at the project manager Debbie Beitsma, d.beitsma@eigenhaard.nl.

ISTAY@HOME

The funded project ISTAY@Home, part of the INTERREG IV European funds, gradually turns into the last phase of development. The project goal of ISTAY@Home is to provide ICT based solutions for support, security and health for elderly people. General ambition of the project is to prolong elderly people staying in their homes and make use of modern techniques to make it as safe, comfortable and healthy as possible. During the next months, new ICT applications will be tested in the homes of elderly people in several countries. Currently some 15 different products, ranging from automatic safety calls towards e-health equipment, will be installed and tested.

Within EFL, housing companies as De Woonplaats and SWB Lienden from The Netherlands, Habinteg from UK, Vilorgia from France and the Joseph Stiftung from Germany will take part in the testing phase.

New accents German Housing policy

In December 2013, the newly formed government of Germany came into power. The coalition is formed by the Social Democratic Party SPD and the Christian Democratic Parties CDU- CSU. The policy plan of the new government contains new accents, relevant for the German housing sector. New policies will be introduced to limit rental increase and to keep homes affordable. The main points of interest are:

- Rental policy: rental increase of existing dwellings after change of tenant (reletting) will be limited to 10% of former rent.
- Only 10% of the costs of modernization may be calculated in the rent after modernisation.
- Housing allowances will be adapted to higher rents and changed household incomes.
- A budget of 518 million EUR yearly for Social Housing
- A budget of 700 million EUR for urban renewal
- Continuation of supporting measures in the national program “Social City”
- Adaptation of Basel III measures for the housing sector
- Low interest loans provided by the public bank KfW for Energy Savings in the building stock, energy efficient renovation and for the CO2 Savingsprogram.
- Supportive program to subsidize measures for transforming the building stock towards accessible housing for elderly (ageing) and support of E Health programs.

Although many measures has been welcomed by the German housing sector, the reductions in setting rents and thus affecting the willingness to invest in housing, is seen as a major obstacle to fight the shortage of new homes in major urban centers.
The next General Assembly of EFL takes place at April 10 & 11 in Bad Aibling. The event is hosted by B&O Wohnungswirtschaft and is located on their own site, known as Zero Energy City. The company B&O Wohnungswirtschaft turned a former US military base into a pilot site for innovation regarding energy efficient buildings and use of renewable energy. New wooden residential buildings, renovated army houses, a hotel, Kindergarten, offices and leisure: it is an integrated approach.

The development is one of the highlight projects in Germany for sustainable development. EFL members and associates will be introduced to this huge development. An attractive program is in preparation with internal and external speakers and workshops. From the European Investment Bank (EIB), Mr Frank Lee will address the audience about the opportunities for co-financing provided by the EIB.

TRIME

The bid for the project Trias Mores Energetica (shortly TRIME), part of the Intelligent Energy Europe Program, is still dealt by the European Commission. But by recent notes from the Commission, it is likely that a positive outcome for funding can be expected in due time.
Welcome to Bad Aibling and Munich on April 10 & 11

General Assembly EFL

Agenda 2014

20 February  Working Group Energy Efficient Housing  Zürich
14 March  Working Group Financial Instruments  Berlin
27 March  Partner Meeting ISTAY@Home  Düsseldorf
4 April  Working Group EU Subsidies  Rotterdam
10-11 April  General Assembly  Bad Aibling
25-25 April  Working Group Social Domain  Sweden

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