Introduction

Dear Reader,
A lot has happened since the last Newsletter. The organisation has further grown with members from Austria, Finland, Denmark, Bulgaria and Netherlands. At date, the total number of members and associates has grown to 42 across 10 countries. This is a great accomplishment which motivates us to even better perform and better respond to the aims of the European housing sector.

The very good news is that we have a great winner of the EFL/ARA Design Competition Accessible Housing. More than 30 entries from 4 European countries have been received. The winning entry entitled Responsibility Brings Purpose, was chosen by an expert panel of judges with entries from across Europe. The jury declared his project ‘visionary and ahead of its time’.

Sampo Vallius, Chairman of the EFL/ARA Jury said: “To me this competition demonstrated the power of international collaboration and also a major success in terms of the results. Entries were of extremely high quality and they were filled with new ideas. The winning entries are innovative and excellent proposals to solve the challenges of future housing. The building industry needs top experts in the future and for an architecture graduate, accessibility in design should be a self-evident part of planning from now on.”

We warmly agree with this judgement. In this newsletter, you will find inputs from the EFL Spring conference held in Helsinki, as well as EFL latest news. We wish you a happy reading!

Ben Pluijmers
Joost Nieuwenhuijzen
June 2016
Since April this year a new assistant as been appointed in the person of Rosa de Hoog. Rosa finalized her studies as MSC URBAN AND REGIONAL PLANNING at the University of Amsterdam with the Master thesis: “Transnational Municipal Networking: Analyzing: Intermunicipal Cooperation”. She is currently part time working for the Managing Director and succeeds Saskia van Balen, former assistant for EFL. Together with Margot Hervé (working from France), consultant for EFL, they both form the supportive team.

As good tradition, EFL and Eurhonet jointly convened in Dortmund (Germany) with the Topic Group « Social Domain ». This meeting, taking place on 21 and 22 April, offered excellent opportunities to discuss and exchange the experiences of Housing Associations throughout Europe related to asylum seekers. With a massive influx of refugees into Europe since the beginning of 2015, the provision of appropriate housing and integration on a temporary and permanent basis has become a real challenge for European social landlords in terms of: available housing stock, allocation, building and rent procedures, housing management, social inclusion, integration and guidance, cooperation between local stakeholders. Findings of the discussion included that having an own dwelling/ house is a major condition for integration. A house is a safe place, a place that facilitates contact with other people, a place that offers opportunities for education, work and integration. Cultural integration involves being part of a society, sharing values. Socio-economic integration involves self-reliance and independence. Language is the most important prerequisite for getting in contact with the hosting country. A clear and shared view is to avoid ghettos. Mix refugees with other tenants appears to be a good solution in terms of integration and cultural exchange, as well as for cities with a lack of empty flats. A multi-agent approach is highly needed and cooperation with municipality and existing networks helping refugees is necessary. Best practices from Germany, Italy, France, Sweden, UK and Netherlands have been shared and are used for a brochure “Social Development & Refugee housing for European Social Landlords” (EFL Production). www.ef-l.eu
Chairied and energetically lead by Hendrik Cornehl, consultant at Dr. Klein & Co, the last topic group meeting in Berlin was very well attended and had substantial output.

The group finalized its Financial KPI tool, basically a benchmark instrument for European social housing providers. The tool is developed and can be used to compare the financial performances of housing companies and gives therefore insight in the relative efficiency of the business. IFRS ratio’s like Interest Coverage Ratio, Return on Investment and EBITDA are used to compare with peers from the sector. This instrument will be further developed into a mobile app.

The second output of the group is an extensive report about the national framework of financing and funding the housing sector across Europe. This report will highlight both the national financing and funding programs, but will furthermore focus on real practices among EFL member organizations. How do they finance their activities like investments in construction, property management and their social deployment? A powerful case study so to say. Available probably in the summer. Check out the EFL website regularly for more information. Further steps of this group:
- Project and investment calculation
- Risk management
- Financing strategies on- & off-balance
- KPI-tool “light” in EFL-App
- IFRS & valuation
TOPIC GROUP ENERGY EFFICIENCY: 0 ON THE METER / ENERGIESPRONG

The latest Topic Group meeting Energy Efficient Housing in Delft was almost fully dedicated to the Dutch approach « Energiesprong », or also known as ‘0 on the meter’. This a method to intensify the upgrading of existing social homes to a very high energy class. Ron van Erck, European advisor for Energiesprong, explained both the technical measures to reach the energy standard as well as the business model supporting the system. To be straight to the point: the investment is paid by an additional rental payment by the tenant which amount equals the energy costs he paid before the renovation. After the renovation the energy costs are zero, energy is generated by heating pumps and solar energy. Speaking about solar energy: the Dutch company Solartechno (www.solartechno.com) showed the newest technology regarding storage of electricity produced by PV panels. This offers in the future the possibility to disconnect buildings from the energy grid, as the problem of storage of power becomes increasingly possible with strong batteries. Expert company Solartechno, led by their CEO Marco Ghirardello showed the possibilities to EFL members. The day was chaired by Prof. Henk Visscher, TU Delft and concluded with a site visit to a pilot project in Delft. Brochure “0 on the meter” available on EFL website (http://www.ef-l.eu/public-downloads/).
EFL EXPERTISE LTD IN BUSINESS
EFL Expertise Ltd is the internal project consultant within EFL. During the last few years the company supported EFL members in project management, like the project IStay@Home and other projects. Nevertheless the activities of the company were limited and a new vision was needed to get more results out of it. On initiative of the company Ritterwald, EFL associate and strategy consultant from Berlin, a new business plan has been developed. Together with other EFL members and associates, EFL will be reshaped and developed into a multi disciplinary consultancy firm for both internal and external market. The broad available expertise in the housing industry on European level will be disclosed and offered to housing companies, public authorities and private sector companies.

EFL APP
EFL is currently developing an app for members and associates of the network. Latest EFL updates and inputs will be soon available on smartphones.

PROJECT BRIDGES – INTERREG
TU Delft, EBZ Business School and EFL are looking for partners to participate in a programme to support the development, implementation and management of frontline ICT applications in the affordable rented housing sector (e.g. online customer portals, mobile applications, assisted and sustainable living solutions). Together with partners, we want to draft a proposal to attract Interreg North-West Europe funding for this programme. Submission deadline for the first step in securing this funding is November 2016.

We are looking for housing providers and other partners that have the ambition to improve their digital services and extend the use of ICT-applications among their customers. The focus is clearly on people with a disadvantaged position on the housing market. This project aims to support projects that housing organizations were already planning to undertake.

More info on the Interreg North-West Europe programme can be found here: http://www.nweurope.eu/
Want to know more? Contact Gerard van Bortel (g.a.vanbortel@tudelft.nl)

EFL FULL ZERO HOUSE: FIRST DESIGN PHASE FINISHED
The design phase of the EFL full zero house project is officially finished. Results show that design ideas depends on cities’ contexts in London, Berlin and Amsterdam. There are some surprising solutions. For instance in Amsterdam, 3 options were considered. When comparing the total cost and the total energy demand of the different solutions, it appeared surprisingly that the option “winter garden” was the best solution both in terms of costs (construction and system) and energy demand.

Now, the building performance model is in process. Keoto, an engineering and architectural office from Zürich is responsible for the concept (www.keoto.ch )

Low Carbon Housing Europe
exampl. Amsterdam „Housing-Block“

Low Carbon Housing, Europe
goal / solution

Standard House
EFL House
Zero Energy House
BOOK PROJECT: NEXT STEPS
The scientific book project, a project related to a European survey for innovations in Governance in the housing sector, will be structured in 3 parts. The introduction will discuss the drivers affecting changes in governance, co-production, and housing finance models. Chapters will focus on innovation in housing affordability governance and finance. In conclusion, several chapters will compare and contrast innovations. To ensure that the book is relevant for practitioners, an advisory board has been created. In the illustration, you can see which organizations and people already agreed to be part of it. Next steps? Draft structure of the Book will be discussed during the ENHR Conference in Belfast.

EFL PARTNERS UP WITH EBZ – FOUNDING EUROPEAN NETWORK AND CONFERENCE IN BOCHUM.
The European Network for Housing and Urban Development, founded by EFL associate EBZ Business School from Bochum, convened on the 7th of April. Among the aims of this initiative is to support German housing companies with fellow partners from other countries in participation in European funded projects. One of the topics which currently stands in the middle of the interest is innovation in digitization. For future projects, also EFL members will be given the opportunity to participate in project proposals, along with housing companies from Germany. From EBZ, Susanne Juranek and Janina Kleist are in charge for further development of the business. http://www.e-b-z.de.

EFL SPRING CONFERENCE IN HELSINKI
With over 75 attendees from 10 European countries, the EFL Spring conference held in Helsinki was the best attended meeting since the start of EFL in 2008! The members showed a great commitment and discussed a very wide range of housing topics, with a particular focus on the issue of the ageing population and to find housing solutions for the need for accessible housing in the years to come. A wide variety of opportunities have been presented and discussed. The hosting organization ARA welcomed members and associates with great hospitality and organization. On Thursday 12th May evening, the award ceremony of the Design Competition was a great success: winning entries showed new innovative inclusive designs valued by members and associates (Jury report available on EFL website http://www.ef-l.eu/public-downloads/). On Friday 13th May, two workshops concluded the conference. The workshop on “Refugee housing” was moderated by Elke Heidrich (Eigen Haard) and two parallel workshops about EFL Expertise were held by Mike Ward (housing providers) and Mariya Museva (associates).
KEY NOTES SPEAKERS

Prof. Jarmo Suominen (MIT Medialab, Aalto University) focused on smart customization. His key-message: “start thinking living as a service instead of housing as a product”. He emphasized the fact that cities are platforms for value co-creation and that adopting a systemic approach instead of a “stand alone” one is the key for sustainable solutions. Prof. Jarmo Suominen said customers are the stakeholders of value creation and start thinking “city as a service” will increase urban effectiveness. Developing distributed networks is a way to support interactions and value co-creation between stakeholders, that is to say a “human” city. Through several examples, he demonstrated the new production process of a “human” city: the pre-production phase as a design learning phase, the production phase as a planning and developing phase and the post-production phase as the claiming of ownership over environments by individuals. To demonstrate this new last phase, he took the example of a school where an entire floor is dedicated to individual projects so students can fully appropriate the location. Instead of value added, products, transactions, brand equity and profit maximization, thinking “city as a service” implies co-creation of value, experiences, relations, customer equity and financial feedbacks.

Prof. Jarmo Suominen.

Prof. Anthea Tinker (Institute of Gerontology, Department of Social Science, Health and Medicine, King’s College London) showed some results based on researches about housing and older people. Her key-message: there is a clear evidence about the desire of older people to age in place. Building “lifetime homes” is a way to respond to this desire. She also mentioned there is a need to “put older people at heart of housing provision” as the desire of homeownership is a shared and important element for older people when ageing in place. Also, affordability, sense of community and shared facilities are key factors of age-friendly cities. She concluded her presentation by reminding the assembly that sharing best practices across European countries is crucial if we want to build age-friendly cities. Furthermore, housing has to be seen in the wider context of the environment, as one of the key-elements to build age-friendly cities.

Prof. Anthea Tinker.

Prof. Markku Hedman (Tampere University of Technology) presented his approach of accessible housing. His key-message: “understanding users is fundamental in architecture”. He mentioned that accessible designs implies understanding the needs of older people, in terms of functional aspects but mostly in terms of sensory ones. Prof. Markku Hedman emphasized the importance of empathy in architecture. To illustrate his presentation, he used portraits of painters to show the evolutionary perception of people over time. His message: empathy in architecture is crucial because people change over time and their living environment should be adapted in every step of their lives.

Prof. Markku Hedman.

Jarmo Linden (director of ARA) presented the Finnish housing situation in terms of policies and funding. He explained that ARA, the governmental housing agency, was created in 1949 “to abolish temporary housing shortages in cities”. Since then, the ARA subsidized housing production amounts to over 1 million dwellings. He also demonstrated the challenges Finland will face in terms of housing in the next decades. The urbanization will still be growing while areas will be depopulated. Furthermore, in 2040, 6 % of the population will be aged over 85 in Finland. To respond to this ageing population challenge, the country plans to reach 1 million accessible homes by 2030. The strategy consists in including older people housing solutions in the implementation of the state housing policy, improving the accessibility and renovation of buildings, widen the diversity of housing solutions and adopting a “residential environment” vision (provide housing and services). One of Jarmo Linden messages: “Housing solutions cannot be found only in the market, market needs inputs from the government.”

Jarmo Linden.
FIELD VISITS
On Thursday 12th afternoon, two field visits were organized, guided by Kimmo Rönkä from the housing association Setlementtiasunnot Oy. The first one was in new neighborhood Kalasatama located in the north-west of Helsinki. This area is an experimentation of smart urban living and services. The city of Helsinki works in collaboration with companies, residents, social housing providers and other stakeholders to implement a “smart neighborhood”. Today, the area offers a home to 3000 residents. By 2030, the neighborhood is expected to welcome 20000 residents and offering 8000 jobs opportunities. The development of Kalasatama is financed by both private and public investments. A shopping center, a health and wellbeing center are one of the services that the residents can enjoy. The second field visit was on the construction site of the “Generations blocks”, a concept of multigenerational housing. In total, 262 apartments distributed in 3 blocks and occupied by students, families and people from all ages. The idea is that residents create the block by deciding what activities and events they would like to be part of in common spaces and yard. A “block coach” will be hired to help, support and encourage residents in their activities and events initiatives. The concept of “Generations blocks” will be in experimentation for a two-year period: after that, stakeholders will decide if the initiative is successful and need to be extended.

COMPOSITION BOARD: ELECTION OF MARKUS TERBOVEN AND REELECTION OF ERIC DANESSE
At the last General Assembly in Amsterdam (19 November 2016), the Board announced a vacancy for a new Board position. Mr. Markus Terboven, from the German Housing Company “GEWOBAG” in Berlin has been elected on Thursday 12th May, during the General Assembly in Helsinki. After installation as new Board member, Markus Terboven will focus on improvement of the cooperation with the associates as well as the reactivation of EFL Expertise Ltd as consulting enterprise within EFL. The term of Eric Danesse (Vlogia, France) as board terminates on the 1st of July this year. Eric has served the board for the last four years. Since the board started working with substantive portfolio’s in 2013, Eric managed the area Topic Groups. During the General Assembly in Helsinki, Eric Danesse has been re-elected. The board is very pleased that Eric likes to continue his efforts for EFL as board member.
EFL DESIGN COMPETITION
AWARD CEREMONY

During the EFL Gala-evening on May 12 in Helsinki, Jury chair Sampo Vallius (ARA) and co Jury chair Mr. Eckhard Feddersen (Feddersen Architects) handed over the First Prize for the best entry. European Federation for Living (EFL) and the Housing Finance and Development Centre of Finland (ARA) were seeking innovative ideas for accessible housing with a design competition for students. The competition was open to all students of architecture from the countries with an EFL partner member. Entries were received from Finland, Germany, Netherlands, France and the UK. 31 entries were received in total.

Students of Tampere University of technology dominated the prizes

The winner of the competition is Samu Pitkänen from Tampere University of technology, with his entry Responsibility Brings Purpose. Second prize was given to Darina Bunak for her entry School of Life, and third prize to Elina Aho-Kemppainen for her entry Pulse; both from Tampere university of technology.

The awarded entries were chosen anonymously, without breaking the competition secret, so the success of the students from Tampere University of Technology surprised the jury. The reasons for success can be found from Tampere University of technology’s school of architecture, where the opportunity to include the competition in course schedule was used, to motivate the students to take part. The jury was highly satisfied with the high calibre of the entries and the students’ fresh and bold attitude. New ideas can be found in all scales: from useful details to help everyday life, to large-scale urban design. Most of the students didn’t only settle to design accessible apartments, but also sought solutions for challenges of urbanization and sustainability.

Jury report with all 31 entries at EFL website.

The Jury and prizes
Sampo Vallius, Chairman
The Housing Finance and Development Centre of Finland (ARA)
Joost Nieuwenhuijzen
General Director, EFL, Netherlands
Jeremy Porteus
Housing Learning and Improvement Network, UK
Jacqui Rennie
Centre for Accessible Environments, Habinteg, UK
Eckhard Feddersen
Feddersen Architects, Germany
Theo van der Voordt
TU Delft, Netherlands
Kirsti Pesola
Retired; former Director of the Accessibility Centre ESKE at the Finnish Association of People with Physical Disabilities
Renée Floret-Scheide
Agence Floret-Scheide, France

Competition secretary: Kaisu Kammonen
The Housing Finance and Development Centre of Finland (ARA)

A total amount of EURO 10 000 was given out in the competition. The jury wanted to make many of the best entries visible, so three best entries were awarded and also four honourable mentions were distributed. First prize was worth eur 5000, second price worth eur 3000, and third prize worth eur 1000. Honourable mentions were worth eur 250 each.
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<td>7-9 June</td>
<td>Provada Real Estate Fair Amsterdam (NL)</td>
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Editor: European Federation for Living.  
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