INTRODUCTION

The EFL Spring Conference in Paris hailed in a considerable increase in EFL activities. This includes high participation in topic group meetings and an informative study visit to Barcelona. The value of EFL as an exchange network has grown with the expansion of new members, associates, and academic partners.

The end of the year is fast approaching. It is time to look back at the goals of the year, agreed upon in the 2018 Year Plan, and see how well they were accomplished.

1. NEW MEMBERS AND ASSOCIATES SINCE THE SPRING CONFERENCE, 2018

The recruitment of new members and associates has been successful. Since the last General Assembly in May 2018, EFL received six new applications. More organisations have shown interest in the network, so an increase in applications is expected before the year is over. The new members and associates include:

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<th>New member</th>
<th>New scientific associate</th>
<th>New commercial associate</th>
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<tr>
<td>Habitare Plus</td>
<td>Rovira i Virgili University</td>
<td>Cité Creation</td>
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<td>Wohnbau</td>
<td>Chalmers University</td>
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2. TOPIC GROUPS

The EFL topic groups are important instruments in realizing the main objectives of EFL. They are a platform used by experts in the housing sector, ranging from housing companies to academics to the supply and service industry, and their mission is to share and exchange knowledge and develop common intelligence. Composed of these three bodies, the groups are able to provide knowledge on a cross-border basis and support members in the further development of their core business. With the strong growth of participating universities, EFL aims to connect at least one university with each topic group in order to guarantee the input of relevant academic expertise to members. The lead of each topic group is ideally in the hands of EFL members, the housing companies, as they understand their need for knowledge and expertise the best.

<table>
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<th>Topic Group Meetings 3rd and 4th Quarter 2018:</th>
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<td>Topic Group</td>
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<td>Finance and Investments</td>
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**Topic Group Finance and Investments**
The topic group Finance and Investments convened on September 21 and 22. On the first day of the meeting, the group participated in a bike tour through the Zaanstad region, investigating the new architecture in the city center and the converted, formerly industrial areas. The second day was quite unique from previous meetings. The group, composed of about 20 participants, stepped out of their comfort zone and were challenged to partake in interactive workshops around proptech and fintech. The main objective of these workshops was to think about technological innovations that support the development of new services for tenants. The meeting was co-hosted by Holland FinTech.

**Topic Group Digitisation**
The topic group meeting took place on the 25th and 26th of September in the Swedish town of Gävle and was organized in cooperation with Eurhonet. Lead by topic group leader Torsten Rau from Aareon, the group discussed the aspects of organisational change related to the fast developing digitisation of society. Participants shared current, ongoing projects and best practices, focusing on new ways of working in the era of digitisation. The group visited a new, flexible office in Gävle and learned how to accompany their employees through a process of change.

**Topic Group Sustainable Housing (formerly Energy Efficient Housing)**
The next meeting of the Sustainable Housing topic group will be hosted by TU Delft on December 6th and 7th. On the first day, the group will visit the Green Village, a demonstration site for innovation located on the TU Delft campus. They will also see renovation projects located in the close surrounding areas of the city. The second day will consist of discussions on new projects and events relevant for EFL members, as well as joint project and funding opportunities. Such projects and events include the Solar Decathlon Europe 2019, Dutch renovation challenges and the Building Technology and Innovation Centre, the Interreg project Housing 4.0 Energy, the project nZEB renovation, ZEB new housing and affordability, the CHARM project on circularity (if approved by Interreg on 25th October), and other projects of EFL members.

The main discussions will center housing associations and circularity.

**Topic Group Social Domain**
The combined EFL and Eurhonet topic group on integration and social domain took place in Birmingham on 23 and 24 October. The focus was on community housing, coop housing, community engagement, and social impact measurement. Furthermore, the meeting was also used to develop ideas for a seminar to be conducted at the International Social Housing Festival in Lyon occurring June 4th through the 7th. At the writing of this report, the meeting was still in the planning.
3. WEBINARS

EFL Start-up Pitch Day Webinar

The topic group Digitalisation, led by Torsten Rau and Tina Roessing from Aareon, hosted a webinar on the 14th of June featuring a diverse mixture of start-ups from different countries across Europe. They presented their innovative ideas of digitisation around housing. Each presentation took around 20 minutes and participants had the opportunity to ask questions afterwards. The start-ups who presented included:

1. Switchee (U.K.): Helping landlords connect with their properties. They focus on solving the urgent problems in housing, like affordability, comfort, security, and safety. The company develops and supplies connectivity devices and analytics for landlords and their residents.

2. Metry (Sweden): Collecting and analysing energy data from utility companies.

3. Mail to Pay (the Netherlands): creates software for companies that send large amounts of payment requests, such as energy companies, housing corporations, and insurers. Open invoices are paid better, faster, and more customer-friendly when companies use Mail to Pay software.

4. VRnow (Germany): bringing virtual reality into the housing sector. VRnow uses this technique to extract structural and semantic details like walls, windows, doors, and furniture from blueprints. The extracted information can then be used and interpreted according to the client’s needs. Using this digital process, VRnow can then automatically create a sophisticated 3D environment.

5. Fleetbutler (Germany): management of the mobility park.

4. PROJECTS

BOOK PROJECT

Affordable Housing Governance and Finance: Innovations, partnerships and comparative perspectives

After two years of intense cooperation, writing, editing, and proofreading, EFL is excited to announce the published conclusion of the Book Project.

The Delft University of Technology and EFL initiated the creation of an academic book on innovations in governance and finance in the affordable housing sector in Europe. This book has been developed in close cooperation with renowned housing researchers from European universities and practitioners from the EFL member network. This book explores innovations in housing finance arrangements, with a focus on developments across Europe, and comparative chapters from the USA and Australia. The book presents innovations in collaborative housing, co-production, and accompanying finance mechanisms in order to support the quantity and quality of affordable rental housing. It combines academic rigour with practical relevance. The book is of interest to researchers and professionals in housing, social policy, urban planning, and finance.

Application CHARM - Circular Housing Asset Renovation & Management – No More Downcycling

EFL, Delft University of Technology, Paris Habitat, Accord Housing Association, and Stichting Woonbedrijf jointly applied for an INTERREG Northwest Europe subsidy for a project to promote elements of the circular economy within the housing sector. It is expected that the partners of this consortium will be informed by the Joint Secretariat of Interreg by mid-October, 2018.

5. SUMMER SCHOOL

The second edition of the Summer School was hosted by EBZ on their campus premises in Bochum, Germany. It took place in July 2018 and was, again, a great and positive experience. With 22 people present from 6 countries (Germany, France, Belgium, Netherlands, Italy, and Ireland), it was a healthy mix of nationalities and knowledge bases.

The event organisation by EBZ was excellent, and the atmosphere was very stimulating. It consisted of a varied program, including a site visit to Düsseldorf and an introduction to affordable housing in North Rhine-Westphalia by the ministry of housing.

The moderation throughout the week was conducted by skilled professionals in the sector. The last two days of the Summer School was moderated by the Managing Director of EFL, Joost Nieuwenhuizen. The entire week was filled with interesting lectures, active participation in group work, and an EBZ-hosted summer party for senior management of German housing corporations.

During the evaluation session at the end of the week, the participants suggested a 2 or 3 day follow-up event. The group bonded, creating a ‘Whatsapp group’ to remain in close contact after the conclusion of the Summer School and maintain their professional connections.

Because of the lingering excitement and energy from the Summer School, ideas were expressed and discussed to develop a session for young housing professionals during the 2019 International Social Housing Festival in Lyon or a follow-up event at EBZ during the winter holidays.

Points for evaluation of the Summer School include:

- Duration of the Summer School (5 days or shorter)
- Participation fees for EFL and non EFL members
- Follow-up event for previous students
- Promotion of the Summer School on a larger scale. This year, there were predominantly EFL members present
- Workshop sessions and interaction between participants
- Content

A big thank you to the very enthusiastic participants from Eigen Haard, Gewobag, Vlogia, Parteon, Clàud, Deutsche Wohnen, IWO, FHS, and Aareon, as well as non-EFL members from Ortec Finance, Housing Europe, and the City of Brussels for making the second edition of the Summer School a big success.
6. STUDY VISIT BARCELONA

On Tuesday, 25 September and Wednesday, 26 September, a group of 13 housing professionals from the EFL member community visited the City of Barcelona. The group was composed of housing practitioners from the EFL membership base, including Eigen Haard from Amsterdam, Paris Habitat from Paris, Vilogia from Lille, Polylogis from Paris, and 1892 from Berlin. These housing associations were complemented by academic researchers from EFL’s university community and the associate member, Tafkaoo, an architectural firm based in Berlin.

The first day of the study visit began with a visit to Casa Bloc Habitat 3, during which the creation of affordable homes within existing housing stock was explained. The municipality of Barcelona supports the temporary transition of vacant homes into affordable and social housing as one means to respond to the huge need for affordable housing in the city.

Participants also learned about Project @22 Barcelona. In the year 2000, the Barcelona City Council approved a new urban planning ordinance aimed at transforming the old industrial area of Poblenou, ripe with obsolete factories long abandoned or unproductive, into a magnet for new activities. @22 Barcelona is building a new, compact city where the most innovative companies co-exist with research, training, and tech transfer centers, as well as housing (4,000 new subsidized residences), facilities (145,000 m² of land) and green areas (114,000 m²).

On the second day, 26 September, the city councillor for housing, Mr. Josep Montaner, and the general manager of the housing department of Barcelona, Mr. Javier Búron, detailed the current housing situation in Barcelona and the newly created public housing company, Metropolis Habitatge Barcelona. Currently, during the autumn of 2018, the city of Barcelona is looking for a private partner to take over 50% of the shares of the public housing company. This partner is expected to plan the development of 4,500 new, affordable homes, manage the properties, and undertake the rentals. EFL has been asked to conceptualize ideas and help find a potential partner within its member community.
7. PR: EFL ARTICLES IN HOUSING MAGAZINE DIE WOHNUNGSWIRTSCHAFT

The German housing magazine Die Wohnungswirtschaft (DW), translated as the Housing Industry, is the best-read housing magazine in the public, social, and cooperative housing sector. The editors of the magazine are highly interested in the EFL network and enjoy publishing articles about the housing sector from a European perspective. EFL was offered to write a series of articles for this magazine, and EFL members and associates will be approached to help deliver content for the articles. The first two articles, the November and December editions, have already been agreed upon. The kick-off article will center the Book Project, and the December edition will focus on the fundamental changes of French housing policy and financing and the implications for French housing companies. Ideas for future articles are more than welcome!

Article in Housing Finance International Journal

The widely-read magazine, Housing Finance International Journal, covered the EFL spring conference in Paris in its summer edition. This article was written by the general consultant of EFL, Alix Goldstein.
CONTACT INFO
European Federation for Living
Official Postal address / P.O. Box 67065 / NL-1060 JB Amsterdam
E: info@ef-l.eu / W: www.ef-l.eu