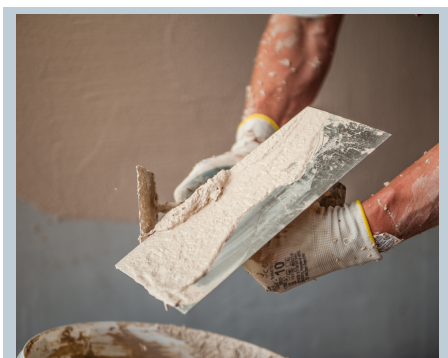


RENOVATION SUMMIT

#OURHOMESOURDEAL

MAY 2021



"Achieving
decarbonisation
while preserving
social fairness and
affordability"

BENT MADSEN
HOUSING EUROPE PRESIDENT



OUR HOMES
OUR DEAL



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THE RENOVATION SUMMIT AT A GLANCE

To set Europe on a path to climate neutrality by 2050, in June this year, the European Commission presented a policy roadmap that would aim at reducing net greenhouse gas emissions by at least 55% by 2030, compared to 1990 levels. This legislative package has become known as 'Fit for 55' and carries with itself a number of important legislative proposals in the field of energy, such as the Directive on the energy performance of buildings (EPBD) and the Energy Efficiency Directive (EED), which will have a long-lasting impact on the way homes are built and renovated.

It is crucial to get the policy mix right to support social, cooperative and public housing providers in achieving a fair energy transition and decarbonisation.

As Executive Vice President, Frans Timmermans said, 'the goal is undisputed' and our sector is a true believer that we need to live within planetary boundaries. At the same time, he also rightly pointed out that 'people will be most worried whether it is going to be fair'.

With the ambition to check exactly that, Housing Europe organised a two-day Renovation Summit in May 2021 to bring together relevant stakeholders and discuss this approach as well as the way forward around several major topics.

We need to start from what works on the ground, for example by engaging with communities and people in the renovation process. We also need to promote a circular culture throughout the construction supply chain. Eventually, we need financial resources, from all levels, and in particular the EU, and all kinds of institutions to achieve decarbonisation while preserving social fairness and affordability.

Recovery Plans stock take



How are the post-COVID Recovery Plans contributing to deliver on the Renovation Wave in the public, cooperative and social housing sector? What will be the impact on future State Aid rules? And how the absorption at local level could be facilitated and optimised?

People driving the energy transition

The Renovation Wave brings a one in a lifetime opportunity to put people in the driver's seat of the energy transition to make energy-performing buildings widely accessible, healthy and liveable. How are people driving the energy transition in cities, neighbourhoods and homes?

What are the right policies for decarbonising housing?

What is the right policy mix to put in place (mixing regulation, price signal, financial incentives, resident's involvement) in order to further support social, cooperative and public housing in achieving decarbonisation while at the same time reaching other segments of the housing stock in Europe?

Financing to increase circularity in housing

Changing our view of resources from 'linear' to 'circular' will not be easy. One of the key issues that must be addressed is the issue of financing for these new and innovative projects. How is the low-carbon, sustainable, circular housing movement really financed?



A SOCIAL AND GREEN ENERGY TRANSITION

In 2019, the European Commission adopted the [EU Green Deal growth strategy](#) to make the EU's economy fit for reducing net greenhouse gas emissions by at least 55% by 2030¹. As one of the most carbon intensive sectors, buildings' greenhouse gas emissions should be reduced by 60% by doubling the annual energy renovation rate by 2030 and fostering deep energy renovations, as set in the [Renovation Wave](#) strategy. The work towards these goals should result in 35 million building units renovated by 2030. The increased rate and depth of renovation will have to be maintained also post-2030 in order to reach EU-wide climate neutrality by 2050².

The green energy transition promoted through the EU Green Deal, and particularly the Renovation Wave, needs to go beyond carbon neutrality and energy-efficient renovation. It needs to be about values and resilient communities, turning no-go areas into places people are proud to live in. Restoring dignity to those living in fuel poverty. Providing decent affordable homes in places where people can reach their full potential. The COVID-19 pandemic has made this challenge more pressing and has stressed the importance of decent homes for the health and well-being of people.

'The Green Deal is a once in a generation opportunity to shape the future of the European continent. The EU has taken an unprecedented step to borrow from the financial markets to invest in a sustainable recovery after the pandemic. EU investments will set the tone for the next decade so

we must invest in excellent projects with long-term returns and equitably to ensure that no citizen is left behind' is what Elisa Ferreira, European Commissioner for Cohesion and Reforms said to open up the Renovation Summit. 'Renovations will help us to kick-start the economic recovery. The renovation of affordable housing⁴ can help reduce energy poverty, create local jobs and bring long-lasting social benefits for communities,' she continued.

Social, cooperative and public housing providers are at the crossroads of the social, climate and construction goals set for 2050. They are already frontrunners in the fair energy transition: the average energy performance of their homes is better than in any other segment of the housing market and they cater for most of the low-income families, thus ensuring comfort at an affordable price.

However, [public funding](#) for an energy-efficient renovation of the affordable and social housing sector is insufficient. In EU Member States and especially in the not-for-profit sector, where rent increase after renovation is not possible or nearly impossible due to cost neutrality obligations, tight budgets mean that energy renovation may be carried out at the expense of necessary new construction in the social and affordable housing sector. At the same time, the sector experiences growing and non-acceptable waiting lists for affordable apartments that go up to 2 million people in

[1] compared to 1990 levels.

[2] European Commission (2020a), [A Renovation Wave for Europe – greening our buildings, creating jobs, improving lives, COM \(2020\) 662 final](#), Brussels.

France. In other European states, tenants in the private sector often happen to pay significantly higher housing costs after energy-saving renovations which can contribute to the displacement of residents if the rent increase after energy renovation is higher than the saving of energy costs. The housing cost neutrality principle should therefore combine social and climate goals to prevent renoventions: evictions caused by renovation.

Ensuring an affordable cost of living and an increased quality of life will ensure renovation works that are socially accepted by residents. 'The **direct involvement of tenants** should be mandatory when deciding about the standard and costs of renovation. Public funding should be based on projects where a thorough participation of tenants in planning and execution have been guaranteed, Marie Linder, President of the International Union of Tenants (IUT), stressed.

In order to carry out long term renovation strategies, while respecting affordability for tenants, **stability from the regulatory field** is needed. For instance, this means stability in the methodology of the calculation of energy labels, and consideration of cost-efficiency in relation to measures on individual (smart) metering and loading infrastructure for electric vehicles.

Renovations are also an opportunity to go the extra mile and upgrade resource use and management through **a circular economy** approach. The small (but increasing) number of state-of-the-art circular public and social housing projects now prove that there is a significant potential for cost savings for housing providers by moving from a 'linear' to a 'circular' model. Social, cooperative, and public housing need incentives to better take into account global environmental impacts of buildings; for instance, by promoting the use of appropriate procurement tools (environment clauses, framework agreements).

The challenge is huge.

We need adequate funding, people's engagement, an enabling regulatory framework and environmentally sustainable processes for each country in Europe.



MARIE LINDER

PRESIDENT OF THE INTERNATIONAL UNION OF TENANTS (IUT)

As Marie Linder said, 'taking into consideration that in the future every child in Europe will have a safe and green home. Making energy efficient and sustainable housing widely available particularly for lower income citizens should be a priority'.

The EU is in a crucial point to deliver on its 2030 and 2050 targets and the renovation of social and affordable housing will have a key role to play in the greening of our future. For that, we will need to work collaboratively with stakeholders and communities all over Europe.



RECOVERY PLANS STOCK TAKE

How are the Recovery Plans contributing to deliver on the Renovation Wave in the affordable housing sector?

And how the absorption at local level could be helped?

 Access [the full session online](#).

The Coronavirus pandemic has put the spotlight on Europe's housing crisis, exposing the shortcomings of our housing policies that have increased inequalities and left many households more vulnerable.

Existing EU funding and the new Recovery and Resilience Facility (RRF) of a total €560 billion budget give the possibility to Member States to use additional funding for the affordable housing sector to deliver efficiently on the Renovation Wave.

EU Member States are just finishing developing the national Recovery Plans as part of their exit strategies to the COVID-19 pandemic and affordable housing investment – as a driver for sustainable and resilient communities – is an important pillar of such strategies. The European Commission made the link clear with the National Energy and Climate Plans and the European Semester, to make sure that the Plans are focusing on those investments.

However, some issues remain open, for example the legal implications on the EU State Aid and deficit rules which could slow down projects or hinder the ability to absorb the funds at local level (including co-financing and capacity issues).

Energy transition and social housing in national Recovery Plans

Edit Lakatos, Policy Officer at Housing Europe gave an overview of the uptake of recovery funds for renovation based on the information available so far³. She reminded that the Draft Budgetary Plans 2021 (DBP) submitted to the European Commission, already gave hints on how Member States see their recovery from the current crisis. According to the European Commission's data: 6 countries formulated measures in their DBP 2021 to be financed by the RRF⁴.

For example, France mentioned in its DBP 2021 that €6.6 billion will be set aside to support building renovations to improve energy efficiency, support greener energy sources and circular economy among others in 2021. Ireland has put precise figures on the number of social homes to be built in 2021 and 2022 and a Social Housing Expenditure Programme and a Rental Accommodation Scheme are mentioned in its DBP 2021.

In terms of the energy efficiency allocation related to buildings, 'we estimate that a minimum of €41 billion will be spent by the EU27 through their Recovery Plans' Edit Lakatos said.



EDIT LAKATOS

POLICY OFFICER AT HOUSING EUROPE

[3] Based on official information from the Recovery and Resilience Facility 2021, European Commission, accessed 11 May 2021, https://ec.europa.eu/info/business-economy-euro/recovery-coronavirus/recovery-and-resilience-facility_en#national-recovery-and-resilience-plans.

[4] Draft budgetary plans 2021, European Commission, accessed 11 May 2021, https://ec.europa.eu/info/business-economy-euro/economic-and-fiscal-policy-coordination/eu-economic-governance-monitoring-prevention-correction/stability-and-growth-pact/annual-draft-budgetary-plans-dbeps-euro-area-countries/draft-budgetary-plans-2021_en

As for concrete programmes, some countries already made public their intentions. Italy has put forward the Ecobonus and Sismabonus programmes (amounting to more than €6 billion). Germany will invest €2.5 billion in an energy renovation programme (CO₂-Gebäudesanierungsprogramm BEG). France will count on a €6.7 billion budget for the thermal retrofitting of public buildings, €500 million of which will be dedicated to social housing. Through the “Renovation check programme”, Austria will allocate €250 million to the thermal renovation of buildings. The Greek Plan has committed to €1 billion to the upgrade of the national building stock. Sweden will invest €88 million on energy efficiency measures in apartment buildings.

And Finland will support households adopting new technological solutions under its Sustainable Growth Programme.

Some countries also included measures for climate change adaptation and mitigation. For instance, Greece will dedicate large investments to flood control projects, accompanied by changes in the use of irrigation networks and installation of telemeters for leak detection and smart water management. Italy plans anti-seismic interventions. And Latvia plans to spend a significant part of their budget in adapting the disaster management system to climate change.

Finally, in terms of access to housing for the most vulnerable, some very ambitious programmes are foreseen in countries where the need is increasing. For instance, in Portugal six different programmes⁵ are planned to include the “Program to Support Access to Housing”, the “National Urgent and Temporary Accommodation Grant”, the “Support for the public affordable housing stock”, and the “Affordable Student Housing”. The Slovenian Recovery Plan’s Affordable Housing Component (16) is going to dedicate €60 million grant funding to tackle the big societal need of affordable rental housing.⁶

Under its Social Integration investment in Component 3.4, the Greek Plan includes investment in affordable housing both in Athens and Thessaloniki.⁷ Finally, Hungary’s draft Plan includes a renovation programme for the 300 most disadvantaged settlements in the country through building new housing units and managing them in the frame of a Social Rental Agency.⁸

It is worth stressing that the allocation from the Recovery Plans is just a tiny proportion that the social housing sector needs for decarbonisation and maintaining affordability. To bring the stock of social, cooperative and public housing in to Energy Performance Certificate Label B and A by 2050, on top of the yearly €23 billion dedicated

to renovation and maintenance in a business-as-usual scenario, the sector would need an extra €13 billion every year until 2050.⁹

Edit Lakatos announced that the full details will be published by Housing Europe in autumn 2021 that will not only give the overall data on energy efficient renovation programmes and social housing constructions but will also include country profiles and assess implementation difficulties.



[5] ANNEX to the Proposal for a Council Implementing Decision on the approval of the assessment of the recovery and resilience plan for Portugal 2021, European Commission, accessed 11 May 2021 (page 18-26) https://ec.europa.eu/info/system/files/com_321_1_annexe_en.pdf

[6] Slovenian Recovery and Resilience Plan, April 2021 (page 443-458) https://ec.europa.eu/info/business-economy-euro/recovery-coronavirus/recovery-and-resilience-facility/recovery-and-resilience-plan-slovenia_en

[7] Annex to the Proposal of the European Commission for Council Decision, European Commission 2021, accessed 11 May 2021, https://ec.europa.eu/info/system/files/com_328_1_annexe_en.pdf (page 120)

[8] Hungarian draft Resilience and Recovery Plan and English Summary (page 21).

[9] <https://www.housingeurope.eu/resource-1589/is-the-delivery-of-a-social-green-deal-right-on-track>

Feedback on national plans from a social housing perspective: France, Italy and Portugal



Carine Puyol

European Affairs
L'Union sociale pour
l'habitat (USH)
France



Luca Talluri

President
Federcasa
Italy



Pedro Pinto de Jesus

President
Gebalis
Portugal

France submitted their final Recovery Plan to the European Commission in April 2021. Carine Puyol, EU affairs Manager at [L'Union Sociale pour l'Habitat \(USH\)](#) presented the overall budget that France will invest: €40 billion from the Recovery and Resilience Facility are intended to support France Relance Plan and €3.9 billion from REACT-EU programme for emergency measures. These envelopes represent an addition to the funds allocated to France within the framework of the 2021-2027 Cohesion policy (ERDF, ESF+ and FTJ), i.e. €16.8 billion. It is already known that €500 million will be dedicated to social housing for deep renovation, innovation projects and investment overseas regions. However, this only represents a small part of the €6.6 billion envelope for energy efficiency in buildings.

Flying over to the Mediterranean region, Luca Talluri, President at [FEDERCASA](#) stressed that Italy is the main beneficiary of the two main instruments: the RRF and REACT-EU. The RRF alone guarantees resources of €191.5 billion, to be used in the period 2021-2026, of which €68.9 billion are non-repayable grants. Italy also intends to make full use of its financing capacity through RRF loans, which for our country is estimated at €122.6 billion.

Talluri highlighted that the simplification of the rules on public procurement and concessions will be an essential objective for the efficient construction of infrastructures and for the relaunch of construction activity. As a matter of urgency, special legislation on public contracts is introduced that reinforces the simplifications already enacted with the decree-law 76/2020 and extends their effectiveness until 2023. More simplification in the field of construction and urban planning regeneration will also be needed, notably to certify particularly complex building compliance for older buildings (with waits of up to six months for access to the building archives). The aim of the measures should be to accelerate energy efficiency and urban regeneration, removing bureaucratic obstacles to the use of the [Superbonus](#).

Crossing over to the Atlantic, [Gebalis](#), the largest public housing provider in Portugal is rehabilitating its existing stock (energy efficiency renovations and adaptation measures) by involving tenants in the management process. For example, the LIFE programme (universal houses for disabled people) improved the living conditions of residents and involved also caregivers. 'Tackling energy poverty is embedded into Gebalis' activities' stressed Pedro Pinto de Jesus, President of the organisation.

The COVID-19 crisis deepened the deprivation of people in Portugal, therefore the different housing schemes of Gebalis had to be adjusted to the new reality. New legislation was put forward to guarantee access to energy and water to the minimum supply in case the tenants' contracts presented delays in payment. Gebalis also runs communication campaigns to promote awareness in environmental literacy, energy efficiency, circular economy and social tariffs for electricity and water. In addition, Lisbon has been building new generation housing stock with reduced energy consumption (ECO houses).

In terms of their upcoming Recovery Plan, Portugal will support the replication and upscaling of such models. 'The strong financial instruments are a great opportunity to tackle the housing affordability challenge in Portugal,' Pedro Pinto de Jesus concluded.

Different EU funding tools to help affordable housing construction and renovation

The Recovery Plans will make a significant part of the total public investment into social housing whether it is for renovation or construction purposes. There is a sense of great responsibility from the governments and from the European Commission to make it happen. But what are the implications of the Recovery Plans for housing providers?

Julien Guigue, Policy Officer at the RECOVER Task Force of the European Commission noted that the implications of the RRF for the affordable housing providers are rather indirect and go beyond State Aid rules.

On State Aid rules, DG COMPETITION provides support in the form of [13 guiding templates](#) for the most relevant investment types. A specific guiding template is also available for [energy efficient renovation in buildings](#).

On the RRF, out of the six pillars that the Recovery Plans should respect, affordable housing-related investments comply with at least three.





The Plans should also address Country Specific Recommendations (CSRs) where energy-efficient renovation could provide a window of opportunity for affordable and social housing providers.¹¹ They can also adhere to 'do no significant harm' principle under the RRF regulation.

Thus, as Julien Guide said 'the RRF should be understood as an opportunity for social housing as a sector in need of public investment, for which State Aid rules will not be an obstacle'. Having said that, 'it will be important for affordable and social housing providers to avoid double-funding given that RRF will not support measures already supported by the Cohesion Policy' he continued.

Speaking of how EU fiscal policy tools, such as the Stability and Growth Pact, can help the delivery of the Recovery Plans, Allen Monks, Economist at DG ECFIN at the European Commission presented the Member States' Fiscal policy reaction to COVID-19 pandemic.

EU Member States have increased their fiscal support to address the health and economic crisis.

This response was facilitated by the activation of the 'general escape clause' of the Stability and Growth Pact in March 2020. As long as this clause remains to be applicable, the European Commission cannot ask Member States to make any fiscal adjustments to allow for economic recovery. In fact, the European Commission has recommended Member States to continue supporting the recovery. Premature withdrawal of fiscal support should be avoided and higher public investment should be prioritised in the national budgets.

To help better absorption of the recovery funds, technical assistance to Member States will become of outmost importance. Luca Di Donatantonio, Policy Officer at DG REFORM at the European Commission shared that the DG counts on a €767 million budget over the next 7 years – a higher amount than in the previous scheme – to be dedicated to technical assistance to design, develop, implement national reforms.

[11] Guidelines to Member States Recovery and Resilience Plans, European Commission 2020 https://ec.europa.eu/info/sites/info/files/3_en_document_travail_service_part1_v3_en_0.pdf (page 7)

Tailor-made assistance is available to all Member States on all upcoming reforms including green and digital transition – with no national co-financing required.

Luca Di Donatantonio also underlined that [support on renovation-related measures can be mobilised](#), including development of strategic frameworks (for example Long-term Renovation Strategies), public building renovation management, energy poverty related measures, heating and cooling and awareness raising.

Some examples on recent projects are the ‘Public building investment programme’ in Ireland, the ‘Energy efficiency awareness raising strategy’ in Czech Republic, the ‘Energy efficiency expert platform’ in Poland or the ‘Support on heating and cooling Strategy’ in Slovenia, to name a few.

More information on structural reform support provided by the European Commission can be found [here](#).



PEOPLE DRIVING THE ENERGY TRANSITION



How are people driving the energy transition in cities, neighbourhoods and homes?



Access [the full session](#) online.

The objective to double the energy renovation rate of buildings in Europe by 2030 is a complex and ambitious challenge, especially in a post-pandemic reality where the way our homes, neighbourhoods and cities are designed has taken a whole new dimension for the well-being of people.

The Renovation Wave brings a one in a lifetime opportunity to make our buildings less energy consuming, but also more liveable and affordable for everybody. As the moderator of the session, Barbara Steenbergen representing the International Union of Tenants (IUT) said **'it will be crucial to ensure a cost-neutral and affordable renovation for tenants to avoid the so-called "renoviction"'**. A strong political initiative will be needed to 'provide protection mechanisms and conditions to guarantee full tenure security against rent increases' Barbara Steenbergen explained. In addition, residents' engagement and participation in the renovation process is crucial 'they should be consulted on the costs and scope of the renovation of their homes,' she continued.

It is essential that people are put in the driver's seat of this process to make energy-performing and sustainable buildings widely available, in particular for medium and lower-income households confronted with high energy bills and energy inefficient homes. Renovation has to be used as a lever to address energy poverty and access to healthy housing for all households, including for persons with disabilities and for older people. Energy communities can ensure the local fair and collective approach to renovations.

For the European Commission supporting people in the energy transition means "understanding the challenges they face from the root, empowering them to trigger change, paving the way for renovation through funding support and recognising that one home is just part of the poorer community" Kadri Simson, European Commissioner for Energy stated.



KADRI SIMSON

EUROPEAN COMMISSIONER FOR ENERGY

Participative energy transition roadmaps in cities
Many European cities have already engaged people in the long-term planning for the 2050 goal to become carbon-neutral. This is the case of the city of Valencia (Spain) where a participative energy transition roadmap for 2050 is being developed with the collaboration of stakeholders and citizens under the EU-funded project of **'TOMORROW'**.

València Clima i Energia, the city's public foundation for climate change and energy transition has set up a City Alliance to facilitate multi-stakeholder collaboration across different municipal departments and entities to work towards a common goal, according to Alejandro Gómez Gil, Energy Manager at València Clima i Energia. One of the main tasks of the Alliance is to identify pilot projects that should set a blueprint for a participatory energy transition in the city including mass campaigns of energy use culture, educational programmes, building energy renovation, set up of One-Stop Shops, energy communities' deployment and Carbon Neutral Districts'.

Reflecting on what is needed for people to drive the energy transition in cities, Alejandro Gómez Gil was sure: 'being available for citizens to provide guidance and building relationships of trust with existing neighbourhood associations' he concluded.

Finally, in terms of access to housing for the most. Instead of just bringing construction workers from other parts of the city to rebuild Vivalla, the objective was to find a way to improve the socio-economic conditions of the district through renovation. 'ÖBO wanted to be involved in the efforts to reduce this problem when the time came for a major renewal project in the area' said Peter Hovlund, District Manager of Vivalla-Baronbackarna at ÖBO. The Municipality of Örebro, the Adult Education College, and the Labour Market Administration, together with the local Job Centre, engaged with job seekers who might, in various ways, be included in the team during the project.

Urban Johnsson, a 54-year-old resident of Vivalla shared his story as beneficiary of the Homebuilder project. 'When the project started, I was a long-term unemployed. I got in contact with the project through the employment service of Vivalla and applied for the role of homebuilder' he said. 'Thanks to the project I got a job opportunity after a long time.'

Neighbourhood renovation for people

Neighbourhoods are applying ground-breaking approaches to engage people in the renovation of their homes. Social, cooperative and public housing providers are working hand by hand with people to create sustainable communities with a high level of quality of life and an affordable cost of living.

In Sweden, the public housing provider ÖrebroBostäder (ÖBO), has put forward the 'Homebuilders' project in Vivalla, a district notably affected by low employment and education rates compared to the city of Örebro where is located.



After 5 years of work experience with the project, I learned enough to eventually become a supervisor' he continued. 'I now have a greater understanding of people who live here and how their living conditions have changed over time. I have understood how tough it can be for certain ethnic groups. People from Vivalla now see they have more life opportunities. They are proud of their community,' he concluded. Watch the full interview [here](#).



The '[Nettlebeckplatz](#)' project is another example of participatory energy-efficient neighbourhood renovation in the working-class district of Wedding in Berlin (Germany). The cooperative housing estate 1892 put forward a renewal scheme in Nettelbeck square with the active participation of the residents. The [2019 Responsible Housing Award Winner](#) held big plenary sessions to present the ongoing project to residents as transparently as possible and to secure tenants' requests and ideas. Local representatives were involved the planning of the common areas and the outdoor facilities. Training programmes were provided to neighbours about sustainability and energy consumption and households were interviewed to evaluate living conditions and personal needs before and after renovation. An engagement process that eventually translated into more shared spaces, new living space for senior citizens and students, the installation of a photovoltaic system on the roof and above all, a greater sense of community and belonging in the neighbourhood. Find out more [here](#).



A few kilometres down south in Flanders (Belgium), the [Flemish Association of Housing Companies \(VVH\)](#) is leading '[ASTER](#)', a special purpose company subsidised with the [ELENA programme](#) from the European Investment Bank (EIB) that helps housing providers and tenants reduce their energy consumption bills through access to renewable energy.

The planned renovation process of ASTER prioritised the installation of approx. 20.000 photovoltaic (PV) panels in social housing units from which tenants can benefit directly. 'Energy savings must always be higher than the investment cost and tenants will pay on the investment based on what they have saved on the energy bill' Björn Mallants, Director at VVH said. Transparent communication with social tenants and their representatives about the cost and business model was crucial gain the confidence and buy-in from the residents. A total of 90.000 households have benefited so far from this system.



Empowering #EnergyPoorCitizens through Joint Energy Initiatives



Home renovation by people

Housing systems and levels of social support vary across different national contexts and it should not be overlooked. It is important that countries with a smaller affordable and social housing sector and a large share of home-ownership levels also benefit from home renovation support provided by the EU.

In Estonia, where a significant amount the building stock dates back to the Soviet era, '70% of the population lives in poorly renovated homes and almost 97% of the residential buildings were privatised leading to high levels of home-ownership' according to Anu Sarnet, Head of International Relations Estonian Union of Co-operative Housing Associations (EKYL). While residents in Estonia are part of the decision-making process of renovation 'over the past 10 years more than 1000 apartment buildings have been renovated but there are still 14000 apartments to be renovated by 2050' she confirmed. In a context like the Estonian, where renovation relies on the owner's will to make the investment, bringing the homeowner into the centre of the renovation scheme is key.

A big part of EKYL's work is to raise home-owners awareness about the energy transition and empower them to renovate their homes. Legal boundaries, education and training programmes, financial incentives as well as ready-made solutions are just some of the measures that are being used in Estonia to encourage home-owners to renovate.

EKYL is also involved in the EU-funded project [POWERPOOR](#) to develop support programmes for households in energy poverty. One of these are the local energy poverty alleviation offices, 'One-Stop-Shops (OSS) where interested residents can find information on energy efficiency measures, funding schemes and behavioural change that can improve their energy efficiency behaviour and lower their risk for energy poverty' Anu Sarnet explained.

5

An important part of the [CLT](#) is the involvement of residents in the design and management of their housing projects. In CLTB's new multi-family homes following passive energy standards – a requirement by law in Brussels since 2006 – training and guidance is provided to residents to empower them to use and maintaining their homes correctly. 'By contract the architects we work with are obliged to engage with future residents to guide them on the technical usage of their homes' according to Geert De Pauw.

Aissa Dmam [applied to CLTB housing after finishing his studies as a part-time worker with a family to cater for](#). He struggled to find decent and affordable housing in Brussels where the social housing waiting list reached shocking numbers and the private market supply is not accessible to medium low-income households. Aissa's family was the first to benefit from a CLTB passive home and was given the opportunity to receive support on budget management and technical energy management.

POLICIES FOR DECARBONISING HOUSING



What is the right policy mix to further support social, cooperative and public housing in achieving decarbonisation to ensure a fair energy transition?

 Access [the full session](#) online.

The leaders of the 27 Member States of the European Union agreed on December 2020 to reduce their greenhouse gas emissions by “at least 55%” by 2030¹² against a previous target of 40%. This increased target will inevitably have consequences on the policies that the EU and Member States will put in place in particular in the most emitting sectors, such as transport, buildings (in particular heating systems).

In this context, Housing Europe has presented the ambition of the sector to [renovate 4 million homes by 2030](#). The ambition will only be achievable if the right policies are in place. It is therefore essential that the forthcoming legislative changes aimed at reaching the new CO2 target takes into account the challenges and specific nature of the building ecosystem and provide solutions to increase decarbonisation.

[Forthcoming legislative changes at EU level: Renovation Wave or Regulation Wave?](#)

‘Only 1% of buildings undergo energy-efficient renovation every year. Roughly 75% of the building stock is energy inefficient, yet almost 85-95% of today’s buildings will still be in use in 2050. Effective action is crucial to meet the energy and environmental targets and make Europe climate neutral by 2050’ introduced Stefan Moser, Head of Unit at DG Energy European Commission. He shared a set of policy measures to advance towards these targets.

To increase the renovation rate and the depth, [Minimum Energy Performance Standards \(MEPS\)](#) and Deep Renovation Standards should contribute to a common understanding of ‘deep renovation’. To enable the decarbonisation of buildings, the Building Renovation Passport (BRP) and the strengthening of Energy Performance Certificates (EPC) should be used as powerful information tools for decision-makers to improve the quality and comparability across borders as well as the accessibility for users. Similarly, it will be crucial to include GHG metrics in the EPCs and transition from NZEB standards to “net zero emissions” in new buildings. Lastly, to accelerate the modernisation of buildings and their systems through digitalisation, Smart Readiness Indicators (SRI) and strengthening the requirements of the electro-mobility will be important.

About the considerations the European Commission will take in the design of MEPS, Stefan Moser stressed that the focus will be on the worst performing buildings to ensure the highest energy and GHG savings, although there will be flexibility to adapt to national specificities. Critical social impacts, such as rents increase, split-incentives and housing affordability will be addressed at the same time. Ultimately, MEPS will be accompanied by earmarked financial support and technical assistance throughout the process.

Why can social housing provide a template for 2050?

Social, cooperative, and public housing providers are already **frontrunners in the fair energy transition**. The average energy performance of their homes is better than in any other segment of the housing market and they cater for most of the low-income families thus ensuring comfort at an affordable price. Julien Dijol, Policy Director at Housing Europe pointed that 'it is the sector that is regulated first and that has the capacity and skills – through procurement - to steer the housing supply'.



JULIEN DIJOL

POLICY DIRECTOR AT HOUSING EUROPE

Fundamentally, social, cooperative and public housing providers' mission for the Renovation Wave and the fair energy transition is to create and maintain sustainable communities with a high level of quality of life and an affordable cost of living. Commenting on the whole new turn that housing has taken after COVID-19, Julien Dijol pointed that 'while the post-pandemic notion of quality homes now encompasses climate and sustainability requirements, social housing embarked in the low-carbon culture in both new construction and renovation a decade ago'. It is precisely this well-established sense of environmental and social responsibility what has made social housing become an innovative sector fit for the needs of the 21st century.

In the past years, social housing has become a trusted partner to deliver innovation in different capacities: as a living lab for new building components; a material bank for greater circularity; an interface between energy management systems and residents; or a demonstrator of positive energy neighbourhoods, to name a few.

But, will social housing providers have the means to carry out their mission and at the same time meet the new objective to double the renovation rate by 2030?

In the Netherlands, a study was carried out by the [Dutch Association of Housing Corporations \(AEDES\)](#) together with three Ministries of the national government to evaluate the targets of the Dutch social housing sector and the financial means available to fulfil them against the objectives set by the Paris Agreement and the Renovation Wave for 2050.

The study drew some critical conclusions: (1) the cost of renovation to meet the Paris Agreement and the EU Green Deal goals is substantial; (2) the social housing sector must not be unfairly burdened by the cost of the renovation of dwellings; (3) housing affordability, access to social housing and the Renovation Wave are three goals that will not be possible to meet on time.

While the Netherlands is an example of a country that is putting social housing at the core of their carbon-neutral strategy towards the 2050 through the [Dutch Climate Act](#) set in 2019, the Dutch social housing sector is performing a 'difficult balancing act between affordability, availability and sustainability,' Robin Van Leijen, EU Public Affairs at AEDES said.

What role can national and regional authorities play in the green transition?

The social non-for-profit housing has proved to be a great starting point for the green transition in Denmark representing over 20% of the housing market in the country with an annual need for renovation of €666 million.

In 2020, Denmark approved the [Green Housing Agreement](#), a proposal to activate DKK30 billion (€ 4 billion) from the Landsbyggefonden (the National Building Fund) for the renovation of social housing during 2020-2026. Of these, €2.5 billion will be used to renovate the 72,000 social housing units in the fund's support queue. The remaining €1.5 billion will serve future renovations until 2026, with the focus on the green transition. The money in the Landsbyggefonden is financed by the tenants over the rent, but the financial framework of the fund is set in political agreements every 4 years.

Projects funded under the Green Housing Agreement are expected to have energy savings of approximately €40 million, which will translate into increased efficiency levels. 'Renovation of existing buildings is one of the fastest and cheapest ways of going green for society and individuals. In the course of 50 years, it is more than twice expensive to demolish and build new than it is to renovate what we already have.' Natalia Rogaczewska, Public Affairs Director at [Danish Social Housing Federation \(B.L\)](#), underlined. 'The green transition can be used as tool for an efficient social housing sector, lower rents and welfare,' she explained. Denmark is also looking at the opportunity that the energy renovation can offer to also make accessibility upgrades for elderly people while optimising costs at the same time.

In addition to the influx of finance coming from their National Building Fund, other tools that Denmark is using in their green transition are guarantees to further attract and support private finance, regulations in the form of green criteria to ensure that funding is allocated to the buildings





Down-south [in the Basque Country](#), a small region in the north of Spain, building renovation is not limited to energy-efficiency measures, but neighbourhood regeneration, accessibility and safety.

For Ignacio De La Puerta Rueda, Director of Territorial Planning and Urban Agenda Basque Government, there are three major barriers to financing building renovation in the Basque Country: a market failure related to inadequate funding – high initial capital required (average €40,000 per dwelling in vulnerable areas), lack of awareness about the benefits, lack of critical mass for projects, challenges for home-owners in accessing long-term finance from banks; an environmental policy failure in the residential sector; and a social failure that discriminates the most vulnerable citizens from the green transition.

Reflecting on the solutions to make building renovation for all, Ignacio De La Puerta sees affordable, fair, financing and easy technical assistance as part of the solution to make renovation trust-worthy for people.

The [‘OPENGELA’ project](#), using neighbourhood offices as One-Stop-Shops (OSS) to provide advice and support to the residents about green energy renovation, provides an interesting financing model for the region: the MAS OPENGELA (Social Support System). Born out of the premise that the income and repayment capacity levels of a great share of the population in the Basque Country is too low to access ordinary bank loans and can only access subsidies or predatory credits, the MAS OPENGELA mechanism – that is a ¼ blend of public and private funds – offers loans refundable in 15 years to help those low-income households cover the full investment needed for the renovation of their homes. ‘Some benefits of the MAS OPENGELA funding are that [they help residents to cover 100% of the investment, the application process is fast and easy](#), it is not linked to life insurances, there is no cancellation fee, the payment deadline is up to 15 years and the nominal interest rate is 5.95% or 6.45% depending on the energy efficiency ambition,’ Ignacio De La Puerta Rueda concluded.



FINANCING GREATER CIRCULARITY IN HOUSING

The benefits of a low-carbon, sustainable, circular affordable housing movement

Session run in partnership with HOUSEFUL, an EU Horizon2020 project Housing Europe is a partner of, which aims to demonstrate a new more sustainable way of renovating buildings, as well as building more sustainable 'life-cycle' focused housing in the future

 Access [the full session](#) online.

The current resource and carbon intensive way in which housing in Europe is built, used and maintained is not sustainable. Indeed, the EU has made reducing carbon emissions from the built environment one of the pillars of its environmental ambitions for the coming years, supported by the EU Green Deal and the Renovation Wave.

However, changing the view of resources from 'linear' to 'circular' will not be easy. One of the key issues that must be addressed is the issue of financing for these new and innovative projects in the near-term, as we build capacity and economies of scale to develop them more broadly over the long-term.

A recent review of the uptake of circular building and renovation methods noted¹²: 'In the last couple of years, actors in the construction industry have shown an increasing willingness to move towards circular businesses. However, many consider circular construction to be a more expensive option, which makes actors reluctant to invest in circularity'.

When looking at the situation faced by many [social, cooperative and public housing providers](#), they are often [faced with the pressure to deliver as many renovations and new developments](#) as possible, often with limited budgets. A recent analysis by Housing Europe in the '[State of Housing in Europe – 2021](#)' also reveals that there is a significant unmet need for social housing in Europe, which will likely be exacerbated by the COVID pandemic. Thus, [adding additional costs, such as circular solutions, may be a difficult proposition](#) for some providers.

The [Vätterhem YEAH](#) project is an innovative circular, sustainable housing project being developed by the Vätterhem municipal housing association, located in Jönköping (Sweden), and Yellon. It will see the development of 44 fully 'off-grid' public rental housing units, along with 44 similar, but 'on-grid', comparator homes.

When it comes to the costs of the development, the 44 'standard' apartments will cost approximately €12 million to develop (€295k per unit). The 44 innovative 'off-grid' apartments will cost around €17 million (€386k per unit). This means that the self-sufficient units are roughly €90,000 more expensive to develop.



The Vätterhem YEAH business plan shows that the 'standard' apartments will retain their cost advantage during the first 10 years of the occupancy. However, by year 20, the costs have effectively equalised, and from then until the expected obsolescence of the building in year 100, we see that the YEAH building will begin to accumulate cost savings.

[12] Braakman, L., Bhochhibhoya, S., & de Graaf, R. (2021). Exploring the relationship between the level of circularity and the life cycle costs of a one-family house. Resources, Conservation and Recycling, 164.

Meantime, the '[Om Circle House](#)' project, a collaboration of [Lejerbo](#), a Danish social housing provider, and [GXN/3XN Architects](#), will see the development of 60 public housing units in Lisbjerg, outside Aarhus. Om Circle House is being developed in such a way that it can be 'disassembled', and the used elements can be recycled almost without losing value.

The project has made a conscious decision to work with Denmark's concrete industry in the development of the project, rather than using more carbon-friendly materials such as wood. This was done to make sure that the project was not just a one-off, but that it has broader impacts on the construction sector by working to improve on the practices of the concrete sector. The other materials used in the project, include upcycled materials, such as old plastic bottles, which are being repurposed.

The housing is also being fit together in such a way that 'parts' can easily be removed and replaced, if needed. This means the upkeep of the building and future renovations will be less costly for Lejerbo, versus a traditional social housing development.

The two case studies unambiguously show that there are potentially significant savings to be made by social housing providers by using circular methods of building and renovation, at least over the lifetime of a building.



The Director of Dutch Laboratory for Green Transformable Buildings, Elma Durmisevic pointed out that too much of the waste we generate in Europe comes from construction and demolition, around one-third. Given the increased willingness of governments to challenge such wasteful use of our limited natural resources, it seems inevitable that the cost of disposing of building waste will increase in the future. Thus, building 'reversibility' into buildings and renovation at the design phase today, will future proof housing providers against potentially significant financial penalties in the future.

Elma also showcased the [SuperLocal](#) project in the Netherlands, which has successfully recycled building materials which were not originally designed to be re-used. Although, this is currently very costly, and unless innovations, increased skills and economies of scale are found, as well as improved public incentives, may remain so for some time.



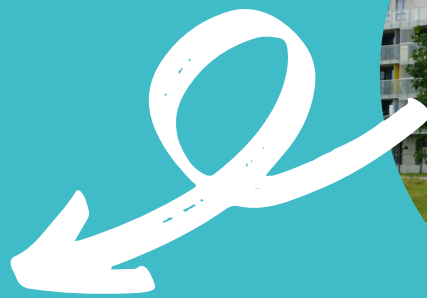
Financing circularity

The session on circularity also heard from Kevin McGillicuddy, a Senior Economist at the European Investment Bank (EIB) who discussed two points of particular importance for providers of affordable housing. Firstly, he made the point that the EIB only lends for the development of social and affordable housing, with commercial 'for-profit' providers not considered for loans. Secondly, the EIB has a target of at least 50% of its lending being for "climate action & environmental sustainability" (CA&ES) – of course, that is not to say that the other 50% of its lending is not 'green', but rather that it is lending for areas which may not have an environmental element to them, for instance national security.

Combining these two ingredients – lending reserved for not-for-profit providers and the Bank's green lending objectives – should be very encouraging for social providers in search of long-term low-interest financing for circular housing development. 'Circular economy' is also one of the EIB's main pillars in terms of its work on realising the ambition of the EU Green Deal.

In addition to available loans from the EIB, analysis by Housing Europe as part of the on-going [HOUSEFUL project](#) has also highlighted a number of other potential EU-level funding opportunities (see table [here](#)), which are complemented by a significant number of national and local support schemes for environmentally sustainable renovations.





THE WAY FORWARD

Together with the social and affordable landlords, Housing Europe has been advocating for more affordable rental housing all over Europe since its foundation in 1988. The EU Green Deal, the Renovation Wave and the Recovery funds have presented an opportunity to take this investment to a new level.

The Recovery Plans presented in the first session showed ambitious aims, particularly where new affordable/social housing programmes are only starting to be developed.

‘We can already see how EU policies like the Green Deal, Renovation Wave and the new Bauhaus can turn into real projects on the ground, however challenges remain. The session showed that the renovations are already taking place but there is a gap. While in some cases there is sufficient funding, in other cases there is some gaps to be fulfilled,’ Sorcha Edwards, Secretary General of Housing Europe concluded.

Taking the example from across the ocean in the US, where President Biden has announced to invest €213 billion in affordable housing construction and maintenance, better quality homes are seen as a life-long investment as opposed to a cost. Like the President of IUT, Marie Linder, also said – ‘where every child in Europe can live in a safe and green home is an investment for our future.’

The second session “People driving the energy transition” showed the importance of residents’ participation to make the green change towards higher energy efficiency and affordable housing. Trust, engagement and involvement were considered crucial ingredients to make building renovation relevant for people. Also, simplification and getting the legal framework correct will be key to build trust-based relationships that make people accept and support renovation. The sector’s experience has also proved that the contribution of energy efficiency to decarbonisation can sometimes be limited as people’s behaviour and the carbon content of heating and cooling also plays a major role. An optimal situation would require a balance between energy efficiency, decarbonisation of heating and cooling and accompanying measures for residents.

It is therefore important to unlock bottom-up approaches by enabling local communities to be the drivers of renovations in their areas. The communities introduced play an important role to bring these opportunities to people’s doors, give residents pride in their neighbourhood and finally make the energy transition fair.

Discussing about the right policies to decarbonise housing in the third session, The Commission's new [Fit for 55 package](#), composed of 12 proposals for climate-related legislation to reduce net emissions by 55%, will be essential to develop the right regulations and make homes less energy intensive, safer and more comfortable for citizens. However, these [will need to be accompanied by the right incentives](#) may reduce the capacity to deliver new homes and exacerbate the already high tensions around housing.

Ciarán Cuffe, Member of the European Parliament (MEP) for the Greens concluded that more emphasis needs to be put on fighting energy poverty and provision of social and affordable housing as the primary target recipient for support. 'We need the revisions of the Energy Performance Buildings Directive (EPBD) and the Energy Efficiency Directive (EED) to be environmentally correct, but also socially just,' he said.

Scaling-down to the national level, Robert Dijksterhuis, Envoy on Sustainable Construction for the Dutch Ministry of Interior and Kingdom Relations encouraged to look beyond European policy landscape and 'bring the dialogue to the national government as the starting situation differs from country to country'. 'Each Member State must develop their own smart policies that fit well into the national system of laws and regulations,' he said.

And last but not least, the session on circularity demonstrated how circular renovation (and new construction) can pay off over the entire lifetime, or "life-cycle", of a building (likely at least 80-100 years), even when the capital cost might be higher at the start. Put it differently, [adopting circular use of building materials today will help to futureproof social housing providers](#); further justifying the higher initial capital costs involved. Having said that, [the right stimulus will need to be put in place](#) to overcome this barrier for instance, by promoting the use of appropriate procurement tools (environment clauses, framework agreements) and strengthening financial incentives.

Housing Europe's Renovation Summit 2021 has brought to the forefront how the current policy and finance context in Europe shaped by the EU Green Deal climate goals and the post-pandemic green recovery are [a one in a life-time opportunity to make the social, cooperative, and public housing sector a real central point of building back better](#) and show that affordable housing organisations can be the businesses of the future that are investing in people.

As concluded by Sorch Edwards, 'the next few years are going to be crucial. There are a lot of pieces to put together in order to make sure we can build back our societies better.'



SORCHA EDWARDS

SECRETARY GENERAL OF HOUSING EUROPE

STATE-OF-ART INNOVATION IN THE SECTOR

Housing Europe is keeping track of [innovative developments](#) by participating in EU projects, together with members (and members of members) in a wide variety of domains.

You can see our work on alleviating energy poverty through trainings and one-stop-shops, open innovation test beds for façades, seeing buildings as material banks for greater circularity, contributing to energy-positive districts and a lot more. See a snapshot of our projects below.



MATRYCS

[MATRYCS](#) or Modular Big Data Applications for Holistic Energy Services in Buildings is a project that brings together 18 partners from 10 European countries aiming to provide a holistic open solution for decision-making and data analytics solution for energy-efficient buildings. Housing Europe will work on capitalising on the project results and on the demonstrator outcomes and best practices identified so as to design European, national or regional policies.



[METABUILDING LABS](#) strives to unleash the innovation potential of SMEs within the construction sector by lowering the entry barriers to test innovative solutions in a network of testing facilities in RTOs and Living Labs in 13 countries, mostly EU member states.



[NRG2PEERS](#) supports the uptake of a next generation of European peer-to-peer Energy Communities and sets up a gamified platform in three levels, supporting residential energy communities to increase energy efficiency and to integrate a higher share of renewable energy.



[OPENGELA](#) brings to life a novel concept of neighbourhood offices in Otxarkoaga (Bilbao) and Txonta (Eibar) which will operate as one-stop-shops, helping the community of neighbours with any procedure related to the renovation of their buildings.



[POWERPOOR](#) has embarked on a real mission - to develop support programmes and schemes for energy-poor citizens in 8 EU countries and encourage the use of alternative financing schemes, such as establishing energy communities, energy cooperatives and crowdfunding. The project's goal is also to ensure that governments and authorities across Europe take energy poverty into consideration when drafting energy and climate action plans.



[TRIPLE A-RENO](#) wants to make nZE (nearly Zero Energy) renovations attractive for consumers TripleA-reno wants to come up with clear information and communication on the real energy usage, indoor quality and personal health by developing an open and end-user-centred gamified (application of game-design elements and game principles) platform for decision support, quality validation / proven quality and community building.



SYN.IKIA aims at achieving sustainable plus energy neighbourhoods. This will be achieved while ensuring high-quality indoor environment and well-being. The main strategy for achieving these goals is to deliver a blueprint for sustainable plus energy buildings and neighbourhoods, leading the way to plus energy districts and cities.

DRIVE 0 has a unique concept, offering efficient renovation solutions concerning energy, materials and costs, within innovative consumer-centred circular renovation processes. By implementing this concept, DRIVE 0 encourages a transition from a linear economy to a circular economy.



HEART is tackling technical, economic and social aspects of energy retrofits. At the centre of the project are two buildings managed by social housing providers. One is managed by Est Metropole Habitat with activities nearby Lyon in France and the other one is from ACER and situated around Reggio Emilia in Italy.



HOUSEFUL develops and demonstrates innovative integrated circular services focused on the optimal management and use of water, waste, energy and material resources during all stages of the life cycle of residential buildings (new and existing). These services will be deployed and tested in four residential buildings in Austria and Spain from different building periods.

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Recovery plans stock take

10 May 2021

13.30-13.45	Introductory panel moderated by Bent Madsen, President of Housing Europe.
	<ul style="list-style-type: none"> • Video message by Elisa Ferreira, European Commissioner for Cohesion & Reforms. • Marie Linder, President of International Union of Tenants.
13.45-13.55	Energy transition and social housing in national Recovery Plans
	Overview on relevant parts in the national Recovery Plans with Edit Lakatos, Housing Europe
13.55-14.25	Feedback on national plans from social housing perspective moderated by Julien Dijol, Policy Director at Housing Europe.
	<ul style="list-style-type: none"> • €500 million contributing to the fair transition in the sector with Carine Puyol - European Affairs, USH, France. • Superbonus and other new initiatives with Luca Talluri - President of Federcasa, Italy. • Fighting energy poverty in Portugal with Pedro Pinto de Jesus - President of Gebalis, Portugal.
14.25-14.55	Different EU funding tools to help affordable housing construction and renovation moderated by Julien Dijol, Housing Europe.
	<ul style="list-style-type: none"> • Overview on the legal implications of Recovery Plans on housing providers, especially on State Aid with Julien Guigue, Recovery and Resilience Task Force. • How can the EU fiscal policy tools such as the Stability and Growth Pact help the delivery of the Recovery Plans? with Allen Monks, DG ECFIN. • Technical assistance to help better absorption with Luca Di Donatantonio, DG REFORM.
14.55-15.05	Conclusions
	with Barbara Steenbergen, International Union of Tenants (IUT) and Sorcha Edwards, Housing Europe.

People driving the energy transition

10 May 2021

15.15-15.25	Introduction and moderation by Barbara Steenbergen, International Union of Tenants (IUT)
15.25-15.30	Tenants participating in home renovation.
	Tenants from Nettelbeckplatz (Berlin) 2019 Responsible Housing Award Winner (housing provider: 1892)
15.30-15.45	Opening by Kadri Simson, European Commissioner for Energy
15.45-15.55	Participative energy transition roadmaps in cities
	with Alejandro Gómez Gil from València Clima i Energia, Ayuntamiento de València
15.55-16.05	Neighbourhood renovation for people
	<ul style="list-style-type: none"> • Empowering homeowners for neighbourhood renewal with Anu Sarnet, EKYL • Tackling energy poverty through neighbourhood renovation with tenants with Björn Mallants, VVH
16.15-16.40	Home renovation by people
	<ul style="list-style-type: none"> • Homebuilder project with Peter Hovlund, ÖrebroBostäder • Resident engagement in passive housing with Geert De Pauw, Community Land Trust Brussels (CLTB)
16.40-16.45	Conclusions by Sorcha Edwards, Housing Europe

Policies for decarbonising housing

11 May 2021

13.30-13.35	Introduction and moderation by Holger Wallbaum, Chalmers University of Technology
13.35-14.00	Why can social housing provide a template for 2050? The social housing approach to decarbonisation: presentation of evidence and good practices for a fair approach to decarbonisation
	with Robin van Leijen, AEDES and Julien Dijol, Housing Europe
14.00-14.25	Renovation Wave or Regulation Wave? Discussion on the forthcoming legislative changes at EU level
	with Stefan Moser, DG Energy, European Commission
14.25-14.50	Is the lack of funding really an issue? Discussion on the financial opportunities at EU level and the EU Taxonomy for sustainable activities
	with Natalia Rogaczewska, Danish Social Housing Federation (BL), and Ignacio De la Puerta Rueda, Basque Government
14.50-15.00	Where do we go from here? Discussion about the policy objectives for 2030 and 2050
	with Ciarán Cuffe, MEP and Robert Dijksterhuis, Dutch Ministry of Interior and Kingdom Relations

Financing greater circularity in housing 11 May 2021

15.30-15.35	Introduction by Dara Turnbull, Housing Europe Moderation by Juliana Devis Cantillo, Global Fund for Cities Development
15.35-15.40	Brief overview of the 'HOUSEFUL' project with Xavier Ponte Font, HOUSEFUL Project Coordinator – LEITAT
15.40-15.50	Case Study: Vätterhem YEAH - Swedish circular public housing with Pär Löfstedt, Yellon
15.50-16.05	Case Study: 'Om Circle House' - Danish circular social housing with Aleksander Kongshaug, 3XN/GXN
16.05-16.20	Europe's 'Green Bank': the funding opportunities of the EIB with Kevin McGillicuddy, Circular Economy Expert, EIB
16.20-16.35	The opportunities of the EU Green Taxonomy with Elma Durmisevic, Director of Dutch Laboratory for Green Transformable Buildings / Reversible Building Design at 4D architects Amsterdam
16.40-16.45	Conclusions by Sorcha Edwards, Housing Europe



Housing Europe is the European Federation of Public, Cooperative & Social Housing. Since 1988 it's a network of 45 national & regional federations gathering 43,000 housing providers in 25 countries. Together they manage over 25 million homes, about 11% of existing dwellings in Europe.

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