



YEAR PLAN

2021



EUROPEAN FEDERATION
FOR LIVING



TABLE OF CONTENT

1. INTRODUCTION	3
2. STRATEGIC AMBITIONS 2020 – 2021	4
3. STAFF DEVELOPMENT 2020 – 2021	5
4. EFL CONFERENCES 2021	6
5. EDUCATION	7
6. TOPIC GROUPS	7
7. WEBINARS AND MEETINGS	10
8. PROJECTS	12
9. OTHER ACTIVITIES AND NEW PROJECTS IN 2021	14
10. STUDY VISIT 2021	15
11. EFL WEBSITE	15
12. ADDITIONAL INVESTMENTS IN 2021	16
13. CONCLUSION	18
14. MEMBERS 2020	19

1. INTRODUCTION

The year 2020 brought with it unexpected shocks. Until the beginning of March, all was still normal. Then, completely out of the blue, the whole world changed. COVID-19 was among us and things came to a standstill. Countries closed their borders, imposed lockdowns and the streets of once bustling cities and towns became empty. Slowly, as June came around, the most severe measures were lifted. EFL reacted immediately. The new reality was, and still is, digital and we adapted our complete service provision to this. We introduced MS Teams as a major communication tool and started redeveloping our website to keep up with the “new normal”. Physical meetings were cancelled, webinars replaced topic group meetings and we examined the effects of the COVID-19 crisis on our members via several surveys and (online) events.

In this Year Plan 2021, we look ahead and plan for the future in the full knowledge that many things are still uncertain. We do not know if and when a working COVID-19 vaccine will be found. If/when such a vaccine is launched, we still don't know if life will ever return to how it was before. Nevertheless, we assume that post-COVID-19, we will return to a world where physical meetings, education courses and conferences will once again be organised. Until then, we have to take into account that there is a certain level of uncertainty around whether all of our 2021 plans will come to fruition.

EFL in a Nutshell

EFL is a transnational network of affordable housing providers, private companies, academic institutions, non-profits and public sector organisations working across Europe, and sometimes beyond. We combine the shared knowledge of social housing providers – our members – with the cutting-edge thinking of leading universities, and the innovative work of private sector companies and non-profit and public sector organisations – our associate partners.

Through knowledge and experience sharing among members, we offer easy access to relevant and recent insights, information and expertise from the European housing sector. Through events, research, and project-stimulation and facilitation, we make sure our members and associates are at the forefront of innovating property and community development in Europe.

EFL is results-driven and member-led. Our members are committed to working together to create concrete results – tangible, worthwhile projects. In doing this, we collectively develop tools and services and co-operate in EU funded programmes. EFL's members and associates are its key drivers; its staff act as facilitators, communicators, and consultants.

Over the years, EFL has grown considerably. The aims and ambitions of our members and associated partners are our top priority. The combined expertise of the EFL network is the most important strength of EFL.

This Year Plan 2021 presents the ideas and activities envisaged for next year.

EFL in Figures

As of September 2020, EFL is made up of:

- 32 members (affordable housing companies and housing associations)
- 24 private and not-for-profit companies active in housing and urban development (associated partners)
- 15 academic and scientific institutions specialized in housing, urban development, the housing economy and social policy research

This makes a total size of over **70 connected organisations** in the housing sector, deriving from **14 different countries**. The total portfolio of EFL members amounts to **1,3 million homes**.

Alongside this growing member base, EFL operates a number of strategic partnerships with key European housing industry players, such as national housing federations and Housing Europe, but also with tenants, united in the International Union of Tenants. As such, EFL is unique in both its size and its composition, which spans multiple sectors, countries, and areas of expertise in the fields of housing, construction, architecture, urban development, IT and social management.

This Year Plan 2021 presents a number of strategic goals and further builds on the Year Plan 2020 and the projects put in motion at the strategy and project workshop held at the EFL Co-Creation Days in the beginning of March 2020. It also covers EFL's operations, staff development, proposed investments and activities for the year ahead.



2. STRATEGIC AMBITIONS 2020 – 2021

Stronger Focus on Projects, Outputs and Funding

The ambitions of EFL are by principle based on the aims of the members and associates themselves. Every two years, we perform a member survey, through which we gain more knowledge about what our members want to get out of their EFL membership. From this, we create a long-term strategy to respond to the goals of our members. The output of this member survey is also discussed during the EFL co-creation days and later on at the General Assembly.

During the EFL Co- Creation Days (March 2020), we discussed the strategic options for EFL and results of the latest member survey we held in December 2019. It became clear that the member community is highly interested in EFL developing from a network mainly focused on exchange and peer-learning, to one that also functions as a co-producer of products and services with concrete outputs. These co-creation days formed a perfect platform to launch new ideas, mainly delivered by the members themselves, and the transition from ideas into concrete projects. As a cooperation-based network, we managed to

form early project teams, who were able to define goals and output for the most feasible projects.

Extending Partnerships with Public-Sector Institutions and Non-Profits

In terms of the strategic orientation of EFL, the members expressed a desire for EFL to develop partnerships with public-sector organisations, not just those from the academic or private sector. Many of our members are active in urban development and cooperate with city authorities, care institutions and other organisations in the public-sector. We have, therefore, set a new goal to tighten links with these type of organisations and add a new category of associated partners: “Public Bodies and Non-Profit Organisations”. Within this category, we offer municipalities (or municipal housing departments), philanthropic organisations, non-profit networks and other relevant non-profits in the value chain of housing the opportunity to join the EFL network. In 2020, the first applications within this category have already been received and we are in the process of onboarding these new public sector members.

3. STAFF DEVELOPMENT 2020 – 2021

EFL's workload has risen sharply in recent years. Due to a continuous growth in the number of members and associates (currently about 70 organisations within the EFL network), the amount of daily and weekly communication with members, both individually as well as collectively, has grown hugely. As well as the pure quantitative growth of the network's membership base, the evolution of the thematic span and interests of the EFL community has also impacted our workload. EFL members' expectations that the EFL internal staff team will perform project management tasks is a clear sign that there is increased demand from the network for active EFL staff deployment.

Since the Co-Creation Days at the beginning of 2020, a number of new projects have been initiated. Many members are really actively engaged this year to do things together, come up with ideas for projects, and share policies and experiences. The 'new normal' of homeworking has also led to more time and opportunities for engaged members to work more on EFL projects and ideas. Next to this growing trend of very involved and active members, the COVID-19 situation has also increased the initiatives of the EFL staff team. We quickly understood the need to offer alternative modes of engagement and opportunities to share and learn online, so we started to organise bi-monthly webinars. These webinars are organised and hosted by EFL and involve speakers from the EFL community and external speakers. The number of topics covered is wide, although they mainly derive from the core activities and interests of members and associates. These webinars have been widely welcomed and appreciated by the EFL community and host between 30 and 100 participants each time.

To remain active and able to increase our service level and the quality of our outputs, including taking on a more active project management role, requires additional staff resources in 2021. The main activities carried out by the EFL staff are:

- General and strategic management, including key communications with senior level members and associates;
- Communicating with members on a daily basis - day to day email traffic with members, associates and relations of EFL;
- Organisation of bi-annual Conferences and General Assemblies;
- Support to Topic Group leaders: agenda setting, inviting speakers, hosting virtual or physical meetings;
- Support to projects and project groups: mainly networking, contacting possible contacts or partners, planning of meetings, project management;

- Website creation and management;
- Organisation of Study Visits;
- **General Communications and PR:** newsletters, website, social media, press and articles;
- **Academic support:** coordination of academic input in topic groups, projects, conferences and webinars;
- **Education:** organisation of the Summer School and Executive Course;
- **CHARM:** project dissemination and communication;
- **Acquisition:** contacting new partners; convincing them of the value of EFL membership.

The estimated workload translates into the required staffing of the EFL employees:

- **Managing Director**
General management (1 fte)
- **Network Assistant**
Support in all EFL activities (0,8 fte)
- **Academic coordinator**
Including universities and academics in EFL (consultant)
- **Support and publications**
Newsletter and social media (consultant)

The budget for staff will be brought in line with the required work supply and thus also increased compared to 2020. This extra investment will expand our activities and also benefit the further growth of EFL.



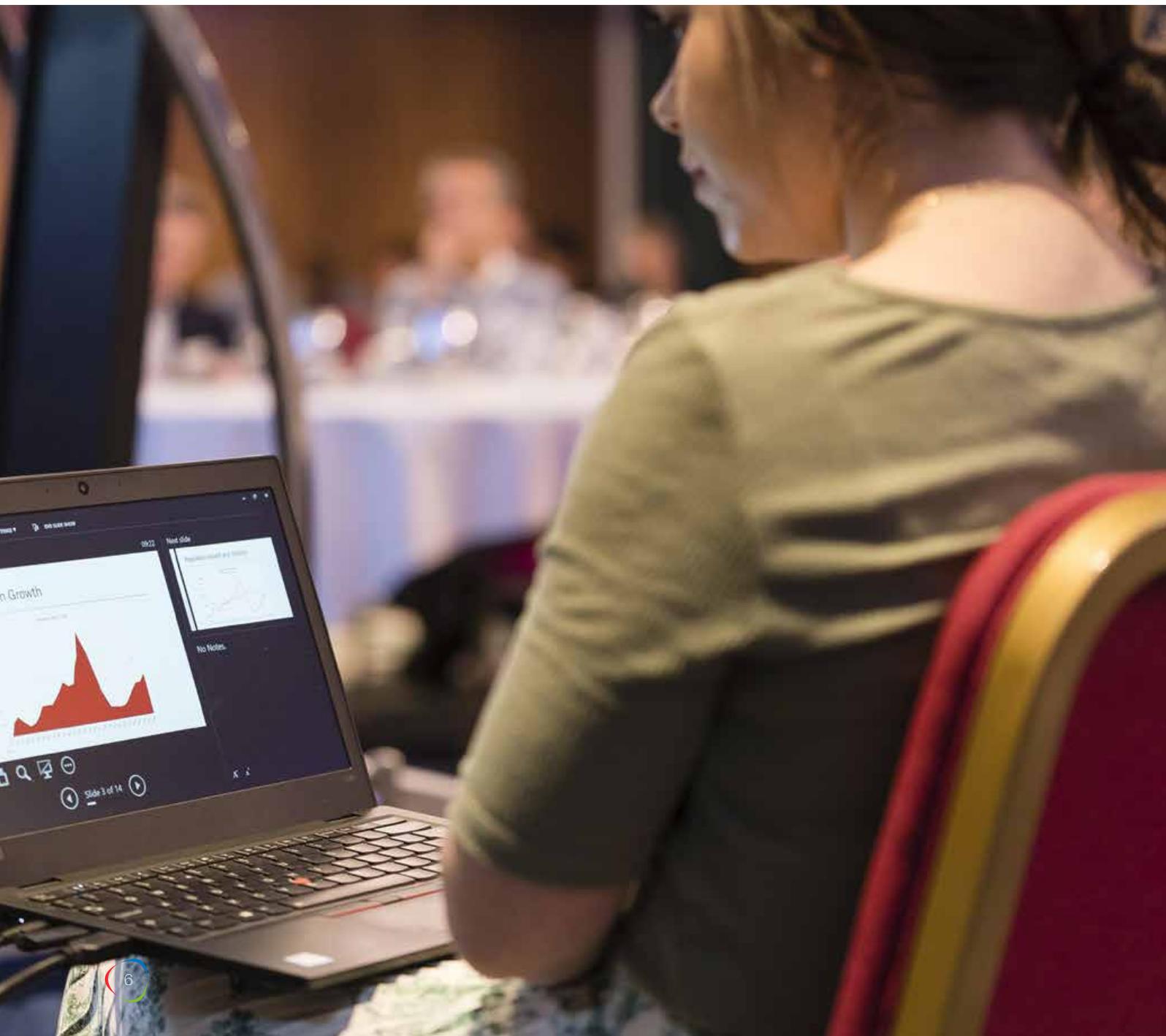
4. EFL CONFERENCES 2021

EFL has a tradition of hosting two member conferences each year. In 2020, the EFL community gathered twice 'conference style' online. Unfortunately we had to cancel the originally physical conference in Berlin (October 2020).

For 2021, there are two conferences envisaged: the first one in Glasgow (25-27 May 2021) and the second one in Stuttgart (2-4 November 2021). Both locations were originally planned in 2020. We hope that from Spring next year a vaccine will be widely available and contagion of the COVID-19 virus much less likely.

The themes for these conferences will be largely unchanged:

- **Glasgow:** Urban Regeneration
- **Stuttgart:** Sustainable and Innovative Development



5. EDUCATION

In recent years, EFL has successfully organised the Summer School for young housing professionals. Hosted by EBZ Bochum (European Business School) and co-supported by Housing Europe, these Summer Schools were attended by around 30 young professionals. In 2021 we will continue with this tradition with a Summer School to be kept between July 5th and 9th.

The success of the Summer School led to the idea of expanding the educational activities of EFL. Based on our principle of co-creation, we started looking for opportunities to provide a suitable training offer at the senior level as well. We have found this in a new partnership with the prestigious French University Sciences-Po, located in Paris. An *Executive Leadership Course* is scheduled for spring 2021, which will place the strategic role of affordable housing in a broad social, political and economic framework. It is the first time that EFL has organised such an event and we will also lend support to all EFL members who participate via a financial contribution.

Furthermore, we also intend to provide digital courses and training delivered by affiliated universities and consultants. An additional tool will be built into the website to enable participation in digital training. We have also included an additional budget for this in the annual budget plan as well.



6. TOPIC GROUPS

The topic groups are still key for EFL. Lead by the members themselves and focused on the interests of the participants, the attendance of the meetings is large and still growing. Alongside the general exchange of information on selected topics, the groups function also as a birthplace for new projects. This year's switch to digital topic group meetings led to a significant growth in the number of participants.

In order to provide adequate resources to the topic groups and opportunities to start new projects, we have decided to raise the budget for the topic groups so that more work can be done (or outsourced).

As things currently stand, we propose to continue the topic groups from 2020 in 2021.

The current Topic Groups and leaders are:

1. **'Finance and Investments'** led by Hendrik Cornehl (Dr. Klein Firmenkunden, Berlin)
2. **'Social Domain'** led by John Stevens (Clarion Housing Association, London)
3. **'Construction'** led by Eric Danesse (Vilogia, Lille)
4. **'Digitisation'** led by Roman Riebow and Dr. Oliver Falk Becker (Gewobag, Berlin)

6. TOPIC GROUPS

Topic Group Finance and Investment

This group is composed of finance professionals. Over the last few years, the group has created a vast pool of intelligence on corporate and project financing solutions for the housing sector. Important in this respect is also the role of the European Investment Bank (EIB). More recently the EIB has become a key player in the financing of large-scale urban regeneration projects, but also in smaller scale social housing projects. Furthermore, the EIB is the main portal for some of the EU budgetary programmes and financing programmes (Green Deal). The Topic Group has, therefore, increased its contact with the EIB and some of members are currently using loans provided by the EIB.

Aims:

- Learn about the different European financing eco-systems within the housing sector.
- Share best practice approaches with a focus of finance and investment within the European housing sector.
- Create a network for professional exchange on a regular basis among peers.
- Cover digitization as well as business development aspects, both from a finance-and-investment-perspective.

Sub-themes:

- Financing trends
- Investment trends
- Digital business models from a finance-and-investment-perspective
- Financing social and affordable housing

Activities/Projects:

In 2020 the topic group also started two new projects, which will be continued also into 2021:

- Digital tool for data collection and assessment decarbonisation property portfolio
- Database of digital business models in the housing sector

Topic Group Social Domain

The aim of the Social Topic group is composed of housing professionals that are active in social management. The group cooperates with the Eurhonet topic group Social Integration and had one (joint) digital meeting by October 1st this year.

Since the takeover of the topic group leadership by John Stevens, the group has developed a stronger agenda of its own and works in a more project-focused way than in previous years.

The aim of the Social Topic Group is to work together to help transform lives and communities for the better. They focus on collaboration and projects that foster the social purpose of housing providers, access funding, and bring together different stakeholders to address common issues.

Sub Themes:

- Understand and promote the value of affordable housing to wider society.
- Research and produce evidence for the social impacts of work undertaken by members and how this contributes to resident wellbeing.
- Collaborate on research in areas including ageing, place-making, affordability, inequality and social integration.
- Identify where/how a common understanding of issues across Europe could lead to improved social outcomes.

Activities/Projects:

- **European Social Index** – Statistics collected at a European level offer snapshots, including household composition and market trends, but tell us very little about the experiences, concerns and aspirations of people living in social housing. Based on Clarion Housing's annual resident survey, the Social Index aims to build this picture and to offer evidence for Europe-wide funded projects that address the issues uncovered by the research.



- **The value of social housing in cities** – The COVID-19 crisis has highlighted the vital role of keyworkers to society, but many households on lower incomes have been priced out of major cities in recent years. This project looks at the role that social housing plays in the overall economy of a European city and the social and economic value that this generates.

Topic Group Construction

The topic group Construction, chaired by Eric Danesse as of 2019, has dedicated their meetings to various themes in the field of passivhaus construction, sustainability and, in 2020, offsite construction. Given the vast number of relevant themes still to be addressed, the meetings are largely based on the exchange of experiences and learning from best practices within the EFL network. Each meeting thus includes a site visit and participants are challenged to share their knowledge via workshops. Since the start of the COVID-19 pandemic, all physical meetings have been cancelled and substituted by webinar style meetings.

In agreement with the topic group Finance, the two groups will join forces to develop a digital tool for data collection and data assessment for the decarbonisation of existing properties.

Aims:

- Explore all the aspects of construction, from cradle to grave.

Sub-themes:

- Materials, architecture, modern methods of construction, BIM, circularity, urban planning, biodiversity, energy, and more.

Activities/Projects:

- Best practice site visits, including workshops, onsite tours, etc.
- Looking into cost and resource-efficient ways of building e.g. offsite, modular construction
- Promoting innovative building and neighbourhood design and construction e.g. Affordable Housing Design Competition.

Topic Group Digitisation (European Digitisation Group – EDG)

Under the leadership of Roman Riebow and Dr. Oliver Falk Becker, the topic group is currently a dynamic hotspot for innovation and exchange. The meetings are organized more in a seminar style, attracting a wider target group than just EFL members. The group leaders opened participation to start-ups that demonstrated new products and services; they also invited non-members to raise participation levels and add more expertise. In addition, they cooperated with consultants to improve the quality of the meetings. This clearly paid-off in terms of the number of participants and the new topics being addressed.

For 2020 and 2021, it has been agreed that the group will remain open to a limited number of non-members, but on invitation only. EFL's Managing Director retains the right to decide whether or not to include non-members. Potential new candidates for EFL membership will be allowed to attend a topic group meeting to get an initial taste of the network.

Aims:

The European Digitalization Group aims to foster exchange between innovators and digitalisation experts from housing companies, universities and start-ups to drive digitalisation in the housing industry, both for existing operations as well as for building new business.

Sub-themes:

- Process digitalisation and process automation
- Digital customer communication
- Smart Buildings/IoT
- New digital business models
- Data management
- Exchange with PropTechs to inject innovations from the start-up world into the housing industry

TG Activities/Projects:

- The digital customer service centre (TG Meeting March 2019)
- IoT and Sensory Systems (TG Meeting November 2019)
- Data Management (TG Meeting April 2020)
- Exchange with start-ups (all TG meetings)

7. WEBINARS AND MEETINGS

As soon as the COVID-19 crisis happened, the EFL team quickly introduced webinars to keep up and even increase the exchange of expertise within the network and beyond. Since May, a number of webinars have been organized, attracting between 30 and more than 200 attendees. Through the webinars, we were able to connect a lot more people within the EFL community.

Since March, we have covered the following themes:

24 April: Top issues for Housing Companies navigating the COVID-19 crisis.

In this members' only webinar, Campbell Tickell shared insights from their recent round up of housing leaders' top concerns in the UK and Ireland and Joost Nieuwenhuijzen from EFL weighed in at the international level, sharing some of the issues highlighted in a survey of EFL member CEOs across Europe. An interactive discussion drew out some shared challenges for social landlords in contending with COVID-19 and considered areas of practice where learning across national boundaries could be useful.

14 May: Offsite Construction

Almost all major cities in Europe continue to face shortages in affordable housing. Social housing providers are at the frontline when it comes to providing affordable housing. But they face a huge challenge trying to close the gap with limited time and money. In order to speed up production and reduce costs, some providers are turning to innovative new construction methods and processes, like offsite construction, to tackle this challenge.

Building on the very successful Oxford Topic Group Construction (TGC) meeting on offsite construction in February, TGC leader, Eric Danesse, and UK based Housing Association L&Q hosted a webinar on 14th May 2020 to discuss this topic with the whole network – over 200 people attended.

26 May: Climate Targets and Building Energy Performance: Solutions for Cost-Effective Portfolio Management

While pressure is mounting for social landlords around Europe to demonstrate compliance with climate targets many lack the the basic building energy efficiency data needed to achieve this- with potential implications for

their insurance costs. York Ostermeyer from Chalmers University Sweden presented his research on cost efficient ways to gather building energy efficiency data and options for social landlords to lower their insurance premiums by demonstrating energy efficiency. Corneille Koppelaar from Places for People, also offered his insights.

29 May: CHARM and Circular Construction

EFL in its role as communication and dissemination partner in this European funded project, hosted a so called digital "Inspiration Days" about circular construction. Driven by real examples from the CHARM consortium, including circular reconstruction in Paris (Paris Habitat) and plastic free construction in the UK, these days offered also a number of expert presentations and interaction between housing professionals.

4 June: EFL Online Summer Seminar

EFL held its first very successful Online Summer Meeting on 4 June 2020, including the EFL General Assembly and a series of side-webinars on hot-topics related to housing. EFL members gained insights into EU Policies, funding schemes for housing and the expanded role of the European Investment Bank through two webinars with Sorcha Edwards, Secretary General of Housing Europe and Frank Lee, EIB, Head of Division, EIB Advisory Services Department (European Investment Bank). In the final webinar, seven members of the EFL community, both commercial associates and housing association members, from across Europe shared their experiences of the COVID-19 crisis and their post-crisis strategic thinking. New board members, Markus Terboven, Eric Danesse and John McLean were officially appointed to the EFL board during the General Assembly and new members, Jennifer Hardi from London South Bank University and Anna Bishop from housing association One Manchester, gave personal introductions.



30 June: Using digital innovations to support older tenants: smart technology, trust and participation

With expert speakers from across the European housing sector, this webinar provided a platform for a fruitful discussion on using digital innovations to assist older tenants with support needs. New innovations were explored that can be used in the home. Speakers Deborah Andrews of London [South Bank University](#), Marc Padiolleau & Clara Latimier of [Paris Habitat](#), Anton Zahneisen of [Joseph Stiftung](#), and Dr Oliver Falk Becker of [Gewobag](#) addressed the challenges of piloting such innovations and gaining the trust and participation of user groups.

3 July: Opening Doors to EU Funding

For housing companies cooperating in EFL, international exchange is in their blood. But still a lot of our members doubt about participation in EU funded projects. This offered members valuable information about how to access EU funding from members and non-members from across Europe, including from Chalmers University, Bax & Co, TERAKTIS, Clarion Housing Group, and our own staff team. It also gave many members the chance to find out about and get involved in pan-European EFL projects.

12 August: Risk Analysis in Covid-19 Times

EFL Associate Funk Group, an international expert in risk analysis and insurance policies, provided a webinar for the EFL community about the impacts on insurance coverage. The speakers Nadine Benkel, Fabian Konopka and Silvana Sand focused on the risks and associated insurance

coverage for the housing and real estate sector. About 30 people attended this webinar.

16 September: Cooperative Housing “Living Together”

Speakers from the UvA, LiM, the City of Amsterdam, and the City of Milan came together to discuss experimental cooperative and co-living forms of housing and their possibility to close the affordable housing gap in cities, from their different perspectives. This webinar was moderated by Anita Blessing from the EFL team and about 40 people attended.

23 September: Bridging the Digital Divide: Supporting Tenants to Get Online and Stay Connected

This webinar was well attended (over 60 persons joined) and explored how housing associations can effectively improve the digital skills of their residents, in particular the more vulnerable ones (such as: elderly, minority groups) and the importance of creating diversity in setting up a digital approach. Clarion Housing Group Futures and L&Q both talked about how they're providing training courses for residents, including to help them increase their job prospects, and sometimes also providing the necessary hardware (loaning tablets, for example).

All EFL webinars are recorded and made available within the EFL Teams environment, alongside all speaker presentations.

In 2021, we will continue to host regular webinars.

8. PROJECTS

In 2020, EFL once again hosted two project days (Co-Creation Days) for members in Amsterdam in early March. This well-attended meeting delivered a lot of new ideas for projects. Although not all ideas gained enough interest to be developed further, many did, and it was a great way to harvest ideas. Many of the ideas were also taken up by the Topic Groups for further elaboration (see above).

ONGOING PROJECTS

CHARM

EFL still participates in the **CHARM** Project, funded by the EU in Interreg NWE. This project mainly focuses on circular construction and the development of circular tendering processes. Pilot projects are being realized in the Netherlands, Belgium, the UK and France. The role of EFL is mainly to provide communication and dissemination of the projects results. Circular construction is increasingly looked to as a way of saving materials and energy and preventing pollution. When producers of construction materials also recover the used materials, no new resources need to be used. Part of the project goals for 2020 and 2021 is also the design of guidelines for tendering. Based on the need to re-use materials to save the planet, architects, consultants, and contractors need to be briefed about circular design and construction.

Mergers and Alliance project

This is a project run by TU Delft in partnership with EFL, the University of Ulster, Vilogia, Polylogis, Radius Housing, Circle Housing Association and the Association of Flemish Housing Companies (VH) looking into business models and strategies of social housing providers across Europe, with a particular focus on diversifying business models by integrating housing-related services. Following the kick-off meeting in October last year, TU Delft have been working hard on identifying case studies and undertaking literature reviews on the learning objectives of the project partners. To support mutual learning between partners, they are also drafting short country reports with up to date information on each of the social housing systems of the partners from Ireland, Northern Ireland, France and Belgium (Flanders), and organising online learning events with experts from the case study organisations to



share lessons from practice. They will be incorporating the impact of the COVID-pandemic, such as the acceleration of digitization in housing. We are hoping to learn from other strategic networks through this project.

European Social Index

This project is run by Clarion Housing Group and involves co-developing a European Social Index to gain a more complete picture of the people occupying housing stock, thereby adding to the statistical information available about social housing in Europe and allowing housing associations to improve their strategies and programmes, in turn improving residents' lives.

Achieving and Financing Climate Targets in Housing

This project will equip participants with a greater capacity to achieve climate targets for their housing stock (through building a concrete strategy/business plan), giving them both an overview of the general landscape and enabling each member to derive viable ideas and measures for their own company.

Map of Digital Business Models in the European Housing Sector

This project will investigate and identify digital business models in the European Housing Sector, resulting - among other possible outputs - in a Europe-wide map of functioning and (socially or monetarily) profitable digital business models based on housing associations' input, as well as a viable model(s) for participating in PropTechs' growth.

NEW PROJECTS

Care@Home

Initiated by Gewobag, EFL put together a consortium of five EFL members in Summer 2020 for a project to be funded by the European **ESCF programme** (European Social Catalyst Fund). The project aims to test different AAL solutions for elderly people at a number of 'L3iving Labs' in Europe. AAL solutions, Ambient Assisted Living, are technological tools to improve the conditions for elderly people living in their homes. Telecare, communications technologies, cooperation with care institutions, and other concepts fall under the potential solutions that will be tested via this project.

Aside from Gewobag, other participants from EFL include the housing companies Cluid, Woonzorg Nederland and Vilogia. Clarion Housing will "follow" the project but cannot officially be a funded member, as they are based in the UK (and Brexit is happening in December 2020). The Eastern European input is provided via the EFL member IWO, the University of Poznan, Poland and a tech company from Slovenia. The lead partner role will be taken by EFL, thus also making us responsible for dissemination and partner coordination. It is expected that the result of the application will be announced by Spring 2021.

Affordable Design Competition

The Affordable Design competition calls on interdisciplinary student teams at different European universities and architectural institutions to develop integrated design solutions for an affordable housing development site in Helsinki. This competition forms part of the International Social Housing Festival that was originally planned in June 2021 in the City of Helsinki, but latest news suggest that the ISHF will take place in 2022.





9. OTHER ACTIVITIES AND NEW PROJECTS IN 2021

Alongside our conferences and topic group meetings, a number of other EFL events will be organised in 2021.

Summer School 2021 (5-9 July 2021)

After three successful editions of the EFL Summer School in Bochum, the cycle will continue in 2021 (if the global situation allows it). The partnership with EBZ Bochum and Housing Europe has been effective over the last few years. The positive feed-back from the participants is encouraging. The students at the Summer School 2019 expressed a desire for more interactive sessions and a wish for stronger use of interactive methods, along with a corresponding reduction in the number of plenary presentations. One of the lessons learned was that most of the participants already have a lot of knowledge and experience and are highly interested in sharing this amongst themselves. A number also expressed enthusiasm for the idea of participating in the planning and potentially the delivery of the next edition. The location for the Summer School 2021 will again be EBZ in Bochum, Germany. The tentative working title of the Summer School is ***“Working better together: Social Housing and Rapid Digitalisation”***.

Executive Course at Sciences Po (March 2021)

The proven value of the Summer School for EFL has convinced the Board to add another educational event to our programme. The French University Sciences Po, one of the top universities from Paris with a long tradition in political sciences, is prepared to host the first high-level Executive Course for board members and senior directors of housing companies. Comparable with the Summer School, the Executive Course will be planned for a duration

of one week, and will offer participants a programme of lectures, knowledge sharing and insights into strategic governance. The location for the Executive Course will be Paris if the Covid situation allows. Alternatively the course will be organised as Distant Learning. This is planned to take place in Spring 2021. Working title: ***“Leading in uncertain times: leadership programme for housing executives”***.

International Social Housing Festival 2022

The third edition of the International Social Housing Festival (ISHF) was originally planned to take place in Helsinki from 15 to 18 June 2021, but has recently been moved to 2022 due to the coronavirus pandemic. The hosting organisation is EFL member, ARA. The next edition of the ISHF will explore housing as the foundation for a good life, highlighting the role of social, public and co-operative housing in achieving socially and ecologically sustainable living in our cities now and in the future.

The ISHF will welcome the international housing community – housing practitioners, policymakers, architects, researchers and tenants – to take part in this critical conversation, ask questions and find answers together.

A range of Finnish and international partners will provide a variety of seminars, site visits and workshops exploring both the policy and practice of putting people first. More details about the 2022 edition will be revealed in 2021.

10. STUDY VISIT 2021

Since 2017, EFL has organized three study visits. In 2017 we visited Vienna, hosted by our member Tafkoo Architects. 2018 brought us to the City of Barcelona, co-organized by the Municipal Housing Department. In 2019, the City of Riga, the capital of Latvia, was the destination. Here our partner IWO, the Housing Initiative for Eastern Europe, organised the programme.

The 2019 edition attracted 15 EFL members and associates. The participants learned a lot about the legacy of Soviet housing policy and the situation today. With an enormous backlog in refurbishments, due to the uncontrolled privatisation of housing stock previously owned by the state after 1990, the quality of social housing in Riga is now very poor. People also face high energy bills due to high energy losses resulting from poorly-insulated homes.

The 2020 edition had to be cancelled due to Covid-19. The planned location was originally the city of Porto (Portugal). The destination for 2021 is still open. We may still go to Porto, but our member IWO has also been asked to propose an interesting destination in Eastern Europe. The study visit normally takes place in the second or third week of September.



11. EFL WEBSITE

The EFL website has been completely restyled and renewed in 2020. It's up to date again in terms of technology, visualisation and interactive tools. New elements include the event calendar, options for registration for events, a connection with the EFL newsletter and Active Campaign for our growth ambitions, a restyled news page and a new member area, providing direct access to the EFL database and the EFL Teams environment.



The website has been developed in Wordpress and, therefore, is easy to manage by the EFL staff. Another advantage of using Wordpress as a CMS system is the ease with which so-called plugins – and their corresponding functionalities – can be added to the website. In 2021, we will also add new services for our members and keep investing in the website to make it the best it can possibly be.



12. ADDITIONAL INVESTMENTS IN 2021

Over the years, EFL has achieved surpluses in its yearly P&L account, which has resulted in a stable equity position. Although it was predicted that in 2020, the expenses would surpass the income from membership fees, the COVID-19 situation and the cancellation of a number of events and activities means that we will have another positive financial outcome in 2020. New members who have joined EFL this year will make an additional contribution to our positive financial result. The Board has, therefore, decided to create an investment plan for 2021 and beyond, into which the positive result of 2020, but also a part of the equity on the balance sheet, will be invested. Key to these additional investments is to raise the value of the membership in general by offering new services and tools. Most of these ideas are based on digital developments, as it is to be expected that in 2021 the situation with the COVID-19 pandemic won't be completely solved and most of our members and associates will prefer to continue to work digitally.

The proposals for this investment plan can be found below:

- **Staff extension**

Additional services within EFL need to be organised. The operational activities within EFL have been developed progressively in 2020. In order to remain attractive for EFL members, the number of thematic webinars has been extended. Furthermore, the number of projects has been grown after the EFL Co-Creation days. The staff of EFL will, therefore, be expanded, not in the number of persons, but by more involvement (hours) of current staff.

- **Discount for participants at EFL / EBZ Summer School for 25 (young) EFL professionals**

The 2021 edition of the Summer School is planned from July 5- 9 2021 at the premises of EBZ Bochum. EFL offers 33% discount to all participants from EFL to make it even more attractive to attend the EFL Summer School.

- **Online Trainings and certificates**

EFL might offer professional courses/ training as an additional tool for EFL members and external housing

professionals. A technical solution would be a plugin in the website or an Ef-l.edu website. Digital courses/ training could be provided on various topics, with the option for a test at the end for participants.

Topics for example:

- How to apply for EU Funding Calls and Writing a funding application,
- Basic principles of circular construction. Philosophy, materials, tendering, procedures
- **Governance:** New principles of good governance in a digital era. Lessons learned on an organisational level
- **Finance and Risk:** financial and risk management in a (post)-COVID-19 society. Options and strategies
- **Leadership:** modern and effective leadership during home office working.
- **Chain integration:** effective ways for cost reduction in the housing sector

The teachers could possibly be found within the academic community of EFL (universities), or chosen from consultants and external teachers.

As we would like to offer quality speakers and people prepared to dedicate valuable time to preparing the training/courses, we will pay the speakers a fee.

EFL could provide a certificate of participation and possibly proof of success following an end-of-course assessment.

The courses could be provided also for external participants for fee and perhaps free for EFL members.

- **Discount 33% first 10 participants Executive Course with Sciences-Po, Paris (only for EFL members)**

The success of the first edition of the Executive Course for Senior Management is key for its future success. We have experienced with the Summer School that the number of attendees grow after a successful first time. The executive course is new, needs to build up publicity and 'fame' in the market. It thus makes sense to introduce the course with a discount on the regular costs for EFL members.

- **New Digital services for the EFL community via the new EFL Website**

- a. Platform Digital Business Models in the housing sector*

A product of the Topic Group Finance and Investments. The Topic Group initiated a survey for demand of digital services and business models for housing associations, which will be undertaken in Autumn 2020. Depending on the interest of the EFL community, a portal could be created that would offer an up to date overview of digital client-oriented products and services for housing providers. Segments: - housing management (rental process, social management, technical management) - care and support, - e mobility, - communication, - energy saving, - community services etc

- b. Digital Tool for Sustainable Asset Management*

Within the TG Finance and Investments, a tool has been developed by some private companies in EFL (among them Chill Services and GloBL). This tool makes use of key data from buildings to calculate their energy consumption and a sustainability score. The information can be used by housing companies to realise a long-term

investment plan for the decarbonisation of their housing stock. The model includes both physical and financial aspects.

- **Topic Groups**

The topic groups have grown in terms of numbers (more participants), but also in terms of projects. To enable the TG leaders to fully exploit the opportunities offered by these groups, we propose to enlarge their budget. Project Groups have more recently turned into dedicated project-initiators, but lack the means and common funds to invest in them. EFL could provide some 'seed money' for these groups, so that, for example, consultants could be paid to perform part of the work that cannot be done by topic group members themselves.

Example: Clarion TG Leader John Stevens proposed to create a so called 'test bed for new locations for social innovation'. He suggests that on Clarion's new construction sites, they would like to test new tools and ideas to support the social wellbeing of their residents. These new ideas could derive from both the EFL members (in the topic group) and be tested for common use at one of the development locations.

- **EU Projects**

The appetite for EU funds is very present within the EFL community, but the writing of a funding proposal is very time-consuming and requires professional experience and support.

In some cases, this work is provided 'for free' in the case where a university is prepared to take on the leading role. Their efforts are then paid back when the application is successful and they can lead the project (like CHARM, led by TU Delft).

In other cases, when a group of members is interested in applying for an EU call, there is not a 'free' partner available to write a proposal. In this case, a consultant is needed to write a proposal. To support the payment of a consultant, EFL might pay a share of these costs, provided that the other part is paid by the project partners themselves.

13. CONCLUSION

Having met our objectives from the Strategy Plan 2015-2020, the EFL network has already taken a big step further along its unique trajectory of development. Throughout the period 2015-2020, we have grown from 37 members and associates in 2015, to 70 in 2020.

In relation to our strong growth, both in numbers, countries and expertise, we are currently in the next 5-year term, during which we would like to improve the value derived from EFL membership (by our members) even further. In order to accompany our growth with content that is appealing for the current and future members, we will be investing more time and money in the areas EFL members value most and supporting their individual organisational aims through this.

As such, 2021 could be a year with new, bigger ambitions – and hopefully a year where we return somewhat to “normal” in terms of physical meetings. In-person networking

is, after all, a core part of EFL. However, we are ready for a situation where this is not the case: we acknowledge we may have to postpone some of our activities, if COVID-19 continues to cloud the world in uncertainty. But we are now fully digital and ready to operate as a virtual network – and thrive doing so, as we have done for the last six months – for however long this situation persists.

We hope that all members will contribute to the discussion about where EFL is heading, and that we achieve our ambitions over the next years.

Joost Nieuwenhuijzen, Managing Director EFL



Topic Group meetings, conferences, project group meetings, and other activities will be published on the new website: www.ef-l.eu. Attendees can register directly.

MEMBERS 2020

Organization	Member Type	Country	Headquarters
Boligselskabet Sjælland	Member	Denmark	Roskilde
Bo-Vest	Member	Denmark	Glostrup
Circle VH	Member	Ireland	Dublin
Clarion Housing Group	Member	UK	London
Catalyst Housing Association	Member	UK	London
Cluid Housing	Member	Ireland	Dublin
Deutsche Wohnen	Member	Germany	Frankfurt
Domnis	Member	France	Paris
Eigen Haard	Member	The Netherlands	Amsterdam
Flüwo	Member	Germany	Stuttgart
Fondazione Housing Sociale	Member	Italy	Milan
Gewobag	Member	Germany	Berlin
Habitare Plus	Member	Belgium	Deinze
Henningsdorfer Wohnungsgesellschaft	Member	Germany	Hennigsdorf
Inter Vilvoordse	Member	Belgium	Vilvoorde
Joseph Stiftung	Member	Germany	Bamberg
LVAS	Member	Finland	Lahti
L&Q	Member	UK	London
Paris Habitat	Member	France	Paris
One Manchester	Member	UK	Manchester
Parteon	Member	The Netherlands	Wormerveer
Polylogis	Member	France	Paris
Places for People	Member	UK	London
Radius Housing	Member	N. Ireland	Belfast
Setlementtiasunnot	Member	Finland	Helsinki
Redo SGR	Member	Italy	Milan
Vilogia	Member	France	Lille
Volkshaard	Member	Belgium	Gent
Wheatley Group	Member	UK	Glasgow
Wohnungsgenossenschaft 1892	Member	Germany	Berlin
Woonzorg Nederland	Member	The Netherlands	Amstelveen

ASSOCIATE PARTNERS 2020

Organization	Member Type	Country	Headquarters
Aareon	Associate	Germany	Mainz
ARA	Associate	Finland	Helsinki
B&O	Associate	Germany	Munich
Campbell & Tickell	Associate	UK	London
CBRE	Associate	Germany	Berlin
Chill Services	Associate	Germany	Hannover
Cité Creation	Associate	France	Paris
Dr. Klein Firmenkunden	Associate	Germany	Berlin
Enerlis	Associate	France	Paris
GloBLD	Associate	The Netherlands	Zutphen
Home Connections	Associate	UK	London
ISTA	Associate	Germany	Essen
One4All	Associate	Finland	Espoo
Planet Idea	Associate	Italy	Turin
Ritterwald	Associate	Germany	Berlin
TAFKAOO Architects	Associate	Austria	Wien
Teraktis	Associate	Germany	Ludwigshafen
The Housing Agency	Associate	Ireland	Dublin
Van der Leij	Associate	The Netherlands	Amsterdam
Vastbouw	Associate	The Netherlands	Rijssen

ACADEMIC PARTNERS 2020

Organization	Member Type	Country	Headquarters
Californian Coalition of Rural Housing	Strategic partner	United States	Sacramento
Chalmers University of Technology	Scientific Partner	Sweden	Gothenburg
De Montford University	Scientific Partner	UK	Leicester
EBZ European Business School	Scientific Partner	Germany	Bochum
ETH Zurich	Scientific Partner	Switzerland	Zurich
European Network of Housing Researchers (ENHR)	Scientific Partner	The Netherlands	Delft
IIBW Vienna	Scientific Partner	Austria	Vienna
IWO Institut der Wohnungswirtschaft Osteuropa	Network	Germany	Berlin
New Bulgarian University	Scientific Partner	Bulgaria	Sofia
Technical University of Delft	Scientific Partner	The Netherlands	Delft
University of Birmingham	Scientific Partner	UK	Birmingham
University of Cambridge	Scientific Partner	UK	Cambridge
University of Tampere Finland	Scientific Partner	Finland	Tampere
Urban Planning Institute of the Republic of Slovenia	Scientific Partner	Slovenia	Ljubljana
University of Bicocca	Scientific Partner	Italy	Milan
Otto Friedrich University	Scientific Partner	Germany	Bamberg
University of Amsterdam	Scientific Partners	The Netherlands	Amsterdam
Amsterdam University of Applied Sciences	Scientific Partner	The Netherlands	Amsterdam

NOTES

A series of horizontal dotted lines for writing notes.



**EUROPEAN FEDERATION
FOR LIVING**

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

