



PERIOD REPORT

2021



EUROPEAN FEDERATION
FOR LIVING



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GENERAL

The first part of 2021 was still dictated by the covid pandemic. In the period November 2020- May 2021 all meetings took place online. Once again we benefited from a well-functioning Teams video system and have the impression that all members are now fully accustomed to this form of meeting and connection with the EFL community. It is highly anticipated that we will remain using video meetings also in the future, even when travelling is possible again. Increasingly organisations also plan to host hybrid meetings: a good mix of presence and video conferencing.

In general, it can be said that since the outbreak of the corona crisis more people have been enabled to participate in activities organized by EFL. At the same time, it is noticeable that the average number of participants per webinar session is slightly decreasing. It is a well-known phenomenon that people gradually get tired of video conferencing and also drop out more quickly from meetings. To overcome this, EFL has also changed the style of the meetings and more work is done with an interview style approach in order to increase the interaction. This has had a clearly positive effect, also on the participation

of participants themselves. Nevertheless, many people are looking forward to a fruitful personal collaboration and contact. The board and management therefore expect that after the summer, from September 2021, the first meetings can take place on location again. Of course this will depend on the progress of vaccination and travel restrictions after the summer.

In this report we provide an update on the activities and projects which we performed in the first half of 2021





1. LEGAL UPDATE LEGAL ENTITY EFL- EEIG

The Board decided at the end of 2020 to renew the member registration at the Dutch Chamber of Commerce. This is an essential aspect for all registered legal entities with members, like our legal entity the 'European Economic Interest Grouping

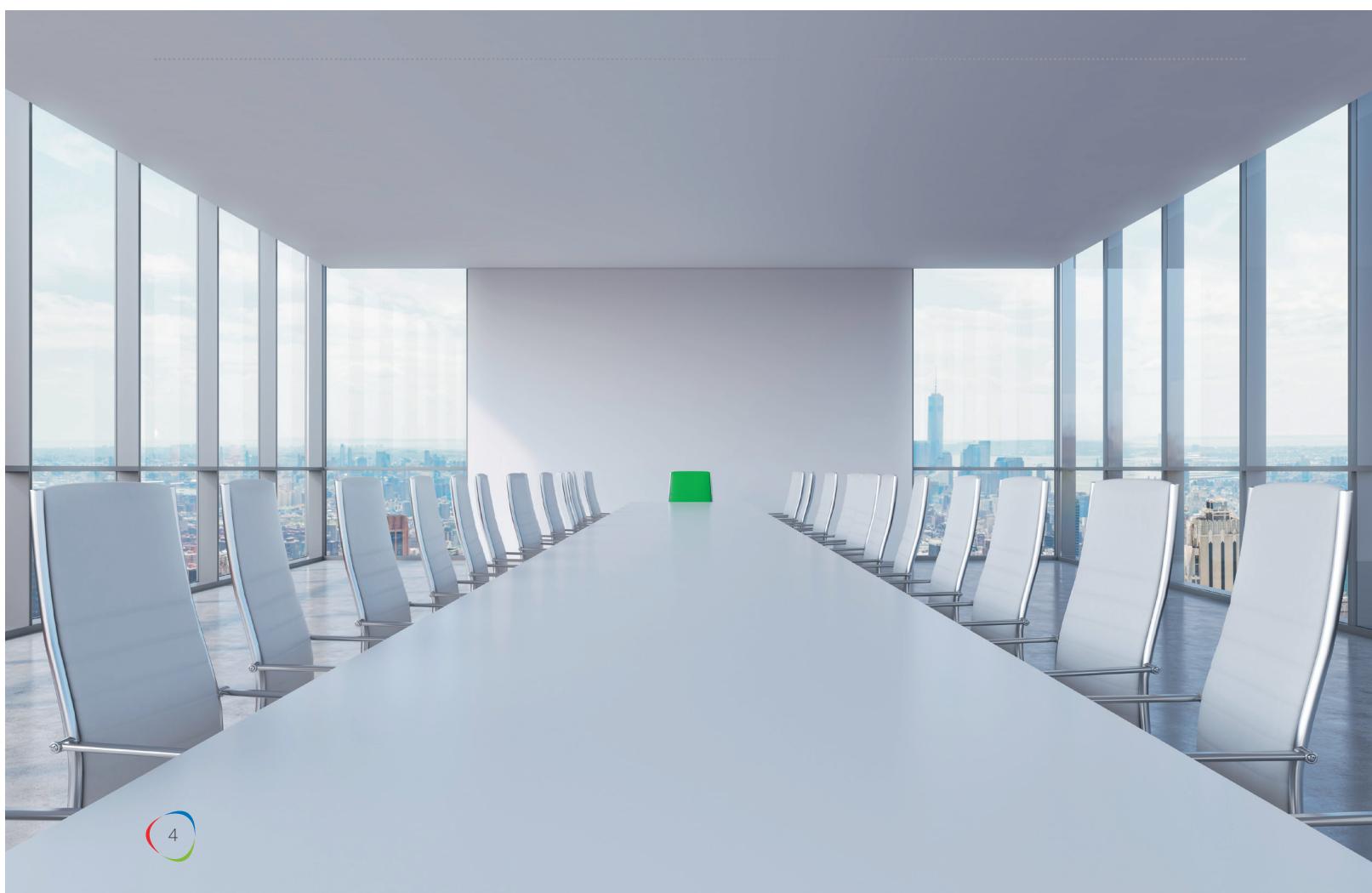
(EEIG)'. All members have been approached to send their registration information to the EFL secretariat. A notary firm has been hired to fulfil the legal activities for registration. The expectation is that by May 2021 all members are registered.

2. NEW MEMBERS

The number of members and associated partners has grown considerably in recent years. EFL currently has 75 affiliated members and associates. One new associate has been added in 2021; the Italian energy agency CasaClima. The question we face now is whether further numerical growth is still needed and whether this still serves the interests of the current members. Certainly in order to be able to work together effectively, it is not inconceivable at a given moment to agree on a maximum number of members EFL can still include. When extending our member base, the focus is mainly on housing associations.



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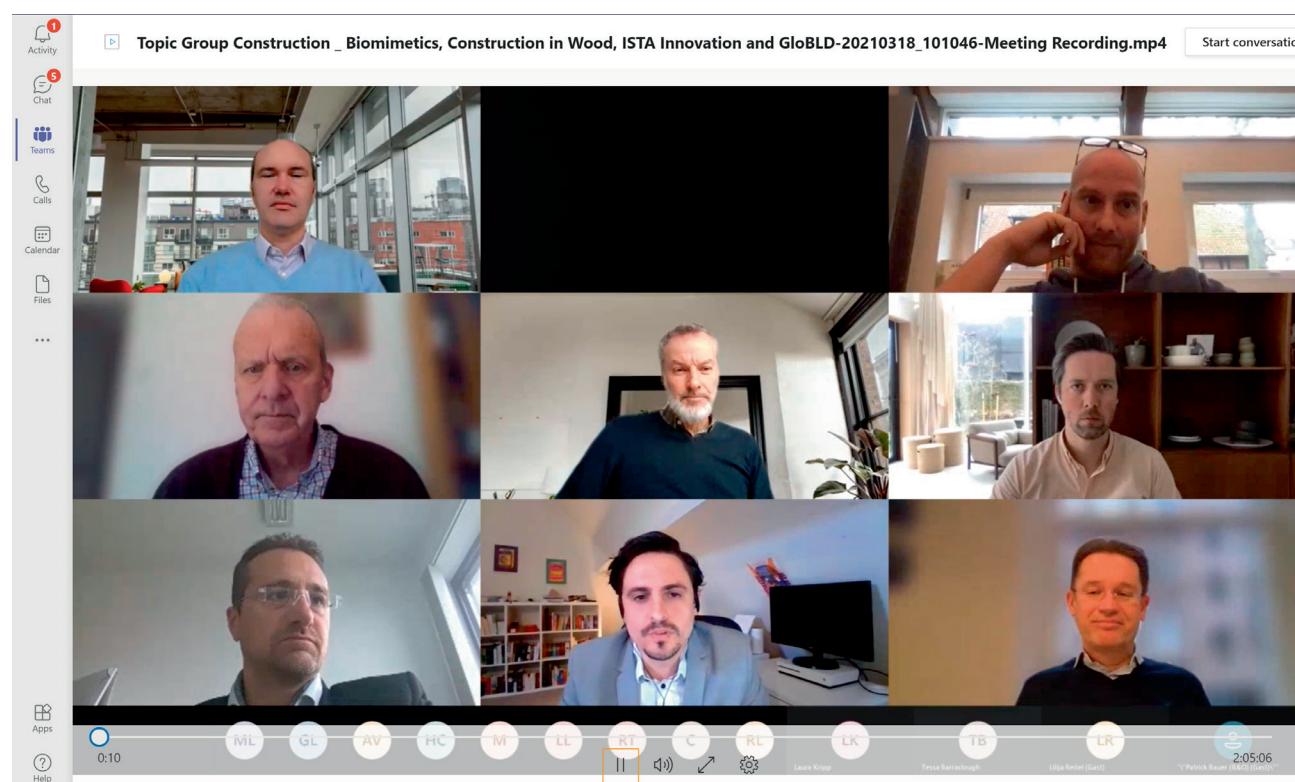


3. WEBINARS

We have kept the range of substantive webinars high throughout the first half of 2021. On average, there is a webinar at least every two weeks where we bring together external experts and members. Exchange of academic knowledge and practical experiences are leading in this. In doing so, we also stay close to new developments in our business as much as possible. This concerns topics such as building in wood, the new European funding program, the EU taxonomy and the consequences of covid. Because all webinars also remain digitally available in Teams, this has now become a valuable collection of registrations. Some of the most instructional webinars will also be offered in the EFL Academy as they offer valuable expertise.

The webinar themes of this first season:

- Empathic Innovation in Social Housing
- Financial Planning in Insecurity: the role of Stress Testing
- Riding the Renovation Wave
- Biomimetic Architecture and Construction in Wood
- Europe's frameworks for sustainable investment: implications for affordable housing
- Sustainable Climate House Certification
- “Deutsche Wohnen: The 1 Billion Green Bond of Deutsche Wohnen”



4. TOPIC GROUPS

The topic groups, led by active representatives from among the members, also held their meetings digitally. Through the TG Construction, Social Domain and Digitization, the workgroup members have met each other in the first part of 2021. Because an important part of the TG experience lies in seeing things and having an actual experience with projects, buildings and concepts, the concept of video

meetings is not ideal for topic groups. Most topic groups have therefore scheduled a face to face meeting in the second part of the year. The TG construction plans a meeting in Amsterdam, focused on circular construction, while the social domain groups tends to plan a meeting in Italy. The digitisation topic group (EDG) planned to organize a postponed meeting in Zaanstad (NL), hosted by Parteon.





5. CONFERENCE

As it looks now, we will be able to host our first physical conference in October. We are currently in close contact with the conference host, Flüwo from Stuttgart. A beautiful city, fantastically situated between the wine hills of the Baden region. Something to look out for. In 2027, the so-called International Bauausstellung (IBA 2027) will also take place in this city, an international exhibition of (new) buildings focused on innovation and sustainability. During the conference we will undoubtedly pay attention to this event that, despite the fact that it will take a number of years before it takes place. The preparations of IBA 2027 started already a while ago. The director of IBA 2027, Andreas Hofer, is also invited to present the plans. It is important to note that EFL has reserved a contingent of hotel rooms for all those planning to come to Stuttgart. This quota can be booked at the Maritim Hotel until mid-August. After that, the automatic reservation expires and participants must book an accommodation themselves.





6. NEW PROJECTS

Within our network it remains of great importance to make the collaboration as concrete as possible. This clearly distinguishes us from a lot of other networks that are mainly aimed at knowledge exchange. However difficult it may be, EFL is able to offer that added value and to initiate new projects with and for its members every year. Since the last general assembly we have worked on a number of projects.



1. Most striking is the project **BRAVE**. **Boosting the EU's Renovation Wave**. Building a low-carbon, climate resilient future: Research and innovation in support of the European Green Deal (H2020-LC-GD-2020). With the BRAVE project we applied for a multi million grant from the Horizon 2020 Program. With 34 partners, mostly from EFL, but also with new partners, the consortium has submitted a 180 page document to the European Commission.“Unfortunately we have been informed by the European Commission in the beginning of May that the project failed in receiving the grant. Although the project received a pretty good score, the competition with 115 entries was fierce. We will use the developed project intelligence to create a new application under Elena or Horizon Europe”.

2. Student Design Competition: a design competition for a location in the city of Helsinki that aims to offer integrated design solutions in the field of sustainability,

innovation and forms of co-living. The deadline is June this year. An internationally composed jury has been set up. The award ceremony will take place after the summer holidays. At this stage, about 25 students and student teams have signed up for this competition.

3. Financing the Decarbonisation Challenge.

In recent months, a special EFL working group chaired by Corne Koppelaar (Places for People) has conducted a survey among a number of members into the strategic sustainability and decarbonisation policies and the financial feasibility of the plans of housing associations. This has provided a lot of relevant information so far and thus also provides a good basis for a collaborative project at portfolio level.

4. Social Resilience of neighborhoods: a project

initiated by the topic group social domain, in collaboration with the ENHR (European Network of Housing Research) and Dr. Anita Blessing (EFL). This project is about exchanging practical experiences and knowledge to support residents in improving their living situation in residential areas. Neighbourhood-based mutual aid initiatives: strategies for continuation: potential EFL Community Development Design Workshop (how can local mutual aid initiatives arising in the wake of the pandemic be encouraged, supported, made more sustainable, and potentially replicated?).

- Neighbourhood- based initiatives to foster local youth leadership: further collaboration along the lines of the successful (pre-pandemic) experiences.

5. Re-Dwell, a project in which both TU Delft and EFL

cooperate, will train a new generation of professionals with transdisciplinary skills which are needed to address the urgent need of affordable and sustainable housing, a major challenge for European societies. Also EFL will host a position for an early stage researcher (ESR) within the scope of this European funded project.



6. NEW PROJECTS

6. ELENA

ELENA stands for European Local Energy Assistance and is a program developed by the European Investment Bank to support private individuals and homeowner associations to prepare and implement energy efficiency renovations and renewable energy projects for residential buildings. Investments in building which surpass an amount of 30 million Euro's, are in principle eligible for funding. EFL hosted an expert meeting on April 1st with EFL members and a senior expert from the EIB.

The second stage of this project includes the investigation of possible investment projects of our member community and to consider if it makes sense to apply in a consortium, or by individual members.

RUNNING PROJECTS

- **Strategic Alliances in not-for-profit housing:** a project dedicated to gather experiences from alliances between housing associations and other stakeholders.
- **Mergers and post-merger integration:** International trends and challenges in mergers and group structures.

7. PUBLICITY & PRESS

For an ambitious network like EFL, professional communication is an essential part of its success. We are busy communicating on a daily basis. Both within the network of members themselves, and towards professional target groups outside the member circle. The bimonthly newsletter is an important source of information and promotion. Readers will find news about EFL itself, the meetings and projects. We also pay attention to "news" from the members. Members and associates can also use the newsletter to publish their own messages, press releases and innovations within the network. In addition to the newsletter, we also use social media (Linkedin, Twitter, Facebook) and we have a number of videos on our own Youtube channel. The internal communication takes place both via regular email and via the chat function of MS Teams. Each workgroup has its own Team group, while the entire network can also communicate with each other in the 'master' Teams list to which everyone is connected.

Much articles are also written for renowned magazines. Both by EFL itself and by authors who work for our members. In the latest version of **Housing Finance International** magazine (spring 2021), a series of articles is devoted to the decarbonisation challenge of the housing sector in Europe. In addition to a contribution from EFL itself, this also contains a large number of articles from affiliated members. EFL also regularly publishes articles in

the German magazine DW Die Wohnungswirtschaft. It has been agreed with the editors that we can publish an article on a European subject several times a year. In the Netherlands there is a similar agreement with the Renda magazine. The target group consists of housing corporations, but also developing parties in the construction sector.





8. EDUCATION

The previous success of the **Summer School** for young housing professionals, we organized three editions so far, has led to further steps in the field of education. The Summer School is back on our event calendar. At the beginning of July 2021, a digital version of the Summer School will be offered over a period of two weeks, in which plenary lectures are alternated with group work. The participation fee for taking part at the Summer School is very limited and accessibility, partly due to the digital offer, is expected to be on a good level.

The **Executive Course**, planned for October this year and co-organized by the famous University of SciencesPo (Paris), had to be cancelled again. The minimum number of 15 participants has not been achieved and the Board concluded that it would be better to postpone it to 2022.

At the beginning of this year, EFL also started offering digital lessons in the **EFL Academy**. The first lesson on teaching the skills to chair a video conference, was delivered by our associate partner Campbell Tickell. A second lesson has recently been put online about financial stress testing. A third course about digitisation is currently in the last stage of development. Furthermore we agreed with our new associated partner CasaClima to offer an introductory course on the main aspects of “Climate House technology”.

A number of sessions on governance will also be added in the near future. These will be developed in collaboration with TU Delft and consist of interviews with both supervisors and directors of our members. Furthermore, a new lesson produced by Campbell Tickell on the future of digitization in the housing sector is currently in development.

The collage features several overlapping images and layers of text. At the top left is the EBZ Business School logo. The central image shows a modern residential building with green balconies. Overlaid on the images are numerous lines of computer code in Python, related to object selection and modification. A large, semi-transparent image of a modern residential complex with a pool is visible in the background. In the foreground, there's a path through a garden with flowers and a small wooden structure. Text overlays include "Social Housing and Rapid Digitalisation: Working Together (and Apart)", "EBZ/EFL Summer School for Young and Early Career Professionals", "05-16 July 2021, Online", "please select exactly two objects", "SELECTOR CLASSES", and "operator). Import to the selected object". Logos for "HOUSING EUROPE" and "IWO" are at the bottom left, and "EFL" (European Federation for Living) is at the bottom right.

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About

Social Housing and Rapid Digitalisation: Working Together (and Apart)

EBZ/EFL Summer School for Young and Early Career Professionals 2021: Online in sessions between the 5th and 16th July

Social and affordable housing providers around Europe are working under rapidly changing conditions. In response to the COVID-19 crisis, the digitalisation of many of their organisational functions and services has sped up. Many aspects of housing provision have worked, but also their quality has been brought online, radically altering patterns of communication with colleagues, partners and tenants. Amidst hopes that our patterns of living will soon normalise, the year 2021 has many of us asking if higher levels of remote working and digital service provision are becoming the new normal. The ways in which we learn from our peers are also evolving, with virtual and hybrid models of staff exchanges and professional training being embraced as we wait to resume travel.

This 2021 edition of the Summer School for Young and Early-Career Housing Professionals will be delivered through an interactive online platform in several sessions designed to fit around other work or activities. It will bring our students into discussion with leading experts to learn about emerging practices in working remotely, and in digitizing housing and community services to meet the needs of diverse communities, and to empower their residents to help each other. We aim to support students to critically evaluate digital innovations with applications

in housing provision by identifying the risks they pose - as well as the benefits they offer - for housing providers, tenants and communities.

Our highly interactive program will also bring our students into small team collaborations with their peers, enabling them to collaborate internationally and establish networks despite lockdowns. Each team will work to research, discuss and then present recommendations on a different real-life challenge related to digital change management in social housing and community development. Topics covering digital inclusion, community capacity building, smart homes, new income streams, and remote working will enable students to develop skills and access knowledge relevant to their roles. With EFL's assistance, their findings and recommendations will be collated into an international report acknowledging all contributors.

The European Summer School is brought to you by EBZ Business School and The European Federation for Living in cooperation with Housing Europe, the European Federation of Public, Cooperative and Social Housing and The Housing Initiative for Eastern Europe (IWO).

For more information:

<https://www.ebz-business-school.de/ueber-uns/internationales/european-summer-school-2021.html>

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9. FINANCE AND INVESTMENTS

During a recent meeting, the Board decided to expand the investments of EFL and offer more services for the members. A member survey which is currently set out will also offer more insights in the aims of our community and ideas to further increase our span of activities. Interesting ideas, both discussed by the Board and supported by the first outcome of the member survey, is the extension of our online education programme. We currently work on offering an English language course about real estate terminology for non-English speakers. Other actions and investments which we will intensify the next few months are hiring consultants for new projects and investments in our own projects initiated by our topic groups like the 'Social Index', 'Digital Business Models' and the 'Decarbonisation Strategies'.

The financial situation has been at a safe and high level for some years already. Due to the absence of physical activities, the costs that were incurred in the first half of 2021 are lower than in a normal, pre-covid, year. In view of the improving situation regarding the pandemic, it is expected that the second half of the year will show more face to face activities and expenditures are expected to develop to normal levels.

Furthermore, the Board has decided to seriously pay attention to the surplus situation on EFL's balance sheet. During a recent meeting, the Board decided to expand the investments of EFL and offer more services for the members. A member survey which is currently set out will also offer more insights in the aims of our community and ideas to further increase our span of activities.



10. CONCLUSION

The start of the year was still entirely dominated by the pandemic. Our own activities, as well as those of our members, are still taking place in a different manner from pre-corona times. With the slow but steady progression in the number of vaccinated people optimism is returning. Most countries' economies are also gradually showing a positive trend with reopening parts of the economy. For EFL as a member network, we look forward with extraordinary interest to the time when we can organize physical meetings again. It is expected that in the period after the summer holidays it will be possible to travel again. With this expectation, four events are already on the agenda for the autumn of 2021. We can only express the hope that things will indeed go in the right direction, but at the same time we are also careful with planning physical meetings. Partly because for many people business travel will probably not feel familiar yet, partly also because we have decided to be able to attend all our meetings digitally in the future. Anyway, we hope to see many of you in October in Stuttgart !

Joost Nieuwenhuijzen, May 2021
Managing Director EFL



11. AGENDA

DATE	EVENT
5-16 July	EFL/ EBZ Summer School (online)
13-14 September	Topic Group Digitisation/ EDG (Zaanstad)
23-24 September	Topic Group Construction (Amsterdam)
20-22 October	EFL Autumn Conference (Stuttgart)
25-26 November	Topic Group Social Domain (Reggio Emilia)





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