



EUROPEAN FEDERATION  
FOR LIVING

EURHONET

European  
Housing  
Network



**PUBLIC AND SOCIAL HOUSING PROVIDERS AND THE COVID-19 CRISIS**

# **TRACKING RESPONSE AND RECOVERY**

A JOINT EFL AND EURHONET PUBLICATION





## ABOUT EFL

The European Federation for Living (EFL) is a European network of over 70 housing associations, companies and experts working to create more affordable, sustainable housing in 19 European countries, with a joint portfolio of more than 1.300,000 dwellings and business units across Europe. The EFL network offers easy access to relevant insights, information and expertise from the European housing sector. Through events, research, and projects, we make sure our members and associates are at the forefront of innovating property and community development in Europe.

## ABOUT EURHONET

EURHONET is a network of 40 public and social housing companies from France, Germany, Italy, Sweden, Austria, Denmark and the UK. In our respective national contexts EURHONET's companies achieve a mission of general interest in the service of customers and the society as a whole. By working together and meeting colleagues from other European countries, we can be more successful in developing our own companies and also be more attractive as employers. We are facing the same challenges all over Europe – we need to find ways to save energy, we have ageing populations with all that this implies and we have issues with deprivation and social tensions that need to be addressed. We are looking at the future with confidence!

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## FOREWORD

Dear reader,

The EFL Social Domain and Eurhonet Social Integration topic groups have already shared for many years the ambition to improve the living conditions of vulnerable people in local neighbourhoods. They do this by sharing best practices from different European countries, visiting successful projects and sharing working methodologies among housing professionals.

In many ways, 2020 has been a challenging year for our networks and for all of us as individuals. In-person meetings came to a temporary standstill and our members' focus shifted more than ever towards the needs of local people and local communities. Housing providers centred their services around rebuilding resilience among their tenants. However, there is no doubt that the impact of the pandemic had a different magnitude of effect on the most vulnerable communities - one that is still being felt today (June 2021).

This report is an attempt to acknowledge the impressive work that public and social housing provider members of EFL and Eurhonet have done to support their tenants and wider communities since the beginning of the pandemic, and particularly during national lockdowns.

By describing the immediate effects of the crisis members experienced and presenting some best practice examples, this report also reflects on the role of housing providers in community resilience beyond the crisis and lists the medium to long term changes already underway that the sector is likely to continue to face in the coming years.

Finally, we would like to thank John Stevens and Natalie Jones for their hard work upholding the continuation of joint EFL-Eurhonet activities during this difficult period and for the resulting fruitful collaboration between our two networks, witnessed in this report. We would also like to thank Lily Maxwell for her amazing work writing the report ... enjoy the read!

EFL  
Joost Nieuwenhuijzen

Eurhonet  
Alessandro Cesale





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## CHAPTER 1: A BRIEF OVERVIEW: EUROPEAN HOUSING PROVIDERS AND THE COVID-19 CRISIS

**The COVID-19 pandemic swept the world in 2020, leaving much damage and devastation in its wake for communities, organisations and the economy alike. Before the pandemic, Europe was already facing a housing crisis and an urgent need for building stock to be made more sustainable. The pandemic has exacerbated many of the challenges facing the housing sector, but it has also accelerated innovation and is now presenting the opportunity for a “just, green” recovery. On the one hand, the crisis has highlighted and entrenched existing socio-economic inequalities and brought into sharp focus the affordability and adequacy of housing and local services. But, on the other hand, it has also brought the best out of some organisations and communities and presented unprecedented opportunities for positive change.**

Social, public and cooperative housing providers across the continent have played a crucial role in local crisis response over the past year, delivering and (financially) supporting core community services. This has not been easy: housing organisations have had to think about how to continue to provide existing and introduce new essential services, while also protecting residents and staff. They have had to rally their existing networks and, in some cases, forge new partnerships under extreme pressure. They have had a wealth of varied challenges to deal with, from increased anti-social behaviour and domestic violence complaints, to increased loneliness and isolation for elderly tenants, to financial uncertainty on the part of both providers and tenants. But they have risen to these

challenges, providing essential support to communities and, in particular, vulnerable tenants during this difficult period. In many areas, they have served as local anchor institutions, not only providing one-on-one support to residents but also coordinating the involvement of community and third-sector organisations in emergency welfare provision. Many housing providers have also digitised and optimised their operations on an unprecedented scale, investing in new organisational and financial models.

Going forward, the question on everyone's minds is how to ensure a just, green recovery. With everyone stuck in their homes and limited to their local area, the importance of the



# CHAPTER 1:

## A BRIEF OVERVIEW: EUROPEAN HOUSING PROVIDERS AND THE COVID-19 CRISIS

quality of the built environment – from the design of our houses to our access to high-quality green spaces – as well as our local community and social infrastructures has become clear. This has sparked new conversations about urban design and public service provision and highlighted the vital importance of effective multi-stakeholder collaboration and multi-level governance. Housing providers were already implementing crucial social and sustainability initiatives before the pandemic and, as the nucleus of many communities, have a vital role to play in a post-pandemic just, green transition. But their contribution will be shaped not only by their own initiative and capacity, but also by the available resources (notably funding) and technical expertise provided by local, regional, national and EU institutions.

### **EFL and Eurhonet Joining Hands to Share Best Practices**

One of the fruits of the pandemic was the renewed collaboration between the EFL Social Domain Topic Group and the Eurhonet Social Integration Topic Group, who came together for the first time in summer 2020 and subsequently across Autumn 2020 and Spring 2021 to share common issues and responses to the global crisis. Through this and subsequent meetings, we have been able to gather information about the effects of the COVID-19 crisis on the affordable housing sector and its responses to inform this publication.

We don't yet have sufficient, long-term data to know the impact of the COVID-19 crisis on the housing sector, but EFL and Eurhonet members have seen the direct and immediate impact of it on the communities they house and on their own organisational structures and business models. Members have also seen the ways in which it has accelerated progress and innovation in some cases. By mapping the impacts of and responses to the pandemic across EFL and Eurhonet members, we have been able to gather an index of information, summarised in this report, about how some European housing providers have faced down the crisis, and what they are planning next.

We do not claim to speak on behalf of all European housing providers – and cannot claim that this study is representative – but we hope that it can offer some insights into the impacts of and responses to the crisis among European housing organisations and some initial reflections on the role of the social and affordable housing sector in building local community resilience.

### **Sources**

As a network focused on exchange and learning, EFL reacted to the crisis in March 2020 by setting up a number of platforms through which members could share their concerns and responses to the crisis, notably via online surveys, calls with our members, and webinars. This report has thus been compiled based on a number of data sources, including, but not limited to: four COVID-19 surveys conducted by EFL among its network (April 2020, May 2020, September 2020 and May 2021) – responses from over 50 (representatives from) EFL housing association members; two joint EFL-Eurhonet social domain/integration topic group meetings held in October 2020 and April 2021; and two private interviews with EFL and Eurhonet housing providers. This report does not claim scientific objectivity – its purpose is to collate all the information gathered and discussed within the EFL network and, notably the joint EFL-Eurhonet TG Social Domain/Integration meetings, to present the perspectives and experiences of some European housing providers in facing the crisis over the past 18 months.



## CHAPTER 2:

# THE IMMEDIATE EFFECTS OF THE CRISIS ON HOUSING PROVIDERS AND THEIR EARLY RESPONSES

When the pandemic hit Europe in March 2020, housing providers were on the frontlines. They had to immediately roll out measures to deal with the pandemic's sudden consequences for their residents and communities, and also tackle its impact on their staff and organisational models. At EFL, we conducted three surveys among the network in April, May and September 2020. This chapter is informed by these early surveys as well as the Clarion April 2021 residents survey, and input from the Eurhonet – EFL Social Domain Topic Group meeting in October 2020.



### 1) ACCELERATING ORGANISATIONAL CHANGE: WIDESPREAD DIGITALISATION AND INNOVATION

All housing providers interviewed and surveyed within the EFL network over the past 18 months have digitalised a significant proportion of their operations, apart from essential repairs and frontline services. In many cases, the pandemic has thus accelerated the innovation and optimisation of housing organisations' operational and business models.

#### A Rapid Switch to Digital Working

Across the board, non-frontline workers started to work from home when the crisis hit; the housing sector was no exception. Most organisations are now almost fully remote, with online, flexible working, virtual meetings and long-distance recruiting becoming the norm, especially for roles like customer service. Some organisations have stopped or reduced their rent of physical office space. Where physical working is still happening, many have also begun to introduce social-distancing friendly commuting schemes, like cycling schemes.

#### Digitalisation Challenges

Widespread digitalisation did not come without challenges. Organisations had to set up new internal management systems adapted to the "work at home" process and facilitate a transition to a new lockdown situation for their employees. In many cases, organisations found that they lacked digital equipment for staff; they also faced cybersecurity issues – some organisations within the EFL network were even hacked. On top of this, there was a low digital literacy rate among some residents, particularly the elderly, which in some cases led to less communication with tenants. One member noted that the integrated planning of real estate investments was much more difficult to do online.



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### 2) HUMAN RESOURCE MANAGEMENT IN TIMES OF CRISIS

#### Protecting Employees' Physical and Mental Health

Housing organisations had to deploy different strategies to support staff in two distinct arms of their business during the pandemic lockdowns: office staff who began working from home and frontline workers who continued to carry out their core tasks onsite. The physical and mental health of staff became a much bigger concern than ever before, and organisations faced challenges when it came to dealing, in particular, with mental health issues arising among staff and residents due to isolation and distressing calls from residents. Most organisations launched initiatives or communications activities to support employees, from daily internal newsletters giving tips on how to cope with home-working and the quarantine, to online staff events, to children's activities, to regular HR surveys assessing staff wellbeing. The physical health of frontline workers, particularly those in care roles, also had to be prioritised, with organisations in some countries (notably the UK) having to implement their own test and trace policies to protect both their staff and residents.

#### Managing Staff Time: Holidays and Furloughs

In order to deal with the financial impact of the pandemic, many organisations in Europe were forced to furlough or implement other measures. Almost no EFL organisations reported having to fire staff but some furloughed around 10-15% of staff and also implemented rules to force staff to take holidays as planned (rather than cancelling them) or at certain times of the year. Some also asked paid-per-hour employees to work slightly fewer hours per day or week. One innovative organisation also set up a volunteering programme to encourage 'under-utilised' colleagues to work in other high demand parts of the business.



### 3) ESSENTIAL SERVICES: COMPLIANCE AND MAINTENANCE

As soon as the pandemic hit, most EFL members were forced to cut back on all but essential repairs and maintenance.

Do you perform daily repair service for the properties?

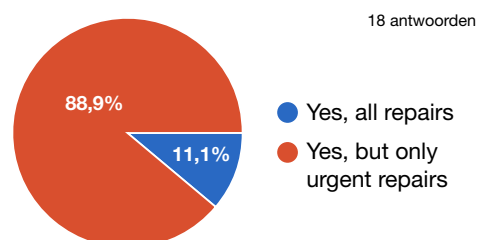


Figure 1: Graph from EFL Member Survey June 2020



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Do you perform planned maintenance and renovations?  
(painting, cleaning, refurbishing)

18 antwoorden

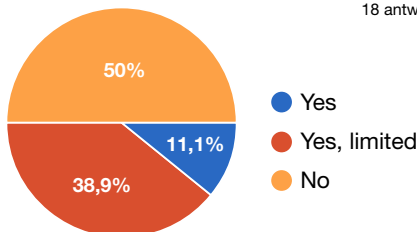


Figure 2: Graph from EFL Member Survey June 2020

Some major issues arose out of the need to physically distance. Notably, gas compliance was a repeatedly mentioned issue, as gaining access to properties was in some cases impossible where tenants refused entry. At the beginning of the pandemic, there was also a lack of protective equipment (PPE) available in some countries, which made conducting even emergency repairs problematic or impossible for frontline staff.

Other issues arose in terms of in-person activities: protecting empty buildings or construction sites from being squatted, establishing who was responsible for shutting down building sites (architects, project managers, etc.) and keeping contractors viable with work when paired back to emergency repairs only. Construction blockages also slowed down the delivery of new or renovated apartments.

#### 4) ESSENTIAL SERVICES: SOCIAL WORK AND WELFARE PROVISION

##### The Impact of the Crisis on Tenants

Most housing associations reported an increased need for help among vulnerable, isolated demographics – notably the elderly and the disabled – over the last 18 months. They have also seen an increase in domestic violence, child protection issues, loneliness among older and single tenants, reduced social services protection, the rise of anti-social behaviour, and, in some cases, neighbourhood disputes. Some groups have very clearly been disproportionately affected by the crisis, notably women and people of working age.

The Clarion resident surveys, carried out in May/June 2020 (2000 residents) and November/December 2020 (700 of the same residents) also reflected that, as the pandemic developed, social housing residents felt its impact increase. Thus, by the winter survey, more residents were suffering financial hardship. There was a slight decrease in the proportion of residents in work from 40% to 37% (between the summer and winter), but still 47% of the residents surveyed in winter reported cutting back on household spending, such as groceries. The proportion of residents running out of money before the end of the week or month almost doubled between summer and winter, from 10% in the summer to 19% in the winter. In the winter survey, 23% of respondents had to use credit or borrow money to pay for essentials, 19% got into further debt and, when it came to not being able to pay bills because of the pandemic, 8% couldn't pay their rent and 7% their utility bills by winter 2020.

Residents' mental and physical health was also more affected as the pandemic wore on: the proportion of residents who said they never felt lonely halved in a 6-month period, a significant finding considering the strong correlation between loneliness and mental health issues, such as depression. There was also an increase (from 33% - 41%) between summer and winter 2020 in the number of people who considered themselves to have a disability - a striking change in only six months. This has a big impact on the services that these residents need, given that those with a disability were also more likely to report negative effects of the crisis.

Nevertheless, residents have generally demonstrated high levels of resilience to the crisis. In the Clarion Surveys, 86% of tenants said that they were coping in summer 2020 and this number only dropped to 82% by the winter. Indeed, the housing organisations surveyed across 2020-21 did not overwhelmingly report an increase in tenants approaching them for help more than in pre-covid times. This may be because most organisations surveyed implemented increased social services, like regular calls to elderly tenants, almost immediately after the crisis hit (pre-empting requests

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for help). It may also be because, as above, specific groups of tenants were hit the hardest. Cultural and geographical differences also have a role to play here, as the level of public welfare provision and the support offered to vulnerable population groups varied across different European countries.

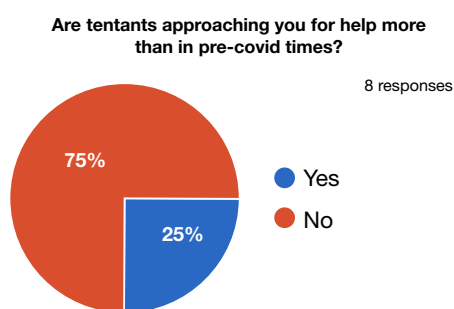


Figure 3: Graph from EFL Member Survey May 2021

### Communication with Tenants and Regular Services

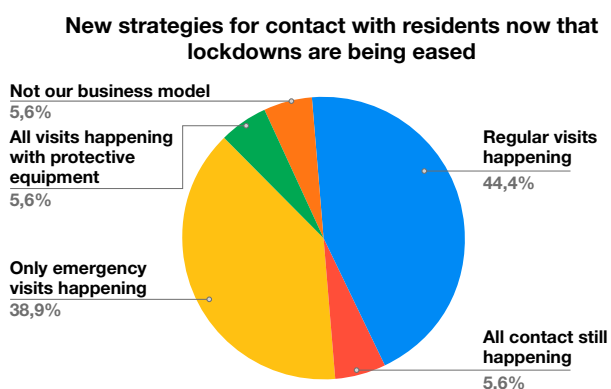


Figure 4: Graph from EFL Member Survey June 2020

All organisations surveyed moved the majority of their tenant services online, or made them telephone services in the wake of the pandemic. Some also opened specific information points for questions related to COVID-19 in their Customer Service Centres. Most housing associations home visits and

tenant resident association meetings were either cancelled or moved online unless urgent. Although most organisations kept some staff onsite, in the local area or located at an office base carrying out cleaning services, undertaking security work, delivering food to residents, dealing with anti-social behaviour cases and so on. Many housing providers also partnered with local third-sector groups to provide social or essential services, from entertainment events to food/medicine deliveries. For example, one organisation liaised with local restaurants and caterers to provide free meals to older tenants in some towns.

Many organisations advised that they were carrying out regular (sometimes daily) phone calls to tenants, particularly the elderly and the vulnerable as a way of checking in with them and to monitor the situation “on the ground”. For those vulnerable residents with additional support needs, many associations were able to liaise with authorities or partner organisations to bring in more specialist help and provision.

Other example social initiatives by housing providers were:

- A special newsletter named “let’s keep in touch” sent every week that recounted interesting stories about what was happening in some neighbourhoods.
- Free individual psychological help provided by a group of volunteers anytime during working hours for those in need during the lockdown.
- In Denmark, the housing association Bo-Vest launched social initiatives in some of their more deprived areas, such as teaching sessions for older children who could not go to school. Lessons took place in large rooms and for 4-5 pupils at the time so that distance could be kept.

Most organisations also noted that evictions for financial reasons had been paused for a number of months or indefinitely. **Financial measures were also introduced** to help tenants, including postponing or staggering the rent and grants for everyday expenses.

### 5) SHORT-TERM FINANCIAL IMPACTS AND



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# THE IMMEDIATE EFFECTS OF THE CRISIS ON HOUSING PROVIDERS AND THEIR EARLY RESPONSES

### SOLUTIONS

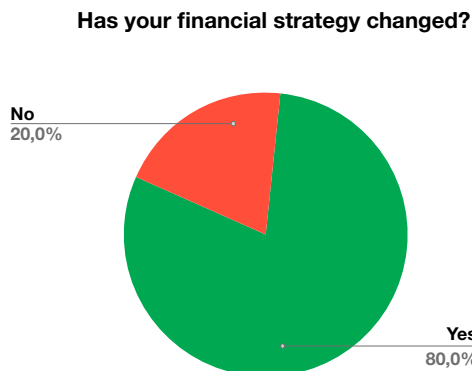


Figure 5: Graph from EFL Member Survey March 2020

Housing organisations were hit by financial issues when the crisis arrived. Aside from losing income (from the renting of new dwellings, from existing residents who could not pay their rent, from a lack of investment or the investment portfolio losing revenues, and so on), in many cases, they also had to up spending on social and welfare services, for example, to support tenants and employees.

It's unsurprising, then, that the majority of EFL organisations (80%) surveyed in March – September 2020 said that they had had to alter their financial strategy and plans in some way, even if only for the year ahead. Much of this adaptation involved:

- Revision of construction budgets
- Revision of forecasts
- Pausing or freezing recruitment in some areas.
- Cutting all unnecessary expenses via cost reduction programmes
- Budgeting has been revised for the next 6-12 months to adapt to the revenue loss due to potential increase in rent arrears and special COVID-19 costs (PPE, deep cleaning, staff costs etc.)
- Increasing liquidity from 18 – 24 months.
- Stress testing business models and using that to decide whether to revise or reprofile the budget soon.
- New developments postponed and productivity decreased due to social distancing

- Housing sales slowed
- Some savings made e.g. on office costs, but made up for in sales and revenue losses.
- Some investment plans have been postponed awaiting the development of this crisis.
- Renegotiation of office space fees.

To deal with the financial challenges posed by the crisis, many organisations in EFL and Eurhonet member countries took advantage of government support schemes, such as the UK Government Furlough (Job Protection) Scheme, the German Kurzarbeitergeld and the Italian Covid-19 Cassa Integrazione.

### 6) BEGINNING TO MONITOR THE IMPACT OF AND RISKS POSED BY THE CRISIS

Some housing providers developed COVID-19-Specific Risk Registers and Performance Indicators a few months after the crisis arrived to better monitor and record data about the situation. These included, for example more regular monitoring via daily dashboards, more regular arrears monitoring (e.g. weekly) and so on; specific COVID risk registers or adding COVID to existing risk registration systems; adding new indicators – such as cases of the virus among staff and tenants and food delivery numbers; amending some risks in existing risk registers; creating KPIs in order to monitor the implementation of COVID-19 guidelines, the development of service levels, revenues and profitability etc. One housing provider even set up a crisis unit looking into the number of cases, m<sup>2</sup> to secure, ordering masks, etc. This structure dealt with health risk management.



## CHAPTER 3:

# CRISIS RESPONSES TO THE PANDEMIC: BEST PRACTICE EXAMPLES FROM EUROPEAN HOUSING PROVIDERS

From the start of the pandemic, public, social and cooperative housing providers mobilised to provide support to local communities and, in particular, vulnerable residents. This chapter offers some case studies of best practice initiatives implemented by them when the crisis hit.



**CLARION**  
HOUSING GROUP

**InCommon**

### CASE STUDY 1: CLARION FUTURES AND INCOMMON – THE INCOMMON BUDDIES PROJECT (UK)

**About InCommon:** [InCommon](#) is a social enterprise that connects young and old people to take part in educational activities together to bridge the connection gap between generations and tackle societal stereotypes about age.

**Network:** InCommon work with [Clarion Futures](#), the charitable foundation of Clarion Housing Group, which is part of EFL.

#### COVID-19 Initiative: InCommon Buddies Project

Covid-19 has exaggerated age divisions in the short-term in our society, as different age groups have been very differently affected by the crisis. As a result, Incommon believed that it was even more important than before to stimulate and sustain intergenerational connections during the crisis and in order to ensure an intergenerational recovery in the housing sector and in society as a whole. Before the pandemic, InCommon was connecting up to 300 people a week via in-person intergenerational workshops; so, when the pandemic hit, they needed to find a way to continue their programmes despite social distancing rules.

This gave rise to the InCommon Buddies Project, an initiative that gave children and old people living in social housing the opportunity to share joyful moments remotely, either via online video calls or the phone (for those who struggled with getting

online). An older person, a child, and an InCommon facilitator would meet once a week over Zoom for games, activities and discussions that facilitate intergenerational connection and learning. Many older people were at risk of increased loneliness, isolation and poor mental health during lockdown. Meanwhile, children were missing out on the structure of school, as well as interactions with people outside of their families. Thus, InCommon considered it more important than ever to continue their work during the pandemic.

**Discover more:** Incommon partnered with Clarion Futures to research the impact of Covid-19 on intergenerational initiatives and relationships across the UK. Read the full report [here](#).







## CASE STUDY 2: ACER REGGIO EMILIA'S SOCIAL PLANNING AND MANAGEMENT SERVICE: PARTICIPATION AND CREATIVITY FOR COMMUNITY WELFARE (ITALY)

**About ACER:** ACER Reggio Emilia is a social housing company operating in the Reggio Emilia region in Italy that was created in 1921. ACER's Social Planning and Management Service was created to identify strategies to prevent condominium conflicts and family fragility. It works to guarantee a better quality of life for its tenants. The Service also works in partnership with Territorial Social Services to assist in the preparation of individual plans for families that are in arrears with rent payments.

**Network:** Eurhonet

### COVID-19 Initiative 1: “Stay Home, We’ll Come to You” – Welfare on Wheels

During the first lockdown, ACER's Social Planning and Management service implemented the project “Stay Home, We’ll Come to You”, sending a camper van office to its housing developments to identify and meet tenants' needs, and advise on COVID-19 related matters. One of the main issues they identified was that tenants needed help accessing primary goods like food and medicine, especially elderly or disabled tenants who lived alone. As a result, the camper van officer assisted in the delivery of essential items and supplies such as PPE and emergency food and medicine for people who were unable to leave their homes.

### COVID-19 Initiative 2: Regular phone calls to tenants

ACER employees called all tenants who were 15 and over on a regular basis during the lockdown; those aged 50 and over were called more regularly. These phone calls were used to gather data on how tenants were coping with lockdowns, what hobbies they were doing and to gain insights into the suitability of ACER buildings for this situation and the main technical problems tenants observed. This regular calling



initiative not only allowed ACER staff to feel closer to tenants and to build trust, but also to gather the right data to implement new measures.

### Initiative 2: Estate Popolare (Popular Summer) Project

The data and insights collated during the lockdown period, notably via the above two projects, culminated in the launch of a summer programme of outdoor activities called “Estate Popolare” (Popular Summer) from June to September. This programme aimed to promote a sense of social identity, create supportive and empathic communities, and improve tenants' quality of life. Through a series of cultural, recreational and educational activities, which were free for families, the sense of loneliness and marginalization decreased inside neighbourhoods. 100 activities were organized across 10 neighbourhoods with over 20 local associations, including outdoor cinema nights, theatre productions, circus arts, gym games and more. The project was made possible thanks to the extraordinary financial contribution of the Municipality of Reggio Emilia (about € 60,000). Due to the programme's popularity, ACER will organise another programme for its centenary celebrations during summer 2021.

**Discover more:** read more about ACER's Estate Popolare programme on their website [here](#) (in Italian).

## CHAPTER 3:

# CRISIS RESPONSES TO THE PANDEMIC: BEST PRACTICE EXAMPLES FROM EUROPEAN HOUSING PROVIDERS



### CASE STUDY 3: HELSINGBORGSHEM AB'S COVID-19 SOCIAL INITIATIVES (SWEDEN)

**About Helsingborgshem:** Helsingborgshem AB is a non-profit housing company owned by the City of Helsingborg. With approximately 12,000 rental apartments in 31 areas, they are the largest player in the housing market in Helsingborg. About every fifth Helsingborger lives in one of their properties.

**Network:** Eurhonet

#### COVID-19 Initiative 1: Neighbourhood Walks

As soon as the pandemic hit, Helsingborgshem's frontline staff began to carry out regular neighbourhood walks, targeting vulnerable areas of the city, with the intention of providing a reassuring presence and offering advice and support to isolated residents needing help or guidance. Every day, two employees would walk around a specific neighbourhood from 4pm – 7pm.

#### COVID-19 Initiative 2: Special support to Elderly Residents

Whilst home visits to older residents were restricted, older residents were offered extra support through the provision of a shopping service (residents could submit shopping lists online or on the phone), whereby staff ordered and delivered food to peoples' doors. Helsingborgshem also organised flower deliveries to older residents too; this served both to lift elderly residents' mood and make them feel cared for but also to stimulate interaction with them, which allowed staff to check in on them. As the staff member interviewed pointed out, "it's not just about giving a flower just to give it. We know that when we give the flower, they will then call to say thank you and then we can ask how they are – it's a chain of reactions."



#### COVID-19 Initiative 3: Dare to Care

Helsingborgshem launched the "Dare to Care" campaign during the pandemic in response to rising domestic violence rates as a way to encourage neighbourliness and community protection. Residents were asked to look out for their neighbours, particularly those that might be experiencing challenging and harmful conditions due to factors such as domestic violence, for example through knocking on the door or calling up as a way to interrupt (but not intervene) if they suspected violence was taking place in the house.

#### COVID-19 Initiative 4: Online and Offline Cultural Programme of Activities

Helsingborgshem hosted a range of online and offline (outdoor) events and activities to help boost morale and reduce people's sense of isolation. This involved a programme of concerts, musical and dance performances outdoors as well as digital arrangements, such as digital book clubs, coffee hours, singalongs, and more.

**Discover more:** visit Helsingborgshem's website [here](https://www.helsingborgshem.se).





**CLARION**  
HOUSING GROUP

#### CASE STUDY 4: CLARION FUTURES RECOVERY FUND

**About Clarion:** Clarion Futures is a charitable foundation that is part of Clarion Housing Group, the UK's largest provider of affordable housing with over 350,000 residents across the UK. Clarion Futures aims to transform lives by investing 150 million over 10 years to communities and residents.

**Network:** EFL

##### **COVID-19 Initiative: COVID Response Grant Programme**

Clarion Futures' business as usual grant making was diverted to respond to the changing needs of partners and beneficiaries as a direct result of the COVID-19 pandemic. Within two weeks of the UK's first national lockdown, Clarion Futures launched their Emergency Support Fund, to support critical local services and essential food poverty relief. Nearly £124,000 was awarded to over 100 local projects in the first few months of the pandemic. A further £103,979 was awarded to 23 projects providing essential digital skills training to those who were not online and who had been disproportionately impacted by lockdown.

##### **COVID-19 Initiative 2: Recovery and Resilience Programme (R&RP)**

After the initial crisis, Clarion Futures commissioned a piece of research to provide an evidence base from which to inform the direction and design of future support for Clarion communities. The shift in focus was away from funding crisis response and moving to stabilise organisations to ensure their viability for the longer term. This led them to develop and launch a new Recovery and Resilience Programme focused on:

- 1) R&RP project grants - to support the reinstatement of activities and essential services
- 2) R&RP core cost grants - to contribute towards overheads, salary costs, offset lost income, support changes to premises management and controls and fund service recovery planning

- 3) Winter 2021 Emergency Support Fund - from which a total of £157,083 was awarded to 56 charities and community groups to deliver immediate need crisis support as the UK went into its third national lockdown.

Alongside the financial support of the R&RP, a pilot is underway to deliver a suite of non-financial support interventions to community partners in an effort to deliver a "more than money approach". Tailored business development, capacity building, one-to-one support and general training sessions will be delivered to partners working in Clarion communities. The aim is to help partners embed sustainable business models to manage coming out of the pandemic to ensure organisational viability for the longer term. The objective is to continue this Grants Plus model as part of Clarion Futures core offer.

**Discover more:** Read more about Clarion Future's covid response grant programme here.



## CHAPTER 3:

# CRISIS RESPONSES TO THE PANDEMIC: BEST PRACTICE EXAMPLES FROM EUROPEAN HOUSING PROVIDERS



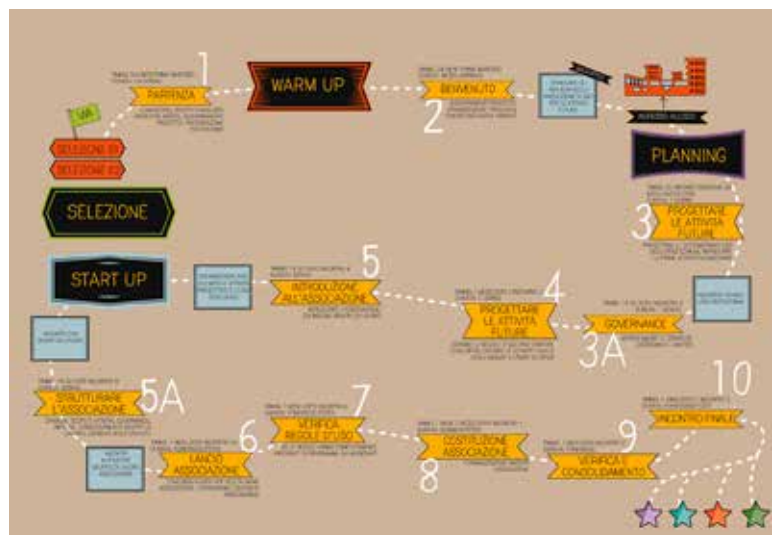
### CASE STUDY 5: REDO SGR AND FONDAZIONE HOUSING SOCIALE (FHS) – COVID-19 TENANT SUPPORT AND ENGAGEMENT PROJECTS (ITALY)

**About REDO SGR:** Redo Sgr is a real estate investment management benefit company with a social impact born in 2019 with the aim of creating shared value through the promotion of social housing, student housing and urban regeneration, respecting the environment and as a form of activation and community empowerment.

**About FHS:** Fondazione Housing Sociale is a promoter of the social and affordable housing sector and acts as a technical-social advisor to the funds that invest in social housing in Italy, providing assistance with urban planning, architectural and social aspects of the projects and support in the social development process of the community of residents.

#### COVID-19 Initiative 1: Emergency COVID-19 Fund

COVID-19 increased the fragility of households and Redo Sgr saw a slight increase in rental late payments or default payment rates. In order to tackle this, they postponed payment for rents, where necessary, and facilitated tenant access to all public subsidies already available by local authorities, in particular by the municipal and the regional public entities that help people living in public or social housing to meet their basic needs. They also offered support to third sector entities providing essential local services that were hit by the pandemic, such as nurseries. Redo also set up a financial facility of 1 million euros (a support fund) for all tenants in situations of economic difficulties. They used this measure also to reduce late payment rates.



#### Covid-19 Initiative 2: Community Start-Up - Digital Edition 2020

The community start-up path programme enables residents to cooperate and collectively define how common spaces in their social housing blocks are designed, used, and governed. The start-up path begins six months before the residents enter their new homes and lasts around a year and a half. It is organized around four independent phases: selection, warm-up, planning and start-up and uses an FHS methodology toolkit made up of tutorials, cards, planning and prototyping instruments. Due to the pandemic, the start-up programme had to be re-designed and adapted to digital working in 2020. The new digital version was experimented in three new housing blocks in Milan with more than one thousand inhabitants. In the three sites, a neighbourhood app was released, with the goal of further facilitating daily activities.

**Discover more:** visit FHS' website [here](https://www.fondazionehousing.it/).





## **CASE STUDY 6: ACCORD GREEN SQUARE HOUSING – COVID-19 EMERGENCY RELIEF RESPONSE SERVICE (UK)**

**About Green Square Accord:** Green Square Accord is a UK Midlands based housing and social care landlord, providing 13,000 affordable homes and health and social care to 80,000 people. Accord's New Initiatives Team leads on initiating and facilitating new community engagement and tenancy sustainment programmes. With the intention of not only serving the needs of its own residents but also acting as a trusted community anchor that serves to develop the capacity and resilience of wider localities and neighbourhoods.

### **COVID-19 Initiative: COVID-19 Emergency Relief Response Service**

Prior to COVID19, Green Square Accord had already been commissioned by Birmingham City Council to lead a District scheme that helps prevent older people aged 50 and over from needing to access statutory social services or the National Health Service. The aim is to connect older people to appropriate community-based activities and services at the right time to help them to stay living at home independently for as long as possible.

During the first lockdown, the scheme was rapidly remodelled to provide a much-needed COVID-19 Emergency Relief response service. This includes the funding and launch of two community hubs to help coordinate local volunteer efforts, provide food and essential supplies for the most vulnerable and provide citizens with clear messaging and guidance around COVID19 compliance and safety measures. Furthermore, an emergency asset directory was launched to map community services active during lockdown and a grants programme was made available to help fund emergency relief support activities.

**Discover more:** visit [Green Square Accord's website here](#).



## CHAPTER 4: MEDIUM-LONG TERM CHANGES ALREADY UNDERWAY

### 1) NEW, DIGITAL WAYS OF WORKING ARE HERE TO STAY

As in many other industries, digital working and services among housing providers across the continent have now become the norm. This applies both to staff working and to tenant communications. The pandemic has been a tough period, but there are some benefits when it comes to operational optimisation: members report that staff have become more agile and productive in how they work and boards, likewise, have become more agile in making decisions. Many organisations surveyed by EFL from March 2020 – May 2021 also mentioned that there would be much less travel happening, both in terms of commuting and in-person meetings, improving their sustainability indicators.

Do you foresee that home working will remain in the long-term in your business?

12 responses

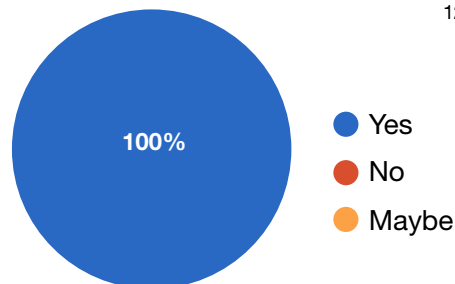


Figure 6: Graph from EFL Member Survey May 2021

The digitalization of workflow processes, collaboration tools, and customer communications continues to be at the forefront of EFL and Eurhonet members' minds. Notably, the question of how to cooperate internally via digital means remains on the table. Indeed, in the EFL May 2021 survey, the majority of respondents noted the "digital transformation of organisations" as the key topic they were interested in exploring over the next year.

### Which topic would you like EFL to cover more in the next year?

12 responses

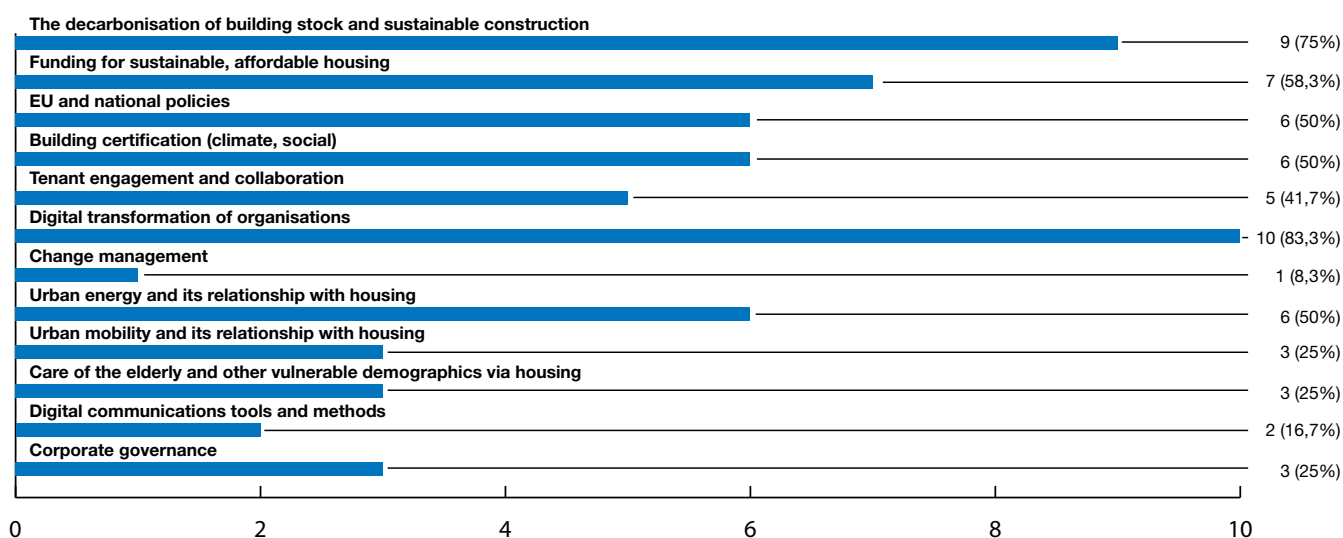


Figure 7: Graph from EFL Member Survey May 2021



**EFL Members say:** “If you had asked me how long it would take to relocate 500+ staff to their homes in normal circumstances, I would have said 12 months and following a number of pilot schemes. This whole exercise will have transformed our business with a very different perspective expected to emerge after C-19.”

“Homeworking and the digital city are here to stay!”

## 2) INNOVATING HOUSING PROVIDERS' SERVICE OFFER

Many organisations have or are in the process of reviewing their tenant services as part of a post-COVID recovery strategy, with the aim of keeping some services digital e.g. tenants being able to pay for things online, and use web chat functions. Not only are most staff communications and meetings held via digital platforms now, but many organisations are accessing core IT systems remotely to maintain the monitoring of accounts and to support tenants and all backroom functions.

**Do you expect some of your activities/services will permanently be altered or stop due to the pandemic?**

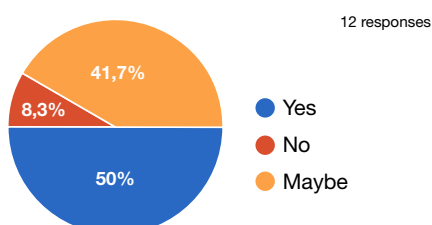


Figure 8: Graph from EFL Member Survey May 2021

**Do you expect to enter new sectors or offer new services due to the pandemic?**

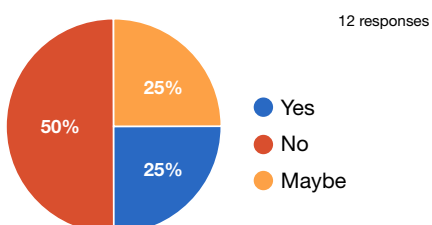


Figure 9: Graph from EFL Member Survey May 2021

Around 70% of organisations surveyed in March – September 2020 said they were introducing new services or activities due to the crisis, either related to home-working or new innovative programmes that are being newly introduced or accelerated during these times. Digital innovation in

organisational models has stimulated many businesses to review other areas of their operations. For example, some organisations have reviewed their property standards and other aspects of the businesses. Indeed, in some cases, running emergency services has allowed organisations to understand what is critical to their tenants in many cases, enabling them to adapt services, rather than simply “returning to normal”.

The main advancements noted in the survey responses related to IT connectivity and wellbeing support for staff and tenants, for example, checking in with staff, daily calls to elderly tenants, food deliveries etc. Many of the organisations currently plan to continue these services beyond the pandemic.

Among the organisations launching new ideas, example projects include:

- Strengthening and intensifying the usage of robotic process automation (RPA) software, which we like to call our digital co-worker. It is mainly used for routine activities regarding housing and accounting.
- Developing a digitisation platform for handling housing industry processes in daily operations.
- Starting an online appointment booking system on the organisation's app, which will be maintained and developed in future.
- Revamping the online rent payment system, with a resulting 50% more usage during the lockdown.
- Offering more e-learning and digital project management tools to staff

## 3) FINANCIAL IMPACTS

**Do you see rent arrears increasing?**

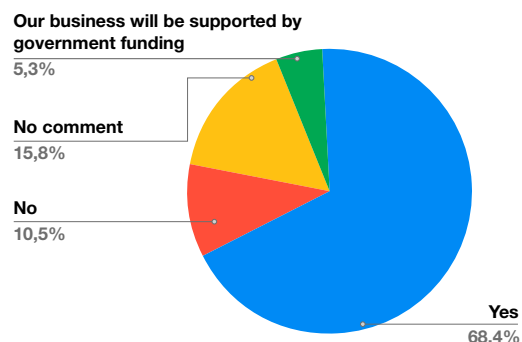


Figure 10: Graph from EFL Member Survey June 2020

## CHAPTER 4:

# MEDIUM-LONG TERM CHANGES ALREADY UNDERWAY

EFL asked members if (and how) their financial strategy had changed due to Covid-19 in our four member surveys across March – May 2020 - 2021.

Most EFL organisations surveyed in March – September 2020 saw rent arrears increasing in the short to medium-term. Their strategies to deal with arrears in the longer-term vary: some predict higher evictions in future, some extended payback agreements and more than usual write-offs, others small or large rent increases in the long-term. On the other hand, others do not see raising rents as viable, perceiving that Europe has to keep rents low or even freeze them for a couple of years in order to accommodate job losses among tenants and stimulate the economy. This will vary country to country, depending on the market, government funding and cultural norms with regard to housing. One EFL member is conducting research on the level of financial exclusion faced by

tenants, in order to assist them in calculating future developments. Interestingly, around 5% of organisations did not see rent arrears being a problem because they have a lot of government-funded housing. Recent figures in the Netherlands show, for example, that rent arrears happen but are not significant. Yearly rent increases over the whole sector will be introduced in 2020.

Housing prices and sales were expected to fall in some countries (e.g. the UK) – about 5-10% - in the coming year or so, but many organisations expect a rebound within 1-3 years. There is a general perception that social and affordable housing units will see a rising demand over the next 12 months, as people lose their incomes and affordable housing becomes more desirable for everyone as the economy remains shaky. Members predict that shared ownership sales may recover more quickly, with sales returning to normal within the next 12 - 24 months.





## CHAPTER 5:

# THINKING BEYOND THE PANDEMIC: THE CENTRAL STRATEGIC THEMES AFFECTING SOCIAL AND AFFORDABLE HOUSING PROVIDERS GOING FORWARD

At first, EFL and Eurhonet members were focused on immediate crisis-response and best-practice sharing. As vaccine programmes have begun in Europe and the new multiannual financial framework 2021-27 has been launched, there has been a greater sense of moving into a new era and thinking about how the housing sector will be affected in the future – in 5, 10, 20 years from now. Notably, there is a lot of attention being paid to how housing and the built environment can contribute to a “just, green recovery” from the pandemic. In May 2021, 64% of EFL members reported that they thought the pandemic would have a lasting impact on the housing sector in Europe, indicating that the majority expect the pandemic to have long-term effects on the industry. In this chapter, we’ll explore some of the more systemic themes that have emerged from the discussions about the crisis in the EFL and Eurhonet networks in the past year.

Do you think the pandemic will have a lasting impact on our sector (in Europe)?  
11 responses

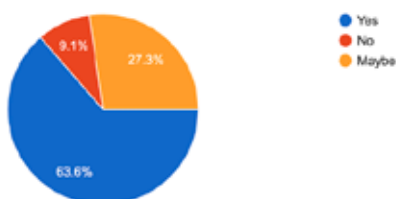


Figure 11: EFL Member Survey May 2021

### Increasing focus on the need for a high-quality, green, and spacious built environment

One of the more obvious outcomes of the pandemic was the way in which it spotlighted the quality of the spaces we inhabit - our homes and the surrounding built environment, including (urban) public spaces. The intensity of being confined to one's house for 18 months has raised a lot of questions about how we design and plan buildings and cities going forward, as well as highlighting huge inequalities in access to adequate housing and green infrastructure.

Unsurprisingly, the majority (46%) of EFL members surveyed in May 2021 expect that working from home will have a structural impact on the future of both organisations and the way that our living environments (notably cities) are planned, designed and inhabited. Some note the need to adapt existing and new homes to suit home-working needs, suggesting that a rethink of space standards, as well as an increased focus on balconies and communal leisure spaces, will be prevalent.

Do you expect changes in the internal design of new or existing homes due to the pandemic? (e.g. to facilitate home working, more outside space, less communal shared spaces)  
11 responses

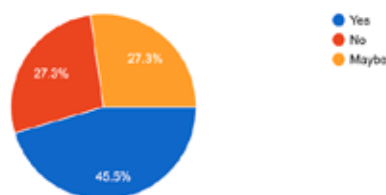


Figure 12: EFL Member Survey May 2021

Others note their desire to improve the built environment in the neighbourhoods they operate in, increasing the number of green spaces surrounding their developments and/or working with traditionally vulnerable and marginalised tenant groups to encourage them to make use of local public spaces more. Indeed, access to high-quality parks and green spaces became a barometer of socio-economic inequalities during the pandemic in many countries; the lockdowns have shown us the vital importance of nature and the outdoors to our health and wellbeing and making sure that all demographics have easy access to adequate green spaces will be a priority of all urban actors moving forward.

The emptying out of city centres and the real-estate that dominates there - offices, shops and parking blocks - is already stimulating changes in real-estate patterns and in the nature of city life, as more and more central buildings are turned over to different uses. Some EFL members think that this will lead to a hybridisation of space, with space-function becoming more

## CHAPTER 5:

# THINKING BEYOND THE PANDEMIC: THE CENTRAL STRATEGIC THEMES AFFECTING SOCIAL AND AFFORDABLE HOUSING PROVIDERS GOING FORWARD

flexible and this being reflected in more flexible, modular designs and the greater mixing of public services, leisure, commerce, professional services and living within one building or development.

There is some divergence of opinion on what kinds of living and working environments will emerge as popular following the pandemic. Some note that co-living and co-working spaces will have to be rethought or done away with altogether. Others think the opposite, expressing that collaborative ways of living and working (and the impacts this will have on real estate) will only grow in the recovery period, as people seek convivial and flexible ways of living and working more than ever.

### A paradigm shift towards the hyper-local

As well as increasing societal recognition of the need for greener and more liveable urban environments and living spaces, the pandemic has also triggered a revival in localism. This shift towards the local was already happening somewhat pre-pandemic (in opposition to globalisation) but has become more prominent in an era where lockdown confinement has highlighted the importance of local services. This shift is behind the current focus on the 15-minute city, a trend that belies our desire to dislocate and decentralise local services after the experience of the pandemic. During the lockdowns, many housing providers ended up taking on a much more hands-on role in the community than they had before the crisis. They fulfilled a greater welfare provision role in some cases, deploying services at this hyper-local level to help tenants cope with the social, mental and financial stresses of the situation. This was an important support arm for many communities: EFL and Eurhonet members report that residents and customers really valued seeing staff in the local area who could provide help during the intense lockdown periods.

The question remains, though: where do housing providers fit in the 15-minute city going forward? For those that are already working at the very local level and who are perhaps focused on one particular city (and often owned by the local authority or

municipality), they may already be an important networked actor at this level. On the other hand, a [HACT report published in September 2020](#) [ML5] shows that housing providers normally operating on a regional or national level, this move towards the hyper-local posed many challenges. Having adapted many of their services to this level, the question for these providers is whether they shift their business model towards this long-term and continue these services, or whether they pull back towards their “norm” and retract (some of) them.

### Increased multi-stakeholder collaboration at the local level

Many housing providers drew on their existing networks and built new strategic alliances not only with public authorities and third-sector local organisations and community groups, but also with other landlords during the crisis period. This was not necessarily always the case, though, as the graph below shows.

Did you partner with local organisations to support tenants during the pandemic?  
8 responses

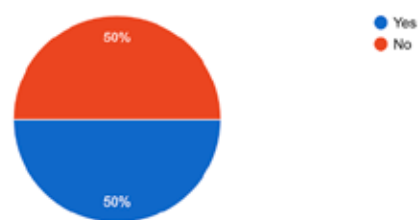


Figure 13: Graph from EFL Member Survey May 2021

In some cases, housing providers also supported local networks financially, offering grants to local organisations to keep them afloat and help them to keep providing vital social and healthcare services (see the Clarion Futures Grant example). There is some evidence that providers who already took a multi-stakeholder approach to their work and had a local wide network pre-pandemic were better able to launch an immediate, holistic response in collaboration with other local organisations when the crisis hit.



### Changing relationship with tenants

Many housing providers increased their engagement with tenants as a result of the pandemic, others reported a decreased level of engagement due to all communication being moved online. Those who increased engagement had typically launched welfare and communications initiatives due to the pandemic, such as regular or even daily welfare calls to vulnerable tenants, like the elderly. Many providers increased contact with residents who may have slipped through the net before, such as those working full-time or single mums, since engaging in a phone call or Zoom meeting can be less time and energy-consuming than receiving an in-person visit. As Helsingborgshem in Sweden experienced, calling tenants regularly was a way to find out how they were coping with the pandemic and what kind of support they needed at that moment. For this housing provider, engaging with almost all tenants regularly via phone calls acted simultaneously as a welfare and a crisis-monitoring initiative. Similar to Clarion's 2020 member surveys, these calls allowed Helsingborgshem to gauge the situation on the ground and adapt their services accordingly. In many cases, these welfare/communications initiatives led to enriched relationships between staff and residents, increasing trust and giving staff the opportunity to develop a better understanding of tenants' lives.

As a result of the changes to communication during the pandemic (more or less, via online platforms, etc.), the majority of housing providers surveyed in May 2021 foresee changes in the way they communicate with tenants (even if only via digitalisation). Some – around 30% - expect resident involvement in social and environmental projects to change (for good or bad) as a result of the crisis.

Do you expect permanent changes in the way you communicate with tenants?  
9 responses

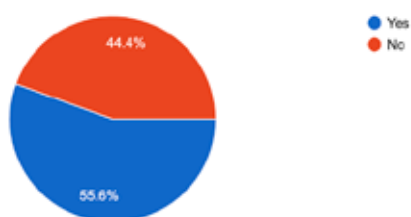


Figure 14: EFL Member Survey May 2021



## CHAPTER 5:

# THINKING BEYOND THE PANDEMIC: THE CENTRAL STRATEGIC THEMES AFFECTING SOCIAL AND AFFORDABLE HOUSING PROVIDERS GOING FORWARD

Do you expect resident involvement in e.g. social and environmental projects will change as a result of the pandemic?  
7 responses



Figure 15: EFL Member Survey May 2021

### Impacts on long-term financial models and plans

In Spring-Autumn 2020, in the midst of the crisis, the majority of members reported that their financial plans had changed, with many postponing planned renovation and newbuild works. A shared concern in 2020 among members was the availability of capital due to higher spending on health and the social welfare and a growing demand for our affordable housing amid rising unemployment, tightening budgets even more. Some EFL members feared in 2020 that bank financing would become more expensive based on banks' margins with stagnating interest rates on the capital markets, a trend that could directly affect investment portfolios, in particular new construction and (green) investments in stock renovation. Some members reported an increased desire to take advantage of EU and other forms of public funding. Others said that the pandemic had highlighted that they needed to be more self-sufficient and less financially dependent on public subsidies, instead turning towards the capital market for alternative long term financing products. With regards to market forecasts, members expected pressure on sales and thus cross-financing opportunities. In the midst of all the uncertainty and lack of clarity in 2020, many EFL members were already implementing cost reduction programmes for their businesses. A few of them even opted for governmental or non-governmental COVID-19 funding schemes. Others found it hard to assess the magnitude of additional spending in this situation and were still in doubt whether or not to revise and re-profile their budget.

By May 2021, we saw a mindset shift, with most members saying that their long-term financial model had not changed due to the pandemic and 50% saying their core business had been affected. Thus, many of the financing worries expressed by members, especially regarding the availability of capital and investment for long-term plans, seem to have dissipated with the announcement of EU funding and national recovery plans (including state support for housing), and the recommencement of investment by private-sector bodies.





Has your core business been affected by the pandemic?  
12 responses

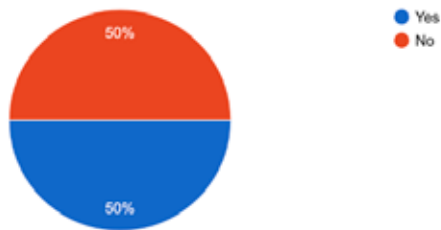


Figure 16: EFL Member Survey May 2021

Has your financial model changed at all due to the pandemic?  
11 responses

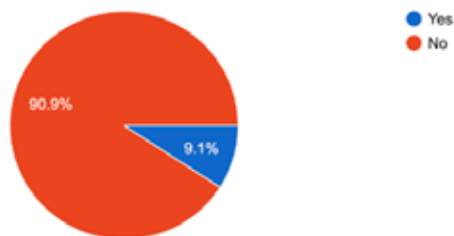


Figure 17: EFL Member Survey May 2021

The big focus on a green, just transition for cities and the built environment across Europe as we move into the “recovery” period may have been one factor dissipating these worries. The EU Green Deal, the Taxonomy and the Renovation Wave signal policy, technical, legal and financial support for this transition within the new multiannual financial framework. Emerging tenders put out by the European Commission’s DG Regio, the New European Bauhaus Initiative and Horizon Europe are demonstrating this. The EU’s Next Generation EU Recovery Fund, notably InvestEU, also promises to ensure additional institutional and private investment in affordable and sustainable housing by lowering risks.

Although there is a divergence of opinions in relation to future investment volumes, these policy and financial initiatives will provide support to improve the energy performance of large residential portfolios and make local neighbourhoods more sustainable places. Housing organisations are onboard with this: pre-pandemic, they were already instigating sustainability measures. After all, failing to sustainably renovate will only gradually increase the risk profile of portfolios and thus impact on future returns, risk premiums on financing and even insurance premiums. During this “recovery period” and beyond, then, we should see an increase in the availability of private and public funding for sustainability investments.



## CHAPTER 6: CONCLUSIONS: WHAT IS THE ROLE OF HOUSING PROVIDERS IN COMMUNITY RESILIENCE BEYOND THE CRISIS?



**The pandemic has highlighted and entrenched socio-economic inequalities; this has frequently manifested as (mental and physical) health inequalities along social lines. As they are working with some of society's most vulnerable communities, housing providers have seen the effects of this on the frontlines and many expect increasing demand for social and affordable housing going forward. The pandemic has also inevitably emphasised the need for greater preparedness for future crises – whether that be another pandemic or the effects of climate change, among other possible risks. Questions have been raised across the whole of society about how organisations can become stronger but also be part of a stronger social, green, and economic infrastructure.**

Most members feel that the virus outbreak will shape future business strategy and place a greater emphasis on resilience and scenario planning. However, there is less certainty about the role that housing providers will play in increasing community resilience going forward. A centre-stage role in building community resilience beyond the pandemic is welcomed by some housing associations, whereas others remain cautious. Some members see a future where housing associations will remain and become even more of a beacon in the centre of society. Based on demography and societal goals, they think that housing associations will gradually transform. They believe that housing organisations will be expected to offer more than housing - and many are already actually changing their business model to accommodate this.

Others are still struggling to know whether they can or should continue to play a hyper-local community role, offering the same services they offered during the height of the pandemic, in the future. With big (financial) challenges ahead in terms of dealing with an ageing population, plus the decarbonisation of housing stock, some organisations are wary of changing their role within the local neighbourhood or region so significantly. Some also have not had long enough to develop cooperation systems to ensure the longevity of local partnerships forged under the tension of crisis. This poses some risks for housing associations, in terms of knowing how to pull back from services that may now have become the norm.



Overall, further societal dialogue is needed about the role of housing providers in community resilience and community life going forward. Building resilient social, green and economic infrastructure is clearly necessary to increase our preparation for future emergencies and to work towards the so-called just, green recovery. There is an opportunity, then, to capitalise upon the crisis recovery to promote more environmental and social equality, awareness and action in the communities that need it most and to build communities' capacity and capability to tackle the socio-economic issues that they are challenged by. How housing providers could or should contribute to the just, green recovery is a subject still up for discussion and will likely vary across Europe according to cultural and geographical differences. To facilitate this discussion, EFL and Eurhonet will keep collaborating to monitor the impacts of the crisis on members and share ideas and best-practice responses in 2021 – 22.

## REFERENCES

*Four EFL member surveys (April 2020, May 2020, September 2020 and May 2021) with responses from over 50 (representatives from) EFL housing association members.*

*Two joint EFL-Eurhonet social domain/integration topic group meetings held in October 2020 and April 2021.*

*Three private interviews with EFL and Eurhonet housing providers REDO SGR, Fondazione Housing Sociale and Helsingborgshem.*

*The Impacts of COVID-19 on Clarion Housing Residents: Early findings from the Clarion Index 2020, August 2020.*

*The Impact of COVID-19 on Clarion Residents - summary update, April 2021.*

*Sustaining Intergenerational Connections at a Time of Crisis: Stories of resilience, adaptability and hope from people of all ages at a time when we need them most, InCommon and Clarion Futures, June 2020.*

*Places After the Pandemic: Exploring social landlords' role in the future of places, HACT, September 2020. and to support tenants and all backroom functions.*

### Spotlight on the Milan Just Transition Fund

REDO SGR has teamed up with the Municipality of Milan, Climate-KIC and Bankers without Boundaries, and Poliedra (Politecnico di Milano) to launch the Milan Transition Fund. The fund aims to increase the resilience of the city and accelerate a just, green urban transition. Using the crisis as an opportunity to identify some long-lasting axes that will ensure Milan's transition is sustainable, just, impactful and widespread on a community level, the fund plans to offer "green neighbourhoods as a service". It will also develop an energy saving business model for housing companies that will allow them to generate long-term revenues, making energy-efficiency sustainable from a financial point of view. The first step will be to identify areas of the city where the transition could be implemented in tandem with public and private building owners. The different local stakeholders will then be brought together in integrated renovation projects, through which financial mechanisms will be co-created that fit the needs of the community and solve their most pressing issues, making local peoples' lives better. This will involve "deep community retrofits", not only making the built environment more sustainable but also creating common, shared spaces where community-making can take place. The ultimate aim is to stimulate deep community transformations across the city, and to create a model for doing so across Europe.

Andrea Vecchi, Impact, Communications and Sustainability at REDO SGR says: "In the future, we need to be able to better measure the impact of social cohesion-focused work and connect it to decarbonisation targeting if we want to get funding from investors for community-focused climate solutions. The solution to climate change will be found in our cities but if it's not inclusive, it won't mean anything. We need to urgently respond to the climate crisis, but we must also keep our cities authentic and diverse. Because no one wants to live in a fake city or a gated community - so it only benefits investors to make sure cities remain places that people actually want to live, rather than playgrounds of the rich. The kind of funding model that we want to provide via the Milan Just Transition Fund should, in this way, have a significant systemic effect."



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