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EFL YEAR PLAN 2023

2023 2023 2023 2023 2023 2023 2023 2023 2023 2023 2023 2023 2023





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1. INTRODUCTION

The world has dramatically changed over the last few years, and conditions are still volatile. The Russian invasion of Ukraine and the continuing impacts of the COVID-19 pandemic have created an unstable situation in Europe, exacerbated by frequent bouts of extreme weather. Ambitious emissions reduction targets, and the rising costs of living present further challenges for the building sector, and for social landlords in particular.

We face unprecedented crises that have a profound impact on our sector and our target groups: people with limited incomes, living in rental homes. The midterm effects of the extreme inflation in Europe (around 10%); the soaring energy prices, the expected shortage of gas next winter due to delivery limitations from Russia, the sharply increased prices of commodities are all direct consequences of the war in Ukraine. Still we are not sure if the covid pandemic will return during the colder months.

Energy poverty is spreading among European citizens, increasingly also affecting people with moderate incomes next to the low income classes. Already now people struggle to keep their living costs on an affordable level, for the winter (much) worse can be feared. For the social and affordable housing sector the outlooks are gloomy. The extreme risen costs of rough materials (steel, concrete), energy, shortages of materials and technical supplies, shortages in human resources, environmental regulation have profound effect. Also the consequences of the higher interest rates (+2% or more) cannot be underestimated. All this will lead to lower investments in new construction and the needed investments in sustainability and renewable energy supply. The European ambitions to become CO₂ neutral by 2050 are increasingly harder to reach.

For Netherlands the expected realisation of new homes and renovations will be adjusted downwards, even after abolition of the infamous social landlordtax in 2023. The majority of the German housing corporations already announced to scale back renovations and new construction by a third. Also in France, UK and the rest of Europe, similar developments can be traced.

Within this landscape, EFL needs to find ways to support members' interests and to explore innovative solutions to some of their most pressing problems. Sustainable development has been a key topic on our agenda over



recent years, and in light of the climate crisis, we will continue to prioritise it. At the same time, we need to add new priorities to our agenda in order to reflect the diversity of expertise within our unique international network, and the breadth of societal and financial challenges that our members are contending with.

More than in previous years, in 2023 we will include the next generation housing professionals in our activities. The young or early-career generation of new housing professionals that will ultimately take over the leadership in the housing sector, already has a solid presence within EFL. We aim to programme more content to support the career development of this group and to reflect their interests.

EFL in Figures

As of September 2022, EFL is made up of:


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

This makes a total size of about **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, through the International Union of Tenants. In 2021 EFL also closed a cooperation contract with RHF, the global network of French speaking housing providers. In Netherlands the cooperation with the National Renovation Platform has been launched in summer 2022. As such, EFL is unique in both its size and its composition, which spans multiple sectors, countries, and areas of expertise in housing, construction, architecture, urban development, IT and social management.

This Year Plan for 2023 presents our strategic goals and further builds on the Year Plan 2022.

RISANAMENTO ENERGETICO-ARCHITETTONICO DI 106 ALLOGGI CON RECUPERO DI SOTTOTETTI AD ABITAZIONE E COSTRUZIONE DI 10 NUOVI ALLOGGI IN BOLZANO, VIA BRESCIA 1-3-5 – VIA CAGLIARI 10-10/A
ENERGETISCHE-ARCHITEKTONISCHE AUFWERTUNG VON 106 WOHNUNGEN MIT WIEDERGEGWINNUNG DER DACHBÖDEN ZU WOHNFLÄCHE UND ERRICHTUNG VON 10 NEUEN WOHNUNGEN IN BOZEN, BRESCIA-STRASSE 1-3-5 – CAGLIARI-STRASSE 10-10/A

oggi... Heute...  domani. In Zukunft.

RISPARMIO ENERGETICO: ENERGIEEINSPARUNG:
 OGGI HEUTE: 180 kWh/m²/a
 NEL FUTURO ZUKUNFT: 20 kWh/m²/a

Inizio dei lavori: 12 ottobre 2016
 Beginn der Arbeiten: 12. Oktober 2016
 Durata dei lavori: 600 giorni
 Dauer der Arbeiten: 600 Tage

ENERGETISCHE SANIERUNG DES BESTEHENDEN GEBÄUDES

- 1. Sanierung des bestehenden Gebäudes mit 106 Wohnungen
- 2. Sanierung des bestehenden Gebäudes mit 106 Wohnungen
- 3. Sanierung des bestehenden Gebäudes mit 106 Wohnungen
- 4. Sanierung des bestehenden Gebäudes mit 106 Wohnungen
- 5. Sanierung des bestehenden Gebäudes mit 106 Wohnungen
- 6. Sanierung des bestehenden Gebäudes mit 106 Wohnungen
- 7. Sanierung des bestehenden Gebäudes mit 106 Wohnungen
- 8. Sanierung des bestehenden Gebäudes mit 106 Wohnungen
- 9. Sanierung des bestehenden Gebäudes mit 106 Wohnungen
- 10. Sanierung des bestehenden Gebäudes mit 106 Wohnungen

PROGETTO DI PROGETTO

- 1. Progetto di progetto
- 2. Progetto di progetto
- 3. Progetto di progetto
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- 9. Progetto di progetto
- 10. Progetto di progetto

STUDIO TECNICO VETTORI
 Ing. Massimo Vettori
 Per. Ind. Carlo Vettori



2. STRATEGIC AMBITIONS 2023

EFL's main mission will also remain unchanged in 2023. We are a network of organisations in the affordable housing sector and share knowledge, experiences and innovations. The strength of EFL is its people; all those professionals who work for our members and who have unique expertise. This means that there is an almost inexhaustible base of knowledge available that the participating organizations can make use of. Despite differences between countries in terms of legislation, culture and language, our members share goals related to providing affordable housing for people with low and moderate incomes, and leading innovation in green residential development. Many also share social missions related to building strong neighbourhoods and improving the well-being of residents.

Over the years, these shared ambitions have helped bring members together into diverse forms of cooperation. In addition to a longstanding group of social housing providers, a number of innovative market parties also contribute to the success of EFL. Here we see new solutions emerging in the field of digital innovation, green financing, modular construction techniques, governance structures and much more. For them, EFL is the go-to platform for sharing new ideas and innovations, and assessing potential market opportunities.

Although our membership is strongly rooted in the European Union, EFL's unique composition transcends EU boundaries, and our network has continued to grow since Brexit, especially in the UK. We now count the 4 largest UK housing associations amongst our diverse UK member base. While Brexit has limited opportunities for EU-UK collaboration within state-funded projects, knowledge exchange and collaboration within EFL has intensified. EFL continues to support UK housing companies to learn from project experiences gained in the EU, and vice versa.

Given these positive developments, we do not envision major changes to our approach for 2023, which will maintain EFL's core values, while introducing some new elements and saying goodbye to others that have worked less well. As mentioned in the introduction, we will involve the young and early-career generation of housing professionals by providing opportunities within EFL for them to network with their international peers, express their ideas for the future and experience the value of international exchange in practice. We'll do this by expanding initiatives already taken in 2022, including the annual Summer School and the promotion of staff placements and exchanges. By working to involve young and early-career staff, we hope to support our member companies as long-term employers of choice. We also hope to learn from the process by exploring ideas for more effective digital communication, and potentially a 'European Early-Career platform' within EFL, led by this target group.

Ideas that have already generated some success within EFL will be continued in 2023 and are described later in this Plan.



3. STAFF DEVELOPMENT 2022-2023

The organizational development of EFL has been increasingly influenced by the COVID-19 situation. In the last two years, much of the work has moved from physical meetings to digital. For the EFL staff, this means that digital meetings and webinars are regularly organized, where a large part of the work goes into finding good speakers. At the same time, the physical presence at meetings has been reduced and with fewer travel hours, more time is now available to expand the collaboration digitally.

In 2022, EFL was able to employ the services of Lucie Lescudé Plaa, who was on a part-time secondment from Paris Habitat until July. With her departure, an alternative has now been found through a student who will take over her supporting tasks. In the longer term, it may be necessary to appoint someone on a part-time basis.

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

- | | |
|------------------------|---|
| • Managing Director | General management (1 fte) |
| • Academic coordinator | Overall professional & academic support (0,8 fte) |
| • Communication | Newsletters & Social media (0,1 fte) |
| • Staff support | Admins and organizing events (0,2 fte) |



4. EFL CONFERENCES 2023

EFL has a tradition of hosting two member conferences each year. For 2023 we envisage to keep our conferences in England, France or in one of the Nordic countries. At the time of writing the hosting organisations are not yet known.



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 are each attended by around 30 young and early-career professionals. Each year, a different theme brings a new set of expert speakers together and places participants into a competitive team challenge alongside their peers. While the onset of the pandemic in 2020 forced a postponement of that year's event, 2021 saw a successful online edition on digitalisation in social housing. In 2022, we returned to Bochum to focus on climate resilient homes and communities, and we are already planning another Summer School for 2023.

In addition to the summer school, EFL continues to add study material to the digital learning environment on our website, the **EFL Academy**. At the time of writing, we offer six online courses, but this number will be further increased in the course of 2022-2023.

EFL is also connected to two French educational institutes: the university Sciences Po and the professional institute AFPOLS. AFPOLS, comparable with our German member EBZ Bochum, is the national school for the social housing sector. For 2023 it is planned to have at least one educational event planned in France. That might be a professional course for senior management hosted by Sciences Po, or / and a dedicated event hosted by Alpols.



6. TOPIC GROUPS



The EFL Topic Groups, which focus in depth on specific themes, are still key for EFL. Lead by the members themselves, they are focused on the interests of the participants, and attendance at Topic Group events is strong and still growing. Alongside the general exchange of information on selected topics, the groups also incubate and realise new collaborative projects.

The current Topic Groups and leaders are:

1. 'Finance and Investments' led by Hendrik Cornehl (Dr. Klein WoWi, 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)

Topic Group Finance and Investment

Over recent years, this group has brought together international finance professionals to pool intelligence on corporate and project financing solutions for the affordable housing sector. Together they have developed new tools to better connect social housing projects to the impact investment market, influencing the state of play in the UK and the EU. A key collaborator has been the European Investment Bank (EIB), which has become increasingly active in financing not only large-scale urban regeneration projects, but also smaller scale social housing projects and affordable housing for key workers and other moderate income groups. Furthermore, the EIB is the main portal for our sector to access major EU budgetary and financing programmes (Green Deal). The Topic Group has intensified collaboration with the EIB and some of its members are making use of EIB loans.

Topic Group Social Domain

The Social Domain Topic Group is composed of housing professionals active in neighbourhood and community development and placemaking. It takes a people-centred approach to our industry, focusing on resident well-being, supporting specific needs groups such as older people and new arrivals, and transforming lives and communities for the better. Led by John Stevens from Clarion Housing Group, UK, the Social Domain group cooperates with the Eurhonet topic group Social Integration, holding at least one joint meeting each year. In 2022, the two groups produced a highly successful workshop at the International Social Housing Festival In Helsinki entitled Building resident voice and influence into housing and neighbourhood development.

During the pandemic, digital knowledge exchanges have helped the Social Domain Topic Group develop a strong agenda and initiate collaborative projects to bring together diverse stakeholders around specific challenges. Initiatives in 2022 include an International Young Residents Summit hosted by Clarion and a research project led by Fondazione Housing Sociale & Avanzi. This project will compare how social landlords in Italy, the UK, Ireland and France evaluate the social impact of their projects, and explore options for a common approach in Europe.



Topic Group Construction

The topic group Construction, chaired by Eric Danesse (Vilogia), dedicates its events to challenges in the field of low energy construction and sustainable building. The benefits of offsite construction, both in increasing affordable housing supply and in energy-efficiency have been a strong focus. Given the vital nature of these theme for our industry, the meetings focus on the exchange of experiences and best practices within the EFL network, but also on keeping track of outside innovations with potential applications to our sector. In agreement with the topic group Finance, the two groups will join forces to develop a digital tool for cost-effective data collection and data assessment for the decarbonisation of existing properties.

The tradition in the Construction Topic Group is to combine each meeting with a site visit and encourage participants to share their knowledge via interactive workshops. In 2022 the topic group resumed well attended in-person meetings in Milano and Bolzano, hosted by Casa Clima, and with site visits to world renowned Bosco Verticale in Milano.

Topic Group Digitisation (European Digitisation Group – EDG)

Under the joint leadership of Roman Riebow and Dr. Oliver Falk Becker, the topic group functions as a dynamic hotspot for innovation and exchange. Meetings are often organized in a seminar & workshop style, attracting a wider target group than just EFL members. With prop-tech innovations rapidly changing the way we build, the group leaders have opened participation to start-ups with innovative products and services that have potential application to the affordable housing sector.

Adding non-members has been done selectively to add complementary expertise. In addition, the topic group leaders have cooperated with consultants to improve the quality of the meetings. It has been agreed that the group will remain open to a limited number of non-members, but on an invitation only basis. 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.

7. WEBINARS AND MEETINGS

Since the COVID-19 pandemic has transformed our patterns of working, EFL has embraced new forms of digital cooperation. Since the beginning of 2020 EFL organises on average two webinar style meetings per month. The topics addressed can be anything of interest for the member community. As long as there is a strong relation to housing, innovation or residential development, a topic can be presented, including unresolved problems that members would like to discuss in a supportive, international setting.

We encourage members to come forward with ideas and we are happy to support requests by bringing in speakers from within EFL to provide an international comparative view, or from beyond our network to address European policy, or a desired area of expertise. Webinars are generally hosted by the EFL staff, but staff will also support members who wish to lead a webinar themselves.

8. PROJECTS

EFL has a good tradition of initiating collaborative projects between members, which can take various forms. In some cases, EFL takes the initiative to form a consortium for a European grant application. In that case, it could for example be Horizon Europe or Interreg funds. EFL looks for a matching 'call for proposals', informs the members about the content and deadline and starts the first exploratory meeting with interested parties. Because EFL cannot carry out the project management itself, we also look for a party that can write the final application and a party that can perform the project management. Subject to a positive initial assessment by the EU, a start can then be made on implementation. Most EU subsidized projects have a duration of approximately 4 years. In 2022, an attempt is underway to obtain funding for a previously submitted project proposal (BRAVE).



Another option is for project initiatives to derive from the members. This can happen, for example, within topic groups where an idea arises to jointly realize a certain service, 'product' or innovation. There have been a number of successful examples of this in the past. In principle, EFL aims to organize a Project Day every year, or every other year, which is intended to channel ideas from members and lead them to a concrete collaborative project. EFL also has an incentive contribution available to support a limited number of 'Co-Creation' Projects that eventuate each year, providing that they generate outputs of value to the wider member community and involve several EFL members in two or more countries. These Co-Creation projects can take place through any form of networking between EFL members.

2022-2023 Co-Creation Projects

In early 2022 a project led by Fondazione Housing Sociale & Avanzi emerged through Social Domain Topic Group supported meetings and webinars. As mentioned earlier in this document, it aims to provide an overview of methods used for **evaluating the social impact of social landlords' projects**. Each country takes different approaches and there has been little international exchange and mutual learning to date. By creating a detailed overview of differing international practices, it will also provide a handle for members under pressure to evaluate the social impact of their work and make them visible to key stakeholders such as residents, lenders, and government agencies. Within the project group, members needing to develop new systems have already identified other EFL members with relevant experience they can learn from, for example through an EFL staff exchange or study visit. Based on its findings, the project will also explore options for a standardised method for the social impacts of social housing projects that could be used across several European countries. Completion is expected in 2023.

A second project, which started in 2022 and will continue in 2023, has been launched by the Digitization Topic Group. Led by the dedicated Gewobag topic group leaders, a development competition will be organized among start-ups, with the aim of **developing concrete digital tools to meet the needs of the affordable housing industry**, and specifically, EFL members.

A third way in which EFL has employed Co-Creation funds for 2022 and 2023 is to work with members to design and pilot **international staff placement and exchange**. In response to member requests both prior to the pandemic, and more recently, we are commencing with placements and exchanges that enable employees of EFL member companies or associates to visit each other's companies for periods of one to two weeks. Participants pursue a specific learning goal with the help of a host company mentor and produce a short video interview for EFL to share their experiences with the member community. EFL is supporting the first 10 international placements or exchanges to be organised and registered with EFL for 2022-2023 with 500-euro grants towards the travel and accommodation costs of participants.



Ongoing Projects

CHARM

EFL is still participating 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. The project will be finalised in 2023.

Mergers and Alliance project

This is a project run by TU Delft in partnership with EFL, Vilogia, Polylogis, Radius Housing, Circle Housing Association and the Association of Flemish Housing Companies (VWH) looking into business models and strategies of social housing providers across Europe, with a particular focus on the trend towards mergers and groups structures between social housing providers. Following the kick-off meeting in 2020, TU Delft have been working 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 and interviews 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.



REDWELL

The European funded project REDWELL (Delivering Affordable and Sustainable Housing in Europe) is a research program in which EFL itself, but also a few of its members, participate. The goal of this project is summarized as “a holistic, transdisciplinary framework that will reveal the links between social, economic and environmental factors in the provision of affordable and sustainable housing”. ESRs (Early Stage Career Researchers) have the opportunity to carry out their transdisciplinary research by focusing on one of the three research areas and interlinking it with topics belonging to the other two. A transdisciplinary research framework is collaboratively developed by the ESRs to interlink the issues embraced in the three areas. For EFL, an ESR (Tijn Kroon) is employed via the Delft University of Technology, and carries out in depth research on the topic of energy poverty. In this research he performed data analysis from several housing organisations within EFL.



9. OTHER ACTIVITIES AND NEW PROJECTS IN 2023

Alongside our conferences, webinars and topic group meetings, EFL events for 2023 will include the following. We encourage members to come forth with further ideas.

Summer School 2023 (3-6 July TBC)

In July 2023, we'll return to Bochum, Germany for another edition of our summer School co-produced with EBZ, also with the participation of Housing Europe. Our theme for 2023 will be focused on social integration in European cities, especially at the neighbourhood level. The dates of 3-6 July will be confirmed in late 2022.

Study Visit 2023

Since 2017, EFL has organized four 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. In 2022, after two years of Corona, the study visit took place in Malmö, the European city that aims to become the first climate neutral city by 2030. For 2023 we will again organize a study visit. The destination will be made public in Spring 2023.

Co-Creation Process 2023 & Project Days

In Spring 2023, we'll focus on bringing members together around pressing problems and innovative new ideas. We will resume with the annual 'Project Days' where members and associates will express ideas and discuss joint solutions. Networking collaborative projects between EFL members can be done through this dedicated project incubation event. This has been done previously over a two-day in-person programme including presenters and interactive workshops on the problems the proposed projects set out to address, and on new directions in European funding. EFL project incubation has also been successfully done through the topic group events and through online knowledge exchanges. Details of our process for 2023 will be confirmed early in the year.



10. EFL WEBSITE

The EFL website was completely restyled and renewed in 2020 and has been kept updated through 2021 and 2022. New elements added in the last two years are the EFL Academy, the EFL portal and easier navigation.

For 2023 it is planned to add more interactive elements and to make the website more interesting for specific user groups, including the 'new generation housing professionals' at the early to mid-career stage.



11. CONCLUSION (AND AN INVITATION...)

Having met our objectives from the Year Plan 2021, we are currently fully employed to deliver the Yearplan 2022. The European Federation for Living is a dynamic network that aims to respond to members' emerging interests and needs, and to stay at the forefront of issues for the housing sector. As such, the 2023 Yearplan should not be seen as set in stone. Alongside our regular Topic Group Meetings, study visits, conferences and educational events, there is always room for new ideas and initiatives throughout the year. Whether your ideas are for projects, webinars, problem focused design charettes, competitions, international staff placements or other proposals, we encourage you to approach EFL staff and we'll make sure to respond!

As such, 2023 could be a year with new, bigger ambitions – provided that the Covid pandemic lies behind us.

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.



*Anita Blessing,
Academic & Network coordinator*



*Joost Nieuwenhuijzen,
Managing Director EFL*

MEMBERS 2022

Organization	Member Type	Country	Headquarters
Boligselskabet Sjaellant	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
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
London&Quadrant	Member	UK	London
NAL Assunot	Member	Finland	Helsinki
Paris Habitat	Member	France	Paris
Parteon	Member	The Netherlands	Wormerveer
Partenord Habitat	Member	France	Lille
Polylogis	Member	France	Paris
Places for People	Member	UK	London
Radius Housing	Member	N. Ireland	Belfast
RLF	Member	France	Paris
Setlementtiasunnot	Member	Finland	Helsinki
Terre d'Armor	Member	France	Ploufragan
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
Zonnige Kempen	Member	Belgium	Westerlo

ASSOCIATE PARTNERS 2022

Organization	Member Type	Country	Headquarters
ARA	Associate	Finland	Helsinki
Vastbouw	Associate	The Netherlands	Rijssen
Van der Leij	Associate	The Netherlands	Amsterdam
B&O	Associate	Germany	Munich
Aareon	Associate	Germany	Mainz
Dr. Klein WoWi	Associate	Germany	Berlin
Home Connections	Associate	UK	London
Ritterwald	Associate	Germany	Berlin
CBRE	Associate	Germany	Berlin
GloBLD	Associate	The Netherlands	Zutphen
Campbell & Tickell	Associate	UK	London
Enerlis	Associate	France	Paris
Planet Idea	Associate	Italy	Turin
One4All	Associate	Finland	Espoo
Ortec Finance BV	Associate	The Netherlands	Rotterdam
Chill Services	Associate	Germany	Hannover
The Housing Agency	Associate	Ireland	Dublin

ACADEMIC PARTNERS 2022

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
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



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