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EFL YEAR PLAN 2024

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1. INTRODUCTION

The landscape of EFL is evolving, with changes in membership dynamics creating new opportunities and challenges. While the number of members and associates may have reduced, the existing ones are more engaged than ever, elevating the quality of our efforts. We welcome this shift and envision a future that supports collaboration and valuable outcomes. The cohesion among members has grown stronger over the years, fostering bilateral and multilateral networks within EFL, a commendable achievement.

Certain projects and initiatives are now self-sufficient, requiring minimal support from the EFL office. Notably, the recently launched *Innovation Challenge* by Gewobag, the *Social Impact Analysis* by FHS, and the *Taxonomy guidelines* by TG Finance and Investments have thrived with the expertise of our members and consultants. Here members and consultants offer excellent and valuable expertise, creating real and tangible output.

To adapt to this trend, EFL aims to foster easy digital communication between organizations and individuals through its website, social media platforms (LinkedIn), emails, and MS Teams.

As we prioritize support for active and involved organizations, we must also try to activate non-active members, making them aware that the true value of EFL membership lies in active participation.

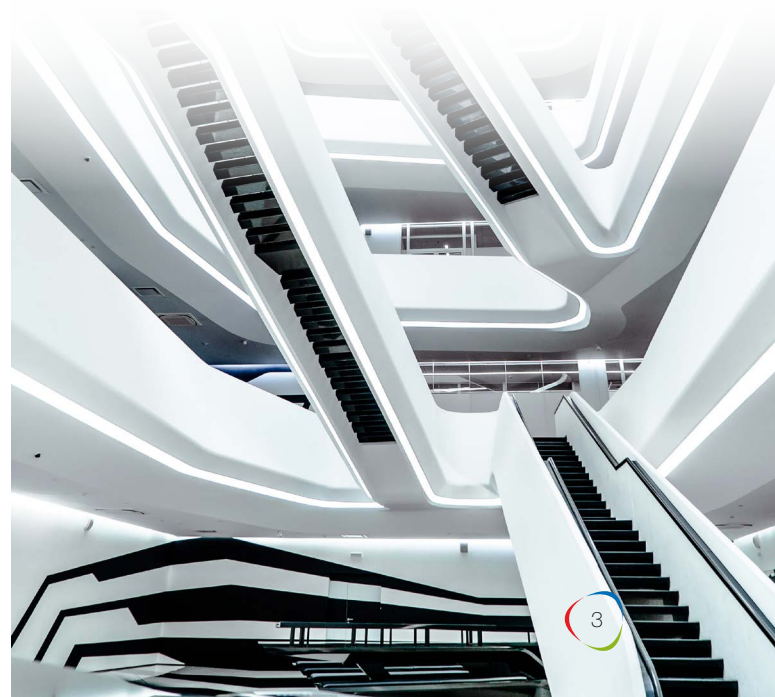
Additionally, we are happy with the growing activism of the Young and Early Career Network. Since the second part of 2022 an active network of young staff from mainly UK housing associations have been formed. But also young professionals from France and Germany have joined this initiative and the first 'staff exchanges' have taken place. In 2024, we will continue integrating young professionals into EFL, providing them with more opportunities to engage with peers across Europe.

2. NEED OF GROWTH: EMPOWERING OUR BEST AMBASSADORS

At EFL, our members serve as our best advocates. Their firsthand experience of the membership's benefits enables them to authentically convince their peers to join our vibrant community. We encourage the practice of "bring a friend" within our topic groups and conferences, fostering a culture of growth, inclusivity and collaboration.

In line with our commitment to accessibility, we extend a warm invitation to all members to leverage their professional networks and promote EFL. Share the enriching experiences gained through our conferences, topic groups, and webinars with others in the housing sector. Each new connection made has the potential to contribute to the growth and vitality of our community.

As we look to the future, our central focus for 2024 is to rediscover our path to growth through our valued members' engagement. Together, let us build a stronger, more dynamic EFL, united by our passion for affordable housing and our dedication to shaping the future of our industry.



3. BOARD: CHANGE AND NEW GOVERNANCE

After enjoying the stability of a well-composed board for several years, EFL now enters a phase where board terms are coming to a natural end and will require replacements. We bid farewell to Eric Danesse, who will retire as Board member by the end of 2023, possibly leaving an open position within the Board at the end of the year. The Board will come with a proposal to replace him ultimately by the Spring General Assembly. Additionally, Chairman Ben Pluijmers will complete his last term in the next few years, creating an opportunity for a future new chair to step in.

As we witness the transition at the top of the EFL organization, we see the potential for positive change and fresh perspectives. The new appointments may lead to a reimagined board and governance structure, ensuring that EFL remains flexible in its strategic direction. For formal and practical reasons, the Board also decided to extend the mandate of the managing director Joost Nieuwenhuijzen. He will be provided Power of Attorney to legally represent EFL and his position will be changed to Executive Director. The

Board will increasingly fulfil a role as supervisory body, with executive responsibilities are vested in the Executive Director. As we prepare for this transformation, we remain committed to ensuring a smooth and seamless transition, preserving EFL's core values. Together, with the collective efforts of incoming board members and the continued support of our colleagues, we are confident to remain playing role and to make a positive impact on the affordable housing and real estate service industry via our network.

4. EXISTING AND UPCOMING TOPIC GROUPS: THE HEART OF EFL'S COLLABORATIVE EFFORTS

EFL's topic groups are the vibrant core of our organization, serving as the nexus where our members and associates come together to collaborate, exchange knowledge, and ignite innovative ideas. These groups are not only instrumental in producing valuable reports, guidelines, and management tools but also serve as hubs of inspiration and collaboration.



Having laid the foundation with four topic groups over a decade ago, we are delighted to announce the start of a new topic group in 2023, focusing on **'Elderly Living.'** The decision to establish this new group arises from the growing prevalence of aging populations in European societies and the evident impact of this demographic shift on the social and affordable housing sector. Our members have enthusiastically championed the creation of this dedicated platform.



While as of the drafting of this year's plan the new topic group has not yet been officially launched, we anticipate unveiling its launch during the EFL Autumn Conference in Belfast. This development underscores our commitment to addressing evolving housing challenges and fostering collaborative solutions within our community.

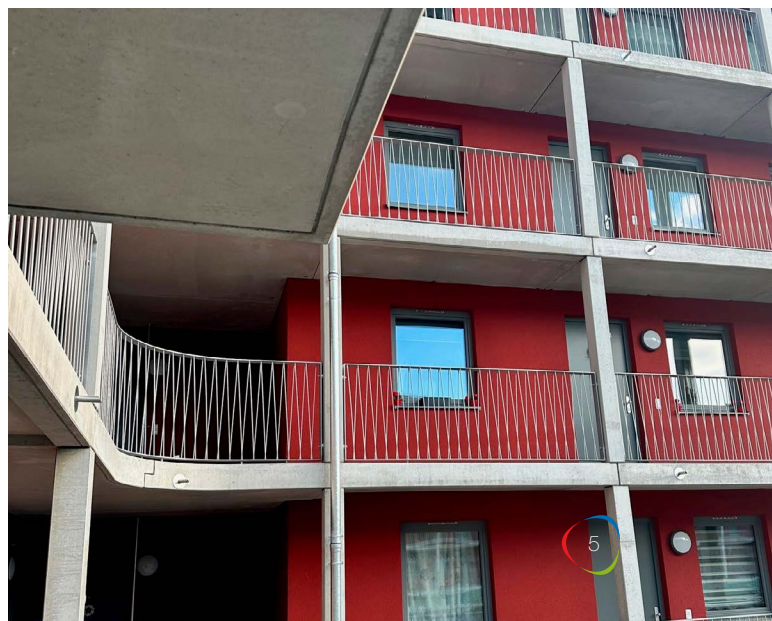
5. THE TOPICS FOR 2024: ADDRESSING THE SECTORS' MOST PRESSING CHALLENGE

As we already look forward to a new year, our commitment to support our members in tackling the most pressing challenges of the affordable housing industry remains on our agenda. Each year, we carefully select a set of topics that demand our collective attention. For 2024, we present the following essential themes:

a. Addressing the Challenge of New Affordable Housing in the Face of High Inflation and Interest Rates

At EFL, we are engaged in our commitment to support in tackling the key challenges that the affordable and social housing industry confronts. On an international scale, these challenges loom large, demanding urgent attention and innovative solutions. The financial landscape of the social housing sector has been significantly impacted by soaring interest rates, cost inflation, and escalating human resource expenses. Furthermore, governments' restrictions on rent increases are exerting pressure on the social housing business model.

In this dynamic environment, the demand for affordable new homes and the retrofitting of existing ones to meet the latest energy standards are reaching critical levels. In 2024, we head for a collaborative effort to find cost-effective construction methodologies that adhere to high quality standards. The first valuable webinar has already taken place in 2023, provided by our new academic partner TU Munich. Within the EFL community, we are privileged to have a network of partners and academic institutions that stand ready to support our collective efforts. Together, we will harness our expertise and resources to develop viable solutions that ensure affordability and uphold the highest standards.





b. Climate resilient and low carbon housing

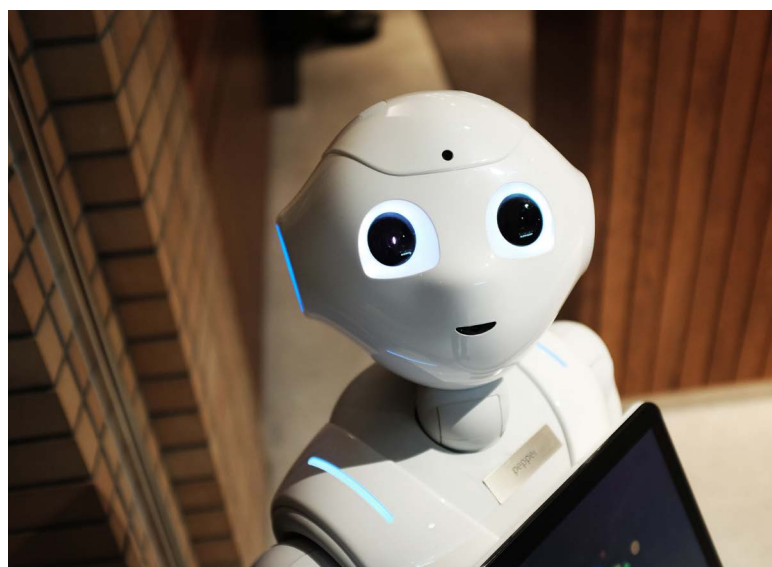
Climate-resilient and low-carbon housing takes precedence as a top priority for every affordable housing provider. Motivated by stronger European and national legislation and driven by tenant interests, housing providers respond proactively to climate ambitions. The social sector has already surpassed 'free market' residential properties and other segments in real estate development in terms of sustainability and carbon savings. Our construction-focused topic group facilitates the exchange of feasible technical solutions for both new construction and retrofitting. Leveraging the expertise of dedicated technical universities like TU Delft, the Technical University of Munich, and ETH Zürich, we bring innovative and thoughtful solutions to our members.

c. Demographic Transition: Embracing Innovation for Changing Needs

Europe is undergoing a significant demographic shift, with a rapid increase in the number of people aged 60 and above. This demographic change necessitates a focus on home modifications and specialized housing for the elderly. However, the pressing shortage of affordable housing in major cities calls for landlords to embrace technological innovations alongside traditional home improvements. For this reason, given the quick rise of the group 60 +, we planned to create a dedicated topic group on "Elderly Living". Not just a focus on housing, but the bigger landscape of housing, wellbeing, services, care, design and technology.



While the robotization of human services is still in its early stages, it is quickly gaining momentum. Contemporary developments such as smart apps, seamless communication with service providers and family, and remote diagnostics are crucial in meeting the needs of our evolving society. As social landlords, we must pay close attention to these advancements and actively seek innovative solutions for adaptive living. Pic 9



Within EFL, we are committed to shining a spotlight on these innovations and providing our members with smart solutions that cater to the changing landscape of housing needs. We stimulate our members to work together to create homes that improve the quality of life for all, regardless of age, and support the potential of technology to serve communities better.

d. Technological Innovation: Empowering Digital Advancements

At EFL, our focus on digital innovation is channelled through the dedicated efforts of the topic group Digitization / European Digitization Group. In 2023, the group's leadership from Gewobag took a significant step forward by initiating the *Digital Innovation Challenge*, specifically geared towards exploring innovative solutions in energy management. This challenge has attracted active participation from both EFL associates and external solution providers, all vying for a coveted paid implementation assignment in the vibrant city of Berlin. The outcomes of this exciting challenge will not be confined

within closed doors; rather, they will be shared extensively with the entire EFL community. That is the power of collaboration and knowledge-sharing, and this match's results will inspire and encourage further advancements in digitization across our EFL Community.

The important influence of AI and machine learning is transforming various aspects of society, extending its impact to the social housing industry. From home design and production to management, customer service, and care services for vulnerable households, the potential for positive change is undeniable.

As we progress into 2024, our commitment to this transformative theme will grow further. EFL is dedicated to further sharing insights of AI applications within the social housing sector, with a keen focus on fostering collaborations with forward-thinking organizations, such as the Dutch Corponet and other networks.

Our collective pursuit of AI-driven innovation is not only reshaping the way we approach housing challenges but also enhancing the quality of life for the residents. With this shared vision, we are empowered to build a future where technology and compassion converge, ensuring that the social housing communities thrive in the digital age.

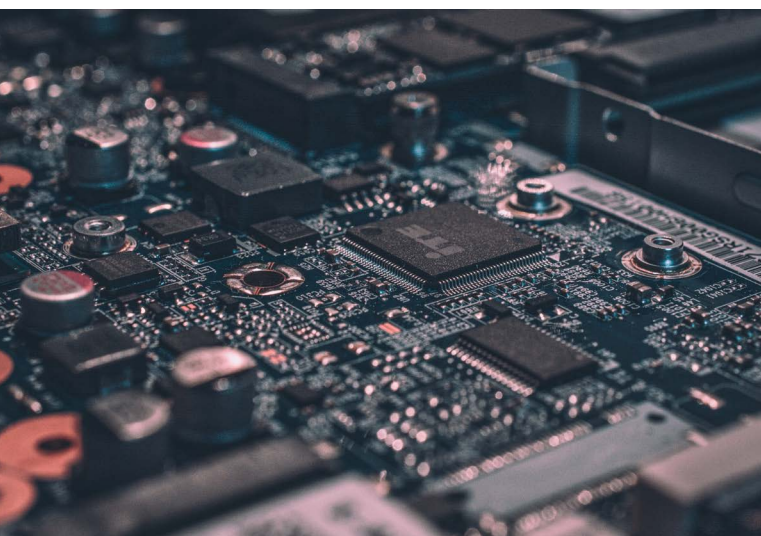
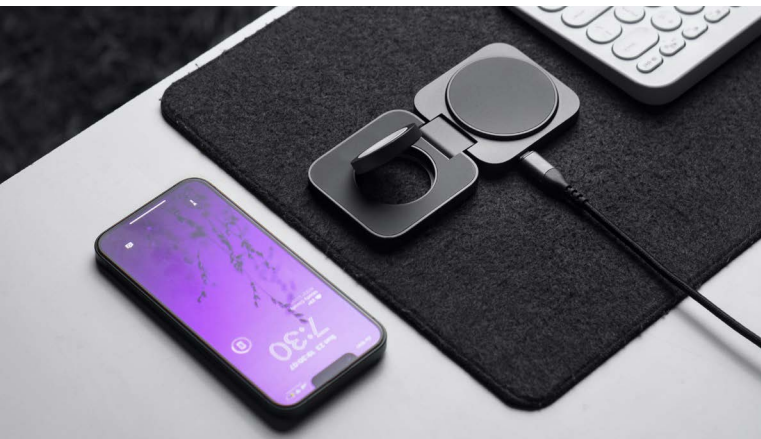
e. Young and Early Career Network: Nurturing the Future of Housing Experts

The continued professionalization of the housing sector is stimulated by the energy and expertise of a well-trained, flexible, and dedicated young generation of housing professionals. At EFL, we have made it a priority to actively involve young talents and create fruitful international cooperation, cultivating an active Young and Early Career Network.

Through initiatives like the annual Summer School, peer-to-peer exchanges in the Young and Early Career Platform, staff exchanges, and the active participation of young professionals during our conferences, we have nurtured this dynamic network. The EFL young network has flourished, boasting approximately 30 participants, with this number on a continuous rise. These talented individuals also convene in our specially created LinkedIn group and engage in regular 'peer exchange' sessions using MS Teams.

EFL supports this progressive development, supporting digital platforms to facilitate seamless interactions. Furthermore, we offer this vibrant network active participation in our regular topic groups, providing them with exposure to cutting-edge industry discussions.

Also for 2024 we remain committed to further expanding and strengthening these valuable connections. Seeking alliances with comparable initiatives like the CIH Young network, we hope to empower young housing professionals and foster a community of forward-thinking experts.





f. Social Impact, Resident Involvement, and Placemaking: Fostering Thriving Communities

Social impact, resident involvement, and placemaking stand as dimensions in shaping a social welfare policy and ensuring the provision of affordable housing. Building on our successes in 2022 and 2023, EFL conducted in-depth research on measuring social impact, culminating in a comprehensive and insightful report. Moving forward, we are committed to implementing the findings of this study, empowering our member community with robust measurement systems, and amplifying the outcomes of social investment.

In parallel, we are eager to explore the potential of 'Placemaking' within the EFL community. By enhancing the social value of spaces and forging connections between people and their environment, Placemaking can yield transformative results. Emphasizing its role in revitalizing public areas in cities, we acknowledge the potential of Placemaking to create inviting and inclusive spaces that foster a strong sense of community and belonging among residents.

At EFL, we recognize the intrinsic link between social welfare and the quality of housing provision. By fostering social impact, encouraging active resident involvement, and embracing the essence of Placemaking, we endeavor to cultivate thriving communities where residents not only find shelter but also a sense of pride and belonging.

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g. Immigration & Housing: Inclusion through Shared Experiences

A notable demographic trend in Europe is the increasing number of inhabitants with a migration background, propelled by the influx of refugees via the Mediterranean Sea. As a result, numerous countries are confronted with related challenges, including a shortage of affordable housing for those permitted to stay, as well as a lack of temporary housing solutions. Facilitating the integration of these groups within existing residential communities and empowering them with enhanced opportunities in the labor market are additional crucial aspects.

The unique composition of the migration population, characterized by larger families and an increased demand for more extensive living spaces, adds complexity to the housing landscape. Social landlords play a pivotal role in meeting the housing needs of these beneficiaries. With sharing experiences on this challenge, we recognize the significance of both the physical aspects of housing and the social integration with local inhabitants.

A wealth of valuable experiences can be derived from mutual exchange, learning from successful and less successful examples of housing migrants across Europe. As a network of housing providers, our focus is to foster an environment of inclusivity and shared learning, where the challenges and successes faced in housing migrants can be openly discussed.

6. ACTIVITY PLANNING 2024

EFL Conferences:

Mark your calendars for the much-anticipated *Spring Conference 2024*, set to unfold in the enchanting city of Turin, Italy, from 15th to 17th May.

Hosted by Planet Smart Cities, in collaboration with FHS and Redo SGR.



The Autumn Conference 2024 will take place in Leeds (UK), hosted by Places for People.

Topic Group Meetings:

The four topic group leaders have the autonomy to decide on their meeting dates, ensuring flexibility and convenience for all members.

To uphold active engagement, each group aims to conduct at least one 'on-site' meeting annually, with some groups opting for two.

We are happy with the independence of our topic groups while encouraging them to align their focus with the year's priorities.

Inclusivity is at the heart of our approach, and topic group leaders are kindly requested to keep meeting costs affordable to support EFL's budget sustainability.



EFL Webinars and Summer School 2024: Engaging Learning Experiences

Webinars/ seminars/ workshops:

Building on the success of previous years, EFL is pleased to continue offering online MS Teams webinars throughout 2024. Based on valuable insights, we have found that a bi-monthly frequency optimizes engagement and interaction. As always, we encourage our members and associations to contribute compelling topics and speakers to enrich these informative sessions.

Other tools to promote cooperation and interaction are our seminars and workshops. During the EFL conferences we maintain a culture of joint discussion and exchange of ideas during workshops, following plenary presentations.

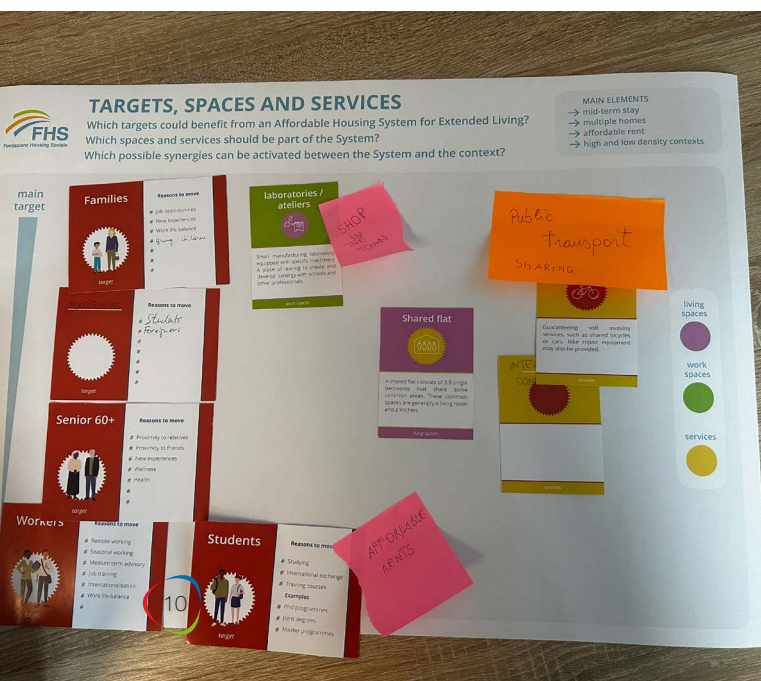


Education, Summer School & Mid Career Course:

EFL and EBZ Business School have over the last 6 years kept the tradition of jointly hosting the Summer School for young and early career housing professionals. Unfortunately, in 2023, we faced the unprecedented decision to cancel due to insufficient participants. The same happened for the same reason with the Mid Career Course, organised by the French Afpols. As we look ahead to 2024, we will actively evaluating the level of interest from our member community in delegating their early career staff to the international Summer School and the Mid Career Course. In response to changing needs, we are also exploring the possibility of transforming the Summer School into an annual City Trip or Design Charette of 2 or 3 days. This (optional) new format envisions a blend of academic insights and practitioner perspectives, coupled with a greater emphasis on on-site visits and hands-on learning experiences. We remain committed to delivering enriching learning opportunities that empower the young and early career housing professionals within our community. The outcome of the member survey will be discussed at the Spring Conference 2024.

Fostering Growth through Staff Exchange and Mentoring

As we reflect on the advancements made in 2023, we are happy to introduce two dynamic initiatives that have already begun to shape our collaborative landscape: the **Staff Exchange Program** and **Job Mentoring**. These initiatives have evolved organically from the lively interactions between our EFL staff and the talent within our early career network. It has become evident that there exists a shared aspiration for international job support, a driving force behind the inception of these programs.



In a pivotal moment during the Spring 2023 Paris Conference, we announced the launch of yet another transformative endeavor: the **Board Mentoring Program**. As the year progressed, this program was established, and we are pleased to report the successful commencement of the initial sessions. These engaging sessions facilitated a productive exchange between a non-executive board member based in the UK and a prominent professor from TU Delft. As we chart our course into 2024, we remain steadfast in our commitment to fostering growth, learning, and collaboration. Both the Staff Exchange Program and Board Mentoring have demonstrated great promise, and we are enthusiastic about their potential to continue facilitating cross-pollination of knowledge and ideas among our members.

7. FINANCIAL STABILITY: ENSURING A SUSTAINABLE BALANCE

Over the years, EFL has successfully achieved a robust financial position. Notably, between 2017 and 2021, our organization experienced significant growth in membership numbers and associated partnerships. However, the outbreak of the corona crisis led to a slight decline in members and partners, resulting in annual surpluses turning into deficits since 2021. Fortunately, our equity situation remains stable, allowing us to adapt proactively to these changes.

To secure our financial health in the long term, the board has made the decision to reduce some budget lines for the year 2024. While key services such as bi-annual conferences, topic group budgets, staff allocation, and digital tools will remain unchanged, we must make strategic adjustments. One such adjustment involves **requesting topic group leaders to reduce physical meetings to once a year** while integrating more digital meetings into their agendas. This move will help us maintain operational efficiency while minimizing costs.

Looking forward, our goal is to continue growing by attracting new members. This proactive approach will prevent any potential need for significant savings in the future. By expanding our membership base, we can not only ensure financial stability but also increase the impact of EFL.

In summary, the board's prudent decision-making, the strategic reduction of budget lines, and the focus on

growing our membership will collectively contribute to the long-term financial health of EFL. By taking these measures, we remain confident in our ability to master these challenges while maintaining our commitment to delivering valuable services to our members and partners.



8. CONCLUSION

With this Yearplan of 2024, EFL is focussed to support the member community to tackle the ever-evolving challenges and opportunities within the affordable housing and real estate service sector. Our commitment to collaboration, innovation, and inclusivity will serve as the basis of our actions.

Through the dedication of our members, the transformative potential of technology, and the supporting of our young and early career professionals, we are convinced to remain relevant for the European housing sector. Embracing change and leadership, we approach the future with optimism, knowing that we are united in our vision of a socially responsible and sustainable housing sector.

Together, we will continue to shape a vibrant, friendly and thriving community, where the exchange of knowledge, best practices, and valuable experiences empowers us to create lasting social impact. As we build upon the accomplishments of the past, we eagerly look forward to the challenges and opportunities of 2024.



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