



EUROPEAN FEDERATION
FOR LIVING

YEAR REPORT 2024





TABLE OF CONTENTS

1. Foreword	3
Ben Pluijmers & Joost Nieuwenhuijzen	
2. EFL Governance	4
3. EFL Conferences in 2024	5
3.1 Spring Conference – Turin & Milan	5
• Main Themes	
• Key Speakers	
• Highlights & Discussions	
• Site Visits	
• Key Takeaways & Impact	
3.2 Autumn Conference – Leeds	7
• Main Themes	
• Key Speakers & Sessions	
4. Completion of the CHARM Project	10
• Project Results	
5. EFL Topic Groups – Highlights from 2024	11
5.1 Finance and Investments	11
5.2 Digitisation (EDG)	11
5.3 Social Topic Group	12
5.4 Construction	12
5.5 Age-Friendly Living	14
5.6 Early Career Network	14
6. EFL Amsterdam Study Visit – April 2024	15
• Event Overview	
• Key Themes and Discussions	
• Key Outcomes and Next Steps	
8. Conclusion: A Year of Growth, Innovation, and Collaboration	17
9. Members and associated partners	18

INTRODUCTION

2024 was a year that truly showcased the strength, creativity, and collaborative spirit of our EL community. From forward-thinking conferences in Turin, Milan, and Leeds to hands-on workshops, vibrant topic group meetings, and the conclusion of the impactful CHARM project, this year was defined by action, innovation, and connection. We welcomed new members, explored cutting-edge technologies, championed sustainability, and empowered the next generation through our Early Career Network.

This report brings together the stories, successes, and shared experiences that shaped our year. It reflects the energy of a network that continues to grow—not only in numbers but in relevance, ambition, and impact. As we look back with pride, we also look ahead with confidence. The future of housing in Europe demands bold ideas and strong partnerships—and EFL is ready to deliver.

Enjoy reading, and thank you for being part of our network.

Ben Pluijmers, Chairman

Joost Nieuwenhuijzen, Executive Director



EFL GOVERNANCE

In 2024, the EFL Board met six times, addressing all strategic and financial matters relevant to the network. We are grateful for the dedication and active engagement of our board members: John McLean (Radius), Frédéric Laupretre (Vilogia), Michaela Lüdtkke (1892 Housing Cooperative), Markus Terboven (Gewobag), and Rob Lane (Clarion Housing), all under the capable chairmanship of Ben Pluijmers.

During the year, Joost Nieuwenhuijzen was promoted from Managing Director to Executive Director, and was formally granted power of attorney to legally represent EFL.

A key governance matter was the upcoming change in chairmanship. With Ben Pluijmers stepping down in May 2025, the Board successfully nominated Dr. Hans Michael Brey as his successor. Pending formal approval by the membership, he will assume the role of Chair during the General Assembly in Paris.



EFL CONFERENCES IN 2024

3.1 SPRING CONFERENCE – SOCIAL AND DIGITAL DIMENSIONS OF AFFORDABLE HOUSING IN EUROPE

TURIN & MILAN (MAY 2024)

The EFL Spring Conference 2024, hosted by Planet Smart City in Turin (with a follow-up in Milan), gathered EFL's network to explore innovation in affordable housing. This three-day event featured a strong lineup of international experts and interactive sessions centered on improving the quality of life in social housing through technology and design.



Main Themes: Social and digital innovation in housing—specifically how organizations can learn from corporate innovation, how technology can enhance elderly residents' quality of life, and how placemaking and smart urban design promote well-being in communities. These themes align closely with EFL's mission to foster sustainable, inclusive housing solutions across Europe.

Key Speakers: Notable speakers included Ian Wright (Disruptive Innovators Network CEO), Prof. Stefano Corgnati (Rector, Polytechnic University of Turin), Demetrio Scopelliti (Milan's Head of Urban Planning), and Prof. Malcolm Fisk (Ageing and the Lifecourse, UCLan), among others from academia and industry. Their talks addressed topics ranging from smart city innovations to age-friendly housing, providing insights into cutting-edge practices.





EFL Spring Conference 2024

Social and Digital Dimensions of Affordable Housing in Europe

MAY 15—17, 2024 | TURIN AND MILAN, ITALY



HOSTED BY



WITH



IN COLLABORATION WITH



Fondazione
Compagnia
di San Paolo



Register for
the conference



Highlights & Discussions: The conference featured keynote presentations and four interactive workshops where members exchanged best practices on digital platforms, eldercare tech, and community-building design. Engaging panel discussions allowed participants to delve deeper into how global corporate strategies can be adapted by housing organizations. Attendees also received updates from EFL's thematic topic groups, ensuring knowledge-sharing across finance, construction, social housing, and digitalization domains.

Site Visits: To ground the discussions in real-world examples, delegates visited pioneering housing projects. In Turin, they toured the historic Lingotto factory site—a former FIAT plant transformed by Renzo Piano into a mixed-use development with housing. In Milan, they explored the Quartiere Giardino (Garden District) and the Milan Merezate smart city project, a new smart social housing district developed by Planet Smart City. These visits showcased successful placemaking and innovation in housing, reinforcing conference themes.

Key Takeaways & Impact: The spring conference underscored that technological and social innovations are key to improving residents' quality of life in affordable housing. Participants came away with practical ideas on integrating digital services for older adults, designing community-centric public spaces, and leveraging corporate know-how for housing management. The event was deemed "a great success," highlighting EFL's role in connecting members to advance sustainable, affordable living solutions. The knowledge exchanged in Turin and Milan directly supports EFL's goals by inspiring member organizations to implement smart, resident-focused improvements in their housing projects.

3.2 AUTUMN CONFERENCE – DECARBONISATION HOUSING STOCK EUROPE

HOW REALISTIC ARE THE GOALS AND HOW DO WE FINANCE, MEASURE AND MANAGE THE CLIMATE GOALS OF THE AFFORDABLE HOUSING INDUSTRY

LEEDS (NOVEMBER 2024)

The EFL Autumn Conference 2024 took place in Leeds, hosted by UK housing association Places for People. Spanning November 6–8, it convened EFL members to explore the future of housing through decarbonization, sustainability and skills development, with a particular focus on modernization and innovation in Europe's social housing stock. This high-level event combined expert keynotes, panel debates, workshops, and site visits, emphasizing collaborative learning in line with EFL's strategic priorities.

Main Themes: The program tackled one of the most pressing issues for housing today—decarbonization of the housing stock in Europe—asking how realistic climate goals are and how to finance and measure them. Complementary themes included digital innovation (e.g., the role of AI in housing) and workforce development for the housing sector. The agenda reflected EFL's commitment to sustainable housing and capacity-building among its members.





Key Speakers & Sessions: EFL Chairman Ben Pluijmers and Places for People's Branwen Evans opened the conference, setting a collaborative tone. John Hannigan (Chartered Institute of Housing Chair) delivered an insightful keynote on the UK's sustainability goals, followed by Prof. Vincent Gruis (TU Delft), who addressed challenges in circular construction and the embodied energy in buildings. An interactive panel discussion featuring contributors like Luke Cross (of Social, a housing communications agency) engaged the audience in debating innovative solutions and social outcomes. In another session, Tom Arey (Places for People) introduced a newly launched Housing Academy aimed at upskilling the sector's workforce, and Ulrik Brock Hoffmeyer (Denmark) demonstrated an AI-driven ESG assessment tool to boost sustainability efforts in housing. These diverse speakers provided a rich mix of perspectives on policy, technology, and practice.





NOVEMBER 6-8 2024 LEEDS UK

EFL Autumn Conference 2024

DECARBONISATION HOUSING STOCK EUROPE

How realistic are the goals and how do we finance, measure and manage the climate goals of the affordable housing industry?



Hosted by



Register for the conference:

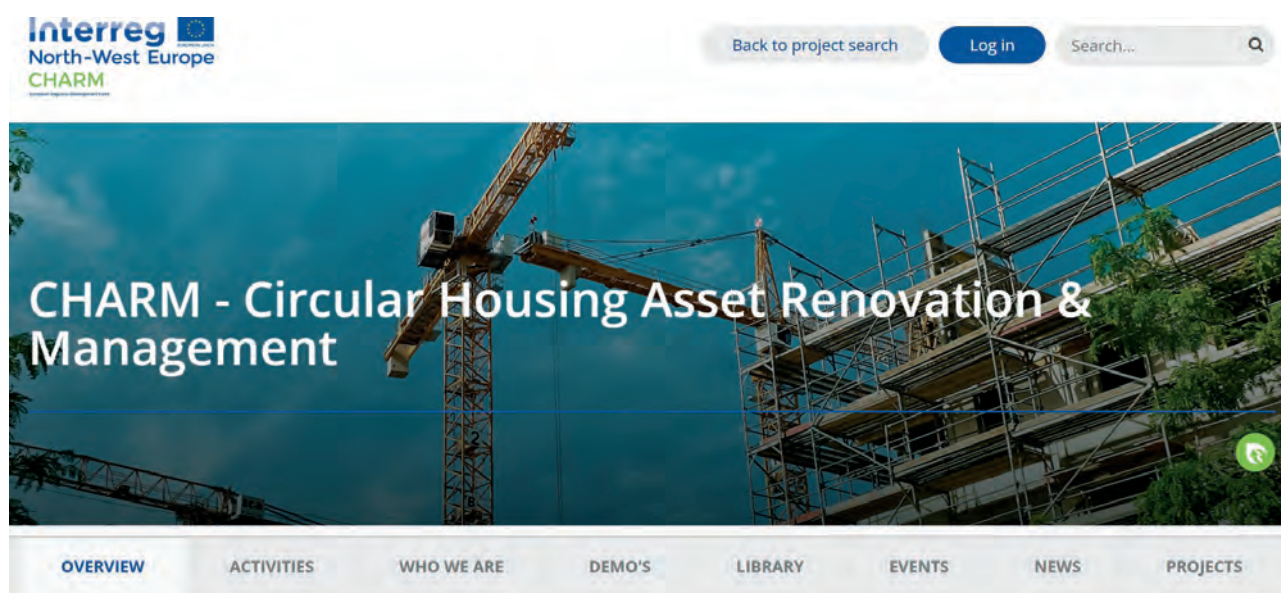
[Click HERE](#)

COMPLETION OF THE CHARM PROJECT

In January 2024, we concluded our participation in the European-funded project CHARM. The CHARM project (Circular Housing Asset Renovation & Management), part of the Interreg North-West Europe (NWE) program, aimed to optimize the (re)use of materials and natural resources in the social housing sector, preventing the downcycling of materials during renovation and construction processes.

RESULTS OF THE CHARM PROJECT

- **Circular Building Strategies:** The project developed and tested circular building strategies through demonstration exemplars. These strategies led to approximately 36% of materials being prevented from downcycling, a significant improvement compared to the previous maximum of 10%. This equates to an annual material recovery of about 40,000 tonnes by the project partners alone.
- **Circular Procurement Guidelines:** CHARM created and implemented guidelines for a circular procurement strategy tailored to social housing organizations. This approach facilitated the adoption of circular principles in procurement processes, promoting sustainability in housing projects.
- **Material Exchange Platforms:** The project established material exchange platforms to enable circular flows of materials and building components within the social rented sector. These platforms facilitated the reuse of materials, reducing waste and promoting resource efficiency.
- **Policy Recommendations:** CHARM identified barriers and enablers in building regulations and governance, providing recommendations to support the transition towards a circular economy in the housing sector. The project was a collaborative effort involving social housing organizations from four countries in the Interreg NWE region—Belgium, France, the Netherlands, and the United Kingdom. EFL members TU Delft, Paris Habitat and Zonnige Kempen were project partners. These organizations worked in co-creation with supply chain partners and knowledge institutes to achieve the project's objectives.



EFL TOPIC GROUP MEETINGS 2024 – KEY HIGHLIGHTS

5.1 FINANCE AND INVESTMENTS



LEADERSHIP: HENDRIK CORNEHL

The Finance & Investments Topic Group focused on decarbonizing the housing stock through data-driven finance strategies. In 2024, members concentrated on gathering and analyzing the data needed to plan and fund carbon reduction in their housing portfolios.

The onsite meeting took place in Paris, hosted by Polylogis, on 8–9 February 2024. In addition to topic group members, representatives from international lenders attended.

Financing decarbonization remained the central theme, with discussions on generating reliable data, interpreting it, and formulating investment roadmaps for energy-efficient retrofitting. The group's work fostered knowledge-sharing on climate targets in housing, aligning member efforts with long-term decarbonization goals across Europe.

Key outcomes included a clearer understanding of data requirements and financing models for sustainable renovations, reinforcing collaboration among EFL members on this critical topic.

5.2 DIGITISATION (EDG)

LEADERSHIP: OLIVER FALK BECKER AND ROMAN RIEBOV

The European Digitisation Group (EDG) dedicated its 2024 meetup to the transformative impact of artificial intelligence (AI) in housing management. A mid-year session in Zurich explored how AI can enhance operations for housing companies, particularly at the intersection of digital analytics and asset management.



Participants heard industry leaders share insights on leveraging AI tools—such as predictive analytics for property maintenance and smart data systems—to improve decision-making in the housing sector.

Discussions highlighted cutting-edge digital innovations and their practical applications for EFL members. As a result, the group developed a forward-looking agenda, equipping members with strategies to implement AI-driven solutions and enhance efficiency. This laid the foundation for ongoing collaboration into 2025, with data analytics and AI positioned as key drivers of innovation in housing management.

5.3 TOPIC GROUP SOCIAL (STG)

LEADERSHIP: JOHN STEVENS AND JENNIFER CUTHBERT

The Social Topic Group's 2024 program focused on placemaking and community engagement in social housing. A key highlight was a webinar on virtual reality (VR) applications to enhance resident involvement.

Continuing the group's placemaking theme, discussions explored how innovations such as 3D virtual tours and interactive VR design tools can help tenants co-design shared spaces and provide input on their housing environments.

The group also examined the requirements for housing organizations to successfully adopt these technologies, from digital infrastructure to staff training.

By collaborating with academic partners (TU Delft's VR Lab) and the EU-funded DigiNEB project, the Social TG created opportunities for members to experiment with new digital engagement methods.

Key outcome: Members gained fresh ideas for enhancing social value in their communities, including engaging residents through VR and accessing European initiatives and funding for community-building projects.



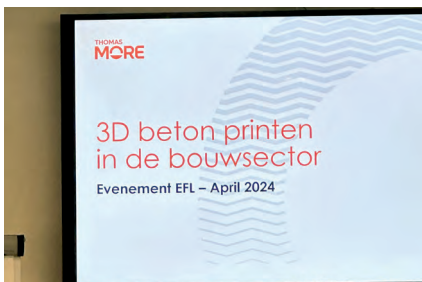
5.4 TOPIC GROUP CONSTRUCTION & ARCHITECTURE



LEADERSHIP: FABIEN LASSERRE AND JONAS KRÖBER

The Construction Topic Group met in Brussels and Flanders in the first week of April 2024 to address the challenge of building sustainably amid economic pressures. During the Brussels session, members engaged with academic experts and European Commission representatives to discuss balancing rising costs (inflation) with ambitious environmental goals in construction.





Topics included controlling construction expenses while innovating in areas such as off-site fabrication and energy-efficient retrofitting. Members exchanged best practices for cost-effective sustainable construction and received updates on EU policies and funding for green building.



Visits to Flanders-based Innovation Lab Kamp C and Skillpod, an offsite home developer, formed the core of the learning experience.

These discussions underscored the need for solutions that maintain affordability in housing projects without compromising climate objectives. As a result, the Construction TG reinforced its role as a think tank for practical innovations—from advanced materials to collaborative procurement—helping members achieve sustainability commitments despite financial constraints.



5.5 AGE-FRIENDLY LIVING



LEADERSHIP: STEVE LOVELAND AND JAANA VAN HATELOO

The Age-Friendly Living Topic Group focused on creating intergenerational living environments to support older adults in 2024. A digital meeting in September, titled “Building Homes and Communities for Intergenerational Connection,” explored how housing design and community planning can foster connections between young and older residents.

Discussions covered strategies to combat social isolation among seniors by intentionally integrating different age groups within housing developments and encouraging interaction through shared facilities and programs. Members shared examples of successful age-friendly housing models that promote mutual support—such as co-living arrangements and community centers serving all age groups.

The group’s work provided valuable insights into inclusivity and well-being, emphasizing that age-friendly housing is most effective when it fosters intergenerational engagement and neighborhood networks of care. These insights will guide future collaborations among EFL members to design communities where residents of all ages can thrive together.

5.6 EARLY CAREER NETWORK

The Early Career Network, under the dynamic leadership of Lucie Lescudé, Huniya Akbar, and Denisa Lück, continued to flourish in 2024 as a lively and inclusive community for young professionals in the housing sector. The network hosted several online sessions and informal exchanges, offering space for knowledge-sharing and peer connection. A highlight of the year was the dedicated side event during the EFL Autumn Conference in Leeds, moderated by Huniya Akbar, where early career professionals explored innovation and collaboration in housing with experts from Places for People and the wider EFL network. The session culminated in a plenary reflection, showcasing the fresh perspectives young professionals bring to Europe’s housing future.



EFL AMSTERDAM STUDY VISIT – APRIL 2024 SUMMARY



EVENT OVERVIEW

In April 2024, EFL organized the “Affordable Living Challenge” workshop in Amsterdam (17–19 April), hosted by the Amsterdam University of Applied Sciences. This three-day meeting brought together social housing professionals and international peers to learn from Amsterdam practices and develop recommendations for addressing affordable living challenges. The program included a local site visit to projects in Amsterdam South East and collaborative sessions with housing activists.

Supported by EFL’s Social Topic Group, the event focused on neighborhood-level placemaking strategies to create societal value, with a strong emphasis on resident involvement in housing projects. Participants toured Amsterdam’s “K-Neighbourhood” redevelopment site in the city’s southeast, a project notable for its resident-led planning process and mixed-income, mixed-use housing approach (40% social, 40% moderate-income, 20% market-rate homes).

The program also featured presentations from housing experts across Europe—including contributions from the UK, France, and Germany—enriching the international exchange of best practices and social innovation.



KEY THEMES AND DISCUSSIONS

The Amsterdam workshop explored core challenges related to affordable housing and community redevelopment, including:

- Facilitating stakeholder involvement – Strategies for effectively engaging local residents and stakeholders in neighborhood redevelopment.
- Enhancing societal value – Ways to maximize the benefits of redevelopment projects for local communities.
- Age-friendly high-density living – Designing housing and services to support older residents in urban environments.
- Managing mixed-use spaces – Strategies for balancing residential, commercial, and cultural functions within neighborhoods.



KEY OUTCOMES AND NEXT STEPS

• **Local Recommendations:** Participants developed practical recommendations for the K-Neighbourhood's redevelopment, focusing on resident participation, community amenities, and overall livability. These were presented in a roundtable session with local stakeholders, ensuring they directly informed the neighborhood's plans.

• **Knowledge Exchange:** Attendees gained valuable insights into Dutch housing innovations, as well as international best practices (e.g., Berlin's Gewobag and other housing providers' approaches to neighborhood revitalization).

The event reinforced strategies such as mixed-income development and participatory planning.

• **Future Collaboration:** The findings from the Amsterdam meeting will inform EFL's ongoing work, feeding into the Social Topic Group to guide future projects on affordable living and community development. The meeting strengthened EFL's network and demonstrated how member collaboration can produce tangible solutions to shared housing challenges.



CONCLUSION: A YEAR OF GROWTH, INNOVATION, AND COLLABORATION

EVENT OVERVIEW

- As we reflect on 2024, it is evident that EFL has continued to strengthen its position as a key European network for housing innovation and collaboration. This year was marked by dynamic engagement through our conferences, topic groups, webinars, and study visits, all of which contributed to knowledge-sharing and capacity-building among our members.
- The successful completion of the CHARM project underscored our commitment to circularity and sustainability in housing, while our topic groups tackled pressing challenges, from decarbonization and digitalization to intergenerational living and community engagement. Our conferences in Turin & Milan and Leeds provided a platform for members to exchange best practices, explore new technologies, and develop strategies for the future of housing.
- We also welcomed new members, further expanding our diverse and expert-driven network. The smooth transition in board leadership reflects EFL's strong governance and forward-thinking approach.
- Looking ahead, the momentum generated in 2024 will propel us into 2025 with renewed ambition. We will continue fostering collaboration, advancing sustainability, and embracing digital transformation in housing. Together, we are building not just better homes, but stronger communities across Europe.
- Thank you to all our members, partners, and stakeholders for your commitment and contributions. We look forward to another impactful year ahead!



MEMBERS AND ASSOCIATED PARTNERS

MEMBERS

GWH Wohnungsgesellschaft mbh Hessen (Germany)
Abitare Toscana (Italy)
The Housing Agency (Ireland)
Gewobag (Germany)
Inter Vilvoordse (Belgium)
1892 (Germany)
Vilogia (France)
BO-VEST (Denmark)
Paris Habitat (France)
Dimensa (Belgium)
1001 Vies Habitat (France)
Leefgoed (Belgium)
Domnis (France)
Circle VH (Ireland)
L&Q (UK)
Wheatley Group (Scotland)
Joseph Stiftung (Germany)
Setlementtiasunnot Oy (Finland)
Clúid Housing (Ireland)
NAL Asunnot (Finland)
Redo SGR (Italy)
Hennigsdorfer Wohnungsbaugesellschaft (Germany)
Places for People (UK)
Radius Housing (N Ireland)
Groupe Polylogis (France)
Clarion Housing Group (UK)
LVAS (Finland)
Fondazione Housing Sociale (Italy)

ASSOCIATED PARTNERS

Eurac Research (Italy)
 Anticipa (Spain)
 Ortec Finance (Netherlands)
 ChillServices (Germany)
 California Coalition for Rural Housing (US)
 Home Connections (UK)
 Dr. Klein Firmenkunden (Germany)
 Lookthrough (Switzerland)
 Switchee (UK)
 Casa Clima/ Klimahaus (Italy)
 Planet Smart City (Italy)
 IWO- Housing Initiative for Eastern Europe (Germany)
 Van der Leij Groep (Netherlands)
 Kaiser-Law.DE (Germany)
 OVER SpA (Italy)
 Drees & Sommer (Germany)
 Campbell Tickell (UK)
 Ritterwald (Germany)
 B&O Wohnungswirtschaft (Germany)

ACADEMIC NETWORK AND NETWORKS

Tampere University (Finland)
 Alexander Von Humboldt Institute for Internet and Society (Germany)
 Universitat Rovira i Virgili (Spain)
 ETH Zürich- Center for Research on Architecture, Society and the Built Environment (Switzerland)
 I IBW Institute for Real Estate Construction and Housing, Vienna (Austria)
 ENHR- European Network for Housing Research (Netherlands)
 TU Delft (Netherlands)
 Technische Universität München (Germany)
 TU Eindhoven – University of Technology (Netherlands)
 Otto-Friedrich-Universität Bamberg (Germany)
 The University of Cambridge (UK)
 Urban Planning Institute of the Republic of Slovenia (Slovenia)
 EBZ Bochum (Germany)
 Hogeschool van Amsterdam (Amsterdam University of Applied Sciences (Netherlands)
 University of Amsterdam (Netherlands)
 Chalmers University of Technology (Sweden)
 University of Birmingham (UK)
 New Bulgarian University (Bulgaria)
 De Montfort University (UK)



EUROPEAN FEDERATION
FOR LIVING

CONTACT/INFO EUROPEAN FEDERATION FOR LIVING

Official Postal address
P.O. Box 67065
NL-1060 JB Amsterdam
info@ef-l.eu
www.ef-l.eu

