EFL EUROPEAN FEDERATION FOR LIVING

European Federation for Living

EFL Topic Group Digitisation @Munich 2025

Digital Customer Communication & AI

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Participants and speakers at the Topic Group Meeting in Munich

Introduction

After a first, very productive meeting of the Topic Group Digitisation in Barcelona in March 2025, Munich served as the destination for the year's second gathering. The meeting was organised back-to-back with the EFL Innovation Day on 26 November in Munich, thus tapping synergies at various levels.
On 27 and 28 November, the group met at DesignOffices Campus Königsplatz to discuss the possibilities and challenges of digital customer communication with Artificial Intelligence (AI). Use cases and approaches from different spheres and organisations working in the field of housing were presented and discussed and served for future reflection.
This report summarises the programme, key presentations, the workshop and site visit, highlighting key take-aways. Albeit only few members from housing providers took part, very profound and insightful discussions and reflections were sparked among the group during the programme and site visit.

Joost Nieuwenhuijzen at the EFL Innovation Day

BoVest's Mads Stender Ilsoe at the EFL Innovation Day

Day 1 – TG Digitisation Conference Day on 27 November // Welcome

Roman Riebow, together with Oliver Falk-Becker one of two co-chairs of the Topic Group at Gewobag, and Joost Nieuwenhuijzen opened the conference day, welcoming the participants and shortly introducing the agenda.
Embracing how AI is affecting all areas of life and society, a visit to the Kunsthalle München was a key part of the programme and took place before lunch and the mini workshop in the afternoon - Kunsthalle München currently features Miguel Cavalier's "Digital by Nature" exhibition with art solely created through AI-based means and prompts. Visitors can also prompt their own art in one section of the exhibition and see it evolve.

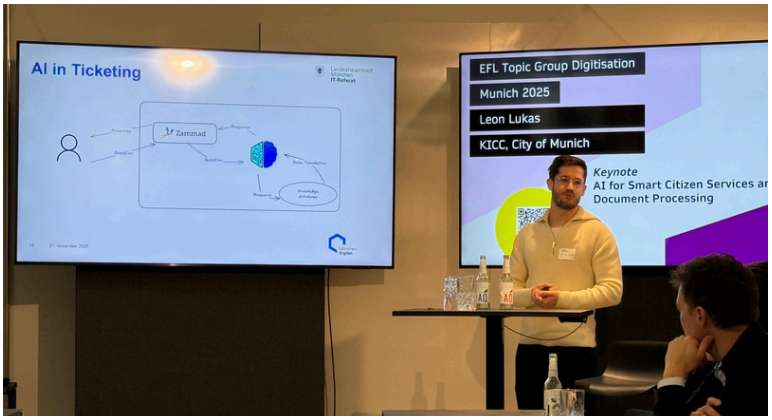
Keynote by Leon Lukas, Head of AI Competence Centre (KICC) of the City of Munich

AI for Smart Citizen Services and Document Processing.

The AI Competence Centre of the City of Munich (KICC) is a unit of the IT department – one of 14 departments of the City Administration with 1,400 employees (of 43,000 employees in the entire City of Munich administration incl. six municipal enterprises). The IT department leads digital transformation initiatives, focusing on scalable, secure, and innovative solutions.
As a dedicated AI team, KICC develops and operates various AI-driven services for the city. Munich's approach includes built AI, blended AI, embedded AI in software, and "bring your own AI," coordinated under strict governance and security protocols.

Key operational services include MUC-GPT (a city-specific AI assistant), inspira_BIB (AI-powered media recommendations for the city library), and an AI-supported search agent in the municipal service finder.

- MUC-GPT offers chat-based assistance and specialised AI assistants, based on clear and transparent regulations regarding data usage. MUC-GPT is open source and widely adopted by employees, its users being mainly from a power user community. Around 12,000 registered users utilise it frequently, there are around 6,000 chat requests daily.
- inspira_BiB uses AI algorithms to inspire library users with content-based recommendations.
- Regarding AI applications in citizen services, AI enhances the service finder by enabling Retrieval Augmented Generation (RAG) for more accurate and relevant search results.
- Automated Traffic Data Validation: AI validates traffic data from approx. 100 measurement stations, ensuring high-quality data and identifying disruptions or special traffic situations. The system uses interval-based and rule-based inspections, integrating plausibility checks with historical data.



Leon Lukas, City of Munich

Ongoing projects include

- AI integration in ticketing systems (e.g., Zammad), supporting automated responses and knowledge management.
- AI for Parliament (here: the city parliament/Stadtrat): AI tools support intelligent document search and question answering for parliamentary processes, with technical limitations to documents from the current calendar year. The next version enables chat-based interaction with individual processes, metadata search, and automated summary creation.
- AI-driven document processing extracts and organises information from official documents, streamlining administrative workflows.

Key challenges for the team's and IT department's work include high computing power demands (primarily cloud-based), rapid market innovation, compliance with data protection laws, prevailing and new security threats, and ensuring ethical AI use.
Additionally, scaling across the entire City Administration and organisation is challenging; there are various areas of city administration and numerous departments and responsibilities to be convinced and integrated for maximising impact and benefit.

Oliver Falk-Becker, Co-Chair of the TG Digitisation

@Kunsthalle München

B+O Service SE, Liza Nitsche

Think It. Test It. Scale It. A Glimpse into our AI product portfolio

Liza Nitsche, Head of AI Competence Centre at B+O Service SE, provided a strategic overview of B+O Service SE's AI initiatives, focusing on practical lessons, product offerings, and adoption strategies. Liza started out with some key take-aways from her work on AI initiatives and tools and on how to overcome bare theory:

- Start small, start now: Launch pilots with minimal investment to learn fast and reduce risk.
- Think in hypotheses: Identify and test critical assumptions early, turning uncertainty into actionable learning.
- Fail fast, learn faster: Rapid iteration and learning from setbacks are essential for progress.
- Bring products to life: Go-live is just the start, adoption needs marketing and communication. Support change management and build trust through early champions. Understand innovation diffusion: move from innovators to majority step by step.
- Right people at the right place: Success depends on matching the right roles and competences to each project phase - success depends on timing and people as much as technology.

With this in mind, she presented the AI Competence Centers's portfolio and measures:

- The AI Competence Centre offers end-to-end support: from idea generation and prototyping (PoCs, MVPs) to scalable product rollouts.
- Key measures include a technology radar, AI product standards, collaborative development, and structured communication concepts.
- Virtual AI Agents in Practice - AI agents are deployed across various user groups:
  - For tenants: Service Centre Voice Bot and Tenant Portal for intelligent request handling and predictive responses.
  - For employees: Copilot Chat (email assistant), Kiwi (contact centre advisor), Boki (knowledge provider), and specialised chatbots for support and field operations.
  - For craftsmen: Technician Assistant for troubleshooting, documentation, and customer-specific information - supporting multilingual interactions and process guidance.

One of the main tasks regarding the development of AI-based tools and agents was to overcome evident efficiency losses in the work of mandated craftsmen which were mainly due to

- lack of experience – Due to insufficient experience, craftsmen cannot repair damages immediately (e.g. troubleshooting, repair assistance, component identification, part availability), which leads to follow-up appointments.
- missing process-relevant information – Technicians fail to record important information, such as whether tenants have home insurance, which is crucial in case of water damage.
- inaccurate and individual input in reports – Information in reports is often inaccurate and written in an individual style, making subsequent processing more difficult.

The presentation then highlighted the "Dreiech" site which served to deliver Proof of Concept (PoC) for the AI-based assistance for craftsmen to overcome the aforementioned challenges. What showed in the positive feedback from craftsmen at Dreiech was that

- report quality improved
- process duration was reduced
- first-time fix rates increased (less follow-up appointments needed)

The PoC at Dreiech served to collect feedback, derive insights, make adjustments, eventually validate the approach and support nationwide rollout. Main challenges were successfully addressed by the AI solution tested in Dreieich. The resulting agent served as Minimal Viable Product (MVP) and helped

- bridging experience gaps among craftsmen,
- ensuring complete capture of process-relevant information, and
- standardising report input for better downstream processing.

Features of the Technician Agent advanced by means of the PoC phase and in a final step integrated in the Handwerker App (craftsmen's app):

- supports multiple languages (German, English, Spanish, Polish, Russian, Czech, Turkish)
- free troubleshooting & guidance for damage repair with web integrations
- guided troubleshooting & guidance for damage repair with process-relevant questions
- image upload & analysis for assisted damage diagnosis
- multilingual report delivery, while final report is always in German

More developments are to come as AI is continuously adopted in processes and the organisation. An AI Academy is coming soon based in SharePoint resources, a company-wide learning platform will be launched in December 2025. There is a frequent offer of in-person workshops and AI consultation/Q&A hours. Further initiatives like hackathons and tailored learning paths are planned.

The key message transported by the presentation is that successful AI adoption requires starting small, learning quickly, and focusing on people and change management as much as on technology. B+O Service SE's AI portfolio demonstrates how practical, user-centred solutions - like multilingual virtual agents - can drive efficiency and innovation across the organisation.

One4All, Kirsi Suopelto & Kitte Hamilton

Smart Housing - Driving Quality, Efficiency and Ease through Digitisation and AI.

The presentation by Kirsi Suopelto and Kitte Hamilton from One4all Finland highlighted how digitalisation and AI are transforming housing management, driving improvements in quality, efficiency, and convenience for residents and property managers alike, based on the experience and take-aways from One4All's daily work and tasks. A key tool of their services are digital and smart information boards in residential buildings. Effective digital solutions enable efficient communication between property managers and residents, eliminating the need for physical presence or travel and allowing information to be shared instantly and reliably.

Kitte and Kirsi presented the following practical case studies:

- Sivakka (Rental Housing): Digital platforms facilitate communication across properties, saving time and resources.
- Folkhälsan (Senior Housing): Information sharing is fast and easy, supporting the needs of senior residents.
- Arcada (Student Housing): With high resident turnover, up-to-date information is crucial for both new and existing tenants.
- LVAS (Senior Housing): Lowering the digital threshold ensures elderly residents are included and supported, combating digital exclusion.
- Mikalo (Student Housing): Modern reservation systems e.g. for communal or co-working spaces enhance operational efficiency and resident satisfaction.

Residents can access services and information anytime, anywhere, via digital platforms. Features include booking calendars, messaging, property data, and contact information, all designed for easy accessibility. Digital tools streamline bookings (e.g., laundry rooms, communal spaces) and payments, while access control and security systems ensure safe and convenient living environments. AI-Powered Assistance chatbots respond to resident inquiries based on property management guidelines, offering proactive and personalised support. Analytics are used to suggest actions that improve living quality, such as extending facility operating hours based on usage trends. AI also provides message templates and multilingual options for better accessibility and applicability.

In One4All's client properties, over 3,000 digital information boards were installed, with more than 155,000 residents being attended to by this means. Over 7 million bookings were made, including 2.3 million in 2024 alone.

The overarching goal is to make living as easy as it should be, leveraging digitalisation and AI to create smart solutions for better living and communities.

Mini workshop conducted by contiamo, Michael Dietze & Leon Qadirie

How can housing companies apply AI for innovation and their core businesses

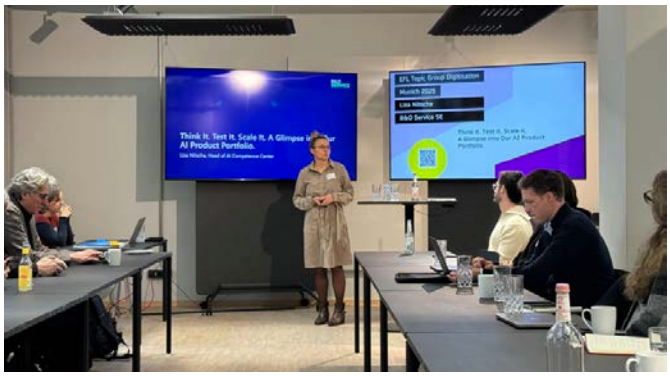
Contiamo's team has worked with Gewobag on various internal projects and processes. They have extensive insights and experience in the housing sector, as well as many other sectors they work in as process consultants.
Five core beliefs are the basis for their reflexions on the possibilities and constraints of AI for benefiting the work and core businesses of housing companies from today's viewpoint:

1. This is the worst the models will ever be. As AI models evolve further, the state we have today will in retrospective not hold a candle to future models.
2. Context is the constraining factor – not model intelligence. The quality of AI outputs and its usability is only as good as the prompts given into the AI tool. If a prompt is not accurate or precise enough, the result will not be what was wished for. Users need to watch/improve prompting competence and routine.
3. The age of agents has begun.
4. A systemic approach is required to improve AI agent performance.
5. Making investments into readiness will pay off again and again as AI evolves. Companies will benefit a lot, particularly as AI development continues, from getting active and involved with AI, and at the same time bracing for security threats, staying alert and remaining in charge of their processes, decisions and developments regarding AI use.

During the mini workshop, contiamo presented and exercised use cases by core business areas of housing companies (like business development, data and IT, accounting, renting and letting), inspiring thought and inviting discussion with and among participants on their own experiences, own use cases, perspectives and reasons for hesitating to work more, and more effectively, with AI tools.

Also against the background of the presentations and discussions during the Innovation Day, one of the key take-aways during the conference day and mini workshop was that all companies present may have taken different approaches on understanding and utilising AI for their businesses, but all focus on similar areas, uses and results like improved and more case-accurate client and tenant communications – and they face similar challenges: limitations in scaling within larger companies and organisations, hesitations by (internal) deciders and users (also meaning prevailingly large numbers of late adopters), ethical questions and the lack of the human factor in many an appliance.
Still optimism prevails that in the future and as AI evolves, there will be more balance and guidance regarding the integration and application of AI-based tools and solutions.

Kirsi Suopelto & Kitte Hamilton, One4All



Liza Nitsche, B+O Service

Workshop moderated by Michael Dietze & Leon Qadirie, contiamo

Day 2 – Excursion // Guided tour at B+O Bau's ForschungsQuartier Bad Aibling on 28 November

Kindly organised by B+O Service SE, the group was given a tour around the B+O Bau's ForschungsQuartier Bad Aibling. Guided by Achim Mantel, Head of Research and Development at B+O Bau, participants learned how the ForschungsQuartier was developed to test and try different building techniques, material and standards with the aim to cut building costs, enhance sustainability of building/s though reuse and reusability of materials and at the same time keep housing and living quality at the utmost highest level.

The tour started at the publicly accessible exhibition dedicated to the B+O Bau ForschungsQuartier in the newly constructed B+O Service building. It shows how the existing buildings were renewed and integrated into a larger urban usage concept and how a 'real-world laboratory' was developed on the former military premisses. Despite its model and lab character, the district primarily offers a home to many residents, a pleasant stay for hotel and conference guests, and jobs. Architects such as Florian Nagler and Arthur Schankula vividly explain the focal points of their work on the site in video interviews. A wall-sised map provides visitors with an overview of the urban context and highlights themed tours through the ForschungsQuartier with color-coded accents.

A model for the future of building and living

The visionary transformation on the outskirts of Bad Aibling began around 20 years ago: In 2005, the B+O Group acquired a former military site of approx. 70 hectares and developed it into a modern, sustainable district. The former military wasteland was transformed into an innovative urban area with a unique combination of living, working, and research.

Bad Aibling landscape

Achim Mantel, Head of R&D, B+O Bau

Visit at a highly efficient heating plant

Visit at the research wood house

From military site to a model district

The concept of the district is based on a thoroughly developed mixed-use approach:

- Around 900 people work here in various industries, ranging from crafts and architecture to education and hospitality.
- 450 apartments are spread across the site, many in renovated barracks buildings, but increasingly also in modern timber and timber-hybrid constructions.
- An educational campus with schools and daycare centres accommodates around 850 children.

B+O Bau's urban planning focus has been on developing a mixed-use district with a hotel and conference centre, residential and workspaces, energy supply, a technology park, education, and sports – all within a park-like area featuring preserved tree populations, the renatured Moosbach stream, extensive wildflower meadows, and views of the Kaiserstuhl mountain. The ambitious goal of dedicating the district to sustainability in construction and energy supply has been supported from the beginning by scientific collaborations with universities.

In recent years, the research focus has intensified through the realisation of an initial series of three houses based on the 'Einfach Bauen ' principle. The construction of houses in wood, brick, and concrete was preceded by extensive studies. Monitoring assesses energy consumption and indoor climate in occupied conditions. These buildings were implemented under the leadership of Prof. Florian Nagler, based on the latest scientific findings from the 'Einfach Bauen' research project at the Technical University of Munich. A second series of research houses focusing on the materials wood and clay is currently under construction.

Architects involved in the B+O Bau ForschungsQuartier include Andreas Hanke Architekten, David Wolfertstetter Architektur, ensømble Studio Architektur, Florian Nagler Architekten, Hans Albrecht Schilling, HK Architekten, Hermann Kaufmann + Partner, Petzenhammer Architektur und Stadtbildplanung, Ruumfabrigg + MMXVI GmbH, Schankula Architekten, and Studio Matteo Thun & Partners.

Testing and continuous research show how traditional and conventional beliefs and approaches can be challenged and prospectively overcome to achieve more sustainability, higher cost-effectiveness, less waste and better climate adaptation and environmental friendliness in building and renovation processes – may it be the impact of room height on passive ventilation and heat distribution; sustainable and reused or reusable insulation; floor and wall materials; effective window positioning to improve heat absorption inside and provide light rooms; or many other aspects of building, designing and constructing.

For more information, please also visit B+O Bau's website.

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