



JULY 2017

INNOVATIVE HOUSING SOLUTIONS

FACTSHEET

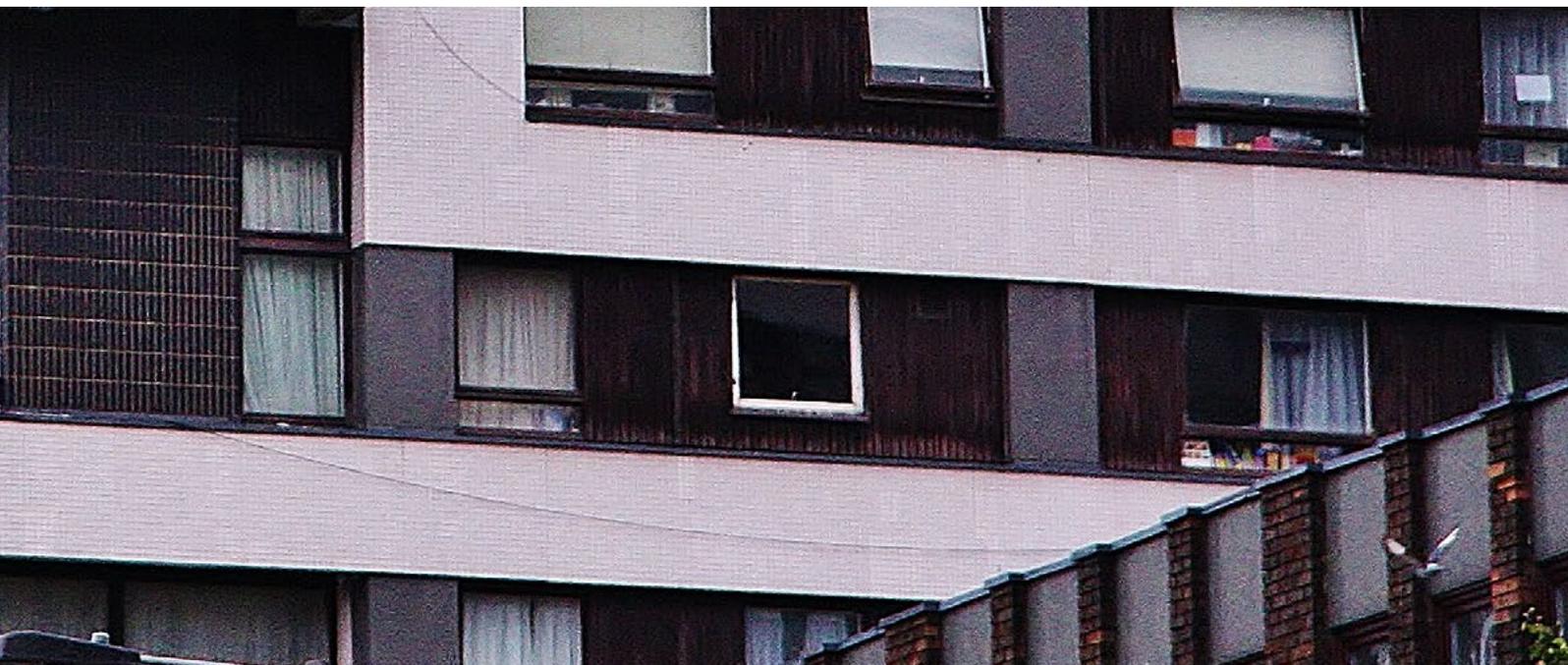


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INTRODUCTION

Housing exclusion is growing in Europe, and almost all member states see an increase in homelessness. Yet housing is a right: it affects every aspect of a person's life.

The **Housing Solutions Platform (HSP)** is a new expertise- and practice-driven initiative to identify, debate and promote innovative solutions for affordable housing in Europe. It is a joint initiative of FEANTSA, Friends of Europe, the Fondation Abbé Pierre and Housing Europe.

One of the Platform's purposes is to encourage transnational exchanges in practices by showcasing proactive and audacious initiatives that have been put to the test in different countries. This factsheet intends to present and promote innovations in housing from around Europe, to demonstrate what kind of projects the Housing Solutions Platform would like to put forward, discuss and disseminate.





SELECTED CASE STUDIES

The factsheet presents seven case studies from across Europe, representing practical examples of innovative and daring experimental ideas to create affordable and high-quality housing.

Each of the case studies, in one way or another, touches upon the five main areas identified by the Housing Solutions Platform - finance, supply, demand, regulation and urban planning. While the examples differ in size, structure and means, they all aim to provide affordable homes to people who need them, and are very promising practices likely to inspire and inform those interested in innovative approaches to affordable housing.

1. From **Finland**, the Y-Foundation's innovative approach to social rental and complete integration of Housing First principles.
2. From **France**, Livret A: a personal savings account providing funds for social housing on a national level.
3. From **Hungary**, HomeLab's initiative to import Social Rental Agencies into Central and Eastern European Countries.
4. From **Ireland**, Rapid Build Housing: responding to increasing family homelessness by quickly building cheap, quality homes for the housing excluded.
5. From **Spain**, the Right to Housing Plan of Barcelona: a ten-year plan to solve the city's housing crisis.
6. From **Switzerland**, More Than Housing: a massive, innovative cooperative housing initiative, integrating a wide number of actors and participants.
7. From the **United Kingdom**, Granby Four Streets CLT: a community land trust completely renovating a run-down neighbourhood in Liverpool.



FINLAND

Location: Nationwide

Purpose: Providing permanent homes to homeless people

Why it's innovative: Uses housing as a starting point, not as the ultimate goal

THE Y-FOUNDATION

Finland is currently the only EU country to have seen a decrease in homelessness over the past few years. The Y-Foundation is one reason behind this success. At the time of its creation in 1985 there were 20,000 people without a home in Finland. This number has fallen to 7,500 in 2015. In between these two dates, the Y-Foundation is estimated to have provided homes for more than 8,500 people.

The Y-Foundation's main aim is to increase the level of affordable rental housing available to homeless people. It buys, renovates and leases buildings in towns and cities across Finland. Homes are provided using the Housing First model (see below) through partnerships with municipalities and non-governmental organisations.

Most of its homes are in central city locations. This enables residents to be close to work opportunities, amenities and support services. It also uses innovative designs and plans to support resident integration.

In addition to purchasing individual apartments, the Y-Foundation also develops apartment blocks. Construction takes place based on local needs and wishes. Construction projects have included both regular rental accommodation as well as units for special groups, allowing for support services.

By building supportive networks and engaging local authorities and non-governmental organisations to develop services for homeless people, the Y-Foundation provides significant support to its tenants, but with the goal of enabling them to live independently. Its aim is that, by 2020, two-thirds of its tenants will be living independently without need for support.

What makes Y-Foundation different is that it is effectively a housing association that specialises in housing homeless people and vulnerable groups. The trend for housing associations across Europe has been to diversify into offering housing to wider groups of people. Y-Foundation has remained focused on its core objective and continued to provide homes for the most vulnerable groups of people in society.

The Foundation has created a highly sustainable business model. The operating costs of the Foundation are covered by rental income. It generates good surpluses, which are reinvested enabling the Foundation to build more homes and expand. It has received grants and soft loans from the Housing Finance and Development Centre of Finland (ARA) that have enabled further growth and service improvements. Evidence suggests that the Foundation has achieved a good sustainable balance between borrowing, repayments and operational costs. With the current level of assets, the financial model of the Foundation appears viable and sustainable.

To learn more about Housing First, you can visit the [Housing First Europe Hub](#).

You can also visit the Y-Foundation's [English-language website](#).

WHAT IS HOUSING FIRST?

Finland was an early adopter of the Housing First model, a social innovation originating in the USA. It has proven very successful in ending long-term or repeated homelessness among people with high support needs by providing them with a house and constant social and medical support.

The innovation lies in using housing as a starting point; not an ultimate goal only reachable once all other problems have been solved. Housing First is based on a belief that people do not need to become 'housing ready' and that a safe home is the best location to get one's life together. Furthermore, it avoids constant recourse to the use of short-term homeless services which only reinforce homelessness cycles.



FRANCE

Location: Nationwide

Purpose: Financing social housing on a national scale

Why it's innovative: It provides loans for the social housing sector by centralising funds from a personal savings account open to anyone with a bank account in France.

LIVRET A

'Livret A' is a savings account set in place in France in 1818 to finance public infrastructure. Since 1945, it has also provided loans for social housing construction and renting. Originally restricted to a few banks, it can now be opened by anyone in any French bank and as of 2017 has ceiling of €22,950 with an interest rate of 0.75% and no taxes applicable. Both ceiling and interest rates are set by the Ministry of Economy in relation to the overall situation of France's economy.

In 2015 the funds centralised by the Caisse des Dépôts were able to build or finance building of 134,000 social homes and rehabilitate or renovate 311,000 others. It has proved itself as a viable solution for financing social housing long-term and at any time, as it has a permanent reserve of funds available. There are several loan possibilities, tailored to different types of actions in favour of social housing, and adapted to different actors. Most loans are very long term (up to 50 years). These loans make up 70% of funding for social housing in France.

The fact that it is financed by savings accounts that provide tax-free interest to its users makes it also a very viable investment for individuals. It is a good example of banking for public interest and not private profit. Livret A is the product of strong state engagement in public investment and as such is perfectly replicable by any finance ministry.

HOW DOES LIVRET A WORK?

The Caisse des Dépôts et Consignations (CDC) is charged with centralising a certain amount of all the accumulated Livret A accounts open on a national level, along with two other savings accounts - Livret A being the most important provider of funds of the three. The CDC is a public institution, under the control of parliament, mainly charged with investing in 'missions of general interest'. The centralisation of Livret A allows it to have a significant amount of capital always available to finance projects, including social housing. In August 2016 this stock amounted to €231bn.

WHAT ARE THE MAIN ADVANTAGES OF SUCH A SYSTEM?

- Beneficial to both parties: citizens get access to a very advantageous savings account, while lenders and social housing organisations get access to an important reserve of funds.
- Not-for-profit lending: the CDC is a public institution, its purpose being not to expand or turn a profit. It has therefore more comprehensive loan options for social projects, and is less conditioned on the situation of the market.
- Democratic accountability: being under control of parliament and the Ministry of Economy, the entire system is regulated to be at its most efficient and keep its social purpose above all else.
- Simple and adaptable: its working principles are very simple, and can be transferred anywhere. All it requires is political proactivity and commitment.



HUNGARY

Location: Central Europe – Hungary, Czech Republic, Slovakia and Poland

Purpose: Mobilise the private rental sector to provide affordable housing

Why it's innovative: Imports the social rental agency model to countries where it is mostly absent

SRA / HOMELAB

The wave of housing privatisations in post-communist countries following the dismantling of the Soviet Union gives central and eastern European countries (CEECs) a very distinctive housing situation compared to other European countries. According to Eurostat, in 2015 Hungary's home ownership rate was 86.3% and Poland's 83.7%, while Romania's was a striking 96.4%. The European Union average is 69.3%, while in the eurozone, it goes down to 66.4%.

Building social housing to address housing exclusion requires significant funding and a strong commitment from central governments: mobilising private stock is a pragmatic, easier-to-implement option that could help address the current shortage. For this reason the Metropolitan Research Institute (MRI) of Budapest identified social rental agencies (SRA, see below) as a potentially useful innovation in CEECs. Indeed, SRAs can be an opportunity in countries where the private sector may be poorly regulated and dysfunctional in some aspects, including a judicial system that is hard to enforce: they can act as guarantees for owners reluctant to rent in such a market.

Building on this hypothesis, the MRI is currently coordinating HomeLab, a project funded by the EU Programme for Employment and Social Innovation and designed to test SRAs in nine locations in four CEECs: Hungary, Poland, Slovakia and the Czech Republic. The project has adapted the SRA model (see below) as developed in Belgium and France and come up with social rental enterprises (SREs). SREs add to SRAs a general help to tenants in their integration, helping them into employment and with other aspects of their lives. By providing affordable homes for rent in places with a high workforce demand but little affordable housing, it will improve both housing and labour situations.

SREs are based on the assumption that housing and employment problems have to be tackled simultaneously to empower people, enabling them to maintain their homes and have adequate income. The intensive case handling, the integrated service provision and the importance of providing employment services, combined with constant follow-up and the emphasis on building strong personal relations with clients, allows the SREs to reach and work with clients that are normally either difficult to access or hard to keep in the network of the social services.

A DEFINITIVE ANSWER TO THE OSWALD HYPOTHESIS

The hypothesis built by Warwick University professor Andrew Oswald in 1996 is sometimes invoked when dealing with the issue of unemployment in CEECs. It suggests that limited labour mobility in these countries due to the high homeownership rates (and therefore low affordable renting possibilities) works against people trying to reach employment where it is, effectively impairing the labour market. HomeLab is a direct answer to this obstacle.

WHAT IS A SOCIAL RENTAL AGENCY (SRA)?

Social rental agencies mediate between landlord and tenant. They provide incentives to landlords to accept below-market rents through mechanisms such as guarantees, management services and support with renovation. At the same time, they support the tenant. Present in some western European countries, SRAs are not common in CEECs. They are, however, a good opportunity for those excluded from housing to live in affordable homes and for owners to obtain a guaranteed long-term revenue from their properties.

Furthermore, they are a better guarantee in a judicial and legal environment which can be slow, inefficient and unpredictable. Community-based initiatives can bypass a lack of will or capacity from public actors, which is unfortunately often the case in most CEECs. It can also take advantage of available vacant housing, which reaches 11% of total housing in Hungary.



IRELAND

Location: Several sites in the Dublin region

Purpose: Responding promptly and efficiently to the urgent need for suitable accommodation for families who are currently homeless

Why it's innovative: An attempt to bring more affordable housing online quickly in the context of acute shortage and rising homelessness

RAPID BUILD HOUSING DUBLIN

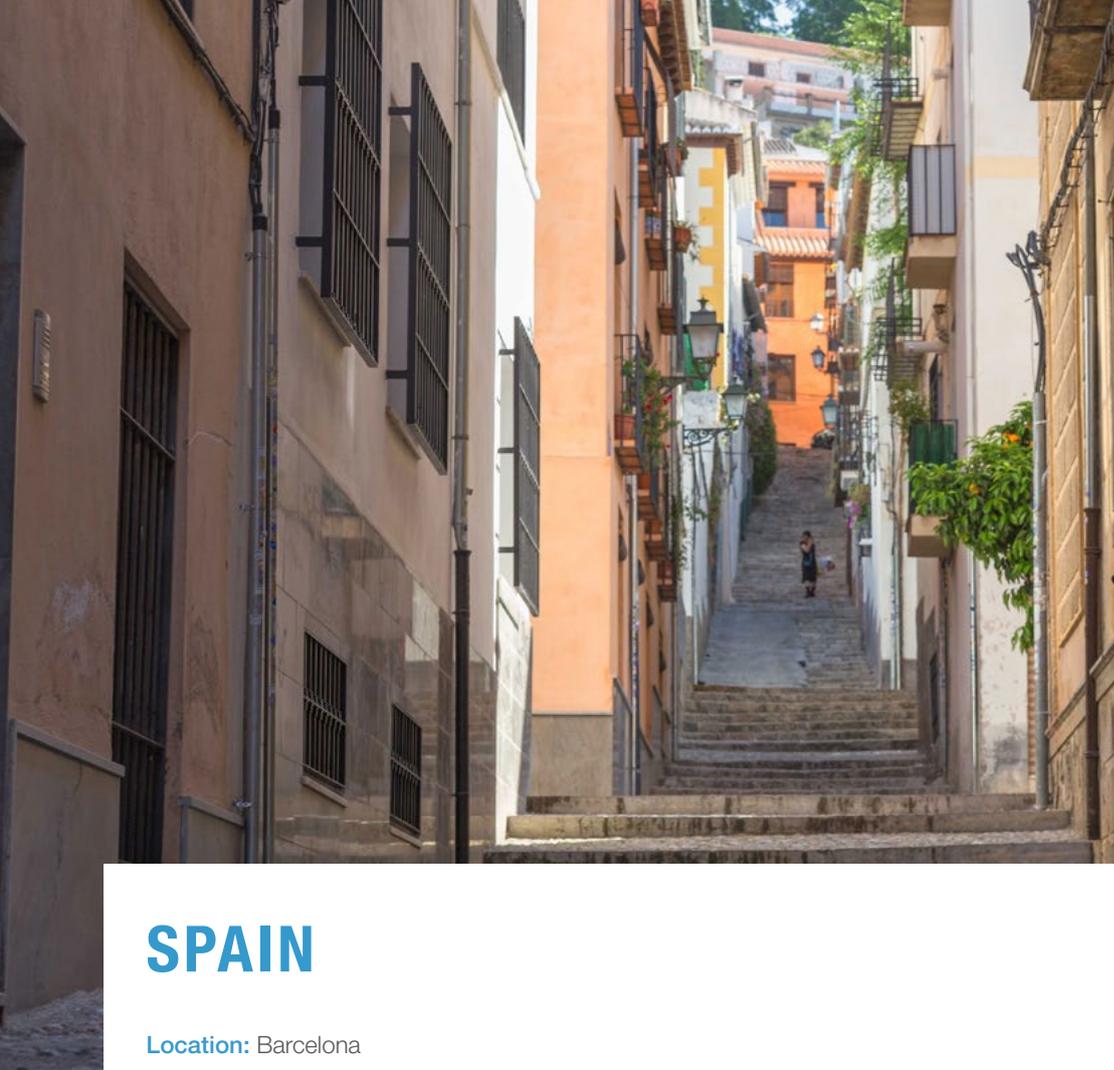
Rebuilding Ireland, Ireland's action plan for housing and homelessness, has five pillars, the first of which aims to tackle rough sleeping and people staying in emergency accommodation, including families in hotels. One government plan to address this is to deliver at least 1,500 units of rapid-build homes throughout Ireland by 2018.

As part of the broader scheme, the Rapid Build Housing Dublin project focuses on delivering 500 units for an increasing number of homeless families in the Dublin region. Getting families out of emergency accommodation and into homes is essential. The modular houses will provide a more stable environment for these families, a place where they can make a home-cooked meal and get their lives back on track.

The first 22 completed homes are of high quality and have three bedrooms. The construction costs, at €180,000 per house, were lower than budgeted. The houses will provide temporary accommodation for homeless families, which is more appropriate than staying at hotels. In addition to the modular homes, the local authority will provide more 'bricks and mortar' housing, as stated in the Social Housing Strategy 2020. The sites allocated for the rapid-build housing will provide the households with services such as transport, schools, medical services and more.

WHAT SOLUTIONS DO PREFAB HOMES BRING?

Prefabricated homes – also known as modular constructions – can be found in all forms and shapes and can be built off-site, while the foundation is prepared on-site. These days prefab homes tend not only to cost less and be built faster but they are also high-quality, with a modern design and the possibility of being made eco-friendly. It is very early to judge the Dublin scheme, and there have been a number of challenges in the implementation, but it at least shows that technical solutions can contribute to boosting the supply of adequate, affordable housing.



SPAIN

Location: Barcelona

Purpose: Resolve the housing crisis affecting Barcelona's citizens since 2008

Why it's innovative: A long-term (ten-year) proactive municipal plan with 59 measures encompassing a wide net of reforms addressing every aspect of housing exclusion, as far as the municipality can help

BARCELONA'S RIGHT TO HOUSING PLAN

Due to the 2008 economic crisis unravelling after more than ten years of quickly rising prices, Spain's housing bubble burst. Housing values plummeted and the worst-hit Spaniards could not pay back their mortgages. In accordance with Spain's strict eviction regulations, people who could not pay their loans were forcibly moved out and their mortgages foreclosed. Barcelona was one of those cities hit hard with evictions: there were 2,661 in 2008 and 7,796 in 2015, an increase of almost 300% in seven years.

Successive short or medium-term plans from Barcelona's municipality since the start of the crisis have not been enough to prevent debt collectors from throwing people on the streets on a significant scale. Building on previous efforts and wanting to move to a much higher gear, the city presented in September 2016 an ambitious ten-year housing plan guided by the principle that housing is a human right.

Entitled '*Pla pel Dret a l'Habitatge de Barcelona 2016-2025 (PDHB)*', it is built on 59 specific measures categorised into four strategic axes:

- Preventing and addressing the housing emergency and residential exclusion: this axis addresses issues of exclusion and homelessness with quick-answer resources (such as housing offices, better judicial enforcement of inadequate housing cases, a new 'Unit to Counter Residential Exclusion' (UCER), and brings to the city longer-term resources to prevent incoming difficulties in the housing market.
- Ensuring the proper use of housing: measures to make sure that housing is used for homes, that vacant housing is mobilised, and that the city's real estate provides enough homes for its citizens, including quality public housing.
- Expanding the affordable housing stock: under current legislation, Barcelona has to reach a 15% social policy housing stock, which means doubling its current stock.
- Maintaining, renovating and improving the current stock: a global, renewable energy-oriented axis to assess the state of the private housing stock and make sure it is on par with quality standards.

PDHB builds on previous municipal efforts, bringing together a very ambitious plan to address a human emergency, with strong commitment and proactivity. Its wide-encompassing approach tackles a variety of issues related to housing while understanding where the weaknesses are and what can be improved.

MOBILISING VACANT HOUSING

Out of the 59 measures to fix housing in Barcelona, some focus on encouraging big property owners (including banks) to make foreclosed housing available to those who need it. Some of the tools include:

- A census of vacant dwellings carried out in the 73 city neighbourhoods, beginning with those where mobilising empty housing is a priority. The first part involves a statistical analysis based on public authority registers (census and residents) and secondary data (basically, water consumption), while the second part involves fieldwork. This makes it possible to develop the mechanisms for mobilising housing further and to impose sanctions.
- Agreements with banks that have empty flats in the city, to get them to make the vacant property on their books available so that it can be used to provide affordable rental housing. In the agreements reached so far, the banks have transferred their flats (vacant or occupied) to the city council on a right-to-use basis in return for a monthly sum as compensation.
- The establishment of conservation and renovation areas enables pre-emption rights to apply and an obligation to incorporate vacant properties into the property market for a specific period. This mechanism is applied in run-down areas affected by property mobbing and speculation that needs to be controlled. It could also increase the housing stock in areas with little housing in good condition.



SWITZERLAND

Location: Hunziker Areal, Zurich

Purpose: Provide affordable housing to a wide range of profiles in communal and environmentally-efficient apartments

Why it's innovative: Massive in scale, even more environmentally-friendly than what is legally required and renting at below-market prices to a wide diversity of people, More Than Housing is a unique cooperative housing endeavour.

MORE THAN HOUSING

'More Than Housing' is, first of all, an innovation of scale. Fifty different cooperatives joined forces to build one of the largest cooperative programmes in Europe: thirteen buildings, 400 housing units, 35 retail units and large shared community spaces and neighbourhood infrastructure. In 2016, it housed 1,200 people. A unique endeavour, it is also the place of a certain number of experiments.

Located on a piece of land in Zurich that was considered unattractive and unfashionable, the project began when those cooperatives came together to improve the social housing situation in a city with a market largely unfavourable to new constructions. As a cooperative endeavour, dialogue is part of every aspect of the project, from the design, which was decided through an architectural competition, to the organisation and use of the common spaces.

On the environmental side, it tries to implement the '2,000 watt society' – to have people live on 2,000 watts thanks to lifestyle adaptations and changing habits. It also integrates a car-sharing scheme and the cooperative owns and manages a bike-sharing pool. In addition, 45% of its electricity is generated through photovoltaic cells. The design includes native trees and bushes, as well as two communal urban gardens and spaces.

The project deliberately promotes social diversity. The concepts are included in the architectural design (to respond to multiple needs), through management to the allocation of tenancies (by engaging organisations working with different underrepresented groups). The project brings together the knowledge of traditional cooperatives and new ideas from more recent ones, to produce a complex, experimental new form of cooperative. There are people over 70 years old as well as children and families. Twenty per cent of tenants have an income below the national poverty level, and rents are on average at 70 to 80% of market level, not counting the 80 apartments subsidised by public authorities.

The development was financed with equity provided by the founding members, loans from the City of Zurich, national funds for cooperative housing and commercial bank loans in total amounting to 195 million Swiss francs (US\$202.5mn). More Than Housing believes it is on target to repay the loans ahead of the due dates. The cooperative is based on not-for-profit principles. This means there are no commercial shareholders and there is no payment of surpluses to members other than paying interest on members' equity. Almost all the income is obtained from rent.

WHAT DOES IT MEAN TO BE A MEMBER OF A HOUSING COOPERATIVE?

Aim: The housing co-operatives in Switzerland have as their objective to deliver affordable houses of good quality. In addition, in most Swiss cooperatives the tenants are members and can therefore co-determine on the cooperative.

The cooperative workings of More Than Housing: The More Than Housing cooperative is an example of a cooperative with members, which means that the tenants purchase shares in the cooperative. Members are therefore co-owners of the housing cooperative, but the latter remains the owner of the property. When leaving the cooperative, the original amount paid for the shares will be reimbursed.

All members have one vote and a voice, irrespective of the number of shares they hold, which they can use in the general assembly to decide on important business matters, to raise discussion points or propose new projects. The general assembly elects the members of the board of directors. The board of directors bears responsibility for the strategy of the cooperative.

The implementation and execution of it is delegated to an executive board consisting of a President, CEO and Head of Research and Innovation. Twelve mostly part-time employees manage the property on their behalf, and one person supports inhabitants in self-organisation and ensures networking with institutions in the neighbourhood. A reception desk is run as a one-stop-shop for the inhabitants. As all wages are paid by the rent, an expansion is only partially possible.

Many of the 1,200 inhabitants volunteer and take care of the repair café, a veggie-cooperative, playgrounds, yoga classes and language and integration classes, among the more than 30 registered groups with approximately 200 volunteers.

Affordability and security of tenure: Cooperatives work on a non-profit basis, only charging the actual cost of the apartment, which includes the price of the land, construction costs, maintenance and administration. The maximum admissible rent for apartments is stated by the authorities for non-profit cooperatives. Since the properties of the cooperatives may not be resold, they remain free from speculation and thus can deliver affordable accommodation for the long term. That the properties are not to be resold also creates a higher security of tenure; the tenants can only be asked to vacate their apartment if they acted against the statutes of the cooperative.



UNITED KINGDOM

Location: Granby Triangle area, Liverpool

Purpose: Community-led rebuilding of a neighbourhood, meeting local housing needs and providing long-term community benefit

Why it's innovative: Granby Four Streets Community Land Trust (CLT) is a community-led rebuilding of a rundown neighbourhood; in addition, being a CLT, it manages to tackle speculation and ensure long-term housing affordability by 'locking' land value.

GRANBY FOUR STREETS COMMUNITY LAND TRUST

Once Granby Street was a lively street with blooming businesses; however, post-war demolitions of Victorian houses and rising unemployment in the 1970s changed Granby into one of the most deprived British communities. Shops went out of business and empty houses began to appear, and at least one of the social housing associations 'withdrew' from the triangle.

A turning point in this downward spiral came when residents started grassroots action to liven up the neighbourhood, such as organising a monthly community market and greening up the streets. A new campaign group was formed, which evolved into the Granby Four Streets Community Land Trust. The CLT set out to create housing and other community facilities at permanently affordable levels for local people.

Previously, a private company had won the tender to renovate the area, but had failed to act upon it, while housing associations viewed it as too great a challenge and the local council had run out of ideas. In this vacuum, the Granby Four Streets CLT was able to make its move. The CLT proposed to work with several other developers with the hope of attracting more funding. Two housing associations saw the value of involving themselves in the long overdue renovation of the Granby Four Streets neighbourhood. Since then additional housing providers and developers also became involved.

The CLT raised £1mn in grants and loans to renovate ten houses that were transferred to the Community Land Trust by Liverpool City Council. Furthermore, the CLT arranged opportunities for young people to gain experience and training in vocational building and construction skills. The local authority also promised to donate the four empty corner shops to the CLT. The CLT will consult with the community to develop ideas for the new use of the 'four corners'.

In 2015 the Victorian houses could at last be transformed into family homes. In 2016 ten became eleven and the CLT expressed a clear interest in developing the remaining empties into long-term affordable accommodations.

HOW DOES A COMMUNITY LAND TRUST WORK?

A Community Land Trust (CLT) is a non-profit community-based organisation run by volunteers. No two CLTs are alike, each CLT will take a form appropriate to address the local challenges and opportunities.

Aim: Create housing and other community facilities (pub, shop, workspaces, food growing) at permanently affordable levels, even in areas where house prices are high, for local people and for the benefit of the community.

Core principles of a Community Land Trust:

- A CLT is a **membership-driven organisation**, controlled and democratically accountable. Those who rent or lease a CLT property automatically become a member. But membership is open to a wider group of people and legal persons concerned with the community.
- A CLT **holds the land in trust** (collective ownership); so that the value of the land is separated from that of the building on it. The land will be held in perpetuity to the benefit of the community, banning speculation; if the value of the land increases it is locked in by the CLT.
- Buildings are either **let at an affordable not-for-profit rate or leased to home owners on long leases**. In the case of long leases, the home owners have similar rights to ordinary home owners; however, to keep the houses affordable the CLT will introduce conditions, including caps for resale. Sometimes an additional subsidy is required to make the house affordable.
- The CLT takes a **long-term role** in ownership, stewardship or management of the homes.

Community: The members of the CLT decide what community it will serve; usually the CLT relates to people that live and work, or want to live and work, within a defined geographical area.

Management: The members elect a CLT board which generally is comprised of local residents, tenants and employers, people from a wider area with useful skills, and additional representatives from, for example, the local authority, housing associations and community organisations.

Initial subsidy: To get a CLT started, it needs to own some land. There are a number of possible sources of land: options include sites that are already in ownership and are permitted for development, receiving public land at little or no cost, purchasing land at market value with money from a grant or community share issues, and/or acquiring a rural site at about agricultural value.

United Kingdom: There are over 225 CLTs in England and Wales, and in the last six years the number of CLTs grew six-fold. So far Community Land Trusts have delivered over 700 homes; at this rate they will develop a further 3,000 homes by 2020.

Continental Europe: In 2015 the first CLT in continental Europe was set up in Brussels. The Brussels CLT plans to develop thirty housing units a year until 2018. But the movement is not limited to Belgium; CLTs are also established in France and Italy; Lille has become France's first city to experiment with CLTs, starting in February 2017, soon followed by Paris.

CONCLUSION

With different approaches adapted to different situations, innovative projects can bring solutions addressing housing exclusion.

The seven initiatives explored in this factsheet have demonstrated what can come out of creative and engaging projects to solve the lack of affordable housing. All of them are, at least partly, replicable in other countries and cities. By bundling the different innovative solutions, we intend to inspire those who aim to tackle housing exclusion, and to engage practitioners into discussion and into innovative projects to fix this issue.



NEXT STEPS

The Housing Solutions Platform has already been launched and practitioners and experts are getting involved. While we are still in an early phase, we have begun to gather ideas and promising practices.

Check out our series of articles for inspirational and innovative ideas and solutions, featuring housing experts from across Europe. Connect with us on Facebook, Twitter and/or LinkedIn to stay up to date on events, publications and more in the coming months.

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