

The Implementation
of the European Structural
and Investment Funds
for Housing Projects
in the European Union

Structural Funds and Housing in 2014-2020



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While every effort has been made to ensure that the data and other information in this paper are accurate, some errors may remain. In some cases the report mentions approximate figures as precise information was not available.

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FOREWORD

For a long time now, Housing Europe has been working together with its members to ensure that housing can receive funding from the European Structural and Investment Funds (ESIF) under the current programming period. Thanks to this hard work, housing was indeed included by the European Commission among the investment priorities, and most of the adopted Operational Programmes (hereinafter OPs) include the possibility of supporting different aspects related to housing. This is notably the case of the priorities related to energy efficiency and the use of renewables, as well as social inclusion.

The aim of this publication is to provide housing practitioners and policy makers with up-to date information and figures on the funding allocated to housing in each country. The publication includes detailed country profiles as well as good examples, and provides the reader with a broader view of on how housing will be supported between 2014 and 2020.

To produce this report, we gathered information not only from the European Commission but also from Ministries, Managing Authorities and Regional Agencies of 22 Member States.

We trust this paper will provide practical support to those wishing to get a better understanding about the state of play of housing in the framework of European Structural and Investment Funds, and help them being familiar with the priorities of different Member States, thus preparing more effective project applications.

Sorcha Edwards
Housing Europe Secretary General



INTRODUCTION

The Regulation (EU) No 1301/2013 on the European Regional Development Fund provides with several new opportunities for housing. This is notably the case for activities related to promoting energy efficiency and renewable. However, other funds like ESF (European Social Fund), CF (Cohesion Fund) and EAFRD (European Agricultural Fund for Rural Development) provide potential opportunities to finance housing related activities aimed at increasing social inclusion. Before explaining the detailed priorities that can be relevant to housing, it's worth mentioning some key differences between the current period and the previous one.

WHAT HAS CHANGED IN THE ESIF IMPLEMENTATION?

A POTENTIALLY LARGER BUDGET

First of all, the allocation structure has changed in the new period. In 2007-2013, the total expenditure for housing related projects was around 2 billion € and this was focused on the energy refurbishment of housing for low-income families.

Furthermore, in 2007-2013, the EU support to housing expenditure could reach a max of 4 % of the ERDF allocation for each OP (as long as it did not exceed 2 % of the total ERDF allocation which amounted to 198, 77 billion € in the period 2007-2013). Member States had to co-finance the EU up to a level of 50 %.

Although it is not possible at this stage of the implementation to have a precise view on how ESIF have been allocated to housing related programmes, we can already see a significant improvement compared to the last programming period in terms of planned expenditure. In 2014-2020, the foreseen total expenditure of the whole ESIF is 960 billion €. The Member States will actually focus on two main priorities as far as social housing is concerned:

- **Energy efficiency in housing: 6.10 billion € (this figure combine ERDF and cohesion fund for central and eastern European countries)**
- **Investing in social infrastructures (urban regeneration, promoting social inclusion through improved access to social, cultural and recreational services etc.) for the less developed eight EU countries : 626 million €**

Overall, according to the Commission, the resources for ESIF have doubled compared to the previous period. *For the EU, this goes beyond the minimum allocations required by the new regulatory framework, approaching almost 50 % more than required¹.* As per the Commission data, around 16-18 billion € are dedicated to energy efficient solutions in housing, public buildings and industrial buildings. This shows an increase of funds from the last period, in particular in Central and Eastern Europe.

¹ According to Maros Sefcovic (Vice-president of the European Commission responsible for Energy Union), Sustainable energy week, 15-19 June 2015

As 50 % of the EU housing stock is not energy efficient and the energy dependence on imported energy is now 100%, the Commission would like to spend the largest amount on housing². Investing in energy efficiency in buildings is *'the cheapest, fastest and most effective way to decrease our energy dependency by reducing our energy demand'³.*

Housing Europe shares this view confirming that energy efficient social housing has many proven positive effects on growth, social cohesion and environment quality. Beyond the direct effect on energy performance, those measures help to save costs in other policy areas⁴.

Furthermore, close to 20 billion € of ERDF has been allocated by Member States to social inclusion and education objectives in the 2014–2020 programming period for investments in social-, health-, education-, childcare-, and housing infrastructure.

In the frame of the Structural Funds, the EU support rate per project is foreseen at minimum 50 %, but it can vary from country to country, depending on the market and economic situation. For example in Austria, the EU support rate is foreseen for 25 % due to the existence of significant national sources of support and the high level economic development; however for example in Hungary the EU support rate per project can achieve 80 % in the case of energy efficiency related projects

- **38 billion € of the ESIF will be spent on low-carbon economy (which includes energy efficiency, renewable energy production and use, smart distribution grids and sustainable urban mobility, as well as research and innovation in these areas). The support is coming precisely from ERDF and CF, complemented by Horizon 2020.**
- **2 billion € of ERDF support is dedicated only on development of smart systems (electricity and gas).**

A COMBINATION OF FINANCIAL INSTRUMENTS

The scope of financial instruments has been widening which means that the new rules do not differentiate between sectors, beneficiaries, types of projects and activities that are to be supported⁵.

The OPs became 'multi-fund', meaning that Member States may use financial instruments in relation to all thematic objectives covered by OPs, and for all Funds (ERDF, ESF, CF, EAFRD+ National support). This leads to a better combination of financial instruments with other forms of support (like grants, loans). To give an example of the combination, the ESF and ERDF can be combined to achieve *low-carbon and resource-efficient economy, trough*

² According to Maros Sefcovic (Vice-president of the European Commission responsible for Energy Union), Sustainable energy week, 15-19 June 2015

³ Quote from Adrian Joyce, Secretary General of the European Alliance of Companies for Energy Efficiency in Buildings (EuroACE), and Renovate Europe campaign director.

See <http://www.euractiv.com/sections/energy/renovating-europe-gaining-more-energy-independence-315500>

⁴ State of Housing in the EU, 2015, page 98

⁵ http://ec.europa.eu/regional_policy/en/funding/financial-instruments/2007-2013-changes/

*the improvement of education and training systems necessary for the adaptation of skills and qualifications, the up-skilling of the labour force, as well as the creation of new jobs in sectors related to the environment and energy*⁶. This could be also used for instance to train unemployed tenants.

Financial instruments should now be designed on the basis of an ex ante assessment identifying market failures or sub-optimal investment situations, investment needs, possible private sector participation and resulting added value of the financial instrument in question. Normally these assessments will help to avoid overlaps between funding instruments implemented by different actors at different levels.

A MORE STRATEGIC FOCUS

In addition, there are other improvements compared to the previous period. Firstly, the Commission has a new approach which means it tries to allocate the support more wisely and working in a more strategic way, applying a shared management system and focusing on the results.

Secondly, in 2014-2020 the key sectors are those which allow long-term, smart and sustainable development such as research, innovation, technology, and low-carbon economy. As mentioned above, the support to the low-carbon economy is the most significant (20 % of ESIF is dedicated to support low carbon economy). Amongst others like smart distribution, renewable energy, research and innovation, energy efficiency receives the largest share of funding for low carbon economy. The contribution of the Cohesion Policy to low carbon economy through ERDF and CF is clearly more ambitious than in the previous period.

- 2007-2013**
- Only energy efficiency and urban development
 - Limited geographic coverage
 - Slow implementation
 - Low leverage
 - BUT first positive examples

- Advantages in the new period:**
- All projects eligible under Cohesion Policy funds
 - Accelerated implementation
 - More sophisticated support
 - Higher leverage

GRANTS AND FINANCIAL INSTRUMENTS IN ESIF

88 % of ESIF consists of grants (for deep renovation and social housing); the remaining 12% is loans. The ESIF finance is coming from both public (Cohesion Policy) and private sector (banks, long time investors other financial intermediaries). Grants should be used for instance to support deep renovations of buildings going beyond minimum energy performance requirements, or to help develop innovative technologies or to address social issues exacerbated by the crisis in many regions, such as fuel poverty. According to the Commission, in order to decide if grants or other financial instruments⁷ are necessary, the market should

be analysed on the national and regional level before. The allocation situation differs from country to country, reflecting differences in terms of total volume of funds available, national needs and priorities.

FIRST EXAMPLES OF HOUSING-RELATED PROJECTS UNDER ESIF

URBAN DEVELOPMENT GRANT SCHEME FOR LOCAL AUTHORITIES (IRELAND)

This framework scheme has just been launched, offering grant aid for sustainable urban development initiatives in a number of Urban Centres. A budget of €80 million is available under the two Regional Operational Programmes 2014-2020 to local authorities in the designated Gateways and Hubs for support for projects that contribute to the social, economic, and environmental development of those urban areas. The local authorities will select and rank projects from their integrated development plans that will contribute to the social, economic, and environmental improvements in these cities and towns. The two Regional Programme Managing Authorities will be issuing the call for proposals documents to the relevant Local Authorities soon⁸.

PROJECT HABITAT 70 (FRANCE)

The ambitious project provides a set of integrated actions: rehabilitation, demolition, and construction in 54 dwellings conducted in the area of Montmarin. The plan is to reach the BBC level of renovation. In addition, it will improve the tenants' comfort and living environment by adding a suspended balcony of 6m to each dwelling. The supporting funding come from grants of the call for proposals of the Franche-Comté region (Efilogis), the ANRU operation and the ERDF which were supplemented by loans from the CDC and equity of Habitat 70⁹.

FUNDING ROMA INCLUSION FROM EAFRD

One of the rural development priorities of EAFRD (European Agricultural Fund for Rural Development) directly targets the socio-economic development of the rural economy and population, and contributes to combating poverty and social exclusion in rural areas, where many disadvantaged groups, such as Roma, live. This may include the provision on housing and related services. As a challenging point, the Commission set as condition that during the implementation of the Programmes, Member States shall prevent any discrimination based on ethnic origin. Member States can assess and identify the needs of the most vulnerable groups of their population and target support via selection criteria, e.g. higher scores to projects proposed by disadvantaged groups, with an explicit mention that these include the Roma. Besides social housing, several rural development measures can be relevant: vocational training, skills acquisition actions, non-agricultural activities and development of small farms; investments in creation & development of non-agricultural activities; basic services and village renewal in rural areas.

⁸ More information: http://www.southernassembly.ie/en/newsroom/details/urban_development_grant_scheme_for_local_authorities
⁹ More information: <http://union-habitat.eu/?article377>

THE LINK BETWEEN ESIF AND THE JUNCKER INVESTMENT PLAN

Aiming at economic growth, jobs and innovation, the European Fund for Strategic Investment (EFSI), commonly referred to as the 'Investment Plan', can be considered as part of the Cohesion Policy framework, and complementary to ESIF. ESIF and the Investment Plan are two separate funds, with different purposes and implemented through different financial instruments. While the Investment Plan focuses on attracting private investors in economically viable projects, the bulk of the ESIF consists of grants. Nevertheless, in practice they can overlap, because the EIB can freely provide loans to support actions which could potentially be financed through Structural funds. In terms of the funds' focus, the Commission communication on the Investment Plan a target of 20 % of the ESI Funds allocations to low-carbon-economy is set. At the same time, Cohesion policy is playing a key role in delivering the Energy Union on the ground, with significant opportunities for sustainable energy. Structural Funds are to be used for regional and local projects contributing to social and economic cohesion. On the contrary, the Investment Plan will not have funds earmarked for certain sectors or regions. However, viability criteria will differ depending on the sector and societal return which will be taken into account in this context. In the context of the Investment Plan, the ambition is to at least double the use of innovative financial instruments (rather than grant) in the ESIF in 2014-2020. The use of these instruments (loans, equity and guarantees) has a greater leverage effect than grants and creates additional impact of the mobilised money. Member States can contribute via their general government or via their National Promotional Banks. According to the Commission, this means that at least €20 billion in terms of additional investments could be mobilised between 2015 and 2017.

HOW TO COMBINE ESIF AND THE INVESTMENT PLAN UNDER A PROJECT?

Structural funds can be used by Member States to invest alongside the Investment Plan in eligible projects. This means to use as effectively as possible the support of investment, by focusing on key areas and maximising the multiplier effect of investment. This implies an increased

use of financial instruments in the form of loans, equity and guarantees, quasi-equity and venture capital, debt financing (subordinated or senior), instead of traditional grants. The Investment Plan is flexible in terms of which instrument to use, depending on the project in question, to ensure the most efficient financing solutions. Its aim is to offer financing solutions that help private investors.

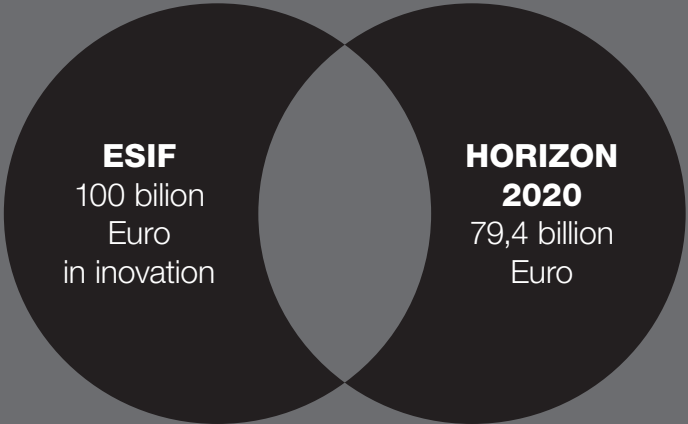
ABOUT STATE AID

Projects supported by Structural Funds (ESIF) should comply with the EU State Aid rules according to the aim of the project, i.e. regional aids, environmental aids. However, in the case of social housing projects, the EC Decision of 20 December 2011 (on the application of article 106(2)) on compensation of public services¹⁰ has to be applied. Structural funds are considered as a component of the state aids received for a social housing project. Nevertheless; the review of the legal framework can change the situation in late 2015 (case T-202/10 RENV-Stichting Woonlinie and Others v Commission). Under EFSI, only infrastructure and project investments need to be consistent with these rules. State aid rules ensure that projects address real needs, keep costs under control and guarantee that public money is genuinely required to get projects off the ground. In both cases public support should not result in overcompensation and in the case of EFSI, State Aid should be limited to what is necessary to start investment.

THE RELATIONSHIP BETWEEN ESIF AND HORIZON 2020

As mentioned before, the ESI Funds will be complemented by 79, 4 billion € coming from the Horizon 2020 Programme in the field of innovation. €2.7 billion of Horizon 2020 (3.5 %) will serve as seed capital for the EFSI to generate additional investments. that money will be used for investment in innovative projects with a higher leverage effect. As an example, Horizon 2020 could be used for projects to support local energy communities (financing an installation of local energy production capacities related to social housing providers).

¹⁰ Commission Decision of 20 December 2011 on the application of Article 106(2) TFEU to State aid in the form of public service compensation granted to certain undertaking entrusted with the operation of SGEI



STATISTICAL OVERVIEW ON THE OPERATIONAL PROGRAMMES

In 2014-2020, the structure of the OPs changed as well. While in 2007-2013 the OPs followed the geographical logic

and were exclusively regional OPs, in the new period we can see not only regional but also thematic and mixed-type OPs. The regional-type OPs are present for example in Italy, Germany, England and Poland and means that these countries adopt their programmes per region.

The Netherlands, Hungary, Czech Republic and Bulgaria are characterised by thematic OPs which means that they do not follow the geographical but priority-lead logic. Finally, there are other countries that adopted regional and thematic OPs as well such as Spain, France, Portugal and Sweden. If we look at all 28 Member States of the EU, out of 188 adopted OPs, 145 relate to the housing sector directly or indirectly, which means that more than 77 % of the allocation budget could be potentially of use for housing. Table 1 below summarizes the presence of housing-related priorities in OPs across the EU.

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HOUSING IN ADOPTED OPs IN THE EU MEMBER STATES, 2015

Country	Total number of OPs	Relate to housing	In %
Austria	1	1	100%
Belgium	3	3	100%
Czech Republic	7	4	57%
Denmark	1	1	100%
Hungary	6	5	83%
Estonia	1	1	100%
Finland	2	2	100%
Germany	16	13	81%
France	34	24	71%
Ireland	2	2	100%
Italy	14	11	79%
Luxemburg	1	1	100%
Netherlands	4	4	100%
Poland	16	12	75%
Portugal	10	8	80%
Spain	21	17	78%
Sweden	9	5	56%
UK	5	5	100%
Bulgaria	3	1	33%
Latvia	1	1	100%
Lithuania	1	1	100%
Slovakia	6	3	50%
Greece	17	14	82%
Slovenia	1	1	100%
Croatia	1	1	100%
Malta	2	1	50%
Romania	4	2	50%
Cyprus	1	1	100%
In total	188	145	77,12 %

As mentioned before, the two main priorities in the new period in housing are **energy efficiency** and **social inclusion** (divided in turn into two sub-priorities: revitalisation and intellectual disability). Slovakia, Belgium, Portugal, Estonia rely more on the social inclusion, while Italy, Lithuania, Sweden are Luxemburg are more focused on energy efficiency. Poland has prepared very ambitious OPs in this regard, allocating money specifically for ensuring housing for people with intellectual disability. Slovakia, Portugal and Estonia also set social inclusion related aims: Slovakia sets ‘Social inclusion and technical facilities with marginalised Roma communities’ and ‘Facilitation of the transition of social services’ as ones of the main priorities. The Czech Republic, Bulgaria, Hungary and Romania have a similar approach by including measures targeting the integration of marginalized groups, including Roma in their programmes. Portugal put a great emphasis on ‘combating poverty and any discrimination’ and ‘Sustainable urban development’. Finally, Estonia set a target of 15% until 2020to reduce the rate of people at risk of poverty, and to improve welfare and social services (11%). Finland and Belgium follow a similar policy.

Under the energy efficiency priority we can also find two sub-priorities. The first one is smart and renewable energy use in public infrastructure including public buildings, and in the housing sector. Lithuania, Italy and France plan significant housing investments in public infrastructures and multi-family apartment houses in the frame of this priority.

The second sub-priority is ‘Supporting the shift towards a low-carbon economy in all sectors and in particular in urban areas’, including renewable energy and other energy efficient solutions. In this context Belgium, Luxemburg and Sweden have strong policy and the latter also links social inclusion and the energy efficient solutions under one of the OPs: ‘Promoting the use of high-efficiency co-generation of heat and power’ and ‘Providing support for physical, economic and social regeneration of deprived communities in urban and rural areas’.

In the following section you will find a description of the different approaches to ESIF in each country, and the state of play of the foreseen allocations.

**OPERATIONAL
PROGRAMMES
BY COUNTRY
AND THEIR
HOUSING
RELATED
PRIORITIES**

AUSTRIA

For 2014-2020, the country has adopted one OP. The Commission informed us that the priorities called ‘Increase energy and resource efficiency in SMEs’ and ‘Sustainable integrated urban development’ will only indirectly influence housing, thus they have a very limited impact.

According to the Austrian Authority’s (OEROK) reply, the foreseen energy efficiency measures in companies (e.g. factory buildings) are not relevant to housing. Also, the sustainable integrated urban development measures within the OP, will not focus on housing. Therefore, there are no funds dedicated specifically to housing in the Austrian ERDF/IGJ-OP. The reason is that there are public subsidies available for (energy) retrofitting. According to our Member’s

data (GbV) in the past 5 years an average of 680 Million € was spent on housing renovation; this is by far more than the amount that could have been dedicated to housing within the Structural funds.

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Relevant OP of Austria	Relevant funding priorities	Expected results
Investments in Growth and Employment Austria 2014-2020 - Operational Programme for the use of the ERDF funds	Increase energy and resource efficiency in SMEs; Sustainable integrated urban development	Increase of energy efficiency (+5% p.a.) and rise of share in use of renewable energies by SMEs (from 9.8% to 12-13%)

BELGIUM

Three OPs have been adopted for the new period, being linked to different regions. All of them focus mainly on energy efficient solutions, thus having a limited impact on housing. The detailed description by region is the following:

In **Flanders**, 10% of the financial allocation goes to urban development. Special attention is given to the development of living labs as well as to housing renovation to an energy-neutral level and sustainable urban mobility systems. Housing is included in the third priority ‘Promote transition to low-carbon economy’ (Supporting the shift towards a low carbon economy - OT4), more specifically in the first specific objective ‘Increase of far reaching energetic renovations of residential buildings to nearly zero energy level’. They have an indicative budget of 12 million €. Social inclusion is covered by small-scale urban projects in less developed urban districts, which will have an economic leverage effect. An integrated territorial development approach is guaranteed through three investment tools (IT) which address specific territorial socio-economic problems through projects such as:

- Spreading high level knowledge of innovative sustainable building techniques through demonstration and education infrastructure.
- Renovation in the social housing sector through far reaching energetic renovations of social housing.

For the **Bruxelles-Capitale region**, the only thematic objective (TO) that could partially relate to social housing (including energy efficient solutions) is (cf. p.34 & 126 of the attached OP):

TO 4 Supporting the shift towards a low-carbon economy in all sectors (34% of the budget):

Investment priority 4c “Soutenir l’efficacité énergétique, la gestion intelligente de l’énergie et l’utilisation des énergies renouvelables dans les infrastructures publiques, y compris dans les bâtiments publics et dans le secteur du logement”.

Specific objective “OS3.2 - Objectif spécifique 3.2: Soutenir la transition énergétique des infrastructures publiques et du logement public”.

The OP mentions only the budget at the level of the TO. The more precise budget at the level of the specific objective has not yet been defined.

Regarding the TO, the ERDF budget is 28 174 376 € with an identical national counterpart, which means a total budget over the whole programming period of 56 348 752 € (cf. table 18c in the operational programme).

According to the information provided by the Managing Authority, social housing is not amongst the priorities of Wallonia. The only link to housing could be through the priority of energy efficiency in buildings which aims at the promotion of energy efficiency and renewable energy use in public infrastructures (+0.30 MW) and reduction of primary energy consumption by 18%.

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Relevant OPs of Belgium	Relevant funding priorities	Expected results
OP Brussels Capital Region	Supporting the shift towards a low-carbon economy in all sectors; Preserving and protecting the environment and promoting resource efficiency; Promoting social inclusion, combating poverty and any discrimination	Reduction by 6% of the total energy consumption of the tertiary and industry sectors and by 5% of the public administrations and housing
OP Flanders	Supporting the shift towards a low carbon economy (OT4); Preserving and protecting the environment and promoting resource efficiency (OT6); Promoting social inclusion, combating poverty and any discrimination (OT9).	Reduction of Greenhouse gas (GHG) emissions from housing with 5.3 ton CO2-eq and reduction of GHG emission in transport with 1 ton CO2-eq; Renovate 1300m² of public domain in less developed urban areas

OP Wallonia

Fostering low carbon economy through the use of renewable energies, energy efficiency in buildings and sustainable multimodal urban mobility;
Preserving and protecting the environment by encouraging the efficient use of resources. Promoting green growth and eco-innovation by improving the urban environment and making the cities more attractive and sustainable

Regeneration of public urban space (100 000 square meters), rehabilitation and decontamination of brownfields (210 Hectares);
Promotion of energy efficiency and renewable energy use in public infrastructures (+0.30 MW) and reduction of primary energy consumption by 18%;
Intensification of production and distribution of renewable electricity by 13%;
Reduction of greenhouse gases emissions by 15%

CZECH REPUBLIC

In the Czech Republic, most of the OPs were longer worked on by the managing authorities (MAs) that in other countries. Finally, seven OPs have been adopted for the new period. Six of them are thematic Programmes, only the 7th is linked to a region namely to the capital (similar structure to the Hungarian OP system). All in all, four OPs can be related to the housing sector, one OP having a direct, three an indirect impact.

The Integrated Regional Operational Programme is the one that plans to spend the most on housing namely under priority ‘the inclusion of marginalised communities, in particular the Roma people, through social housing or the set-up of mobile emergency health-care teams’. Under this priority, 5.000 social housing units will be supported with a total allocation of 275.735.000 EUR.

Relevant OPs of Czech Republic	Relevant funding priorities	Expected results
Environment	Energy savings in the public sector	Decrease of final energy consumption of public buildings of 2,000,000 gigajoule(GJ)
Enterprise and Innovation for Competitiveness	Energy and resource efficiency in SMEs and support of low carbon technologies	Increase innovative low carbon technologies
OP Prague – Growth Pole	Sustainable mobility and energy savings; Promoting social inclusion and combating poverty	Support to 112 facilities providing social services and 30 enterprises providing community-based activities Almost 33,000 of people will be supported under the OP from ESF
Integrated Regional Operational Programme	Better connectivity of the regions through the construction, reconstruction and modernization of regional roads of 1st and 2nd class, development of public transport and creation of risk prevention interventions. Investments will also support the inclusion of marginalised communities, in particular the Roma people, through, for example, social housing or the set-up of mobile emergency health-care teams	5,000 supported units for social housing. Total allocation for Social housing: 275 735 000 EUR; 10 new community centres. Not housing, community social work on the field of social integration; Reduction of energy consumption in housing by 8.5%. Programme subsidizes this actions: <ul style="list-style-type: none">• Actions impacting the energy performance of the building or improving the quality of indoor climate environment• Equipment for space heating and production of hot water; Types of beneficiaries: Owners of residential buildings pursuant to Decree No 501/2006 Coll. – buildings with four or more apartments (622 796 485 EUR)

The other ambitious goal under this OP is the Reduction of energy consumption in housing by 8.5% until 2020. The OP allocation for this purpose is 622.796.485 € which subsidizes the following actions:

- Actions impacting the energy performance of the building or improving the quality of indoor climate environment
- Equipment for space heating and production of hot water

The beneficiaries can be owners of residential buildings pursuant to Decree No 501/2006 Coll. – buildings with four or more apartments

More information from the MAs through the following website (only in Cz): <http://www.strukturalni-fondy.cz/cs/Fondy-EU/2014-2020/Operacni-programy>

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DENMARK

Due to the size of the territory, one OP has been adopted for 2014-2020 (Innovation and Sustainable Growth in Businesses National Programme). The funding is assured by ERDF. Housing can be found in the priority of urban development that includes the social inclusion and also the energy efficiency target. Out of the 206.615.841 € OP budget, 5 % (about 9, 7 million €) is allocated to the urban priority with a requirement of national co-financing by at least the same amount to these urban projects.

In Denmark the funds are pursuing two main objectives:

- To increase the number of innovative enterprises in urban areas with a population of more than 30.000 inhabitants (investment priority 1)
- To reduce energy consumption in urban areas with a population of more than 30.000 inhabitants (investment priority 2)

The Ministry Of Business and growth informed us that the 9,7 million € for urban priority aim to help the Danish cities to develop new initiative methods to reduce CO2 emissions. Thus, the funds are allocated in a competitive procedure where municipalities, which are home to cities with more than 30.000 inhabitants (40 of 98 municipalities), can apply for funding of specific projects that are part of an integrated urban development strategy.

In terms of planning of the priority areas, the Ministry focused in 3 particular sectors: garbage, water treatment and energy consumption. The latter is relating to housing though the CO2 reduction target. The Ministry informed us that even taught there are 3 main areas; the country did not pre-define the amount of money that should be allocated to the different areas. Therefore, we do not know how much money they will spend on reduction of the energy consumption. The choice about giving funding to a specific project depends on how the proposal is ambitious in terms of results and technology.

Focusing on the first application round, which took place in spring 2015, was on projects that are designed to reduce urban energy consumption through interventions relating

to construction waste and/or wastewater in Danish cities with over 30.000 inhabitants (about 2 million € per project). The choice of the thematic focus of each application round as well as projects receiving funding is made by a steering committee consisting of experts from various national authorities and the association of Danish municipalities (Local Government Denmark), three members nominated by the so called Regional Growth Forums, as well as two independent experts. In the first application round three municipalities received funding amounting to approximately 1,6 million €.

The authority would like to receive more project proposals focusing on reduction of energy consumption in houses, however we should also note that the OPs has just been launched and that the municipalities need some more time to get familiar with the application procedure.

It is true that only municipalities that can apply for funding. However, both projects and the integrated efforts that they are part of can be implemented in partnerships between municipalities and various other agents, e.g. the non-profit, social housing associations that provide high quality affordable housing to around ¼ of the Danish population including migrants.

As per the Commission data, the allocation for social housing represents a small amount in the country which is due to a very restrained EU allocation (206.615.841 €). To talk more about social inclusion, in the recent years the country was running different social housing programs. Currently 1,4 million Danish is living in these social houses. As for the Roma and other segregated communities, the Ministry informed that Roma does not represent a significant number in Denmark as they are mostly travelling through the country. At the contrary, the migrant population seems to be growing.

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Ministry Of Business And Growth Denmark

Relevant OPs of Denmark	Relevant funding priorities	Expected results
Innovation and Sustainable Growth in Businesses	Reduce energy consumption in cities with more than 30.000 inhabitants. Linking this priority to the other ones, the target here is specifically cities or urban areas. Investments will be part of integrated sustainable urban development strategies. The aim is to increase innovation related on the one hand to resource and energy efficiency in SMEs, and on the other innovation and implementation of low emissions technologies in SMEs.	800 businesses having participated in cooperation projects on innovation. Reduce Green House Gas emissions with 49.000 tonnes; Reduce annual energy consumption with 905.000GJ.

ESTONIA

One OP has been adopted for the whole territory and is a multi-fund programme bringing together investments from ERDF, ESF and CF. It highlights the importance of reducing the rate of people at risk of poverty as well as using energy efficient solutions in the housing sector.

As far as the specific points about social housing are concerned, they can be found through different objectives: Objective 5 (Welfare services, which are more integrated and of a higher-quality, support the community living for people with specific psychiatric needs and people with disabilities have better opportunities to cope in their home environment) under Priority Axis 2 (Social inclusion) of the OP might relate to the definition¹¹.

The OP is aiming to allocate an amount of 36 million € for code 55 (Other social infrastructure contributing to regional and local development) under the Priority Axes in question. However, no funds for Housing infrastructure

(code 054) are provided. The OP includes further amounts for the same code in Priority Axis 9 (Urban) and in Priority Axis 5 (Development of SMEs and strengthening the competitiveness of regions). Under PA9, the amount (€16m) relates to specific objective 2 (Major underused districts in larger urban areas of Ida-Viru County have been revived). However, concluding from the description of actions to be financed under the Specific Objective in question, they do not seem to relate to social housing.

More information about the OP:
<https://www.riigiteataja.ee/akt/117022015003>;
https://www.siseministerium.ee/public/SK_PKT_.pdf

Link to the Estonian Structural Funds website:
<http://www.struktuurifondid.ee/el-toetused-2014-2020/>

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¹¹ The definition of Estonia on social housing is: housing provided for people on low incomes or with particular needs by government agencies or non-profit organizations.

Relevant OPs of Estonia	Relevant funding priorities	Expected results
Operational Programme for Cohesion Policy Funding 2014-2020	Social inclusion to reduce the rate of people at risk of poverty to 15% in 2020, to promote the availability of higher quality health care services for the entire population, and to improve welfare and social services (11% of the budget); Development of the urban districts in Ida-Viru County; Helping make the shift towards a low-carbon economy to stabilise energy consumption, to enhance the use of energy-efficient solutions in the housing sector and local infrastructure (8.4%); Ensuring better access to good quality drinking water and more compliant wastewater collection and treatment (7.2%)	Energy savings up to 45% in reconstructed apartment buildings by 2023(40% in 2013); 95% of agglomerations with more than 2000 people meet sewage collection and treatment requirements (compared to 66% in 2012); 90% of people are aware of public e-services (29% in 2012)

FINLAND

The country has adopted two OPs for the new programming period, 2014-2020. According to the European Commission information ERDF investments in the Finnish programmes will not support social housing specifically. The planned investments will focus on R&D&I, SME development and low carbon economy that can have an indirect impact on housing. The shift to a low-carbon economy is a high priority in Finland, thus 15% of programme funding is dedicated there. The low-carbon economy is treated as a horizontal objective covering the two priority axes related to SME development and R&D&I, meaning that what will be funded is research and innovation activity of low carbon technologies and putting these new technologies into use in SMEs. 15% percent of the Funds is planned to be used under a low carbon theme (EU2020), while a total of 25 % of ERDF supports low carbon economy. Social housing investments as such will not be funded. Concerning the above mentioned R&D&I, Finnish authorities confirmed that, it is possible to support R&D projects that generate energy efficient solutions in housing and construction. However, projects that improve energy efficiency in houses are not funded.

The ESF in Finland emphasizes the improvement of working and living conditions. According to several information sources, it supports the fight against social exclusion, reduction of poverty and combat against discrimination. Building on the themes of its previous OP, the region will develop social integration measures that complement its employment goals. These measures represent one fifth of the budget of the OP Entrepreneurship and skills, Åland. Priority axis 5 will focus on mobilising the full employment potential and promoting the well-being, health, the working capacity and functional ability of working-age people who are out of work, reducing poverty and marginalisation and preventing social exclusion, and increasing local, community-based activity and participation. However, the amount to be dedicated for housing in the new period remains uncertain.

More information:
www.rakennerahastot.fi/web/en/programme_for_sustainable_growth_and_jobs#.VcioLfmqqkp

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Relevant OPs of Finland	Relevant funding priorities	Expected results
Entrepreneurship and skills, Åland Structural Fund Programme 2014-2020	Promoting social inclusion, reducing poverty and combating unfair discrimination	Improving social equality
Sustainable growth and jobs 2014-2020 - Structural Funds Programme of Finland	The shift to a low-carbon economy:15% of programme funding is allocated here (Includes research and innovation activities in the low carbon sector, the development and commercialisation of low-carbon products, services and production methods); Investments to fight social exclusion (8%). Priority axis 5 focus on reducing poverty and marginalisation and preventing social exclusion and increasing local, community-based activity and participation	Increase the share of use of renewable energy from 33% (2011) to 38% (2020); Fight against social exclusion is supported.

FRANCE

For France, in total 34 OPs have been adopted for the new period (this number includes the outermost regions as well). In terms of priorities, 24 OPs under ERDF and ESF are relevant to housing. The features may vary on regional level but France has clear areas to focus on. Concerning energy efficiency, there is a slight difference between the OPs: some regions already pre-identified the social housing as an area of ERDF allocation and some others have a broader view concerning energy efficiency in buildings (including social housing, private households and public buildings)¹².

In total, the ERDF and ESF allocation together is equal to 15.5 milliard € for France. Comparing the current programming period with the previous one, we can note that the envelope is approximately the same. Concerning ERDF, the amount represents 8, 4 milliard €, thereof 470 million € is allocated for the energy efficiency priority. Out of the 7.1 milliard € of ESF allocation, we do not have correct data on how much money would be dedicated to social inclusion that can relate to housing¹³.

More concretely, 470 million € are dedicated to energy efficiency covering not only energy efficient solutions for social housing but also fight against energy poverty, support of local employment and significant reduction of energy consumption. The expected results are very ambitious, aiming at the creation of 42 000 new local jobs, at lowering the energy costs of more than 150 000 low income households. USH stresses that households in France are the ultimate beneficiaries of investments in energy efficiency and the Parliament set energy efficiency in buildings as an explicit priority¹⁴.

Compared to the previous period (2007-2013), where energy efficient renovation of buildings represented 204,1 million € the same activity over the next years may potentially increase up to almost 265.9 million €. No concrete plans have been published yet. USH developed a support system for HLM organisations

helping them to verify and calculate the overcompensation of the projects co-financed by ERDF¹⁵.

Concerning the social inclusion, there are two views in the 24 French OPs: Only 4 French regions (Ile de France, Pays de la Loire, Provence-Alpes-Côte d’Azur and Picardie) have integrated the specifically housing related social inclusion in their operational programmes, even if the demand for housing, particularly housing adapted to emergency situations, is increasing. The other French regions are programming ESF and ERDF investments only on training, education and unemployment issues.

Consequently, we can note that for the new period, housing for marginalized communities is not sufficiently addressed in the cohesion policy implementation despite the opportunities offered by European regulations (article 5, 9-c- regulation (UE) N°1301/2013) and the Partnership Agreement (PA) signed by France.

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“Breakdown of the Available Funds by Thematic Objective in France” on the INFOREGIO website <https://cohesiondata.ec.europa.eu/EU-Cohesion-Funding/Breakdown-Of-The-Available-Funds-By-Thematic-Objec/kqam-6gmi>)

¹² More info: <http://www.union-habitat.eu/?rubrique239>

¹³ More info: <http://www.europe-en-france.gouv.fr/L-Europe-s-engage/Fonds-europeens-2014-2020>

¹⁴ The More info: <http://www.union-habitat.eu/?article396>

¹⁵ More info: <http://www.union-habitat.eu/?rubrique277>

Relevant OPs of France	Relevant funding priorities	Expected results
Poitou Charentes 2014-2020	Enhance renewable energy production, energy efficiency in housing and tertiary buildings and sustainable multimodal mobility	Increase the share of renewable energies in the final consumption from 13% to 32%
Provence Alpes Côte d’Azur 2014-2020	Enhance renewable energy production, energy efficiency in housing and tertiary buildings and sustainable multimodal mobility	Increase the share of renewable energies in the final consumption from 10% to 20%; increase by 10.000 the number of households connected to smart energy networks
Haute-Normandie 2014-2020	Promote sustainable urban development	Increase in production of renewable energy with 32%

Relevant OPs of France	Relevant funding priorities	Expected results
Picardie 2014-2020	Encouraging low carbon economy (renewable energies, energy efficiency in buildings, housing and enterprises); Promoting social inclusion and fighting poverty, notably through support to the social economy and social enterprises; Sustainable integrated urban development	Reduce to 11 750 tones the green housing gas emissions and from 21 377 to 18 886 GWh the consumption of energy in the private housing and tertiary sector; Increase the number of infrastructures (housing and services) to vulnerable population
Bourgogne 2014-2020	Enhance renewable energy production, energy efficiency in housing and tertiary buildings and sustainable multimodal mobility; Sustainable urban development	Increase in the energy efficiency in housing for the benefit of 2800 households
Champagne-Ardenne 2014-2020	Enhance energy and resource efficiency; Encourage sustainable integrated urban development	Increase energy efficiency in private and public social housing reducing by 15% the number of buildings with a very high level of energy consumption
Corse 2014-2020	Enhance renewable energy production, energy efficiency in housing and tertiary buildings and sustainable multimodal mobility; Improve living conditions in urban areas	Increase up to 65% in the number of households connected to very high speed network outside areas managed by private operators Reduce GHG emissions from public buildings and housing by 500 teq CO2; Increase in the energy efficiency in housing for the benefit of 400 households; Increase in the number of people living in the urban areas and benefiting from integrated strategies by 11 750
Aquitaine 2014-2020	Enhance Energy and resource efficiency; Encourage sustainable integrated urban development	Increase of renewable energies by 20%; Decrease of energy consumption of private and public social housing by 12%
Franche-Comté et Jura 2014-2020	Encouraging low carbon economy (renewable energies, energy efficiency in buildings and sustainable multimodal urban mobility); Sustainable integrated urban development (regenerate and decontaminate brownfield sites and regeneration of deprived communities	Reduction of energy consumption in public and social housing - some 6300 households will benefit from investments in more efficient energy consumption
Guadeloupe 2014-2020	Support the transition to a low-carbon economy; to promote social inclusion and combat illiteracy	Provide over 150 000 additional households with high-speed Internet access; Increase renewable energy production by over 75 MW

Relevant OPs of France	Relevant funding priorities	Expected results
Ile-de-France et Seine 2014-2020	€ 11.3 million of ESF are foreseen for the social inclusion of marginalized people of Roma origin residing in camps and for the fight against all forms of discrimination; € 15.16 million of ERDF to promote social inclusion and fight against poverty and all forms of discrimination; € 44.1 million of ERDF to support the transition to an economy with low carbon emissions	
Rhône Alpes 2014-2020	Enhance renewable energy production, energy efficiency in housing and tertiary buildings and sustainable multimodal mobility	Increase in the energy efficiency in housing for the benefit of 6120 households
Pays de la Loire 2014-2020	Support the transition to a low-carbon economy in all sectors; Support the social inclusion by fighting against poverty, including any other form of discrimination	Increase in the number of households (from 3,80% to 100%) and the innovation communities (up to 5 771) connected to very high speed network; Reduce the emission of greenhouse gases (4 000 Tons of CO2 equivalent) and the global energy consumption in residential and tertiary sector (from 3 700 to 3 000 ktep); Rehabilitate deprived areas in urban and rural zones (57 745 m²) and regenerate polluted urban sites
Auvergne 2014-2020	Enhance energy and resource efficiency; Encourage sustainable integrated urban development	Increase of energy efficiency in private and public social housing reducing by 13% the number of buildings with high level of energy consumption; Decrease of energy consumption in public buildings deserved to education by 12%
Mayotte 2014-2020	Social inclusion measures will help members of marginalised communities to access social services as well as training and job opportunities; Encourage sustainable integrated urban development	Increase by 60% the part of the households with broadband access; Increase of energy efficiency of enterprises (+20 GWh/an), public buildings as well as housing sector (+0,2 GWh/an)
Languedoc-Roussillon 2014-2020	Encouraging low carbon economy (renewable energies, energy efficiency in buildings and businesses); Sustainable integrated urban and rural development	Produce additional 9 400 Gwh from renewable sources of energy
Midi-Pyrénées et Garonne 2014-2020	Encouraging low carbon economy (renewable energies, energy efficiency in buildings and housing); Improving territorial cohesion in urban deprived areas	Ensuring a broadband connection to 1 288 000 housing and professional premises; Renewable energies: produce 2 200 thousand tons of oil equivalent

Relevant OPs of France	Relevant funding priorities	Expected results
Bretagne 2014-2020	Encouraging sustainable development and low carbon economy (reduction of energy consumption and of greenhouse gases emissions, development of renewable energies, increasing energy efficiency in public infrastructures and housing)	About 4.780 households will see an improvement in their energy consumption grid
Basse-Normandie 2014-2020	Sustain integrated urban development	Increase the production of renewable energy and reduce CO2 emissions
Centre 2014-2020	Transition to a low carbon economy; Sustainable integrated urban development	Reduce CO2 emissions on the axis Orléans-Châteauneuf
Limousin 2014-2020	To support physical, economic and social revitalization of disadvantaged communities in urban and rural areas	More than 1 400 households will improve their ranking in energy consumption. To decrease over 2,8 million kWh the primary energy consumption in publics buildings; To increase in more than 26 000 the number of households with access to high speed broadband; To create or rehabilitate over 90 000 square meters in degraded urban area
Lorraine et Vosges 2014-2020	Encouraging low carbon economy (renewable energies, energy efficiency in housing and businesses, green public transportation); Ensuring a sustainable urban development	Reducing by one third the number of social housing with high energy consumption
Nord-Pas de Calais 2014-2020	Encouraging sustainable development and low carbon economy (reduction of energy consumption and of greenhouse gases emissions, development of renewable energies, increasing energy efficiency in public infrastructures and housing, eco-mobility and new urban models)	Develop 75 renewable energy production capacities
Guadeloupe et St Martin Etat 2014-2020	Revival of its economy on a rationale of sustainable development	In Saint Martin, the programme will help 10 000 households gain access to broadband internet and 14 000 households obtain better waste water treatment

GERMANY

16 OPs have been adopted, all of them being regional. According to the Ministry, 13 out of 16 can be related to housing. According to GdW, every region is planning to support social inclusion in the new period.

European Commission data shows that in Germany ERDF support for residential buildings owned by private persons is also excluded (only residential buildings owned by companies = legal persons renting out their property can be allowed). There is intense support for private house owners, in particular by national support programmes channelled by the public bank KfW. Whether the just mentioned exception of renovation work in residential buildings owned by companies is applied under the IP (Investment Priority) 4c, and relates to social housing, has to be clarified with the respective managing authorities of the Bundeslaender (Federal States).

However, energy efficiency renovations in the housing sector were explicitly ruled out in most programmes; the only exceptions where this is not the case are the programmes of Mecklenburg-Vorpommern and Saarland.

- There are other investment priorities, which might have a link to social housing such as:IP 4e - promoting low-carbon strategies for all types of territories, in particular for urban areas, including the promotion of sustainable multimodal

urban mobility and mitigation-relevant adaptation measures.

- IP 4g - promoting the use of high-efficiency co-generation of heat and power based on useful heat demand.
- IP 6e - Taking action to improve the urban environment, to revitalise cities, regenerate and decontaminate brownfield sites (including conversion areas), reduce air pollution and promote noise-reduction measures.
- IP 9b – providing support for physical, economic and social regeneration of deprived communities in urban and rural areas.

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Relevant OPs of Germany	Relevant funding priorities	Expected results
Niedersachsen OP	Priority axis (PA) 3 - Reduction of CO2-emissions	Under the paragraph on equal opportunities and non-discrimination, the programme stresses measures to improve energy efficiency in housing of socially deprived areas. However actions under IP 4c explicitly target non-residential buildings
Baden-Württemberg OP	PA B – reduction of CO2-emissions	Under IP 4e actions to ‘raise environmental awareness and citizen participation’ shall create incentives for private energy efficiency related investments, also for housing
Bavaria OP	PA 5 - Sustainable development of functional rooms	Under IP 6e an action is planned for the revitalisation of fallow grounds and vacant buildings to diminish investment barriers and to enable subsequent use, including housing. Managing authority might clarify, if social housing is in the focus of this action

Relevant OPs of Germany	Relevant funding priorities	Expected results
Berlin OP	PA 3 – Reduction of CO2-emissions	Under IP 6e an action in planned to improve the environment and nature in socially disadvantaged neighbourhoods via integrated strategies. Here, however, the link to social housing is not necessarily given. The managing authority might provide further clarification
Mecklenburg-Vorpommern OP	PA 4 – Integrated sustainable urban development	Under IP 6e, actions are planned to improve the living environment and green areas of residential surroundings. If actions under IP 9b relate to social housing is not defined in the OP (eventually clarified by the managing authority)
Nordrhine-Westfalia OP	PA 3 – Reduction of CO2-emissions	Two actions under IP 4e relate to housing: 1) A fund shall be created to ‘support integrated concepts for reducing GHG emissions and climate protection’. Environmentally-friendly refurbishment of housing falls under the objectives of the fund. 2). The action ‘Easing information deficits and investment barriers’ aims amongst others to encourage property owners to carry out eco-friendly renovations. However, in both actions the link to social housing is at best indirect. Under IP 4g Nordrhine-Westfalia supports the expansion of cogeneration installations and connections, which might be relevant for housing
Rheinland-Pfalz OP	PA 3 - Reduction of CO2-emissions	Under IP4e the action ‘information and guidance for municipalities’ aims to inform about best practices in the field of efficiency technologies and renewables, amongst others applicable in the housing sector. However, there is not explicit focus on social housing. As per the Managing authority, the reduction of CO2 can be the only possibility to invest in housing. Even within this focus there could be some barriers, because the region can only work with model projects. The projects should be in any case debated by the experts of each topic
Saarland OP	PA – D Sustainable urban development	Under IP 9b actions support the revitalisation of fallow grounds and vacant buildings to enable multiple uses, either for communal facilities or for the cross-generational design of residential surroundings etc. Managing authority reported that in the OP no social housing-related actions are envisaged

Relevant OPs of Germany	Relevant funding priorities	Expected results
Saxony OP	PA 4 – Environmental preservation and protection and promoting resource efficiency	Under IP 6e actions aiming at the revitalisation of fallow grounds and vacant buildings explicitly stress the potential re-utilization of fallow lands as residential land and for housing. The Managing Authority confirmed, that in the OP a funding of social housing is not planned
Saxony-Anhalt OP	PA 4 – Environmental preservation and protection and promoting resource efficiency	Under IP 6e actions aiming at the revitalisation of fallow grounds and vacant buildings explicitly stress the potential re-utilization of fallow lands as residential land and for housing
Schleswig-Holstein OP	PA 4 - Sustainable use of existing resources	Under IP 6e actions aiming at the revitalisation of fallow grounds and vacant buildings explicitly stress the potential re-utilization of fallow lands for housing. However, support aims at revitalisation. Investments directly related to the reuse of such areas are not eligible for funding
Thuringia OP	Social housing is not directly included amongst the subsidies sectors in the OP. However the following can cave an indirect impact: PA 3 – Reduction of CO2-emissions in all business sectors PA 5 – Sustainable urban development	Under IP 4e the action for the energetic modernisation of buildings does not explicitly rule out residential buildings. The action is implemented via a competition procedure. Managing authority confirmed this priority and pointed out that dwellings where energy measures at neighbourhood level are implemented could only be financed under IP4e, where very concrete goal is energy efficiency increase in municipalities and city quarters (for example investments towards better or wider heating networks). In any case the municipalities of Thüringen are the ones who should apply for these subsidies and they are only ones who can get the funds for energy measures at the neighbourhood level. Under IP 9b an action provides for structural urban interventions to create attractive housing space. However, the programme has not determined in detail the kind of measures envisaged



HUNGARY

Six OPs are adopted for the new period. In contrast to the previous period, the OPs are not regional but rather structured thematically. Except for the Technical Assistance OP, the other five strongly relate to the housing sector. Concerning the main two priorities, namely social inclusion and energy efficiency, the following is known:

SOCIAL INCLUSION

In Hungary the Authority called EMMI is working on the social inclusion side of the OPs. Especially in HR Development OP, the priorities 1 and 2 would be relevant in this regard. As for the social housing policy as a whole, it is primarily the competence area of the Ministry of National Economy. As for the other special areas, the EMMI treats the slum-like/social housing action plan. The relevant programmes launched will be intimately linked to the complex social housing programmes of the previous period (2007-2013).

In addition, the EMMI finished in April 2015 its policy strategy paper on social issues, which aims to give a methodology basis and recommendations on how to manage the slum-like/social housing. This document can be used for the implementation of HR Development OP, but also other OPs like the Territorial and settlement development OP or the Competitive Central Hungary OP. Within these OPs especially the urban regeneration sub-programs would need to use these recommendations. The funding for housing within social inclusion will depend on the Annual Development Frameworks (to be set soon).

In the new period Hungary put great emphasis on social inclusion, in the priorities 'strengthening local communities and cooperation' and 'Create a more liveable environment that also promote competitiveness and social cooperation'.

ENERGY EFFICIENCY

The Ministry of National Development informed us that in 2014-2020, the support for housing development is available in the Environmental and Energy Efficiency OP (KEHOP) and the Territorial and settlement development OP (TOP), and also the Economic Development and Innovation OP (GINOP) and the Competitive Central Hungary OP (VEKOP). In the KEHOP and TOP grants are available, whilst the GINOP and VEKOP provide loans (repayable support).

The TOP, under the aim of social urban regeneration, gives the possibility for the renovation and increase of the comfort level of the residential buildings and social houses owed 100 % by the local government, 100 % government-owned company or non for profit organizations.

Furthermore, the OP also gives the opportunity to carry on the demolition of obsolete buildings and the construction of social housing, primarily in order to improve the housing conditions of marginalized communities. Finally, the replacement of doors and windows of residential buildings (which are property of condominiums and housing associations), resulting in energy efficient improvements, as well as the energy efficient improvement combined with refurbishment of not-separate property items defined in the statute (memorandum) is eligible for funding.

The KEHOP, GINOP and VEKOP support two aims: energy - efficiency of residential buildings and the improvements of the increasing use of renewable energy sources (relating also to residential buildings). The three OP together support the two aims with a total amount of 810,6 million €, thereof 416,2 million € is grant and 394,4 million € is repayable funding, i.e. loan.

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More information about the inclusion plans for Roma people and text of Human Resource Development OP:
http://ec.europa.eu/regional_policy/index.cfm/en/atlas/programmes/2014-2020/Magyarország/2014hu05m2op001



Relevant OPs of Hungary	Relevant funding priorities	Expected results
Territorial and settlement development OP	Development of green urban areas and the development of small scale environmental protection infrastructure; Improving the energy efficiency of local government buildings; Development and expansion of public services; Development of deprived urban areas; Strengthening of local communities and cooperation	Some 1,400 companies to benefit from improved energy and resource efficiency, while the programme will install 240 MW renewable energy production capacities; A million households to be linked to the new generation broadband network, with high-speed internet coverage being rolled out country-wide
Economic Development and Innovation OP	Research, technological development and innovation; Energy; Financial instruments	1 100 000 residents to benefit from flood protection measures; 340 000 additional persons served by improved water supply; 800 000 additional persons served by improved wastewater treatment; 60 000 tonnes/year additional solid waste recycling capacity; Annual decrease of greenhouse gas emissions by over 1 544 000 tonnes CO2eq
Environmental and Energy Efficiency OP	Adaptation to climate change impacts; Development of water supply, wastewater disposal and cleaning, wastewater management; Waste management and environmental remediation related developments; Nature protection and wildlife protection related developments; Promoting energy and the use of renewable energy sources	129 600 people in disadvantaged areas to benefit from urban rehabilitation; An annual decrease in CO2 emissions of nearly 56 000 tons
Competitive Central Hungary OP	Smart and sustainable increase of regional economic performance; Create a more liveable environment that also promote competitiveness and social cooperation; Developing a social environment and HR capacity to promote employment	107 200 m2 green spaces to be created or reconstructed in urban areas; A decrease in greenhouse gas emissions by over 30 000 tons CO2 equivalent
Human Resource Development OP	In 110 settlements, programmes will be implemented for the integration of segregated areas; 7 000 migrants and minorities (including Roma) will be involved in social development programmes	

Ireland

In Ireland, two OPs have been adopted for the new period, both of which set energy efficiency solutions in housing and the revitalization of urban areas with ERDF support among their priorities. The latter priority is dedicated to housing retrofits. What has to be highlighted is that the two OPs make full use of EU support (50%). The Commission and the Managing Authorities also confirmed that the following priorities could be relevant to housing:

Border, Midland and Western Regional (BMW) OP

According to the Managing Authority, of the whole Priority 4 of the Border, Midland and Western Regional OP is dedicated to housing retrofit. Therefore the planned investment is €36m, of which ERDF amounts to €18m. The equivalent figures for the Southern and Eastern Programme are €133m of total investment, out of which €66.5m is ERDF funding.

S & E Regional OP

The priority relevant to Social Housing is Priority 4: Low Carbon Economy. A total investment of €133m is expected, of which €66.5m is ERDF funding (47 and 19). The specific objective of this priority is to improve energy efficiency in the housing stock by carrying out comprehensive energy efficiency retrofitting actions. The priority will be delivered through 2 separate schemes:

1. Social Housing retrofitting
2. Better Energy Warmer Homes Schemes (BEWHA) aimed at privately owned houses/households at risk of energy poverty.

The total ERDF support in the priority amounts to € 66,500,000.00. The indicative split between the 2 schemes is as follows:

1. Social Housing: €47,500,000.00 co-funded at a 50% rate.
2. BEWHS: €19,000,000.00 co-funded at a 50% rate.

SUSTAINABLE URBAN DEVELOPMENT PRIORITY

The key aim of this priority is to increase the number of integrated urban regeneration initiatives to improve the urban environment and revitalise urban areas and to support low carbon sustainable, multimodal urban mobility in designated urban centres in the S&E Region. Under this theme, local authorities for the designated growth centres in the S&E region will be invited to submit projects which fit their integrated strategies to tackle the social, economic, environmental, climate and demographic challenges affecting the urban centres, in accordance with Article 7 of the ERDF Regulation (EU) 1301/2013, and which support the overall development strategy for the urban area concerned.

Additionally, this investment priority will support sustainable urban mobility initiatives, consistent with investment priority 4(e) of the ERDF Regulation. The Urban authorities can submit separate or integrated projects to tackle both of these broad issues but the key aspect is that all projects have to align with the urban authorities' integrated strategy. An element of this could be relevant for social housing but it depends on the priorities of the urban authority. The total ERDF amount available for this priority is 26,000,000.00 €, co-funded at a 50% rate.

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Relevant OPs of Ireland	Relevant funding priorities	Expected results
Border, Midland and Western Regional Operational Programme 2014-2020	Shift towards a low-carbon economy, especially energy efficiency in housing, and promoting low-carbon strategies for urban areas; Integrated urban development to revitalise urban areas	To improve the thermal performance of housing stock in the BMW Region from 210 kWh per BRm2/year to 185 kWh per BRm2/year; Revitalised urban areas and low-carbon strategies improving social, economic and physical conditions in selected urban growth centres with the objective of increasing by 20 % points non-private car commuting levels in designated urban centres

Relevant OPs of Ireland	Relevant funding priorities	Expected results
S & E Regional Operational Programme	Shift towards a low-carbon economy, especially energy efficiency in housing, and promoting low-carbon strategies for urban areas (EUR 133m); Integrated urban development to revitalise urban areas (EUR 52m)	Improved energy efficiency in selected 19.500 housing units (thermal performance up at least one building energy rating to 185 kWh/BRm2/year) and thus increased savings, living comfort and reduced CO2 emissions (ca. 40 kgCO2/m2/year) and GHG reduction (9000 tonnes of CO2eq/year); Revitalised urban areas and low-carbon strategies improving social, economic and physical conditions in selected urban growth centres with the objective of increasing by 20 % points non-private car commuting levels in designated urban centres



ITALY

In Italy, 14 OP has been adopted for the new period. In terms of priorities, 11 out of 14 could relate to the housing sector. According to our Italian Member, Federcasa, the main points regarding public housing are energy efficiency and innovation.

Il of the 11 housing related OP mention the energy efficiency target, hand in hand with the 'Efficient use of resources' (mainly renewables). The OPs allocate at least 20 % for that priority. Besides that, the OP Piemonte (5%), Toscana (6 %) and Liguria (10 %) set the target of urban development as well. Two OPs, namely OP Marche and OP Emilia Romagna set the priority 'Decrease of the energetic consumption' that only mentions the industrial and service enterprises, not housing or public buildings.

Other OPs, such as OP Umbria, Lazio, d'Aosta and Bolzano targeting the public buildings through the priorities of 'Support energy efficiency, smart energy management and renewable energy in enterprises and public buildings', 'Decrease of annual primary energy consumption of public buildings', 'Energy efficiency in public buildings' and 'Improve the energy efficiency standards and promote the use of renewable energies in public buildings'.

As far as social inclusion is concerned, it is very difficult to find a direct priority. However, the OP Lombardia is the one that mentions a social goal through 'Sustain through integrated actions the physical, economic and social regeneration of two identified urban areas' (€60 million - 6% of the total budget).

Overall, the strategy focuses primarily on innovation and research in the areas of smart specialization and on the protection of a balanced territorial development capable of reconciling a high-quality of life with the social-economic needs of the territory.

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Relevant OPs of Italy	Relevant funding priorities	Expected results
ROP Piemonte ERDF	Sustain energetic efficiency and the use of renewable energies as well as the efficient use of resources (€ 193.2 million – 20%); Urban development (€48.2 million – 5%)	Estimated decrease of 18,577 GHG in CO2 equivalents
ROP Liguria ERDF	Sustain energy efficiency and the use of renewable energies as well as the efficient use of resources (€61 million – 15.5%); Urban development (€40 million – 10.2%); Promoting the adaptation to climatic change, prevention and risk management while reducing hydrogeological risks and erosion (€25 million – 6.4%)	Estimated decrease of GHG (in Tonnes CO2 equivalents): 6,870
ROP Marche ERDF	Supporting the transition towards a low-carbon economy in all sectors (€65.4 million – 19.4%); Extend the broadband infrastructure and services (€24.3 million – 7.2%)	Reducing greenhouse gas by 20,000 tons of equivalent carbon dioxide (CO2) on an annual basis; Decrease of the energetic consumption in industrial and service enterprises from 43.9% to 37.9%
ROP PA Trento ERDF	Sustain energy efficiency and the use of renewable energies as well as the efficient use of resources (€21.7 million - 20%)	Reducing CO2 emissions by more than 6,600 tons
ROP Emilia Romagna ERDF	Improving energy efficiency and the use of renewable resources in enterprises to sustain the transition to a low carbon emission economy (€ 52.1 – 21.7%)	Reducing energy consumption from productive processes in 20% for industrial enterprises and 25% for service enterprises
ROP Lombardia ERDF	Support energy efficiency, smart energy management and promote sustainable urban mobility (€194.6 million - 20%); Sustain through integrated actions the physical, economic and social regeneration of two identified urban areas (€60 million - 6%)	Primary energy consumption in public buildings decreased by 90 M Kwh/a and CO2 decreased by 21,000 t/y; 38,000 square meters and 580 rehabilitated housing in urban areas.
ROP Toscana ERDF	Enhance and promote research, technological development and innovation (€253.1 million - 31.9% of total resources); Sustain energy efficiency and the use of renewable energies as well as the efficient use of resources (€196.6 million - 24.8%); Urban development (€49.2 million - 6.2%)	More than 4,000 enterprises receiving financial support other than grants
ROP Umbria ERDF	Support energy efficiency, smart energy management and renewable energy in enterprises and public buildings (€55.8 million -15.7%)	Primary energy consumption in public buildings decreased by 3,5000,000 kWh, additional capacity of renewable energy production for 9 MW; 2,000 additional energy users connected to smart grids

Relevant OPs of Italy	Relevant funding priorities	Expected results
ROP Lazio ERDF	Energy sustainability and mobility (€176 million, 19.3%)	Decrease of annual primary energy consumption of public buildings (kWh/year): 9,845,000
ROP Valle d'Aosta ERDF	Reducing greenhouse gas emissions by improving energy efficiency in public buildings and sustainable urban mobility (€14.2 million – 22.1%)	Number of public buildings with an improved energy efficiency certification: 17
ROP PA Bolzano ERDF	Reducing greenhouse gas emissions by reduction of the energy consumption and promotion of sustainable transport systems (€ 39.2 million, 28.8% of total resources)	Reducing CO2 emissions by around 139,000 teq
ROP Veneto ERDF	Research, technological development and Innovation (18.99%); Energy sustainability and environmental quality (15.42%); Sustainable Urban Development (12.83%)	Facilitate 1, 200 fruitful collaboration schemes between enterprises, notably SMEs and research bodies; Supply new ICT services to 100 towns
ROP Molise ERDF ESF	Enhance and promote research, technological development and innovation (22% of total ERDF financial allocation); Sustain energetic efficiency and the use of renewable energies as well as the efficient use of resources (19% of total ERDF financial allocation); Reinforcing social inclusion and fight against poverty (26% of total ESF financial allocation); Support Education and training (20% of total ESF financial allocation)	Promote 100 collaboration schemes between enterprises and research institutions, Increase the production of energy from renewable sources of 4,7 MW; Reduction of CO2 equivalent emission for ton. 4.350; Sustain the social economy and offering pathways of social inclusion up to 2600 people
ROP Basilicata ERDF	Strengthening research, technological development and innovation (ERDF: 11,60%); supporting the transition to a low carbon and resource efficient economy (ERDF: 16.15%); improving the urban environment; Regeneration and decontamination of brownfield sites (including the areas of conversion); Promoting social inclusion and investment in health and social infrastructures (ERDF: 7.3%)	Reducing emissions of greenhouse gases by 1 704.2 in 1450 (tons of CO2 equivalent); Reduction of energy consumption by businesses of 14.8 GWh; 400 housing units renovated in urban areas (25 000 sq.m)
ROP Friuli Venezia Giulia	Supporting the transition towards a low-carbon economy in all sectors; Developing urban areas	Improve the energy consumption classification for 30 households; Support energy efficiency and energy-consumption reduction in 319.000 m2 of public buildings

Relevant OPs of Italy	Relevant funding priorities	Expected results
National Operational Programme Metropolitan Cities	Services for social inclusion (EUR 142,4 mio ESF, 24,2%)	Provide a home to 1,800 homeless out of an estimated 34,000 population; Accompanying socio-economic activities to 485 individuals out of 18,000 from marginalized communities; Regenerate more than 2,250 spaces and more than 35,000 m2 for activities with a social objective
ROP Sicilia ERDF	Supporting the transition towards a low-carbon economy (24.8% of total ERDF); Protection of the environment and efficient use of resources (10.9% of total ERDF)	10% reduction of energy consumptions in the public sector and increase in the use of public transport from 14.6% to 19.6% of population; Increase specific waste collection and waste recycling from 13% to 65% and increase population served by waste water treatment from 40% to 90%;
National Operational Programme on Research and Innovation	Investing in education, training and vocational training for skills and lifelong learning by developing education and training infrastructure (22%)	Additional 3,164 researchers working in improved research infrastructures
ROP Sardegna ERDF	Sustainable energy and quality of life (EUR 150.2 mio, 16.2%); Promoting social inclusion, fighting poverty and all forms of discrimination (EUR 51.1 mio, 5.7%)	Achieving a reduction of greenhouse emissions by 20%; Reducing water leakages from 55% to 35%
ROP Abruzzo ERDF	Promoting a low-carbon economy (€23 million); Sustainable urban development (23€ million)	Reduce by 1,890.00 tonnes CO2 emissions
ROP Puglia ERDF	Shift towards a low-carbon economy promoting energy efficiency and renewable energy, smart grid and renewable energy use in public buildings and promoting strategies for sustainable multimodal urban mobility > €198 million (7.10% ERDF); Climate change adaptation, risk prevention and management > €163 million (5.86% ERDF); Promote social and active inclusion, combating poverty and any discrimination, investing in health and social infrastructures including health care and social services, physical, economic and social regeneration of deprived communities in urban and rural areas and socio economic integration of marginalised communities such as the Roma > €340 million (12.20% ERDF) and €170 million (22.01% ESF); Sustainable urban development necessary to support integrated actions to tackle the economic, environmental, climate, demographic and social challenges affecting the regional urban areas > €65 million (2.33% ERDF)	Reduce the GHG emissions from 38.546 to 33.535 (tonnes of CO 2 eq.); 358 rehabilitated housing units in urban areas

LUXEMBURG

As usual, the country adopted one OP for 2014-2020. According to the data provided by the Commission (DG REGIO), in the 2014-2020 OP for Luxembourg they decided to use PI 4 c; supporting the shift towards a low-carbon economy in all sectors. 50% of the overall budget is allocated to this priority and the housing is linked to it through the following action:
(c) Supporting energy efficiency, smart energy management and renewable energy use in public infrastructure, including in public buildings, and in the housing sector;

Nonetheless, in the description box there is only one point that could eventually relate to social housing which is: ‘Sensibilisation, advice and energetic assistance by L’agence publique nationale My Energy pour les immeubles d’habitation privés - creation of “Infopoints” in the communes’. Indeed, the first point refers to public buildings and the last explicitly mentions non-social habitations.

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Relevant OPs of Luxembourg	Relevant funding priorities	Expected results
Operational Programme ERDF Luxembourg 2014-2020	Encouraging low carbon economy (renewable energies, energy efficiency in buildings and sustainable multimodal urban mobility)	Increase the number of households with improved energy consumption classification by 60; Reduce annually the Greenhouse gas (GHG) emissions by 15,000 tonnes of CO2eq; Additional production of 5MW from renewable sources of energy; Increase the number of persons using sustainable urban infrastructure by 15,000

NETHERLANDS

Four Dutch OPs were adopted for the new period. They are regional ones which means that each of them includes one region as programming area covering different thematic objectives. Overall, two OPs are directly linked to housing and in the two others housing projects could theoretically fit.

Each of the OPs has the major priority to invest in sustainable development (especially in energy efficient solutions). In the Netherlands, there is no explicit link to social housing in ERDF programmes for the period 2014-2020. The social inclusion priority can appear mostly under the ESF fund through urban development.

If we look at the priorities in more detail, we can notice the following: Regarding ERDF support for energy efficient solutions, under Investment Priority (IP) 4c (supporting energy efficiency, smart energy management and renewable energy use in public infrastructure, including in public buildings, and in the housing sector), it is important to know that support for increasing energy efficiency in buildings in the Netherlands, as in Germany, is also focused on public buildings (non-residential buildings owned by public authorities and non-residential buildings owned by non-profit organisations, provided that such bodies pursue

objectives of general public interest).

OP West has a special chapter named “Investment Priority 4c: Support for energy efficiency, smart energy management and renewable energy use in public infrastructure, including public buildings, and in the housing sector. Main target in OP West is definitely the residential sector. For example, the indicator in the OP is the share of households with A++, A+ or A energy labels (from 3% to 13%). One of the target groups for innovative low-carbon technologies to enable larger-scale roll-outs in existing dwellings are social housing providers.

OP South mentions innovative low-carbon technologies includes energy efficiency of dwellings and that social housing organisations is one of the target groups and should benefit from the roll-out of successful innovations. The text of OP East is also similar.

According to European Commission data, the allocation breakdown by thematic objective and by fund is the following¹⁶:

Thematic objective 4 (Supporting the shift towards a low-carbon economy in all sectors) is definitely related to housing. The Commission allocated 121 million € for that purpose.

¹⁶ Text of the summary: http://ec.europa.eu/contracts_grants/pa/partnership-agreement-netherlands-summary_en.pdf

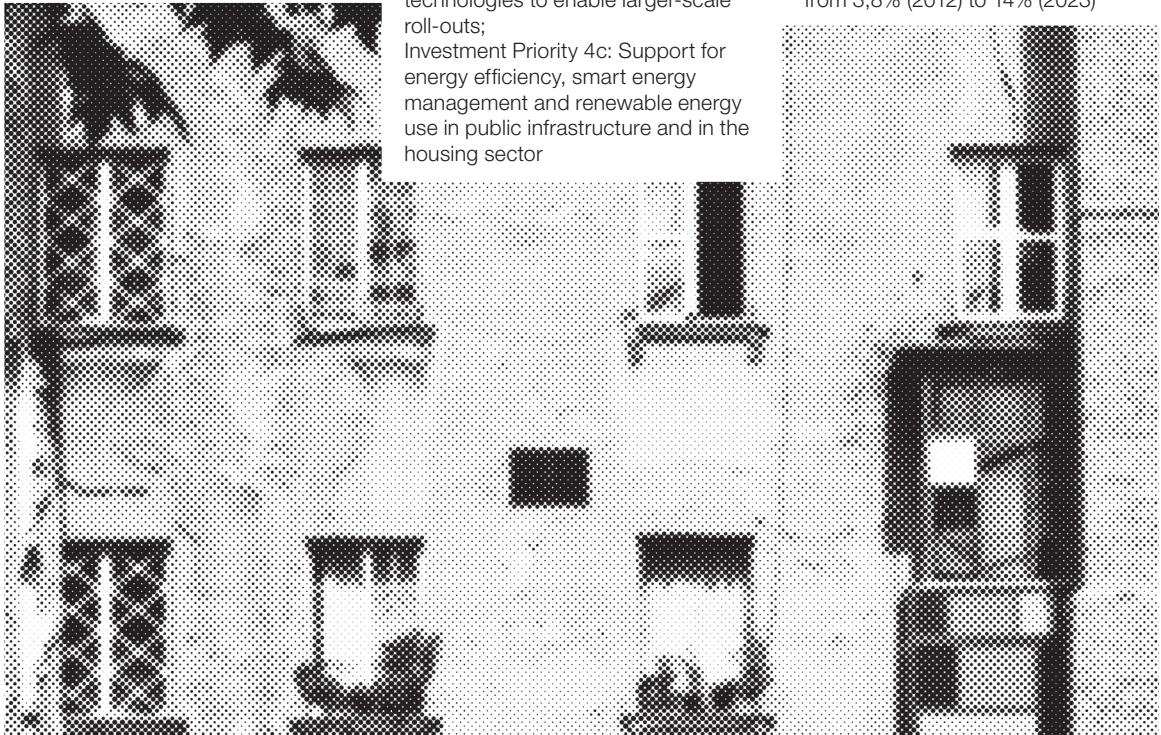
In fact, 10% of the ERDF and 5% of the ESF will be invested in sustainable urban development actions through ‘integrated territorial investments’ in Amsterdam, Rotterdam, Utrecht and The Hague (the so-called G-4).

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Relevant OPs of Netherlands	Relevant funding priorities	Expected results
OP North Netherlands ERDF 2014-2020 (1 region)	Supporting the development and testing of innovative low-carbon technology prototypes	Support to a target of 575 SMEs is expected to trigger an additional EUR 57 million in private investments for innovation in the selected regional clusters linked to societal challenges (1) health, demography and well-being, (2) food security, sustainable agriculture and bio-economy, (3) secure, clean and efficient energy and (4) clean, safe water supply
OP South Netherlands ERDF 2014-2020 (3 regions)	Support the development and first application of innovative low-carbon technologies to enable larger-scale roll-outs	Successful business cases of first application of innovative low-carbon technologies to enable larger-scale roll-outs
OP East Netherlands ERDF 2014-2020 (1 regions)	Support the development and first application of innovative low-carbon technologies to enable larger-scale roll-outs	Private investments for innovation in the clusters and in the energy and environmental technology cluster
OP West Netherlands ERDF 2014-2020 (4 regions)	Support the development and first application of innovative low-carbon technologies to enable larger-scale roll-outs; Investment Priority 4c: Support for energy efficiency, smart energy management and renewable energy use in public infrastructure and in the housing sector	Increase the share of renewable energy sources in the energy mix from 3,8% (2012) to 14% (2023)



POLAND

Poland adopted in total 16 OPs for 2014-2020. Housing will be mainly supported in Polish regional OPs (co-financed via ERDF and ESF) within investment priorities 9b ('revitalisation') and 4c ('Supporting energy efficiency, smart energy management and renewable energy use in public infrastructure, including in public buildings, and in the housing sector').

There are in total 12 regional OPs in which housing will be supported (IP 9b). Investment priority 4c is supported in all 16 regional OPs (as for indicative financial resources we can check the allocation for category of intervention 014 'Energy efficiency renovation of existing housing stock, demonstration projects and supporting measures'). As regards the indicative amount allocated to housing the allocation we do not have the exact data.

Special kind of housing can be also supported within investment priority 9a e.g. housing for people with intellectual disability.

In detail, Polish Ministry provided more data about the main priorities for the housing sector:

- Priority 4iii. (CF) and 4c. (ERDF) - Supporting energy efficiency, smart energy management and renewable energy use in public buildings, and in the housing sector (building envelope and thermal insulation, space heating, space cooling, domestic hot water, ventilation systems, lighting, energy monitoring and management, RES etc.).

However, these priorities include also funds for public buildings and a project for supporting potential beneficiaries in energy efficiency and housing sector.

The housing sector will be also supported within the following priorities (a scope for housing in brackets). However, for the housing sector it will be a significant minority of funds within these priorities:

- Priority 4a. (ERDF) - Promoting the production and distribution of energy derived from renewable sources (RES for multi-family residential buildings),
- Priority 4e., 4v. (CF/ERDF) - Promoting low-carbon strategies for all types of territories, in particular for urban areas, including the promotion of sustainable multimodal urban mobility and mitigation-relevant adaptation measures (removal of old heat sources and connections to district heating, in some OPs there is also possibility to support single-family residential buildings),
- Priority 6e. (ERDF) in Małopolskie and Podkarpackie ROPs – Taking action to improve the urban environment, to revitalise cities, regenerate and decontaminate brownfield sites (including conversion areas), reduce air pollution and promote noise-reduction measures (modernization of old heat sources or installation of new ones in residential buildings). Social inclusion in terms of housing infrastructure will also receive support:
- Priority 9a. (ERDF) - Investing in health and social infrastructure which contributes to national, regional and local development, reducing inequalities in terms of health status, promoting social inclusion through improved access to social, cultural and recreational services and the transition from institutional to community-based services,
- Priority 9b. (ERDF) - Providing support for physical, economic and social regeneration of deprived communities in urban and rural areas.

The predicted total amount for the housing sector on the basis of Energy efficiency renovation of existing housing stock, demonstration projects and supporting measures (code 014 is 810 031 748 EUR (EU support). Apart from that, the major priority in the coming years is the implementation of a new social housing programme dedicated to local authorities, social housing associations and housing cooperatives

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Relevant OPs of Poland	Relevant funding priorities	Expected results
ROP 1 Regional Operational Programme for Dolnośląskie Voivodeship 2014-2020	06-Infrastruktura spójności społecznej (Social Infrastructure)	An increase of energy efficiency savings in public buildings and enterprises; Supporting more than 7 000 people at risk of social exclusion
ROP 2 Regional Operational Programme for Kujawsko-Pomorskie Voivodeship 2014-2020	06-Solidarne społeczeństwo i konkurencyjne kadry (Solidary and competitive society- Promoting social inclusion)	65%share of electricity production from renewable energy sources in total electricity production, support to more than 24,000 unemployed in their search for a job
ROP 4 Regional Operational Programme for Lubuskie Voivodeship 2014-2020	09-Infrastruktura społeczna (Social infrastructure)	An increase of energy efficiency savings in public buildings and housing A decrease in the share of population at risk of poverty to below 13%

Relevant OPs of Poland	Relevant funding priorities	Expected results
ROP 5 Regional Operational Programme for Łódzkie Voivodeship 2014-2020	07-Infrastruktura dla usług społecznych (Infrastructure of social services); 06-Rewitalizacja i potencjał endogeniczny region (Revitalization and endogenous potential of the region)	Increase the energy efficiency savings in public buildings and enterprises; A better air quality in urban areas; Better accessibility and quality of social services aiming at decreasing poverty and social exclusion
Regional Operational Programme for Małopolskie Voivodeship 2014-2020	11-Rewitalizacja przestrzeni regionalnej (Revitalization of the region)	23,900 people at risk of poverty or social exclusion to receive support under the programme; 370 ha within the region to be revitalised
ROP 7 Regional Operational Programme for Mazowieckie Voivodeship 2014-2020	06-Jakość życia (Quality of life)	An increase in the number of beneficiaries of social welfare schemes in deprived areas
ROP 8 Regional Operational Programme for Opolskie Voivodeship	10-Inwestycje w innfrastrukturę społeczną (Investment in social infrastructure)	Support to some 44 870 people at risk of social exclusion
ROP 9 Regional Operational Programme for Podkarpackie Voivodeship	06-Spójność przestrzenna i społeczna (Social inclusion)	Support to more than 16,500 of people at risk of poverty or social exclusion
ROP 12 Regional Operational Programme for Śląskie Voivodeship	10-Rewitalizacja oraz infrastruktura społeczna i zdrowotna (Revitalization, social infrastructure and health)	Decrease annual primary energy consumption of public buildings
ROP 14 Regional Operational Programme for Warmińsko-Mazurskie Voivodeship	08-Obszary wymagające rewitalizacji (Regeneration)	An increase of energy efficiency savings in public buildings and housing
ROP 16 Regional Operational Programme for Zachodniopomorskie Voivodeship	09-Infrastruktura publiczna (Public infrastructure)	A decrease in the share of population at risk of poverty (from 25% to 24,1% in 2013)



PORTUGAL

In total, ten OPs have been adopted for the new period. Seven of them focus on regions and three others are thematic ones. Eight out of ten relate to the housing sector directly.

Eduardo Barredo from the European Commission (REGIO) expects that all OPs can potentially support social housing in 2014-2020. However, although OP Sustainability and Resource Use Efficiency (SEUR) supports energy efficiency in housing, social housing as such is only supported by the seven regional OPs.

The financial support mechanism makes the distinction between support to private housing (only through financial instruments/reimbursable) and social housing where grants can be used to address energy poverty.

Furthermore, social housing can also be found in wider context in the regional programmes under a different priority axis as part of interventions in support of deprived communities (ex: renovations). The regions of Lisboa, Alentejo, Norte and Centro set the promotion of sustainable urban development as their first priority. Furthermore, all regional OPs support energy efficiency and the shift towards a low-carbon economy to contribute to the Europe 2020 31% energy target from renewable sources (27.3 % in 2011).

The social inclusion side appears in five OPs, namely in Algarve, Alentejo, Norte, Azores and Centro by putting an emphasis on the ‘promotion of social inclusion, investing in health infrastructures, combating poverty and discrimination, providing support for deprived communities

in rural and urban areas, enhancing integrated approach in social intervention with community-led local strategies’. Households and buildings are explicitly mentioned in four OPs: OP Algarve by setting the priority as improving sustainable integrated urban environment by revitalising cities, regenerating brownfield sites, reducing air pollution and promoting noise reduction measures, would like to achieve the creation or rehabilitation of open space in urban areas, and public or commercial buildings. OP Norte is targeting the rehabilitation of some 500 households in urban areas. Last but not least, OP Centro has an ambition to strengthen the urban network by energy-efficient related actions such as providing 940 households with improved energy classification, creation or renovation of 1,120,000 m² open space in urban areas and construction or renovation of 615,000 m² of public or commercial buildings in urban areas.

Finally, OP Lisboa also sets the target of 613 households in urban areas to be rehabilitated and would like to increase the pour cent of households with improved energy classification by 96%.

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Relevant OPs of Portugal	Relevant funding priorities	Expected results
Regional OP Lisboa	Supporting the shift towards a low-carbon economy in all sectors; Preserving and protecting the environment and promoting resource efficiency; Promoting social inclusion, combating poverty and any discrimination; Sustainable urban development	Increase by 160 Km of ways dedicated to soft mobility and the reduction of carbon emissions; Support the rehabilitation of some 613 households in urban areas; Increase the % of households with improved energy classification by 96%; Contribute to a decrease of greenhouse gases of some 427.567 CO2eq tons by 2023
Regional OP Algarve	Promoting resource sustainability and efficiency; Strengthening territorial competitiveness; Asserting social and territorial cohesion	Decrease of annual primary energy consumption in public buildings of 16.143.750 Kwh, 77 enterprises with better energy efficiency; Creation or rehabilitation of open space in urban areas: 70.000 m2, and public or commercial buildings: 12.175 m2, annual increase of visits to cultural and natural heritage sites (142.781)

Relevant OPs of Portugal	Relevant funding priorities	Expected results
Regional OP Alentejo	Sustainable urban development; Employment and economic enhancement of endogenous resources; Social cohesion and inclusion; Energy efficiency and mobility; Environment and sustainability	Support the rehabilitation of some 734 households in urban areas; Increase the % of households with improved energy classification by 4.121; Contribute to an annual decrease of greenhouse gases of some 17.323 CO2eq tons
Regional OP Norte	Research, development and innovation; Low-carbon economy; Environmental quality; Urban system; Social inclusion and poverty	Create or rehabilitate around 1.040.000 m2 of open space in urban areas; Support the rehabilitation of some 500 households in urban areas
Regional OP Azores (Autonomous Region)	Research, technological development and innovation; Low-carbon economy; Environment and resource efficiency; Social inclusion and combating poverty	Yearly reduction of greenhouse gas emissions by 47.435 CO2 equivalent tons
Regional OP Madeira (Autonomous Region)	Low-carbon economy; Environment and resource efficiency; Social inclusion and combating poverty	Yearly reduction of greenhouse gas emissions by 3.345 CO2 equivalent tons
Regional OP Centro	Research, development and innovation; Developing human potential; Strengthening social and territorial cohesion; Ensuring the sustainability of resources; Strengthening the urban network	Contributing to the decrease of greenhouse gases by some 7.522 CO2 tons; Households with improved energy classification: 940 Creating/restoring 66.000 m2 of public or commercial buildings in urban areas; A total 1.120.000 m² open space created or renovated in urban areas; A total 615.000 m² of public or commercial buildings built or renovated in urban areas
Sustainability and Resource Use Efficiency OP	Supporting the transition to a low carbon economy in all sectors; Adaptation to climate change and risk management and prevention; Environment Protection and promotion of resource efficiency	Helping to increase capacity to generate energy from renewable sources by 56%; Increase the number of users connected to smart electricity grids by 1.200.000; Reduction of yearly greenhouse gas emissions by some 80.640 CO2 equivalent tons; Increase the population covered by water treatment systems by 2.470.000; Increase the population covered by improved water supply systems by 1.820.000

SPAIN

With the launch of development programs and long term strategy plan for the rehabilitation of energy sector in houses, Spain has a very ambitious framework in the new period.

Concerning ESIF, Spain adopted 21 OPs on the basis of the Partnership Agreement with the Commission. Out of 21, 17 are regional OPs, being related to housing, the other OPs relate to SME development and smart growth. In addition, a new Plan for infrastructure, transport and Housing 2012-2024 (PITVI) was prepared by the Ministry of Development which strengthen the impact of the OPs. The plan actually focuses on the real needs of the society.

In the scope of ERDF, the instruments will be used to support SME competitiveness, R+D, energy efficiency and renewable energy. In the specific field of energy efficiency, the money will also be used in housing finance. In the metropolitan regions the current challenge is to launch development programs related to access to housing and integrated actions towards marginalized urban zones.

Concerning energy efficiency, the economy should find a new way to lower energy consumption that will consequently improve the competitiveness of the business, as well as of the housing sector. In the field of renewable energy, the b.1) Energy efficiency in buildings point is the one which is related to housing. According to the National Action Plan for Energy Saving and Efficiency 2014-2020 (published in 2012), the total consumption of buildings is 25 534 ktoe (thousand tons of oil), 30.8 % of the national energy consumption and 60 % of this consumption is coming from housing use.

The housing stock consists of 25 750 000 houses 56 % of which represent the ones built before 1981 (in which the

energy aspects were not taken into account seriously at that time). It is necessary to launch a long term strategy plan for the rehabilitation of energy sector in houses. The aim is to achieve savings of 383 ktoe/ year by 2020. This can also help to employ people in the construction sector (130 000-17 000 jobs). In addition, the Partnership Agreement (page 110) highlights also the use of biomass and biogas for energy purposes especially for thermal uses in houses, public facilities and in companies.

In the field of investment in private housing, the financial instruments should be integrated into the cost savings and they should comply with State aid rules.

Finally, within the social inclusion priority, five OPs mention the need to increase social inclusion and combat poverty (Ceuta, Madrid, Melilla, Murcia and Canary Islands), while Madrid and Ceuta have specific aims in the housing sector. Madrid targets to build 439 social houses and the region of Ceuta would like to decrease up to 36% the number of people in risk poverty by using social housing.

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Relevant OPs of Spain	Relevant funding priorities	Expected results
Andalucía ERDF 2014-20 OP	Low-carbon economy: 12%	Reduce CO2 emissions by 10% ; Regional poverty rate inferior to 15%
Aragón ERDF 2014-20 OP	Low-carbon economy ("thematic objectives" 1, 2, 3 and 4)	Capacity to produce electricity from renewable sources (in MW): 4.183
Asturias ERDF 2014-20 OP	Protecting the environment and promoting resource efficiency (20.26 %)	
La Rioja ERDF 2014-20 OP	Increase sustainability by reducing greenhouse gas emissions, increasing energy efficiency and protecting the environment and regional resources	20% of renewable energies in final energy consumption
Navarra ERDF 2014-20 OP	Improve energy and resource efficiency in households and reduce greenhouse gas emissions	Private investment matching public support in R&D and innovation projects: almost € 48 million

Relevant OPs of Spain	Relevant funding priorities	Expected results
Cantabria ERDF 2014-20 OP	Innovation and research (19,89%)	30.000 buildings to benefit from improved energy performance certification
Cataluña ERDF 2014-20 OP	More renewable energy production, better energy efficiency (in the private and public sector)	
Castilla-La Mancha ERDF 2014-20 OP	Investments in energy efficiency and renewable energies, the funds will contribute to the region reaching their commitment to environmental standards – notably in the fields of waste and water treatment.	Recycling 25% of the urban waste generated
Comunidad Valenciana ERDF 2014-20 OP	Supporting the shift towards a low carbon economy in all sectors (12%); Preserving and protecting the environment and promoting resource efficiency (10%)	
Ceuta ERDF 2014-20 OP	Promoting social inclusion, combating poverty providing support for physical, economic and social regeneration of deprived communities in urban areas: 24,8%	Decrease up to 36% the % of people in risk poverty (from 44%)
Galicia ERDF 2014-20 OP	Increasing sustainability by reducing greenhouse gas emissions, increasing energy efficiency and protecting the environment and regional natural resources	Reducing the annual greenhouse gas emissions by 63.400 tonnes
País Vasco ERDF 2014-20 OP	Supporting the shift towards a low-carbon economy in all sectors (renewable energy use in public infrastructure); Preserving and protecting the environment and promoting resource efficiency, by preserving biodiversity and supporting industrial transition towards a resource efficient economy (4,47%)	Over 6.000 households to benefit from a better energy performance rating
Sustainable growth ERDF 2014-20 OP	Support the transition towards a low carbon economy through: energy efficiency in enterprises, houses and public infrastructure; the production, distribution and use of renewable energy; support for multimodal sustainable urban mobility and research and innovation in low carbon technologies (38%); Sustainable and integrated urban development (18,34%)	Increase the use of renewables to 40% in the Balearic Islands (+12%) and 25% in the Canary Islands (+17%)
Madrid ERDF 2014-20 OP	Particular effort will be made in promoting social inclusion by developing social housing	Social houses 439

Relevant OPs of Spain	Relevant funding priorities	Expected results
Melilla ERDF 2014-20 OP	Low carbon economy (18.6 %); Social inclusion and education (15.5%)	Increase the share of renewables in energy consumption from 4% to 10%
Murcia ERDF 2014-20 OP	More efficient use of resources (35.4%); Social inclusion and education (12%)	
Canary Islands ERDF 2014-20 OP	Low-carbon economy, climate change and environment: 6.27%; Social inclusion and education and training: 11.54%	Reduction on the energy consumption of municipalities and households and increase of production and distribution of renewal energy; Modernisation of public households facilities inhabited by people under risk of exclusion

SWEDEN

Nine OPs have been adopted, eight are regional and one is related to investment in growth and jobs. They all dedicate money on energy efficiency and innovation and do not provide with funds for refurbishment work. The financial support is comes through ERDF. According to the information provided by the Swedish Ministry, five OPs support housing one way or another.

The Department of Housing and Transport, Ministry of Enterprise and Innovation informed us that generally, it is hard to say exactly which priorities can be relevant for the housing sector and therefore how much money would be invested in it.

The ‘National regional fund programme for investments in growth and jobs’ has not explicit reserved investments to support the housing sector. However, small- and medium

enterprises will be able to seek support for measures in energy efficiency.

The housing sector could benefit from the investments in sustainable urban development at regional level. The total planned allocation is about 13 637 164.

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Relevant OPs of Sweden	Relevant funding priorities	Expected results
Stockholm	Strengthen conditions for research and innovation to develop and implement low-carbon solutions	Increased net turnover in SMEs in general and low-carbon sector SMEs in particular
North-Central Sweden	Decrease CO2 emissions and promote the use of renewable energy in SMEs as well as stimulate research and innovation for low-carbon technologies	Same as above
West Sweden	Support innovation for a low-carbon economy, integrated sustainable urban development to address the specific needs and potential in the city of Gothenburg	Same as above

Relevant OPs of Sweden	Relevant funding priorities	Expected results
Småland and islands	Develop public infrastructure that supports energy-efficient and low-carbon transport	Reduction in CO2 emissions from transport (excluding international aircraft and sea craft) by close to 100,000 tonnes per year by 2023
South Sweden	Integrated sustainable urban development addressing the specific challenges and potential in the city of Malmö	10% reduction in energy consumption in companies and organisations participating in the projects
Upper Norrland	Increase energy efficiency and the use of renewable energy in the public and private sectors	Increased sustainability in transport with reduced CO2 emissions
East-Central Sweden	Decrease the carbon footprint of businesses, public infrastructure and the housing sector	Decreased final energy consumption per added value in industrial SMEs (from 95.1 MWh/MSEK in 2011 to 85.6 MWh/MSEK in 2023) Decreased CO2 emissions, particularly in the field of transport
Central Norrland	Introduce low-carbon solutions for the public and private sectors	Improved regional mobility and reduced CO2 emissions in transport

National regional fund programme for investments in growth and jobs



UNITED KINGDOM

For 2014-2020 five regional OPs have been adopted. None of them is directly linked to social housing, but through energy efficiency. The UK is in a great need to use ERDF support for refurbishment work.

According to the Scottish managing Authority, there are no priorities relevant directly to housing in the Scottish ERDF Programme. However, Scotland says that it is focussing on four areas – sustainable transport, green infrastructure, a circular economy and low carbon infrastructure.

The Northern Ireland OP - priority of Distribution of renewable energy - is not housing related. It is a project to strengthen the electricity grid to increase the amount of energy from renewable sources which can be fed into it. There is an allocation of €46.608.000.00 in the Operational Programme for this proposal. However, it will be a Major Project Application and is currently in the specification stage, so final figures may change.

The amount of funds allocated in the Gibraltar OP for renewable energy & energy efficiency, as a whole, is € 1.147.314. Within the Renewable Energy and Energy Efficiency priorities for the West Wales and the Valleys (WW&Vs) and East Wales (EW) Programmes the region has Specific Objectives aiming at increasing the energy efficiency of the existing Welsh housing stock worth €47.014.107 in WW&Vs and €17.920.313 in EW.

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Relevant OPs of UK	Relevant funding priorities	Expected results
West Wales and The Valleys	Renewable Energy and Energy Efficiency	Increased installed capacity of marine energy in Wales, increased numbers of small renewable energy schemes, and improved energy efficiency of households facing severe fuel poverty
Scotland	Supporting a shift towards a low carbon economy in all sectors; Preserving and protecting the environment and promoting resource efficiency	Increase investment in low-carbon technology. It will also address the needs identified around cultural change - in particular effecting a shift from journeys taken by car to a more active and green transport for short distances; Increase resource efficiency to counteract and lower the negative impact on the environment of industry and as a result of high concentrations of population. It will also invest in green infrastructure to improve quality of life, ease and accessibility in urban environments
Northern Ireland	Distribution of renewable energy	Not mentioned
East Wales	Renewable Energy and Energy Efficiency	Increased numbers of small renewable energy schemes, and improved energy efficiency of households facing severe fuel poverty
Gibraltar	Renewable Energy micro-generation	Increased energy production from small renewable energy schemes



CONCLUSION

The key elements of the 2014-2020 period which are favourable for the housing sector are the following:

- More EU allocation than before
- Flexible use (the aforementioned Multi-fund OPs which should lead to a better combination of financial instruments with the national support)
- General rules (Support applies from individual householders to whole apartment buildings)

Considering the two main discussed priorities, it can be concluded that Member States are divided. One part of them has chosen to put an emphasis on social inclusion and others chosen the strong development of the energy efficient solutions. Of course the preferences depend on the current situation of the country and economic development. For example in the eastern countries social inclusion is a crucial work to do and goes before the other priorities, meanwhile in the Northern, more developed counties the energy efficiency can be put as primordial.

Nonetheless, mobilising the necessary funding and channelling the investment remains a challenge to projects related both to energy efficiency and social inclusion.

Considering the energy efficiency, it can be read in several communications of the EU, that we would need to invest at least 100 billion € per year for energy efficiency but the reality is that we have only the half amount of money available . For a smart use of the funds, we need a better understanding of the project management and financial support.

We need to ensure that the renovation of housing will be among the eligible projects. Indeed, an obstacle is the long term payback time on investment, reducing interest of private investors. Of course, the EU should and could do more when investing in energy efficiency in buildings. Investing in cost effective renovation of buildings would significantly ease the issue of energy dependence and help improving the living circumstances. The EU regional policy can make a great contribution to the climate policy objectives of the EU by supporting regions and cities.

But the added value of the Cohesion Policy lies in the integrated approach to local development. Social inclusion should also be considered when looking at the different regional priorities. Social housing is a good example of social infrastructure that needs to be supported by the EU because it contributes to social cohesion and a sustainable development.

¹⁷ <https://ec.europa.eu/energy/en/topics/energy-efficiency/financing-energy-efficiency>

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GLOSSARY

ESIF stands for European Structural and Investment Funds which includes ERDF, CF, ESF, EAFRD and EMFF. They complement each other and seek to promote a growth and job based recovery in Europe.

OPs (Operational programmes) are designed by Member States or authority level, in cooperation with the European Commission for 7 years. The recent OPs have been approved by the European Commission for the period of 2014- 2020.

CF stands for Cohesion Fund which is aimed at Member States whose Gross National Income (GNI) per inhabitant is less than 90 % of the EU average. It aims to reduce economic and social disparities among the EU Member States and to promote sustainable development.

ERDF means the European Regional Development Fund. The ERDF aims to strengthen economic and social cohesion in the EU by correcting imbalances between its regions in several key priority areas such as: innovation and research; the digital agenda; support for SMEs (small and medium enterprises) and low carbon economy.

ESF implies European Social Fund which aims to invest in people as a reaction to high unemployment, poverty and social exclusion. The supported activities cover - among others - education, childcare, healthcare, training, job-search assistance and rehabilitation.

EAFRD appears for European Agricultural Fund for Rural Development. The EAFRD contributes to the Europe 2020 Strategy by promoting sustainable rural development. It contributes to the development of a Union agricultural sector that is more territorially and environmentally balanced, climate-friendly and resilient and competitive and innovative. It shall also contribute to the development of rural territories. Minimum of 30 % of the total contribution from the EAFRD to each rural development programme on climate change mitigation and adaptation as well as environmental issues.

EMFF stands for European Maritime and Fisheries Fund. The fund helps fishermen in the transition to sustainable fishing supports coastal communities in diversifying their economies, finances projects that create new jobs and improve quality of life along European coasts.

EFSI indicates the European Fund for Strategic Investments. The Fund is at the heart of President Juncker's €315 billion Investment Plan. EFSI will mobilise additional investments in the real economy in areas including infrastructure, education, research, innovation, renewable energy and energy efficiency. It will also focus on SMEs and mid-cap companies. The EFSI should target projects that promote job-creation, long-term growth and competitiveness.

LIST OF OUR MEMBER ORGANIZATIONS

Albania: Enti Kombëtar i Banesave (EKB) / National Housing Agency (NHA)

Armenia: ASBA

Austria: GBV

Belgium: Fesocolab, FLW, SLRB, SWL, VMSW

Czech Republic: SCMBD

Denmark: B.L. (Boligselskabernes Landsforening)

Estonia: EKÜL

Finland: Kunta - Asunnot Oy

France: ESH, USH, Les Offices Publics de l'Habitat, FNAR HLM, FNCOOP HLM

Germany: GdW

Hungary: LOSZ

Ireland: ICSH, NABCO, NIHE

Italy: Alleanza delle Cooperative Italiane - Settore Abitazione, FEDERCASA

Luxemburg: SNHBM, FDLH

Netherlands: AEDES

Norway: NBBL

Poland: TBS, ZRSM RP

Portugal: CECODHAS

Spain: AVS, CONCOVI

Sweden: HSB - home of opportunities, SABO, RIKSBYGGEN

Switzerland: SVW / ASH

Turkey: TÜRKKENT

United Kingdom: CHC, BSHF, NHF, NIFHA, SFHA

Housing Europe is the European Federation of Public, Cooperative and Social Housing

Established in 1988, it is a network of 43 national and regional federations which together gather about 43.000 public, social and cooperative housing providers in 23 countries. Altogether they manage over 26 million homes, about 11% of existing dwellings in the EU.

Social, public and co-operative housing providers have a vision of a Europe which provides access to decent and affordable housing for all in communities which are socially, economically and environmentally sustainable and where everyone is enabled to reach their full potential.

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