

# EU funding opportunities in Ireland

Edit Lakatos, Policy Officer





# Agenda

- ▶ About Housing Europe
- ▶ Different programmes and their relevance
  - ▶ how funds might be accessed to greater effect
- ▶ Best practices-concrete project examples

# About Housing Europe

## European Federation of Public, Cooperative and Social Housing

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



## Vision

**Access to decent and affordable housing for all in communities** which are **socially, economically and environmentally sustainable** and where all are enabled to reach their **full potential**.

## OUR MEMBERS

**NHF**  
www.housing.org.uk

**SFHA**  
www.sfha.co.uk

**NIHE**  
www.nihe.gov.uk

**NIFHA**  
www.nifha.org

**BSHF**  
www.bshf.org

**CHCYMRU**  
www.chcymru.org.uk

**ICSH**  
www.icsi.ie

**NABCO Sector(s)  
represented:  
Co-operative**  
www.nabco.ie

**FLCM**  
www.fondsdulogement.lu

**SNHBM**  
www.snhbm.lu

**USH**  
www.union-habitat.org

**ESH**  
www.esh-fr.org

**Les Offices de l'Habitat**  
www.offices-habitat.org

**FNARHLM**  
www.offices-habitat.org/fnar

**PROCIVIS**  
www.procivis.fr

**FNCOOPHLM**  
www.union-habitat.org/coop

**CECODHASPOTUGAL**  
www.cecodhasp.org

## ASSOCIATE MEMBERS

**ARMENIA**  
ASBA  
www.asba.am

**SWITZERLAND**  
SVW  
www.svw.ch

**NORWAY**  
NBBL  
www.nbbl.no

**FESOCOLAB**  
FLW  
www.flw.be

**SLRB**  
www.slr.birisnet.be

**SWL**  
www.swl.be

**VMSW**  
www.vmsw.be

**BL**  
www.bl.dk

**AEDES**  
www.aedesnet.nl

**EKÜL**  
www.ekyl.ee

**GdW**  
www.gdw.de

**Kunta-  
Asunnot Oy**  
www.kunta-asunnot.fi

**SABO**  
www.sabo.se

**HSB**  
www.hsb.se

**RIKSBYGGEN**  
www.riksbyggen.se

**ZRSM RP**  
www.zrsmrp.com.pl

**TBS**  
www.izbatbs.pl

**SCMBD**  
www.scmbd.cz

**GBV**  
www.gbv.at

**LOSZ**  
www.losz.hu

**TU TÜRKENT**  
www.turkkent.coop

**FederCasa**  
www.federCasa.it

**FEDERABITAZIONE**  
www.federabitazione.confcooperative.it

**Legacoop Abitanti**  
www.legacoopabitanti.coop

**AGCI-ABITAZIONE**  
www.agci.it

**EKB**  
www.ekb.gov.al



Stock owned as rental or cooperatives by CECODHAS members as % of the total housing stock in each country.

# Which programmes?



EIB, ELENA, EBRD, CEB loans



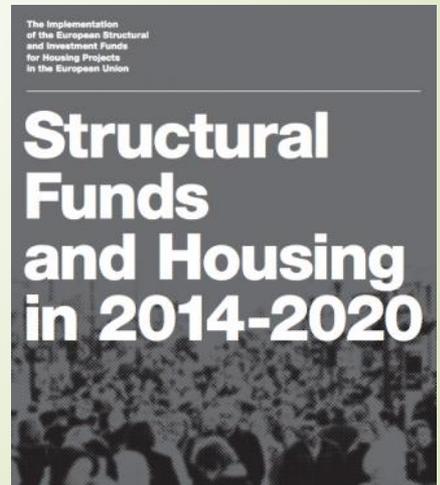
# Structural Funds

- 3 relevant Funds (ERDF, ESF, CF)-More than € 350 billion
- Allocation on 2 priorities: Energy efficiency, social infrastructures and social inclusion
- Loans, grants, financial instruments
  - ERDF: €18-20 bn on energy efficiency for housing, public and industrial buildings
  - Eligible: housing infrastructure, regeneration of deprived urban areas (energy efficient construction/refurbishment, renewable energy)

An overview of related Operational Programmes, priorities and dedicated budgets per country

Key points:

- ✓ **Larger EU allocation than before**
- ✓ **Flexible use**
- ✓ **Support applies from individual householders to whole apartment buildings**



# Relevant OPs in Ireland

- 2 adopted OPs focus on **energy efficiency** solutions in housing and revitalization of urban areas
- Main support: ERDF (50 %/project)

Border, Midland &  
Western Regional OP:  
Priority 4-low carbon  
economy

Planned investment on  
housing retrofit is €36m

S & E Regional OP: Priority 4 on  
Low Carbon Economy-€133m  
of total investment

2 separate schemes:

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

# Italy (2015-2018)

- €15 million assistance for **energy investments in 622 private and public social housing dwellings**
- Mechanism: Project development assistance
- **combines different financing instruments:** ERDF, National financing, National incentive “Conto termico” and loans
- Two social housing associations of the Emilia Romagna Region, ACER Reggio Emilia and ACER Parma.
- The project will develop an innovative and aggregated sustainable energy investment scheme.



Contact: Marco Corradi, Federcasa,  
[marcoco@acer.re.it](mailto:marcoco@acer.re.it)

# European Strategic Investment Plan



- An opportunity to finance quick and cost-effective construction of new dwellings
- Long-term investment schemes (as loan)
- EIB cooperates with national public banks or other agencies

## Project criteria

1. should be economically viable
2. reflect EU priorities
3. have a high risk profile with high socio-economic returns

# More details

- 'intelligens finance for intelligent buildings'
- Applications continuously from all across the EU
- Written agreement of the Regional Assembly needed



- European Investment Project Portal: for EU project promoters who can show their projects to potential investors
- Criteria of admitting a project to the Portal:
  - have a minimum size of €10 million
  - falls under the EFSI
  - be expected to start within 3 years from submission to EIPP
  - the project promoter should be a legal entity established in a MS

# France (2015-2019)



- Energy efficiency **refurbishment in residential buildings**
- Beneficiary: Legal entities and local authorities (Final beneficiaries homeowners/homeowner associations)
- Total Budget: €800 million (€400 million EIB loan ensured by local intermediaries such as public and public-private entities and commercial banks)
- Activities: increasing energy efficiency of 40,000 flats and houses by improving their insulation, renovating the heating and ventilation systems.

- Home-owners access: long-term loans and technical assistance +technical/administrative support
- 6000 job creation during the construction phase, and in the long term energy consumption saving (10,000 households)

# Horizon 2020

- 2015: €98.15 m for energy efficiency
- April 2016: Launch of European energy efficiency Platform  
Organise all data related to thematic areas: such as buildings and distribution (heating, cooling, electricity)
- Project search database: inspirational



**Consortium: min. 3 partners**  
**Indicative budget : max 1,5-2 m €/project**

- Current calls

EE-13-2016: Cost reduction of new Nearly Zero-Energy buildings

Deadline Sept 2016

E 14 – 2016/2017: Overcoming the market failures and promoting deep renovation of buildings

EE 15 – 2017: Demand response and energy management in buildings

EE 17 – 2016/2017: Construction skills

Deadline Jan 2017

Contact: [EASME-ENERGY@ec.europa.eu](mailto:EASME-ENERGY@ec.europa.eu)

# Success story-Horizon 2020

## Project Zero+, York, UK (2013-2019)

- ▶ Achieving near Zero and Positive Energy homes in Europe using Advanced Energy Technology
- ▶ Construction of 500 new family homes on the outskirts of York
- ▶ 44% reduction in CO2 emissions-high levels of insulation, a communal biomass boiler
- ▶ Contact: [info@zeroplus.org](mailto:info@zeroplus.org)



# AMIF



The Asylum, Migration & Integration Fund →

Can be used

- to improve reception capacities
- to integrate migrants at local and regional levels.

**Total budget:** €2.4 billion for 2014-2020

Shared management (Member States-EU) through National Programmes.

## Eligible areas

*'Housing, accommodation, social integration and urban development with regard of asylum seekers should be further financed in order to avoid housing refugees.'*

# EIB loan



- The EIB does around 90% of lending is within the EU
- Provides 450 projects each year in over 160 countries

## Why it contributes?

- An EIB priority: Social and affordable housing are key to integrated urban development,
  - Contribute to inclusive growth
  - Contributes to social and economic cohesion by enabling balanced growth
- 
- Info about application:  
[http://www.eib.org/projects/cycle/applying\\_loan/index.htm](http://www.eib.org/projects/cycle/applying_loan/index.htm)

# 1 billion GBP loan for UK social housing

- EIB provides a **30-year loan** to Housing Finance Corporation
  - + 1 billion government guarantee
- Affordable Housing Finance Programme will help accelerate the construction of new built social housing by housing associations
- **20000 new homes** will be built in at least 5 areas (Glasgow, Wigan, Bradford, Cambridge and Scarborough)
- **70 associations** have applied for financing



# Project in the Netherlands (2016-2020)



- Beneficiary: Portaal Housing Corporation
- Total Budget: €200 million of EIB loan



- **First time that the EIB has entered into an agreement with a housing corporation.**
- Activities: energy efficient refurbishment and build new energy-neutral homes.
- The programme consists of more than 40 small-scale sustainability projects in the regions where Portaal operates
- involves nearly 5 000 homes.

# EIB loan to tackle migration crisis

## Germany (2015-2018)

- € 120 million loan for the **refurbishment/construction** of refugee accommodation in different parts of the country
- For 46,000 refugees
- 100 schemes are being implemented (by local authorities, social housing companies).



Expected impact:  
improved integration of refugees;  
facilities created such as student accommodation, homes for the elderly or educational centres

# Loans of CEB



- finances **sustainable & affordable housing for vulnerable populations** having difficulty in accessing housing/can only do so under unfavourable conditions
- Application: **the request for a loan should come from the Ministry of Finance**
- Eligible activities: renovation, construction/refurbishment and conversion of existing buildings to residential use.
- Eligible projects: target access to property ownership, rented accommodation and associated infrastructure, provided under national or local government assisted schemes or regulated commercial programmes.
- **grants can be made available to subsidise interest rates and/or to finance technical assistance and/or part of the investment costs**
- Contact Person: [Luigi.CUNA@coebank.org](mailto:Luigi.CUNA@coebank.org)

# Project in Portugal

- **Rehabilitating run-down neighbourhoods** and ensuring affordable housing
- Beneficiary: Government's Institute for Housing and Urban Rehabilitation
- Total Budget: € 15 million loan
- In 2014, the Portuguese government approved the programme for the rehabilitation of housing units built more than 30 years ago, located in urban rehabilitation areas and predominantly intended for residential use.



- Objective: co-financing the rehabilitation of urban areas to improve living conditions and provide affordable housing
- 1 500 households will benefit

# More opportunities

## ELENA



**ELENA – European Local  
ENergy Assistance**

- helps cities/regions achieve energy efficiency potential by **providing technical assistance** for implementing projects
- Application through EIB
- Covers up to 90 % of costs

## EBRD



**European Bank**  
for Reconstruction and Development

- **Financing efficiency measures** in residential and public buildings and investments in public transport
- Civil Society Engagement Unit

Thank you for your attention!



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