

3RD EUROPEAN RESPONSIBLE HOUSING FINANCE SUMMIT

18-19 November 2025 / Prague, Czech Republic

18 NOV: PITCHING SESSIONS, MEMBERS' WORKSHOP & NETWORKING COCKTAIL
19 NOV: FULL-DAY SUMMIT



Funding opportunities have been made available by the [Council of Europe Development Bank \(CEB\)](#), the [European Investment Bank \(EIB\)](#) and the [European Union \(EU\)](#). Complemented by Structural Funds and national or local support schemes, these instruments have the potential to partially address the housing challenge by making investment systems for public, cooperative and social housing more coherent and better adapted to different national contexts.

To build the Next Generation Neighbourhoods where people can thrive, intensive exchange on financing schemes and governance models is essential. In June 2023, Housing Europe launched its [European Responsible Housing Finance Working Group](#) to strengthen capacity across Europe in creating healthy housing ecosystems capable of providing sustainable, long-term solutions.

The **Annual European Responsible Housing Finance Summit** is one of the flagship activities of this Working Group, alongside local workshops, identification of investment needs, peer-to-peer learning, and mentoring. These activities also contribute to the objectives of the Liège Declaration, agreed in March 2024, which called for a **European platform for exchange on housing systems**.

This 2025 edition of the Summit takes place at a critical juncture:

- Midterm review of Cohesion Policy with targeted amendments to its regulatory framework to maximise contributions to current and emerging EU priorities, including social and affordable housing.
- Launch of the EIB Action Plan, announcing higher co-financing rates for projects and broader advisory support across more countries.
- Start of negotiations for the 2028–2034 Multiannual Financial Framework (MFF).
- Upcoming release (Q1 2026) of the European Commission Affordable Housing Plan, informed by the report of the Special Committee on the Housing Crisis in the EU (HOUS Committee).

In Prague, [Housing Europe](#) and the [Czech State Fund for Investment Promotion \(SFPI\)](#) are bringing together the public, cooperative and social housing sector, financial institutions and public authorities, to address the hurdles faced by housing providers and municipalities across the continent in accessing funding—especially as they advance the Renovation Wave and the New European Bauhaus. Building on the conclusions of the Prague local workshop (April 2025), the Summit will explore pathways through the evolving EU financing landscape.

Agenda 18/11/2025

 **Grandior Hotel**, Prague

9:00-
13:00

PITCHING SESSIONS (WORLD CAFÉ FORMAT) – CLOSED-DOOR EVENT

Housing providers meet with financial institutions (CEB, EIB, ERSTE) in rotating sessions (30 minutes each) to pitch their projects. **We have passed the deadline for submitting applications.**

14:30-
16:30

PARALLEL WORKSHOPS

- [Housing Europe's \(Housing Europe's members / partners-only workshop\)](#)
Focus on investment bottlenecks, including on-/off-balance sheet approaches.
- [HIAH Urban Economy Workshop \(open to all\)](#)
Economic and life-quality sustainability of affordable housing investment in cities.

18:00-
21:00

NETWORKING EVENT – SETTING THE SCENE AHEAD OF THE 2025 ANNUAL RESPONSIBLE HOUSING FINANCE SUMMIT

Discussion about the key advice for Czechia from sources such as EIB, OECD, CEB, State of Housing, and others.

*Moderation by **Barbora Raková**, HIAH*

18:00 – 18:08 | Welcome Remarks

- [Marco Corradi](#), President, Housing Europe
- [Daniel Ryšávka](#), Director, State Fund for Investment Promotion (SFPI)

18:08 – 18:20 | State of Affordable Housing in Czechia and Perspectives for the Future

- [Jan Schneider](#), Director General, Department for Strategies and Analyses of Regional and Housing Policies, Ministry of Regional Development, Czechia

18:20 – 18:50 | International Perspectives: Key Recommendations for Czechia

Panel Discussion

- [Sorcha Edwards](#), Secretary General, Housing Europe
- [Daniel Ryšávka](#), Director, SFPI, Czechia
- [Bob Jordan](#), Chair of the HIAH international board
- [Florian Meyerhoefer](#), Head of International Affairs and Analysis at the CEB
- [Jan Schneider](#), Director General, Department for Strategies and Analyses of Regional and Housing Policies, Ministry of Regional Development, Czechia

18:50 – 21:00 | **Networking Reception**

Following the panel discussion, participants are invited to a **two-hour networking reception**. This informal part of the evening offers an opportunity to continue the discussion, exchange ideas, and build connections ahead of the 2025 Annual Responsible Housing Finance Summit. Light refreshments and drinks will be served.

Agenda 19/11/2025

9:00-9:30

Welcome Coffee

9:30-
10:40

OFFICIAL OPENING OF THE EUROPEAN RESPONSIBLE HOUSING FINANCE SUMMIT

UPTAKE OF EU FINANCIAL STREAMS: RESULTS AND OPPORTUNITIES FOR IMPROVING THE FINANCING OF LOCAL PROJECTS

The session will look at how EU funding has supported public, cooperative, and social housing so far, and what can be improved. Speakers from the EU institutions, national bodies, and the housing sector will share their views on what has worked well, what challenges remain, and how EU funding instruments—like the Recovery and Resilience Facility—can better support local projects in the future. The discussion will also look ahead to the post-2026 period, considering how future EU budgets can be better adapted to ensure full uptake by the sector.

Welcome to Speakers by:

Marco Corradi, President of Housing Europe and **Daniel Rysavka**, Director of the State Fund for Investment Promotion (SFPI)

Raffaele Fitto, Executive Vice-President for Cohesion and Reforms (video recording)

Moderation by **Sorcha Edwards**, Secretary General, Housing Europe

- **Sophie Hæstorp Andersen**, Danish Minister for Social Affairs and Housing (tbc)
- **Petr Kulháněk**, Minister of Regional Development Czechia
- **Matthew Baldwin**, Head of Housing Task Force, European Commission
- **Tomáš Boček**, Vice-Governor for Target Group Countries, CEB
- **Gunnar Muent**, Chair of the EIB Group Housing Taskforce

Q&A

Coffee break

11:10-
12:20

CURRENT OPTIONS FOR THE FUNDING OF LONG-TERM REGIONAL FINANCIAL INSTRUMENTS (PROS & CONS)

As the Recovery and Resilience Facility nears its end, countries like Czechia face uncertainty about how to maintain investment in affordable housing. This session will explore the strengths and limitations of different financing models—such as revolving funds. Drawing on successful examples from other countries, speakers will reflect on how such instruments could be adapted locally. The discussion will also consider how the EU can continue to play a role, through future seed funding, targeted technical assistance, and emerging funding opportunities.

Short overview of factsheets on good practices and the use of private finance for financing public, cooperative and social housing, presented by **Alice Pittini**, Research Director at Housing Europe.

Panel 1: Central and Eastern European Countries, moderation by Bob Jordan, Chair of the HIAH international board

Reality check for transferability - The different bottlenecks in Central and Eastern European Countries

- **Daniel Ryšávká**, Director of SFPI, Czechia
- **Črtomir Remec**, Director at the Housing Fund of the Republic of Slovenia
- **Karol Bielovský**, Board Member and Investment Director at Dostupný Domov, Slovakia

Answer of queries by banks and reactions:

- **Bernd Riessland**, Vice Chair Economic & Financial Affairs Committee, Housing Europe
- **Michelle Norris**, Professor of Social Policy and Director of the Geary Institute for Public Policy, University College Dublin
- **Florian Meyerhoefer**, Head of International Affairs and Analysis at the CEB
- **Grzegorz Gajda**, Senior Urban Specialist, EIB

Q&A

12:20-
13:20

Lunch break

13:20-
14:30

Panel 2: Mediterranean Countries, moderation by **Alice Pittini**, Research Director, Housing Europe

Reality check for transferability - The different bottlenecks in Mediterranean Countries

- **Mar Jimenez**, Commissioner for European Affairs at Barcelona City Council
- **Sónia Barbosa**, Member of the Board of Directors at the Portuguese Housing and Urban Rehabilitation Institute (IHRU)
- **João Carvalhosa**, Head of Strategic Planning Office at Gebalis (Portugal) representing Housing Europe's Mediterranean members

Answer of queries by banks and reactions:

- **Jonathan Denness**, Head of Unit Financial Instruments and relations with International Financial Institutions, DG Regional and Urban Policy, European Commission
- **Montserrat Pareja-Eastaway**, Professor, UB School of Economics (HIAH)
- **Yannick Kirchhof**, Advisor for European affairs at Caisse des Dépôts et Consignations (CDC)

Q&A

Coffee break

14:50-
16:20

OPTIMISING THE IMPACT OF LONG-TERM PUBLIC AND PRIVATE INVESTMENT IN HOUSING - HOW TO GET THE RIGHT EU FRAMEWORK?

The discussion will focus on the EU regulatory and fiscal frameworks that shape these investments—including the EU Taxonomy, CSRD, and ESG reporting—and examine how they are applied in practice. Speakers will reflect on barriers and opportunities for mobilising finance, the role of trust and accountability, and ways to reinvest resources sustainably in the housing sector.

*Moderated by **Raphael Lehmann**, Erste Social Finance Holding, Impact Investment Manager*

- **Bent Madsen**, Chair of the European Responsible Housing Finance Working Group, Housing Europe
- **Matthew Baldwin**, Head of Housing Task Force, European Commission
- **Julie Lawson**, Adjunct Professor, Centre for Urban Research, RMIT University (HIAH)
- **Michal Tesař**, Head of HIAH Financial Instruments Working Group (SFPI)
- **Rob Rotscheid**, Chairman of the Board at WSW (The Netherlands)

Q&A

16:20-
16:30

CLOSING SPEECHES

Marco Corradi, President of Housing Europe and **Daniel Rysavka**, Director of the State Fund for Investment Promotion (SFPI)

EUROPEAN RESPONSIBLE HOUSING FINANCE SUMMIT



Housing Europe is the European Federation of Public, Cooperative & Social Housing. Since 1988 it is a network of 45 national and regional federations, as well as 16 partnering organisations in 31 countries in Europe. Together they manage around 25 million homes, about 11% of existing dwellings in Europe.

www.housingeurope.eu

Co-hosted by:



SFPI (State Fund for Investment Promotion) is a national institution that provides financing, advisory, and expertise for affordable housing projects in the Czech Republic. It connects local needs with suitable financial instruments and advisory. It thus serves as a one-stop shop for both practitioners and policymakers. SFPI was established by a special legal act 25 years ago and its main goal is to empower investments into real homes.



HIAH is an interdisciplinary knowledge platform that brings together experts from the non-profit, private, and public sectors, focusing on public investment in housing. It serves as an advisory and analytical body to the state. Organizationally, HIAH operates under the State Fund for Investment Promotion (Státní fond podpory investic).

With the contribution of:



The Council of Europe Development Bank (CEB) is a multilateral development bank with an exclusively social mandate from its 43 member countries. The CEB finances investment and provides technical assistance in social sectors such as education, health and affordable housing, while focusing on the needs of vulnerable people, as well as on the social dimensions of climate change and the environment. Borrowers include governments, local and regional authorities, public and private banks, non-profit organisations and others. The CEB, which has a triple-A credit rating, funds itself through international capital markets. In addition, the CEB receives funds from donors to complement its activities.

www.coebank.org

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Laudes Foundation supports brave and bold action that inspires and challenges industry to transition to advance a green, fair, and inclusive economy. Leveraging six generations of entrepreneurship and philanthropy, our team works through partners to address climate change, biodiversity and nature loss, and social inequality.

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