

CECODHAS HOUSING EUROPE



contribution to the workshop

FRESH

“Finanziare la Riqualficazione Energetica nel Social Housing”

- Roma -

30th May 2012

What is CECODHAS Housing Europe?

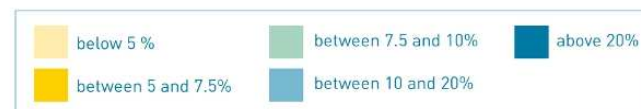
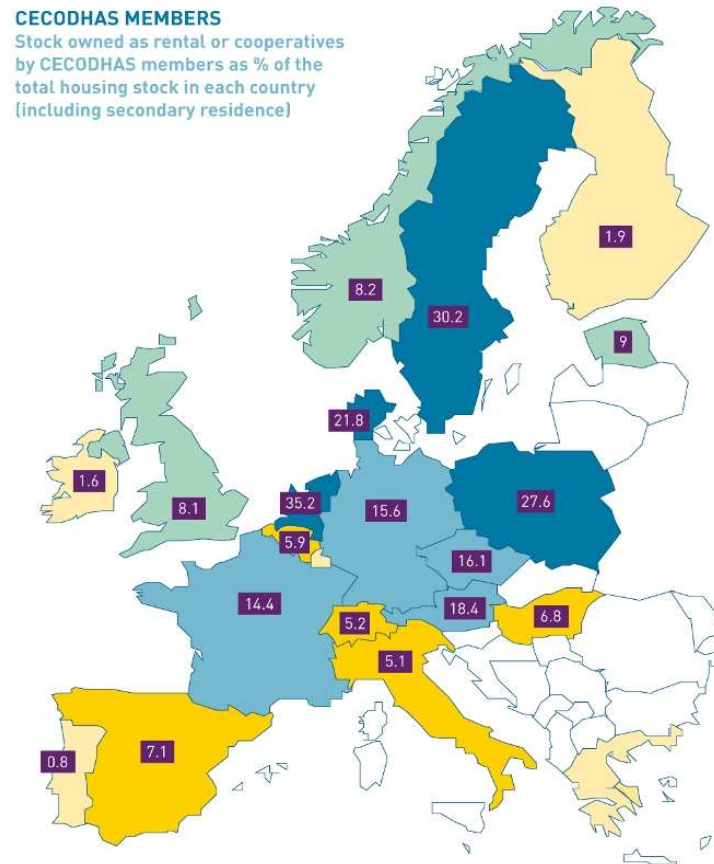


CECODHAS - Housing Europe is the European Committee for **Social and Cooperative housing**...

... a **network of national and regional social housing federations** gathering 4.500 public, voluntary housing organisations and 28.000 cooperatives housing.

Together the 45 members in 19 EU members States manage **26 million dwellings**.

CECODHAS MEMBERS
Stock owned as rental or cooperatives by CECODHAS members as % of the total housing stock in each country (including secondary residence)



Our Mission



CECODHAS Housing Europe members work together for a Europe which provides **access to decent and affordable housing for all**, we contribute to **socially**



economically



environmentally



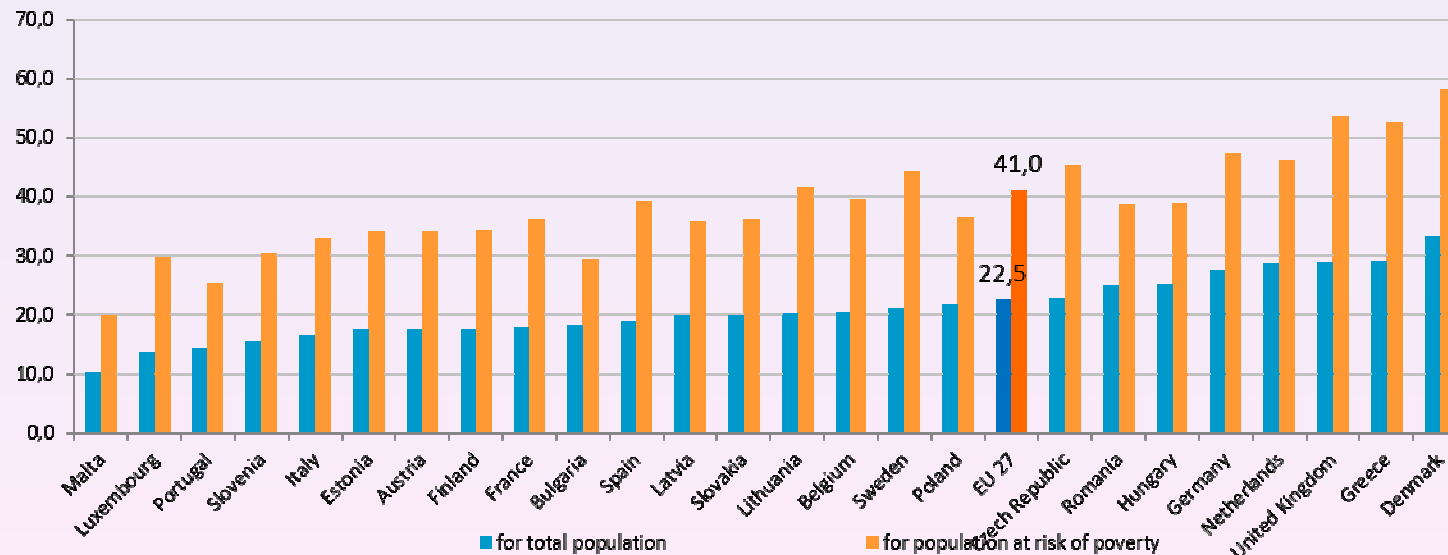
...and where all are enabled to **reach their full potential!**

Impact of housing costs



- **Housing costs**= 22.5% disposable income (41% at risk of poverty in EU)
- **Housing overburden**= 10.1% (37% at risk of poverty)
- **Housing-related expenditure**= 22.9 % of total household consumption expenditure

A third of European households facing disproportionate housing costs, and perception of worsening affordability

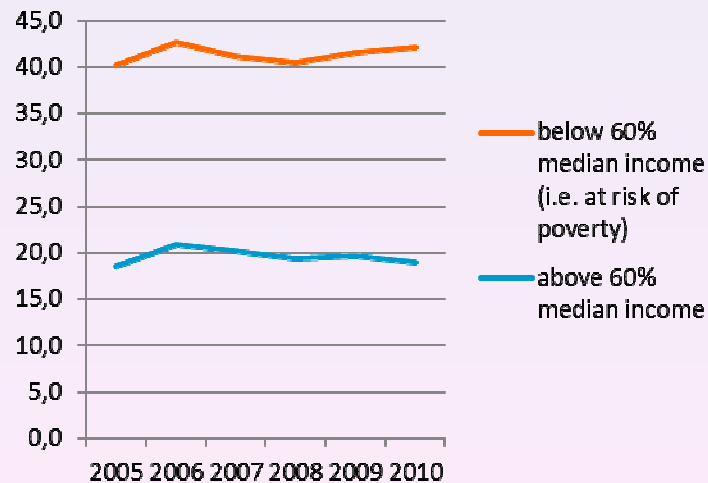


Increasing inequalities?



- Impact of the crisis: most people are affected by the rise of unemployment, but especially hard hit young, low-skilled and migrants
- Austerity measures are further aggravating the situation of the most vulnerable

Housing costs as a percentage of disposable income, 2005-2010



- gap in housing costs in disposable income between those with an income above 60% of the national average and those below is widening

Main factors

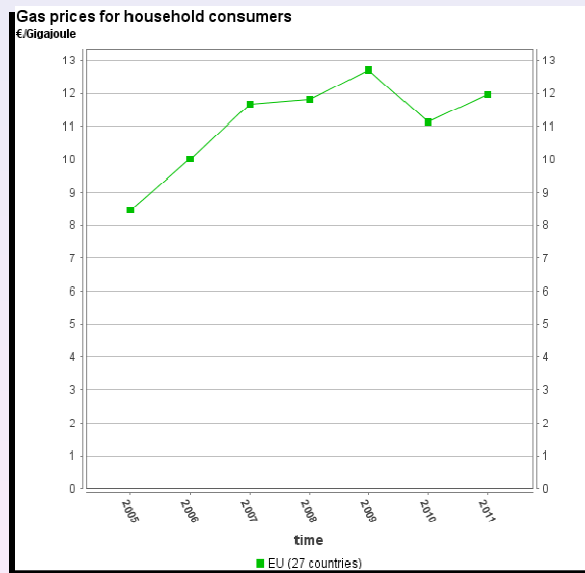


Increase in:

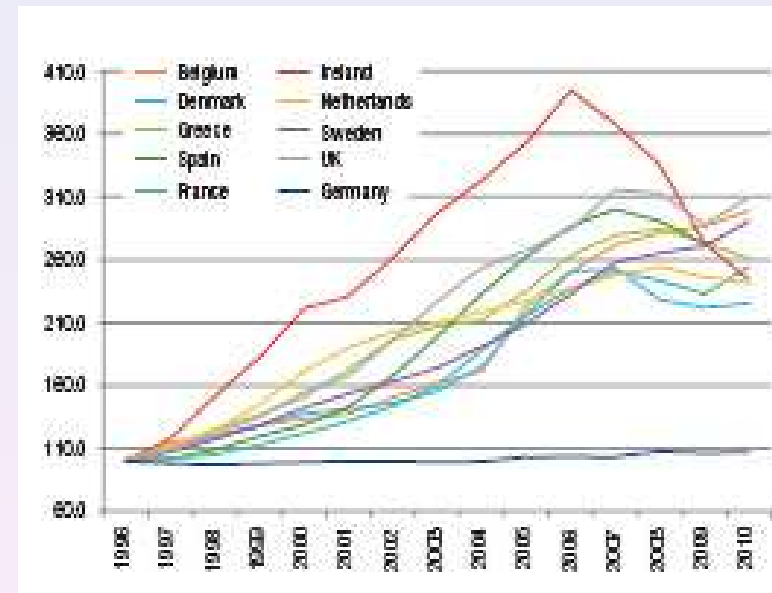
❑ **House prices**, High level of mortgage debt from 32% in 1998 to 52.4% in 2010

❑ **Energy prices**, Energy poverty (52.08 million people)

Gas prices for household consumption

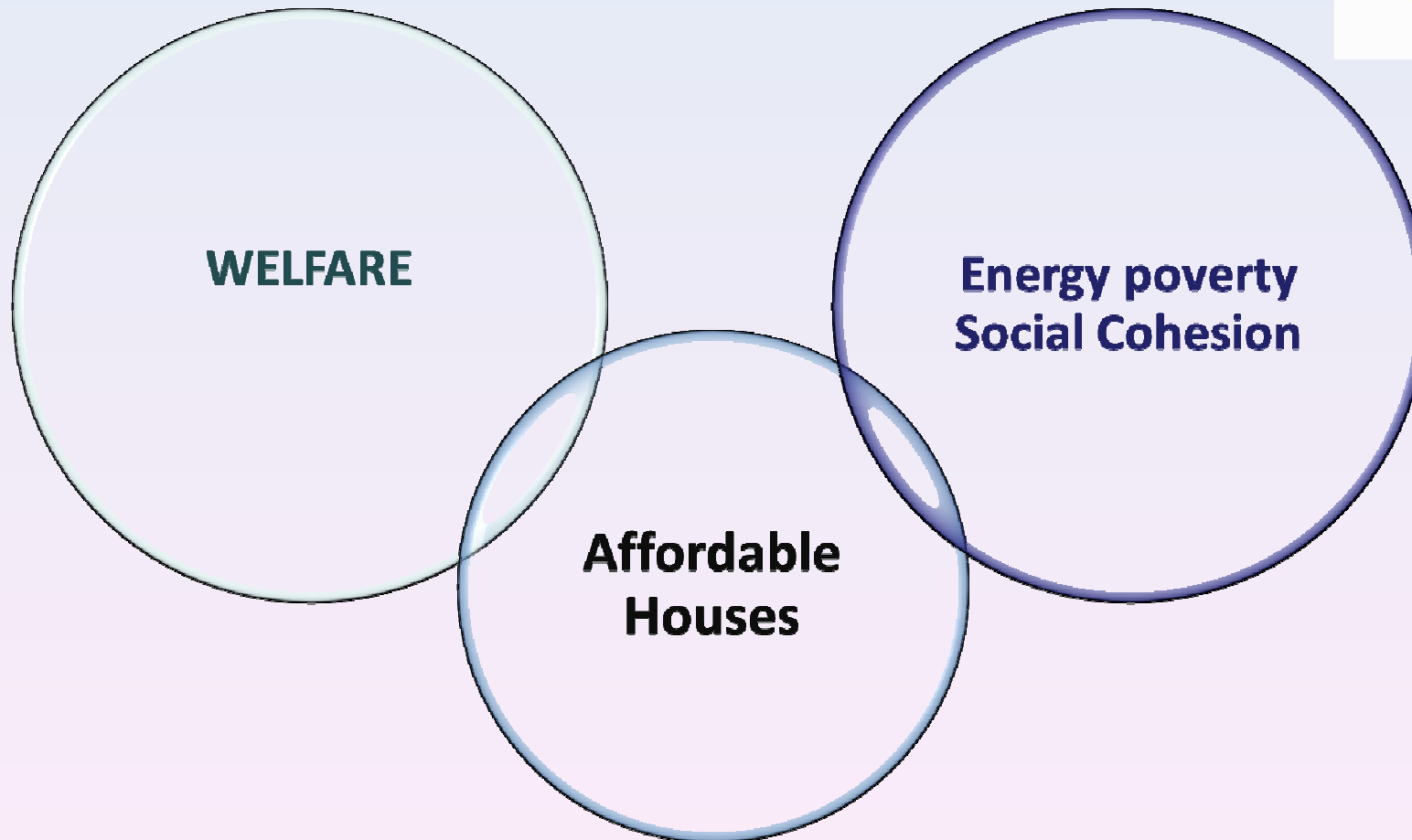


Nominal house prices increase



❑ **Shortage of affordable housing!**

Citizens & Mayors



On-the-field perspective and proposals



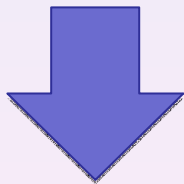
- ❑ Growing dependency on PPPs
- ❑ The residential sector is responsible for 25% of EU GHG emissions in the EU(EEA)
- ❑ **Refurbishment EU Programmes for the existing stock are needed!** (demolition construction, and renovation according to the principles of affordability and sustainability)
- ❑ CECODHAS Housing Europe manages 12% of the existing dwellings in the EU
- ❑ If we fix this goal the most energy inefficient dwellings at rate of 3% for year (% much higher then the current rate) we could refurbish the 30% of the stock = 7.600.000 dwellings in 10 years

Targets proposed: Save Energy

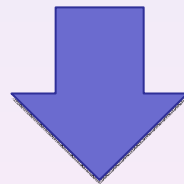


- The investment would be 15 billion a year for a total of 150 billion in the decade to be found in the financial market (banks)
- To be able to perform actions with deep renovation, more structural financing should be arranged to cover at least 20% - 30%

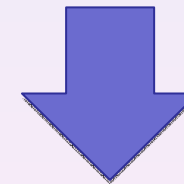
□ **Annually We NEED 4.5 / 6 Billion**



Structural Funds



National Incentives



Local Incentives



...grazie per l'attenzione...

For more information please contact:

CECODHAS Housing Europe

www.housingeurope.eu

marco.corradi@acer.re.it