

Social Innovation Lab

Cities leading the way: innovative strategies to ensure affordable and adequate housing for all

Torino | 18 – 20 September 2024



Report – Social Innovation Lab, 18-20 September 2024

The Social Innovation Lab held in Torino brought together city leaders and experts from across Europe to address the urgent issue of housing affordability. As housing costs continue to outpace income growth, vulnerable groups, including low-income households, young workers, and students, are struggling to secure affordable housing. Essential workers, such as teachers, healthcare providers, and emergency responders, also face challenges affording housing within urban centres, despite their critical role in supporting communities. This widening gap places substantial pressure on cities' inhabitants, many of whom face inadequate housing and energy poverty, which are further exacerbating existing social and economic inequalities in cities .

The housing supply shortage—worsened by reduced public investments since the 2008 financial crisis, the growth of short-term rentals, and real estate speculation—has created a €57 billion annual investment gap in affordable housing. Recent EU initiatives, including the forthcoming European Affordable Housing Plan, can provide new opportunities for cities to address these housing issues, though significant investment and policy support are still required.

The host of the Social Innovation Lab – the city of Torino, with its dynamic social innovation ecosystem, actively fosters affordable housing solutions with the support of social enterprises, by creating innovative partnerships, and leveraging finance. Besides learning from Torino's experience, the Social Innovation Lab provided participants with a platform to discuss shared challenges, exchange best practices, and co-develop strategies for affordable housing. The insights and outcomes from these discussions will be used by Eurocities in its advocacy efforts at the EU level, highlighting the essential role of cities in addressing housing affordability and calling for further supportive policies.

Day 1

Official Opening

The event began at the [Toolbox Coworking](#) space with opening remarks from André Sobczak, Secretary General of Eurocities; Chiara Foglietta, Deputy Mayor of the City of Torino for Ecological and Digital Transition, Innovation, Mobility and Transport; and Allan Casey, City Convener for Workforce, Homelessness, and Addiction Services, representing SAF Chair Bailie Annette Christie. Each speaker underscored the critical role of cities in driving innovative and inclusive housing solutions, emphasising the importance of collaborative efforts between cities and European institutions to tackle the housing crisis effectively.

Keynote speech

Marco Marcatili, Chief Development Officer at [Nomisma](#), highlighted the pressing issue of housing affordability, raising key questions about why housing has become unaffordable and why cities either suffer from a lack of sufficient housing supply or, conversely, a surplus. He pointed out that Italy's housing market reflects broader trends seen across Europe, where rising prices and limited availability have made housing increasingly unattainable. This challenge is exacerbated by economic pressures, as income growth fails to keep pace with housing costs, making it difficult for young families, essential workers, and low-income individuals to secure adequate homes.

In addressing housing affordability, Marcatili called for housing to be prioritised as a 'social business' over the coming decade, stressing that tackling housing issues involves not only economic but also social interventions. He advocated for innovative welfare programmes to help households manage unexpected financial expenditures and encouraged the development of real estate projects that consider the broader social context, supporting families beyond simply providing them with housing. Marcatili also highlighted the importance of incentivising property owners to prioritise long-term, affordable rentals over short-term, high-turnover options as a means to stabilise the rental market and provide homes to city's inhabitants.

Panel debate: Leveraging EU Policies to tackle the housing crisis in cities

The panel discussion focused on the role of EU policies in mitigating the housing crisis across European cities. Panellists emphasised that addressing housing affordability and accessibility requires tailored, local solutions aligned with broader EU initiatives.

Hans Dubois shared insights from **Eurofound**'s report, [Unaffordable and inadequate housing in Europe](#), highlighting how housing challenges vary widely across EU member states. Key issues include social isolation, high rental and housing costs, job insecurity, and poor-quality housing. He noted that 50% of young people still live with their parents because housing is unaffordable, especially in countries like Italy, Poland, Slovakia, and Greece. On average, EU families spend over 40% of their income on housing, putting a strain on finances, particularly for vulnerable households and families with children. Dubois also highlighted that rents have risen significantly, with people aged 30-39 spending more on rent—rising from 38% of their income in 2010 to 45% in 2019.

A major finding was the poor quality of much of the housing. Common issues include poor insulation, noise from neighbours, and limited access to green spaces and public transport. Energy inefficiency is also a serious concern, as poorly insulated homes lead to high energy costs and make it difficult to stay warm in winter. This adds to the financial burden, especially for low-income households. Dubois suggested that increasing the housing supply, expanding social housing, and improving energy efficiency in homes are crucial steps. Better access to public transport and green spaces could also bring wide-ranging benefits for the environment, finances, and people's health.

Grzegorz Gajewski from the **European Commission** emphasised that housing issues across EU countries vary greatly, so each country requires a customised approach. A one-size-fits-all solution won't work, as housing problems related to affordability, availability, and quality differ by region. He explained that addressing these issues requires a joint effort across the European Commission. President Ursula von der Leyen has stressed the need for collaboration among different departments. The [Affordable Housing Initiative](#) aims to help cities and regions build enough good-quality housing, as flagship of the New European Bauhaus programme, which focuses on energy efficiency and attractive design in urban planning.

Gajewski called for collaboration among governments, the private sector, and communities to make affordable housing possible. He introduced the [Operational Toolkit](#), a guide for cities on using EU funds

for social housing. The toolkit provides financial instruments to attract private investors and helps cities manage and use EU funds effectively. It includes case studies and tips on best practices to make housing more accessible, high-quality, and sustainable. The toolkit is a practical resource for cities looking to address their unique housing needs with EU support.

Almos Papp from the Urban Planning department of city of **Budapest** explained that the Hungarian capital is dealing with a rising population in both the city and its outskirts due to high housing costs in the city centre. As more people move to affordable areas outside the city, commuting and traffic have increased. In response, Budapest has set up a Housing Agency to develop affordable housing options and work with private companies to expand housing choices. The agency provides apartments to eligible citizens and offers subsidies for those needing financial help.

To improve the quality of existing housing, Budapest has introduced renovation schemes for private flats to make them more energy-efficient. The city is also converting some unused public buildings into affordable housing, making good use of available space. Funding for these initiatives comes from EU sources, including the European Social Fund and the European Regional Development Fund. Special programmes also support the homeless, aiming to provide secure housing for all residents. Budapest is working on these projects as part of the New European Urban Initiative, which promotes energy efficiency and renewable energy in housing.

Jean Charles Flaus from the **European Investment Bank** spoke about the bank's focus on affordable and social housing, highlighting that housing challenges impact both low- and middle-income families. Half of the EIB's funds are allocated to climate-related projects, including energy-efficient housing. The bank offers affordable lending options and advisory services to support housing projects, tailoring loans to each country's needs. This customised approach helps ensure that housing projects are financially viable and meet local needs.

The EIB is also experimenting with public-private partnerships to attract private funding for affordable housing. Flaus stressed the importance of having a supportive legal framework to make it easier for these projects to succeed. He pointed out that there are often conflicts between subsidies and competition laws, which can make it difficult for governments to support housing. Flaus suggested that the EU should consider revising these regulations to better balance public support with market rules. This would help the EIB continue financing housing projects across Europe.

Pascale Taminiaux from **King Baudouin Foundation** discussed the [Fair Energy Transition for All](#) (FETA) project, which looked into the views of low-income groups on the shift to renewable energy and energy-efficient systems. The project used a three-step approach: listening to the concerns of vulnerable groups, creating policy recommendations based on their feedback, and then getting their input on these recommendations. Over three years, the project engaged over 1,000 people across nine EU countries, using focus groups to reach those who are often overlooked in policy discussions. National panels of experts then used this feedback to shape recommendations aimed at ensuring fair representation of these groups in energy policy discussions.

The findings from the FETA project have been published in a guide called [Make the Invisible Visible](#), which provides practical steps for involving marginalised groups in policymaking. Key recommendations from the project include making sure housing is affordable and good-quality, taking a broad approach to energy transition, offering financial support for renovations, creating community energy initiatives, and providing clear information and one-stop services for support. The project emphasised that while people are generally in favour of the energy transition, they want a fair process that takes their needs into account.

Social Innovation Pitches

The social innovation pitches session provided a platform for representatives from cities and third-sector organisations to showcase innovative housing projects. This interactive session encouraged knowledge exchange and collaboration, aiming to inspire cities and organisations to adopt innovative approaches to address housing challenges.

Marzia Sica, Fondazione Compagnia di San Paolo

Fondazione Compagnia di San Paolo, based in Turin, collaborates with local authorities, not-for-profits, social cooperatives, and the private sector to support inclusive and affordable housing projects. Using its "soft power," the foundation funds experimental projects, provides organisational support, and promotes innovation in the sector. Its initiatives are designed to benefit vulnerable groups through project design, digital tools, capacity building, and leveraging funds for maximum social impact.

Barbara Melis & Stefano Fava, Planet Smart City

Planet Smart City, through its Italian subsidiary Planet Idea, combines expertise from over 300 professionals to create smarter, sustainable housing. Planet Idea's approach uses a taxonomy of four pillars and 20 areas, including IoT (Internet of Things) and user experience design, to integrate high standards with economic sustainability. The company's innovations are made available to those aiming to enhance sustainability and smart solutions in large-scale housing projects.

Monica Lo Cascio, City of Turin

The City of Turin collaborates closely with local stakeholders to create long-term housing solutions for vulnerable populations. Through partnerships, Turin addresses housing challenges, particularly for economically disadvantaged residents, by fostering a sustained dialogue with the community. This synergy supports a more inclusive and resilient housing ecosystem.

Susana Ortiz, Madrid Intermediation Unit and Alternative Housing Unit

Madrid's "Social Emergencies" Department works to combat housing exclusion through three key units. Its Intermediation Unit partners with banks to prevent home losses and mortgage defaults, assisting over 1,600 families from 2018 to 2023. Additionally, the Alternative Accommodation Provision Unit offers temporary housing and support services, addressing the immediate needs of vulnerable families in a city where housing costs are disproportionately high. This holistic approach aims to ease the socio-economic impacts of housing exclusion, especially for women affected by rising poverty.

James Jack, Greater Manchester

In preparation for a growing older population, Greater Manchester has adopted an "Age-Friendly" approach to residential development, ensuring new homes cater to the needs of ageing residents. The guide, developed with WHO principles, offers practical recommendations for architects and planners to create accessible, inclusive housing with features such as adaptable layouts and community-focused spaces. The aim is to allow older residents to live independently while remaining connected to their communities.

Karl Krähmer, Torino Community Land Trust

In Turin's gentrifying Aurora and Porta Palazzo neighbourhoods, the Torino Community Land Trust addresses housing access challenges for migrant families and other vulnerable groups. This pioneering community land trust acquires properties, such as a recently purchased 16-flat building, funded through social bonds. The model promotes collective ownership and governance, aiming to provide stable, affordable housing while involving the community in the area's transformation.

Matteo Robiglio, Homes4All

Homes4All addresses modern housing challenges through an impact-driven model that merges social housing with sustainable urban development. Recognising that today's affordable housing needs include community building, environmental sustainability, and energy efficiency, Homes4All advocates for private investment as a complement to traditional public housing, supporting new, flexible housing solutions for diverse and evolving urban populations.

Day 2

Co-learning workshops

The second day of the lab at [Cascina Fossata](#) started with four parallel co-learning workshops, each designed to share good practices and lessons learned from city's projects to address the housing affordability crisis. These workshops focused on interactive, collaborative learning around innovative approaches, highlighting key regulations, partnerships, and policies to tackle housing challenges in urban contexts. Each workshop presented a case study, followed by group discussions to extract core lessons and consider the application of these strategies across different cities.

Workshop 1: The Social Mix Neighbourhood Approach – Rennes Metropole

Rennes Métropole is facing significant pressure on its housing market due to rapid demographic growth and rising prices, leading to social challenges for the Metropolitan administration. To address these issues, the city launched the innovative "Single Rent Scheme" in 2018 as part of its social housing policy. This initiative aims to eliminate rent disparities across social housing, ensuring that all eligible households, regardless of income level, have equal access to rental conditions. By collaborating with local social landlords, municipalities, and state actors, the Single Rent Scheme redistributes rents to balance residential choices and combat economic segregation, ultimately fostering social diversity and inclusion.

During the workshop, participants discussed how Rennes' approach differs from other cities, particularly in promoting 'social mixité'. Many cities focus solely on providing subsidies for low-income households without addressing the underlying issue of residential segregation. In contrast, Rennes' Single Rent Scheme aims to create a more balanced distribution of social housing tenants. This led to questions about the potential impact on overall housing prices, with cities eager to understand if unifying rent levels across social housing could help mitigate rising costs amidst broader economic challenges.

Concerns were raised about the scheme's long-term effectiveness in reducing housing prices. Rennes clarified that the new rent cap introduced by the program applies only to future tenants, allowing current residents to retain their existing agreements. This strategy is intended to gradually transition the housing market towards equity without disrupting the financial stability of current tenants. As the program is still in its early stages, the city is committed to sharing a comprehensive evaluation with Eurocities by 2025 to assess whether the goals of fostering social mix and lowering housing prices have been achieved.

Overall, the Single Rent Scheme exemplifies how cities can leverage partnerships with social landlords to develop innovative solutions for housing affordability. Its alignment with European Union priorities on social cohesion and sustainability highlights its potential as a replicable model for other cities facing similar challenges. The results of the evaluation of the programme impact by

Rennes will provide valuable insights into how strategic housing policies can create inclusive urban settings across Europe.

Workshop 2: Renovation Initiative in Orcasitas, Madrid

The Orcasitas Renovation Initiative in Madrid is an innovative citizen-driven project addressing social justice, energy efficiency and climate action. Originally aimed at mitigating structural risks, particularly façade detachment, the initiative has transformed the neighbourhood into a nearly zero-energy consumption area. Through collaboration between local residents and municipal authorities, the project has retrofitted 1,800 flats, achieving a 70% reduction in CO2 emissions while actively monitoring energy consumption and comfort levels to provide valuable data on improvements.

This initiative tackles common challenges faced in large-scale renovations, particularly in Spain, where many residents live in apartments. By coordinating efforts among neighbours, local authorities, and financial institutions, the project has made renovations financially accessible through affordable, low-interest loans. The Orcasitas model exemplifies how community leadership and institutional support can create conditions for sustainable, safe, and affordable housing, making it a scalable blueprint for other cities in Spain and Europe.

The Orcasitas Renovation Programme also illustrates the broader challenge of effective communication with local communities during urban regeneration projects. As demonstrated also by successful examples like the "lighthouse keepers" strategy in Łódź, Poland, clear communication with residents is vital for successful renovations. Engaging local communities ensures that residents remain informed and involved in the decision-making process, enhancing the overall impact of such initiatives in creating inclusive, sustainable urban environments.

Workshop 3: Next-Gen Housing Initiative in Network City Twente

The Next Gen Housing Bundle by Network City Twente develops sustainable housing communities for young professionals to tackle the regional housing shortage and attract young talent to Twente. Each community offers private living spaces alongside opportunities for work, social, and community engagement, including live/work studios for young entrepreneurs.

The first community, Performance Factory, integrates food, art, culture, sport, and entrepreneurship to foster social cohesion and counteract the brain drain in Twente. The workshop discussed how cities could collaborate with universities and businesses to improve housing affordability for young people, focusing on strategies to retain talent and strengthen the local job market.

Key recommendations emphasised aligning education with job market needs, providing safe spaces for vulnerable young people, using housing cooperatives, and repurposing buildings for affordable housing. Participants agreed that affordable housing, combined with other measures such as employment and community support, are essential for creating vibrant, sustainable cities that attract and retain young talent.

Workshop 4: Community Land Trusts (CLTs) in the Brussels-Capital Region

The Brussels-Capital Region is grappling with a severe housing crisis, characterised by rising housing costs and a shortage of social housing that disproportionately affects low-income families, the elderly, and vulnerable groups. As the number of seniors increases, many find themselves living in unsuitable conditions, leading to heightened risks of social isolation and poverty. In response to these challenges, there has been a growing emphasis on community-based care, highlighting the importance of informal caregivers and civil society in supporting those in need.

To address these pressing issues, the CALICO project was developed as an innovative co-housing model featuring 34 dwellings, created through a partnership between the CLTB (Community Land Trust Brussels) and the Brussels Housing administration. This project employs a CLT model to ensure long-term housing affordability while promoting a mix of generations and social backgrounds. CALICO is organised into three distinct clusters: one focused on gender issues that provides housing for older women and single mothers, a second dedicated to offering affordable homes to low-income families and seniors, and a third cluster that includes facilities for birth and end-of-life care, enhancing community cohesion and support.

CALICO has successfully provided stable, affordable housing for residents, improving their overall quality of life. By combining CLT land ownership with housing cooperatives and supported by EU and regional funding, CALICO serves as a pioneering example of community-led housing projects in Europe, showcasing the potential for innovative and inclusive public housing policies. The workshop highlighted the critical role of CLTs in promoting urban development and access to affordable housing, while also addressing broader social challenges.

During the workshop, participants engaged in fruitful discussions, including insights from Turin, where the newly established Turin CLT Foundation has successfully crowdfunded half a million euros and is seeking further funding for site acquisition and renovation. A shared challenge among European cities is securing adequate funding for new housing or renovations and developing schemes to mitigate speculation risks.



Study visits

After the co-learning workshops, participants engaged in three study visits to innovative housing initiatives in Turin. Each project exemplified unique approaches to addressing social housing challenges while fostering community engagement and support for vulnerable populations.

Study Visit 1: Beeozanam

Beeozanam is a community hub located in Turin that emphasises citizen participation in the co-production of cultural, educational, and community activities. The hub is designed to foster community engagement and will soon incorporate social housing within its spaces. This initiative aims to create an inclusive environment where residents can actively participate in managing and utilizing community resources, enhancing social cohesion and support networks among diverse populations.

Study Visit 2: Luoghi Comuni San Salvario

Luoghi Comuni San Salvario is a social co-housing project situated in the San Salvario neighbourhood, focused on providing affordable housing to individuals facing economic or social challenges, including young people, families, and the elderly. Managed by the Crescere Insieme cooperative in collaboration with Compagnia di San Paolo and other local organisations, the project not only offers housing but also engages residents in educational programs and cultural activities. This holistic approach helps build new skills and foster relationships, effectively addressing isolation and promoting social inclusion.

Study Visit 3: Torino Solidale che Accoglie

Torino Solidale che Accoglie is an initiative that combines residential and socio-healthcare services for the most vulnerable groups in Turin. The project offers eligible residents access to professional training programs aimed at reemployment, along with free healthcare services. By integrating these supportive services with housing, the initiative enhances the overall quality of life for its residents, ensuring they receive the necessary assistance to reintegrate into society and achieve greater stability.

Day 3

Opening

The third day of the event, held at Nuvola Lavazza, began with an opening by Simona Busso from Lavazza and Deputy Mayor Jacopo Rosatelli, emphasising the intersections of social, economic, and housing policies for urban resilience. In his remarks, Rosatelli underscored the role of cities in addressing poverty through integrated urban planning that considers accessibility, affordability, and self-determination for residents. He advocated for substantial public investment to address these issues effectively and called for collaborative efforts across local, national, and EU levels to counter the rising costs that risk compromising social cohesion and identity of communities within urban areas.

Panel Debate Highlights: Unions, Workers, and Cities Collaborate for Job Creation and Energy Poverty Relief

The panel featured perspectives on the intersections of housing, workforce development, and the critical role of unions in creating fair employment conditions while tackling energy poverty.

- **Allan Casey**, representing Glasgow City Council, shared insights into Glasgow's Just Transition strategy, which aims to ensure fair job opportunities and quality work as the city undergoes economic and environmental changes. Glasgow's approach emphasises collaboration between the city and trade unions to support local employment while protecting worker rights in the housing sector. Casey highlighted the city's commitment to fostering resilience, explaining that Glasgow has responded proactively to the decline of traditional industries by focusing on workforce skill-building and non-discriminatory labour practices. Glasgow's publicly-owned

construction company serves as a model, employing workers under fair conditions to drive high standards and quality in local development.

- **Christian Fölzer** from Austria's GBH trade union discussed Austria's robust social housing system, particularly in Vienna, where collaboration with unions has facilitated affordable housing projects that also meet environmental standards. Trade unions in Austria, especially in the social-democratic stronghold of Vienna, play an active role in overseeing housing developments, ensuring social protection, and investing in energy-efficient renovations. Fölzer pointed out the significance of socially responsible public procurement to maintain high standards of workers' protection and the benefits of cross-border projects that help migrant workers understand their rights. Austria's model demonstrates the potential of union-led social housing projects that combine worker protection with a focus on sustainability.
- **Marco Benati** of Italy's FILLEA-CGIL union elaborated on Italy's commitment to workers' rights and quality standards in urban regeneration. He emphasised the importance of quality jobs for sustainable urban development and discussed how collective bargaining has been crucial in Italy's construction sector. By integrating vulnerable groups such as refugees into the workforce, Italy has demonstrated the potential of training and skill development as tools for inclusion. However, Benati warned of challenges with extensive subcontracting, which can undermine workers' safety and accountability. Italy's unions have advocated for better oversight and have promoted local initiatives to address these issues, demonstrating the union's commitment to workers' rights as a cornerstone of urban renewal.
- **Masha Smirnova**, Head of Governance at Eurocities, highlighted the critical role cities play in linking public markets to social and quality job criteria. She stressed that housing and energy policies should focus not only on job creation but also on quality employment that supports workers' rights. Smirnova advocated for improved workforce planning, with cities actively addressing skill shortages and gaps. She noted that public investment in housing has not fully recovered since the financial crisis, calling for a renewed focus on long-term funding strategies. Smirnova also pointed out that housing policies intersect with broader social concerns, emphasising thermal comfort, social cohesion, and workforce development. Cities, she concluded, must take a holistic approach to housing renovations that prioritize social well-being and sustainable growth.

During the open discussion, representatives from various cities and organizations shared perspectives. Braga, Portugal, presented its socially responsible public procurement approach, while a delegate from Lodz, Poland emphasised the need for robust monitoring to ensure contractor compliance. Budapest noted the challenge of limited influence over workforce quality, while Rotterdam advocated for sharing best practices in public procurement. The European Commission's DG EMPL representative underscored the value of social dialogue and its role in renovations, the importance of skills development, and the need for systemic structural changes in governance.

The panel discussion resulted in several key takeaways, including the need for strong social dialogue, the important role of unions in securing fair workers' conditions, and the critical importance of funding. By prioritising quality jobs, fostering skills development, and advocating for responsible procurement, cities can make housing renovations a pillar of local economic growth, social inclusion, and energy sustainability.

Follow-up workshop

Workshop 1: Glasgow's Approach to Clean Energy Housing Renovations

In this workshop, Glasgow, in partnership with the International Trade Union Confederation (ITUC), presented its innovative approach to clean energy housing renovations aimed at creating quality jobs and promoting healthy, sustainable workplaces. **Councillor Allan Casey** and **Tam Glavin** from City Building Glasgow discussed the city's response to economic challenges rooted in the 1980s, which left lasting impacts on unemployment, poverty, and health. They highlighted Glasgow's commitment to a Just Transition, emphasising the role of skills training, equitable employment, and strong union partnerships to support the green transition in housing.

The presentation outlined Glasgow's *Just Transition Skills Action Plan*, which focuses on building local expertise and advancing sustainable construction practices through the City Building Training College. Key initiatives include targeted recruitment, with 50% of apprenticeships offered to individuals from social housing backgrounds, and a commitment to hiring 50% of apprentices from BAME communities or those supported by social services. This inclusive approach aims to create a workforce that reflects the city's diverse population and promotes upward mobility.

The workshop discussion highlighted several strategic actions to enhance Glasgow's model and replicate its impact across cities in Europe:

- **Social inclusion in employment:** Participants emphasised early engagement with female workers and minority groups to address their specific needs through forums and procurement guidelines.
- **Skills and apprenticeships:** Cities are encouraged to collaborate with unions on skill-building within the framework of EU funding, ensuring that skills programs maintain a social mix.
- **Public procurement and funding:** A call was made to reform EU public procurement policies to prioritise local economic benefits, limit subcontracting, and advocate for budget flexibility to meet community needs.
- **Leveraging EU funds:** Utilising EU funds, such as ESF+ and the Just Transition Fund, was recommended to develop eco-skills programs in partnership with unions.
- **Strengthening city capabilities:** Training city staff on legal frameworks, workers' rights, and finance tools is essential for cities to effectively manage relationships with private contractors and advocate for fair practices.

Participants from other cities, including **Lodz** and **Vienna**, shared experiences, underscoring the importance of quality control and standards in public procurement. The discussions reinforced the need for cities to maintain robust oversight over funds and projects, with Glasgow's approach serving as a model for aligning housing renovations with economic and social goals.

Co-creation workshop

Workshop 2: Ensuring access to adequate and affordable housing for the elderly

The co-creation workshop served as a platform to collaboratively design solutions to real cases of complex social challenges in cities. The goal is for the city presenting the challenge to develop an action plan with other participants by exploring new ideas and learning from successful approaches in other European contexts.

In this co-creation workshop, **Ghent** presented the challenge of housing accessibility for its growing elderly population, and **Porto** shared its approach to addressing similar needs through innovative housing solutions. Ghent is facing a rising demand for accessible and affordable housing for seniors, as 16% of its population is currently over 65, projected to reach 19% by 2035. The city's housing stock, consisting largely of older buildings, does not meet the physical accessibility needs of seniors,

and budget constraints limit investments in adapted housing. Furthermore, most housing is owned by private landlords who are less inclined to invest in accessibility improvements, leaving elderly and disabled residents without adequate options.

Porto presented its “Shared Senior Residence” program under the *Domus Social* initiative, a successful model that integrates elderly residents into shared housing from the public housing stock. This project not only provides affordable housing but also fosters independence and combats social isolation through essential support services like meal provision and housekeeping. Porto’s experience offered Ghent and other cities insights into creating community-oriented housing solutions that adapt to the specific needs of seniors.

During the workshop, participants brainstormed actionable solutions to make housing more accessible and inclusive for the elderly, leading to the following proposals:

1. **National policy advocacy:** Ghent should advocate for stronger national legislation to require accessible design in new housing developments and provide fiscal incentives for private housing adaptations. By positioning elderly housing as a national concern, Ghent can influence policymakers to prioritise accessibility in housing policies.
2. **Private sector engagement:** To encourage private sector involvement, cities should demonstrate the market value of accessible housing for aging populations. Although incentivising private investment poses challenges due to limited resources, creating public-private partnerships and showcasing long-term value could attract private investment in adapted housing.
3. **Promoting co-habitation models:** Drawing from Porto’s example, participants suggested fostering co-habitation models like intergenerational living and shared senior residences. These models address both housing needs and social isolation, providing communal environments that support active aging.
4. **City-level initiatives:** Ghent could implement local monitoring systems and spatial planning policies to increase accountability among housing providers. Participants recommended that cities leverage city-owned land for accessible housing and encourage private developers to allocate a percentage of new builds to senior-friendly housing.

To drive these solutions, participants developed an action plan focused on gaining political support at the local level, gathering data to create a compelling business case, and engaging media and public stakeholders to increase visibility and build community support for senior housing initiatives.



Conclusions and policy recommendations towards EU institutions

- **Strengthen EU funding for social and affordable sustainable housing initiatives**
Given the €57 billion annual investment gap in affordable housing, EU institutions should expand support through flexible, long-term funding models that integrate social and sustainable housing initiatives. By increasing allocations to programmes like the European Regional Development Fund (ERDF) and the InvestEU initiative, the EU can help cities access resources for both affordable housing and energy-efficient renovations, thus addressing the housing shortage and contributing to climate targets. Ensuring a streamlined application process for cities, with flexibility to align with local needs, will help municipalities implement tailored solutions effectively.
- **Encourage the use of innovative housing models**
To tackle housing affordability challenges, the EU should foster innovative housing models that incorporate public-private partnerships and community-based solutions within a robust governance framework. A European Housing Alliance or Partnership could act as a multilevel governance platform, facilitating the exchange of best practices and effective strategies among cities and regions to promote innovative and sustainable housing solutions across Europe.
- **Advance inclusive housing policies through holistic strategies**
EU institutions should adopt a cross-departmental strategy to ensure that affordable housing initiatives are integrated with broader urban goals such as energy transition, social inclusion, talent attraction and retention and workforce development. This approach also aligns with EU frameworks like the New European Bauhaus, which combines sustainability with social and aesthetic elements. Supporting cities in designing holistic urban plans that incorporate affordable housing alongside public transport, green spaces, and social infrastructure can enhance resilience and prevent social inequalities in urban areas.



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