

10 Minutes With...

10 MINUTES WITH

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Meet the faces behind housing providers across Europe  
Volume 1

**Interviews**

Michalis Goudis

**Edited by**

Hanaé Luong

Housing Europe, the European Federation for Public,  
Cooperative and Social Housing

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# EDITORIAL

We are delighted to present you a special edition for the second publication of our magazine. Since December 2014, every month, we introduce you to one of the people leading the work of our member organisations. This series of articles is called the “10 minutes with” and relies on the concept of getting to know better the members as well as showing the diversity of approaches existing in housing organisations.

In this edition, we invite you to travel through Europe to meet 20 housing leaders that have shared some thoughts with us and offer a better overview of the perception of housing in their country. You will get to know their organisation and discover who they are as they present their own way to strike a good life-work balance. **The column is an ongoing process**, open to all Housing Europe members which means that soon you may receive an invitation to be the next “face” ...

You will find their portraits sorted by geographical area which will allow you to leaf through this magazine more easily and by region of interest. We hope this will help you getting to know better what is done in neighbour countries, and that this will be a great source of inspiration for possible future practices.

These interviews are published among many other articles on our blog that members can use as an informal tool to exchange between themselves. Stay informed on the latest news in the housing sector by subscribing to our blog and share ideas and best practices on our open platform. Join Housing Europe community and be part of a unique European housing network.

Enjoy the read!

# EASTERN EUROPE

ALBANIA  
ARMENIA  
CZECH REPUBLIC  
ESTONIA  
HUNGARY

EAS  
EUR  
STER  
ROPE

# DORIS ANDONI



General Director of National Housing Agency  
Of Albania

“Our mission is to build communities out of individuals and families that get housed in our projects”

## National Housing Agency ID

**I would describe Enti Kombëtar i Banesave in 10 words as** the provider of the Albanian families dream to own a house.

**Our key objective is** to provide affordable and sustainable housing solutions for needy families.

**Apart from housing provision, our mission is** to “build” communities out of individuals and families that get housed in our projects.

**We joined Housing Europe because** we want to be closer to Europe! We are in a process of reform and we want to get the best from the experiences of our sister organisations. We also believe that other organisations can benefit from our good and less good experiences. Being a member of Housing Europe will keep us up-to date with news in policies at EU level. Last, but not least, being a member of HE will give us the possibility to have a voice in the decisions that EU will take in the future and that might affect housing.

## In Albania...

**Housing is considered to be in Albania...** according to our Constitution, housing is a social objective of the government; for the Albanian families, housing everything; is: a place to live; a place to grow, get old and die; a place to dream in peace! Housing is also a valuable real estate and that's why Albanian families have invested during the last 2 decades more than 6 billion USD in housing.

**Our key partners in the country are** local governments! They provide us the land equipped with infrastructure; they also provide us the clients through the lists of housing application. We work with local banks

that provide mortgage loans to our clients. Builders and architects are also our partners that are selected through tender procedures to plan and build the houses.

**Our main housing policy priority at the moment is not just one actually...** a) introduce energy efficient in our affordable housing projects; b) develop a new housing scheme based on self-help solution; c) enter into the business of urban regeneration;

**The major challenge for the country today is to...** Well, Albania is facing several development challenges that affect housing, including:

- an administrative and territorial reform that will be completed by transforming 370 local governments into 61. Local authorities will become stronger and more efficient. They will be more able to manage their own functions, including housing;
- legalisation of informal properties and their urbanisation
- property registration, a process hampered by the uncertainty of land ownership
- high vacancy rate in housing, a paradox of “housing without people and people without housing”, which is the outcome of many factors, mostly migration
- a lack of housing maintenance and management of condominium, which is causing a serious deterioration to the housing stock.

## In person...

**I start my working day** with an informal meeting with my colleagues having a cup of coffee discussing on the main topics that will need special attention.

**After leaving the office** I combine different activities; I go jogging almost every day; I take care of my plants- I have more than 100 plants in my terrace; often I have to work again; watch the news; read a book; watch a movie; listen to good music; chat with my family; once a day or two I visit my mother.

**Currently I am reading** "Hitler's Last Days" by Bill O'Reilly

**...while listening to** Bach & Handel Orchestral Suites

**I move around...** I prefer walking, however during the working hours I have to move by car for saving time.

**I prefer having on my table...** my collection of pens on my working table; a glass of sparkling white wine on my table at home

*(Tirana, July 2015)*

## Read the interview online:

[www.housingeurope.eu/blog-511/10-minutes-with-doris-andoni-general-director-of-national-housing-agency-of-albania](http://www.housingeurope.eu/blog-511/10-minutes-with-doris-andoni-general-director-of-national-housing-agency-of-albania)

# ARA NAZINYAN



Executive Director of Asba,  
Armenia

“Housing is considered to be in Armenia the most important place for every person, where he / she can grow personally, create family and feel happy”

## ASBA ID

**I would describe ASBA in 10 words as** the National Social Housing Association Foundation, the first institution created to promote and support social, affordable housing in Armenia.

**Our key objective is** decent housing for all people.

**Apart from housing provision, our mission is** to support energy efficient housing renovation and construction, policy development and capacity building. We initiate ourselves and join creative partnerships with state, regional, local, international organizations to fulfil our mission through innovative and impactful initiatives.

**We are members of Housing Europe because** as a new organization we need to quickly adapt best housing practices to our country. Housing Europe provides unique opportunity for learning, networking and sharing. Current trends in Housing Europe create new opportunities for non-EU countries to benefit from and contribute to the network.

## In Armenia...

**Housing is considered to be in Armenia** the most important place for every person, where he/she can grow personally, create family and feel happy. It is perceived like a ‘sacred place’ and bears a notion of ‘family fireplace’, the most important notion in every-one’s life.

Decent housing is one of the key objectives for the family and person. Historically, housing has also been strongly connected with the neighbourhood and

larger community, key social capital notions for the country and nation.

**Our key partners in the country are** municipalities, local and international housing NGOs and key government organizations dealing with housing and social development.

**Our main housing policy priority at the moment is** provision of affordable and quality housing for most needy and vulnerable people.

**The major challenge for the country today is** economic and financial crisis coupled with regional security issues, connected with the country neighbourhood and the unrest in the Middle East.

## In person...

**I start my working day** planning the day and update meeting with colleagues.

**After leaving the office** I prefer spending time with my family and friends.

**Currently I am reading** “The Empire State”

**...while listening** classical music mostly.

**I move around** by car, but prefer walking as much as possible.

**I prefer having on my table** fruits, vegetables, cheese and lavash (Armenian bread) with a cup of homemade fruit liqueur.

*(Yerevan, September 2015)*

## Read the interview online:

[www.housingeurope.eu/blog-547/10-minutes-with-ara-nazinyan-executive-director-of-asba-armenia](http://www.housingeurope.eu/blog-547/10-minutes-with-ara-nazinyan-executive-director-of-asba-armenia)

# JIRI BARTA



President of SCMBD,  
Czech Republic

“The major challenge (...) is the stabilization of the legal environment in the country and better and more efficient use of Structural Funds”

## SCMBD ID

**I would describe SCMBD in 10 words as** a special interest organisation of housing co-ops established in 1969.

**Our key objective is** to associate legal entities of the same professional orientation, i.e. housing co-ops, and to represent their common interests towards legislative, executive and judicial authorities of the country.

**Apart from housing provision, our mission is** to organize and support various schemes which help member co-ops to repair and maintain their housing stock, and to reduce their costs.

**We joined Housing Europe because...** we have always wanted to be a part of Europe-wide organization and to contribute to the international exchange of ideas and experience.

## In the Czech Republic...

**Housing is considered to be in the Czech Republic** a basic precondition for fulfilling fundamental human needs.

**Our key partners in the country:** SCMBD is a member of the National Cooperative Association, together with consumer, producer and agricultural co-ops; as such the SCMBD considers the Government and the Parliament as its main partners. We have also several important business partners which are providers of energy and services (including insurance) with whom we cooperate closely for the benefit of our members.

**Our main housing policy priority at the moment is...** as a consequence of the recodification of the private law in 2014 we try to amend it so that it is better

applicable for our members.

**The major challenge for the country today is** the stabilization of the legal environment in the country and better and more efficient use of Structural Funds.

## In person...

**I start my working day** checking the mail; and with the routine check of tasks; this is my usual start at the SCMBD as well as at my local housing co-op in Česká Lípa (northern part of the country).

**After leaving the office** I go to my garden and take care of my trees.

**Currently I am reading** short stories written by the famous Czech writer Jaroslav Hašek before and after the World War I

**...while listening to** classical music - preferably Ludwig van Beethoven - as well as modern rock music, for instance Pink Floyd.

**I move around** by bicycle, I also walk a lot; however, I must also use the car especially when going to the office of SCMBD in Prague.

**I prefer having on my table** Czech beer along with the Czech cuisine or French wine to go along with Mediterranean cuisine.

*(Prague, September 2015)*

## Read the interview online:

[www.housingeurope.eu/blog-533/10-minutes-with-jiri-barta-newly-elected-president-of-scmbd-czech-republic](http://www.housingeurope.eu/blog-533/10-minutes-with-jiri-barta-newly-elected-president-of-scmbd-czech-republic)



# ANDRES JAADLA



CEO of EKÜL,  
Estonia

“We aim to support the sustainable development of apartment associations in Estonia, through the implementation of knowledge-based activities”

## EKÜL ID

**I would describe EKÜL in 10 words as** the biggest cooperative housing organisation in Estonia, an independent union of 1.400 apartment associations participating actively in the housing-related policy developments in the country.

**Our key objective is** satisfying our residents in well managed apartment associations (housing cooperatives). We have the aim to be among the forerunners of democratic civil society and recognized representative of interests of our members in partnership with Estonian state institutions, municipalities, service providers as well as with partners abroad.

**Apart from housing provision, our mission is** to support the sustainable development of apartment associations in Estonia, through the implementation of knowledge-based activities such as training, consulting and advisory services, research, national and international cooperation projects and high-level representation both at national and international level.

**We joined Housing Europe because** it is the strongest network of housing organisations in Europe today, a dynamic voice in housing debates and umbrella-organization with high capacity for raising housing policy issues at European level.

## In Estonia...

**Housing is considered to be in Estonia** a sector that must be ensured by efficient legislative drafting, standardisation and support programmes. The task of the state is to ensure the conditions in the housing

market that will allow owners of residential premises to solve their housing problems as independently as possible. The state also aims at co-operation with housing sector umbrella organisations like EKÜL for the purposes of the development of the housing sector.

**Our key partners in the country are** our members – apartment associations all over Estonia; state institutions: ministries, parliament Riigikogu; universities. We have close cooperation with Fund KredEx and local municipalities as well as with private sector: banks, construction companies and other service providers.

**Our main housing policy priorities at the moment are** the availability of housing to the Estonian population, quality and sustainability of the housing stock, diversity and balanced sustainable development of residential areas.

**The major challenge for the country today is** maintenance and extension of the life span of the existing housing stock which is largely inherited from the Soviet period at a sustainable level all over Estonia: refurbishment of blocks of flats from 1960-90s, rising level of energy efficiency and renewable energy in residential buildings while ensuring healthy indoor climate and improving living environment with modern and smart solutions at affordable costs.

## In person...

**I start my working day** in my car, making necessary calls while driving from Rakvere to Tallinn. After reaching the office, I like to start my day with a little chat with each person of our small and great team of EKÜL.

**After leaving the office** I make the summary of the day while driving back to Rakvere.

**Currently I am reading** “Smart Cities” by Anthony Townsend in Estonian language, **while listening to** Estonian music, for example one of my favourites classics like Arvo Pärt or something in hard rock style, based on the interest from earlier times of my life when I was playing in a punk band myself. My latest favourite this Summer is the Irish rock band Cruachan.

**I move around** by bike in Rakvere and for longer distances I use either car or public transport. I also enjoy Nordic walking and swimming, especially in summer mornings.

**I prefer having on my table...** Well, I prefer having an empty and clean working table in end of my working day.

*(Tallinn, July 2016)*

## Read the interview online:

[www.housingeurope.eu/blog-755/10-minutes-with-andres-jaadla-ceo-of-ekul-estonia](http://www.housingeurope.eu/blog-755/10-minutes-with-andres-jaadla-ceo-of-ekul-estonia)

# TAMÁS FARKAS



Director of LOSZ,  
Hungary

“Today in Hungary there is no housing shortage, but in some developed regions the composition of the housing stock is problematic, therefore the mobility remains very limited”

## LOSZ ID

**I would describe LOSZ in 10 words as** a unique federation because our Members live in their own houses and the federation works for the improvement of their living conditions by advocating for better legislation.

**Our key objective is** to influence the legal framework that affects the activities of our Members. Additionally, we provide our Members with updated information and training.

**Apart from housing provision, our mission is** to ensure the continuous energy modernization and the optimization of the overall condition of the residential buildings that belong to our Members.

**We joined Housing Europe** more than 20 years ago to learn about the European policy system related to housing, gain experience and work together with our colleagues from other Member States for the realization of a common European legal framework.

## In Hungary...

**Housing is considered to be in Hungary** a complicated sector. The condominiums, the apartments managed by housing associations together represent 10 % of the housing stock. The country is characterized by low supply of social housing and high housing ownership and this is a key element of our advocacy activities.

**Our key partners in the country are** the respective Ministry, regional federations, local governments and

NGOs working in the real estate field.

**Our main housing policy priorities at the moment are** the increase of social rental stock and its inclusion into a housing co-operative framework; as well as more efficient management of maintenance and modernization tasks in our residential buildings.

**The major challenge for the country today is** that our buildings fall behind regarding their energy modernization. This is an important issue to be tackled. Also, we need to fight for the improvement of our Members' income situation. Today in Hungary there is no housing shortage, but in some developed regions the composition of the housing stock is problematic, therefore the mobility remains very limited.

## In person...

**I start my working day** in my office but very often I visit our regional representations and local governments.

**After leaving the office** I spend my free time usually at home but I like going to the cinema, to the theatre and when I have the chance I am happy to take a bicycle ride.

**Currently I am reading** about politics and learn political journalism and I am trying to prepare for the creation of a new kind of lobbying organization.

**I move around** by bike when I have the chance.

**I prefer having on my table** a cappuccino and a newspaper.

*(Budapest, August 2016)*

# SOUTHERN & WESTERN **EUROPE**

BELGIUM  
ITALY  
LUXEMBOURG  
PORTUGAL

**SOU!  
NES!  
TERI  
EURC**

# BEN FORIER



Director of VMSW,  
Belgium

“Providing good and affordable houses is one of the key means to reduce poverty”

## VMSW ID

**I would describe VMSW in 10 words** as the agency that supports, advises and finances local social housing actors in Flanders.

**Our key objective is** to help the local social housing actors to realise and maintain affordable, full-quality housing projects.

**Apart from housing provision, our mission is** to stimulate the exchange of knowledge in the sector, to install infrastructure and to provide social loans to private individuals.

**We are members of Housing Europe because** we have to look further than our own borders: it's important to have a voice at the European level.

## In Belgium...

**Housing is considered to be in Belgium / Flanders** an important part of our well-being and economy, just as having a job, education etc. Providing good and affordable houses is one of the key means to reduce poverty.

**Our key partners in the country / region are** the representative bodies for Flemish housing associations (VVH/VLEM, HUURpunt, VVSG), the ministry of Housing and the other agencies of the Flemish Government (Wonen-Vlaanderen en Inspectie RWO).

**Our main housing policy priority at the moment is** to renovate the existing social homes and at the same time, to increase the number of social houses.

**The major challenge for the country / region today is** to make good and affordable housing possible for every member of our society, especially for those who can't afford buying a house without help.

## In person...

**I start my working day** with reading e-mails and a good cup of coffee.

**After leaving the office** I spend time with my family and read books.

**Currently I am reading** “The Time of Our Singing” (Richard Powers) **while listening to** jazz music.

**I move around** by train. It's easy travelling from and to the office and it's one more moment to work.

**I prefer having on my table** a good glass of Belgium beer.

*(Brussels, April 2015)*

## Read the interview online:

[www.housingeurope.eu/blog-462/10-minutes-with-ben-forier-director-of-vmsw-in-belgium](http://www.housingeurope.eu/blog-462/10-minutes-with-ben-forier-director-of-vmsw-in-belgium)

# ROSSANA ZACCARIA



President of Legacoop Abitanti,  
Italy

“Politicians (...) have to reconsider the housing need and the ways to gather resources to give responses”

## Organisation ID

**I would describe Legacoop Abitanti in 10 words as** a National Association born in 1961 with around 2000 members and 40 most important cooperatives, with 40.000 dwellings of rental housing 2 billion assets. **Our key objective is** to support cooperatives in the promotion at national level of housing policies oriented to develop new programmes of social housing able to respond to the changing housing demand – called “grey demand” - excluded both from the market and from public housing. Our key issues at the moment are: Urban Regeneration (how to orient and use 500 millions of euros available from a new legislation), Energy Efficiency, the development of new practices of Collaborative Housing and Social Management.

**Apart from housing provision, our mission is** to offer to cooperatives a know how in all the activities related to a wide concept of housing, to promote the cooperative principles, to create a network among different cooperative sectors and with other stakeholders.

**We joined Housing Europe because** we strongly believe that it is essential to share practices and knowledge at international level, to promote research projects with European Funds, to be part of an organisation able to make a positive lobbying to promote housing policies at a European Level, in an age where national contexts are increasingly related to the choices of the European Commission.

## In Italy...

Housing is considered to be in Italy a priority for an increasing part of the population excluded from the market and from Public Housing, a problem for the

politicians that have to reconsider the housing need and the ways to gather resources to give responses.

**Our key partners in the country are** inhabitants and active houses, Ministry of Infrastructure and of Economic Development, the Agency for Territorial Cohesion, Departments of the Regions related to Housing, private banks and Cassa Depositi e Prestiti, CRESME and other research actors, Fondazione Housing Sociale, Urban Promo.

**Our main housing policy priority at the moment is** to promote new ways to fund the development of social housing now that the FIA (Fondo Investimenti per l’Abitare) promoted by Cassa Depositi e Prestiti is closing its activity. One of the proposal is to use the resources as equity for the operators and no longer in the actual system that involves SGR (Società di Gestione del Risparmio).

**The major challenge for the country today is** to increase the rate of growth, reduce social inequality, promote policies of social and environmental innovation, using European funds.

## In Person...

**I start my working day** with reading some news to understand what’s on.

**After leaving the office** I stay with my two children (aged 7 and 10); sports, music and other activities with and for them.

**Currently I read** a novel by Alice Munro and the “Age of Caos” of Federico Rampini, **while listening to** Beethoven

**I move around by** Electric Bicycle, because Rome is a big city and full of climbs!

**I prefer having on my table** a cup of tea and a beautiful photo

*(Rome, January 2016)*

## Read the interview online:

[www.housingeurope.eu/blog-638/10-minutes-with-rossana-zaccaria-national-coordinator-of-legacoopabitanti](http://www.housingeurope.eu/blog-638/10-minutes-with-rossana-zaccaria-national-coordinator-of-legacoopabitanti)

# LUCA TALLURI



President of Federcasa,  
Italy

“Social housing is the branch which tries to meet the requirements and needs of the poor”

## Federcasa ID

**I would describe Federcasa in 10 words as** a federation of more than a hundred of associates that build and manage social housing.

**Our key objectives are** to promote and support well-being through better provision of social housing and to work for a more and more better management of public property.

**Apart from housing provision, our mission is** to increase urban and energy efficiency.

**We are members of Housing Europe because** it represents our interests in the institutions and authorities of the EU and because meetings and discussions with other members are a way of learning each other and growing.

## In Italy...

**Housing is considered to be in Italy** an important industrial sector for the economic growth of the country. Social housing is the branch which tries to meet the requirements and needs of the poor.

**Our key partners in the country are** the municipalities and the regions.

**Our main housing policy priority at the moment is** to increase housing supply by renovating existing public property and by constructing new buildings to be able to meet the constantly increasing housing demand.

**The major challenge for the country today is** to provide housing as much as possible in a way to support sustainability both of the communities and the environment.

## In Person...

**I start my working day** with a cup of black coffee.

**After leaving the office** I relax myself cooking for my fiancée.

**Currently I am reading** Paul Greenberg's "Four Fish".

**I move around** by car and, when possible, on foot.

**I prefer having on my table** a glass of good wine.

*(Florence, January 2015)*

## Read the interview online:

[www.housingeurope.eu/blog-411/10-minutes-with-luca-talluri-the-new-president-of-federcasa-in-italy](http://www.housingeurope.eu/blog-411/10-minutes-with-luca-talluri-the-new-president-of-federcasa-in-italy)

# GUY ENTRINGER

(Luxembourg, November 2015)

**Read the interview online:**

[www.housingeurope.eu/blog-593/10-minutes-with-guy-entringer-director-of-snhbm-luxembourg](http://www.housingeurope.eu/blog-593/10-minutes-with-guy-entringer-director-of-snhbm-luxembourg)



Director of SNHBM,  
Luxembourg

“Find new niches to create jobs after the declining of our finance sector”

## SNHBM ID

**I would describe SNHBM in 10 words as** a public hold property developer aiming good quality at moderate cost.

**Our key objective is** to provide quality housing at a good price.

**Apart from housing provision, our mission is** to be innovative and to be a good example for private promoters.

**We joined Housing Europe as a founding member** to learn more about the various experiences of social housing in Europe.

## In Luxembourg...

**Housing is considered to be** very expensive.

**Our key partners in the country are** the municipalities and the ministry of housing.

**Our main housing policy priority at the moment is** to increase the offer of affordable housing and especially of its rental housing stock.

**The major challenge for the country today is** to find new niches to create jobs after the declining of our finance sector.

## In person...

**I start my working day** with a Nutella sandwich and a glass of apple juice.

**After leaving the office** I help my wife in taking care of our two little boys.

**Currently** I only have time to **read** the newspaper **...while listening to** the music on the radio.

**I move around** by car.

**I prefer having on my table** a good piece of meat and a glass of red wine

# JOÃO CARVALHOSA



President of CECODHAS,  
Portugal

“The sector has suffered from the housing bubble and from bad planning, leaving about 700.000 empty homes, while more and more people are without a home...”

## CECODHAS Portugal ID

**I would describe CECODHAS Portugal in 10 words as** the umbrella organization of (almost) all social housing providers in Portugal.

**Our key objective is** to gather the different positions of our members, establish a joint one and spread the word, nationally and internationally, as well as to promote the share of knowledge around housing issues.

**Apart from housing provision, our mission is** to join the actors of Social Housing in Portugal, from Government to providers, and help build a common path with the objective of providing housing solutions for all.

**We are members of Housing Europe because** it's where the European action is! Housing Europe gives us the opportunity to discuss everything with other members and dig deeper regarding European issues and institutions.

## In Portugal...

**Housing is considered to be in Portugal** the most important thing for families, but the sector has suffered from the housing bubble and from bad planning, leaving about 700.000 empty homes, while more and more people are without a home...

**Our key partners in the country are** the National Housing Institute for Housing and Rehabilitation, the municipalities/regional governments, cooperatives, and social providers.

**Our main housing policy priority at the moment is** the approval of the National Housing Strategy.

**The major challenge for the country today is**

to have a balanced public budget that allow us to grow in economic terms and to give more social protection to those in need.

## In person...

**I start my working day** taking kids to school and then going to the company where I work, the major social housing provider in Portugal, managing about 23.000 dwellings.

**After leaving the office** I go to work at a local authority where I'm elected and also to the Scout Association as I'm currently the Regional Leader of Lisbon; with 136 groups and more than 13.000 scouts.

**Currently I am reading** "Evangelii Gaudium" of Pope Francis and "O Anjo Branco" from José Rodrigues dos Santos...

**...while listening to** Luisa Sobral and music spread in the house or in the car by my kids.

**I move around** on a motorcycle.

**I prefer having around my table** family and friends!

**On it** I like Portuguese wine and typical Portuguese food!

*(Lisbon, June 2015)*

## Read the interview online:

[www.housingeurope.eu/blog-505/10-minutes-with-joao-carvalhosa-president-of-cecodhas-portugal](http://www.housingeurope.eu/blog-505/10-minutes-with-joao-carvalhosa-president-of-cecodhas-portugal)



# NORTHERN & CENTRAL **EUROPE**

FINLAND  
NORWAY  
SWEDEN  
SWITZERLAND  
AUSTRIA  
GERMANY

**NORTHERN  
& CENTRAL  
EUROPE**

# JARMO KUOSA



CEO of Kunta-asunnot Oy / Municipal Housing Ltd.,  
Finland

“Our mission is reliable, safe and  
affordable housing”

## **Kunta-asunnot Oy / Municipal Housing Ltd ID**

**I would describe Municipal Housing Ltd in 10 words as** the national company which builds and manages affordable rental apartments for people who need them the most.

**Our key objective is** to provide affordable good quality rental housing mainly in growing regions.

**Apart from housing provision, our mission is** “Reliable, safe and affordable housing”.

**We are members of Housing Europe because** housing is diverse in different countries. Experiences from other countries help us develop different operating models in Finland and meet changing market needs.

## **In Finland...**

**Housing is considered to be in Finland** vital at national level. In some areas there are too many apartments while in some others tough housing shortage. In metropolitan areas, housing is a key factor to support economic growth.

**Our key partners in the country are** construction companies, shareholder municipalities, state authorities and financial institutions.

**Our main housing policy priority at the moment is** to sell or renovate a property portfolio, which no longer meets current housing needs. At the same time we build new apartments in metropolitan areas where they are highly needed.

**The major challenge for the country today is** to get housing to those areas where there is shortage of them.

## **In person...**

I start my working day reading the news and eating a

good breakfast.

**After leaving the office** I spend time with my family. I am also involved in municipal politics to impact on social issues, trying to make our life a little bit better.

**Currently I am reading** "The Last Dive" by Bernie Chowdhury, since my passion is diving and I have rescue diver license...

**...while listening** to good classical music.

**I prefer having on my table** healthy local food, preferably fish accompanied by excellent white wine.

*(Helsinki, October 2015)*

## **Read the interview online:**

[www.housingeurope.eu/blog-564/10-minutes-with-jarmo-kuosa-ceo-of-kunta-asunnot-oy-municipal-housing-ltd](http://www.housingeurope.eu/blog-564/10-minutes-with-jarmo-kuosa-ceo-of-kunta-asunnot-oy-municipal-housing-ltd)

# THOR EEK



CEO of NBBL,  
Norway

“It is important to see housing, transportation, city planning and environmental questions in a holistic perspective”

## NBBL ID

**I would describe NBBL in 10 words as** the umbrella organisation for the 47 cooperative housing associations in Norway.

**Our key objective is** to make sure that our members, the cooperative housing associations, have the best possible framework to execute their tasks. This includes providing new dwellings for its members, and the management of almost 7.000 housing cooperatives and more than 2.000 condominiums.

**Apart from housing provision, our mission is** to support the cooperative housing associations in delivering high quality and affordable services to its members. We aim at creating good housing and living environment for all members. NBBL offers also courses to educate employees in the cooperative housing associations.

**We are members of Housing Europe because** this gives us useful information about housing policy and housing conditions in other European countries. Housing Europe is expanding our horizon in our national affairs.

## In Norway...

**Housing is considered to be in Norway** a fundamental part of the welfare state. Most people own their own dwelling. Housing transactions are part of the free market, and the prices are constantly fluctuating due to supply and demand. In our housing cooperative movement we work for everyone's right to own their own dwelling. The rental sector in Norway is very small compared to many other European countries.

**Our key partners in the country are:** at the local

level it is the cooperative housing associations. They collaborate with the housing “department” in the municipalities, and private entrepreneurs and housing planners. At the national level, NBBL is striving to have a good relation with any ruling government, political parties in Parliament, and other housing authorities; such as The State Housing Bank. Collaboration with other lobby-organisations, NGOs in the Housing sector and R&D environments, is also part of the game.

**Our main housing policy priority at the moment is** to fight for a housing policy that results in a sufficient number of new dwellings at affordable prices. We also have a high focus on the challenges according maintenance and upgrading of the existing housing stock to meet the demands of tomorrow, especially concerning energy consumption and the massive increase in the numbers of elderly people.

**The major challenge for the country today is** to build a sufficient number of new homes to match the population growth. With a better balance between supply and demand the rising housing prices can stop, and make it easier for young people to buy a dwelling by their own. As most other countries, Norway is also experiencing a strong urbanisation trend, which challenges urban planning and development. It is important to see housing, transportation, city planning and environmental questions in a holistic perspective.

## In Person...

**I start my working day** with a cup of coffee and checking my e-mail.

**After leaving the office** I cycle home - which I do all year round, even if it's minus 15 degrees Celsius. I also like going skiing and being with family and friends.

**Currently I am reading** a biography of Norwegian Prime Ministers since 1814 and up until today - **while listening to** classical music.

**I move around,** if not on the bike, then with my old Swedish SAAB, perfect for winter driving.

**I prefer having on my table** water, tea, coffee, wine, beer or a whiskey, but not at the same time!

*(Oslo, 10 February 2015)*

## Read the interview online:

[www.housingeurope.eu/blog-427/10-minutes-with-thor-EEK-ceo-of-nbbl-in-norway](http://www.housingeurope.eu/blog-427/10-minutes-with-thor-EEK-ceo-of-nbbl-in-norway)

# PERNILLA BONDE



CEO of HSB,  
Sweden

“About two thirds of all Swedes live in a municipality where there is housing shortage, and construction has been insufficient over the last two decades”

## HSB ID

**I would describe HSB in 10 words as** a cooperative organisation that develops, builds and manages housing.

**Our key objective is** to provide good housing, in cooperation with our members.

**Apart from housing provision, our mission is** to reduce our climate impact, increase energy efficiency and contribute to a sustainable housing sector.

**We are members of Housing Europe because** HE is an important voice at the EU level for us as cooperative housing providers. We benefit a lot from discussions with other members and the meetings in Brussels.

## In Sweden...

**Housing is considered to be in Sweden** crucial on an individual level but also a key component for issues such as economic growth, a well-functioning labour market and a sustainable society.

**Our key partners in the country** when it comes to collaboration on international issues relevant to housing policy are Riksbbyggen and SABO.

**Our main housing policy priority at the moment is** to increase housing construction. About two thirds of all Swedes live in a municipality where there is housing shortage, and construction has been insufficient over the last two decades. At the moment construction is increasing but it needs to stay on a high level.

**The major challenge for the country today** when

it concerns our issues is to provide housing for all.

## In Person...

**I start my working day** with a nice cup of coffee.

**After leaving the office** I follow my two sons to their skiing practice.

**Currently I am reading** Mikael Niemi's "Fallvatten" **while listening to** Detail's in the fabric by Jason Mraz.

**I prefer having on my table** a glass of wine with some nice cheese.

*(Stockholm, December 2014)*

## Read the interview online:

[www.housingeurope.eu/blog-388/10-minutes-with-pernilla-bonde-ceo-of-hsb-in-sweden](http://www.housingeurope.eu/blog-388/10-minutes-with-pernilla-bonde-ceo-of-hsb-in-sweden)

# URS HAUSER



Director of the Swiss Housing Cooperatives,  
Switzerland

“There are challenges and issues which do not end at the front door, the garden gate, the housing complex or the country border”

## **Wohnbaugenossenschaften Schweiz ID**

**I would describe Wohnbaugenossenschaften Schweiz in 10 words as** the umbrella organisation of the non-profit housing cooperatives in Switzerland. **Our key objective is** to promote and support the construction and renovation of low-priced, high-quality housing. We want to develop and professionalize our industry. We want the market share of non-profit housing developers to increase and we want awareness of cooperative housing and the cooperative model to be raised. And especially, we are fighting for better political conditions for the non-profit housing sector.

**Apart from housing provision, our mission is** to collect and satisfy the needs of our members- over 1000 housing cooperatives and other non-profit housing developers in Switzerland-, to support a professional development of our members, with a range of services, such as consulting, financing and accounting services, training courses, publications and events.

**We joined Housing Europe because** since we are a small country, it is always inspiring and valuable to us to connect with other organisations from all over the world. Even if the political and economic conditions in different countries may not be the same. There are challenges and issues which do not end at the front door, the garden gate, the housing complex or the country border.

## **In Switzerland...**

**Housing is considered to be in Switzerland** a basic human need. Actually, the Federal Constitu-

tion says that the government needs to promote low priced housing and to make sure that there are enough affordable apartments for everyone.

**Our key partners in the country are** the housing cooperatives, the government, cantons, cities and municipalities, other organisations.

**Our main housing policy priority at the moment is** political lobbying for effective housing subsidies and access to land for the housing cooperatives.

**The major challenge for the country today is** to take measures against the tense situation in the housing market with rising rents and a lack of low-cost housing. To find solutions to make housing available to everyone and to integrate the disadvantaged.

## **In person...**

**I start my working day** as soon as the day is dawning. **After leaving the office** if I don't have any evening meeting, I enjoy spending time with my family.

**Currently I am reading** “Mordgarten”, a crime novel that a famous Swiss author wrote for us and that takes place in a housing cooperative...

**I move around** by train.

**I prefer having on my table** a hot cup of coffee.

*(Zürich, May 2016)*

## **Read the interview online:**

[www.housingeurope.eu/blog-720/10-minutes-with-urs-hauser-director-of-the-swiss-housing-cooperatives](http://www.housingeurope.eu/blog-720/10-minutes-with-urs-hauser-director-of-the-swiss-housing-cooperatives)

# DR. KLAUS LUGGER



GBV International Relations,  
Austria

“Our main housing policy priority at the moment is to reduce the costs of the land and of the construction to get acceptable rental fees for our clients”

## Wohnbaugenossenschaften Schweiz ID

### GBV ID

**I would describe GBV in 10 words as** a non-profit indispensable institution to the long-term affordable housing.

**Our key objective is** sustainable building development, economical use of resources, sustainable affordability of the living space which includes moderate construction costs and particularly affordable operating costs.

**Apart from housing provision, our mission is** to give our customers security-protection against dismissal and costs to place people, our clients, at the centre of all our efforts.

**We joined Housing Europe because** cross-regional cooperation and knowledge transfer will be in the future of paramount importance and will constitute a competitive advantage.

### In Austria...

**Housing is considered to be in Austria** a very important factor, the basis for the mental and physical health, the notion of having their own “four walls” of the retreat and resort for all Austrians.

**Our key partners in the country are** the local community, local authorities, housing subsidiary bodies, the construction industry, craft operators and research institutions as well.

**Our main housing policy priority at the moment is** to reduce the costs of the land and of the con-

struction to get acceptable rental fees for our clients  
**The major challenge for the country today is** the more stringent guidelines and standards that adhere to high quality and affordable to build homes and also the costs of land.

### In person...

**I start my working day** depending on the schedule, if necessary early in the morning, in general around 8 a.m.

**After leaving the office** I take professional appointments; otherwise I spend my free time in the circle of my family and I especially like spending time with my grandchildren Lilly, Paul and Rosa Luise.

**Currently I am reading** Germany 2064 from Martin Walker, a futuristic thriller of the world of tomorrow and Otto III from Gerd Althoff combining historical consideration political and personal conduct at the time of the millennium.

**I move around** on foot, by car, by train, by plane ... whatever it takes.

**I prefer having on my table...** Actually, I prefer a good tidy desk, with my calendar, laptop and my iPad.

*(Innsbruck, July 2016)*

### Read the interview online:

[www.housingeurope.eu/blog-743/10-minutes-with-dr-klaus-lugger-gbv-international-relations](http://www.housingeurope.eu/blog-743/10-minutes-with-dr-klaus-lugger-gbv-international-relations)

# AXEL GEDASCHKO



President of GdW,  
Germany

“We need to avoid excessive regulation for the market, to stop ever more expensive political ideas and to participate in the so called “Energiewende”, the German energy transition”

## GdW ID

**I would describe GdW in 10 words as** a think tank and driving force for affordable housing in Germany.

**Our key objective is** good and safe housing.

**Apart from housing provision, our mission is** to support our companies to be able to take care of the individual and the neighbourhoods in all situations.

**We joined Housing Europe because** we believe in the power of the European idea: Being stronger together.

## In Germany...

**Housing is considered to be in Germany** a human right.

**Our key partners in the country are** our 3000 companies, our 12 million tenants, the governments at federal and regional level, the parliaments and partner organisations.

**Our main housing policy priority at the moment is** to avoid excessive regulation for the market, to stop ever more expensive political ideas and to participate in the so called "Energiewende", the German energy transition.

**The major challenge for the country today is** to keep our society together in times of digitalisation and to be competitive in global economics as part of a free and peaceful European family.

## In person...

**I start my working day** with a coffee!

**After leaving the office** I like to be alone for a while to come down.

**Currently I am reading** a study on blockchain technology, **while listening to** the sound of the wind and birds.

**I move around** by car, train, plane and very rarely I am able to use my bike.

**I prefer having on my table** a good glass of wine ;-)

*(Berlin, August 2016)*

## Read the interview online:

[www.housingeurope.eu/blog-764/10-minutes-with-axel-gedaschko-president-of-gdw](http://www.housingeurope.eu/blog-764/10-minutes-with-axel-gedaschko-president-of-gdw)

UNITED  
KINGDOM  
& IRELAND

UNITED  
KINGDOM  
& IRELAND



# DR. DONAL McMANUS



CEO of the Irish Council for Social Housing (ICSH), Ireland

“Housing and homelessness is currently one of the two national priorities”

## ICSH ID

**I would describe ICSH in 10 words as** the National federation of housing associations with 270 members in a sector managing 30,000 homes in over 500 communities.

**Our key objective is** the promotion of non-profit housing associations for the relief of housing need and homelessness.

**Apart from housing provision, our mission is** acting as a representative body for affiliated members; provision of information, advice, guidance, education, training and research.

**We joined Housing Europe because it is** a strong platform at EU level of like-minded housing federations with a strong mutual learning and exchange that would benefit our sector in Ireland.

## In Ireland...

**Housing is considered to be in Ireland** in very short supply, particularly in urban areas. Housing and homelessness is currently one of the two national priorities (with Health). These issues have wide political consensus that these are deep problems affecting our generation and need to be tackled now, and over a long-period of time with sustained commitment and resources.

**Our key partners in the country are** local authorities, elected members, the Department of the Environment, Communities and Local Government, the Housing Agency, the Housing Finance Agency (HFA) and financial institutions, the private development sector and other relevant Government Departments such as Health.

**Our main housing policy priority at the moment**

**is** play our part to dramatically increase the supply of good quality social housing provided by housing associations in the current housing crisis, which in turn would reduce waiting times for those seeking social housing.

**The major challenge for the country today is** to increase the supply of both newly built private and social housing which in turn would ensure home ownership and private rental becomes more affordable, and social housing is more accessible to the thousands of households on waiting lists.

## In person...

**I start my working day** with checking emails, reading and listening to relevant news and updates, particularly those that are related to housing.

**After leaving the office** I listen to the radio before going home and relaxing with the family.

**Currently I am reading** ‘Banco’ by Henri Charriere... while listening to ‘Snow Patrol’ not always at the same time though...

**I move around by** car or occasionally (Luas) tram

**I prefer having on my table** a bottle of water and a pen that writes!

*(Dublin, March 2016)*

## Read the interview online:

[www.housingeurope.eu/blog-659/10-minutes-with-dr-donal-mcmanus-ceo-of-the-irish-council-for-social-housing-icsh](http://www.housingeurope.eu/blog-659/10-minutes-with-dr-donal-mcmanus-ceo-of-the-irish-council-for-social-housing-icsh)

# KIERON BRENNAN



CEO of Co-operative Housing,  
Ireland

“Ireland is in the midst of a significant housing crisis that has built up over a number of years”

## Co-operative Housing Ireland ID

**I would describe Co-operative Housing Ireland in 10 words as** Ireland's national federation representing, promoting and developing co-operative housing.

**Our key objective is** to give as many people as possible the chance to meet their own housing needs in places that are right for them.

**Apart from housing provision, our mission is** to provide everyone with the opportunity to participate in decisions that matter to them and to their communities.

**We are members of Housing Europe because** we benefit hugely from learning about the experiences, innovation and knowledge of our colleagues across the continent. As co-operators we naturally believe that we can achieve more working together than we can on our own. Decisions are made in Brussels that have important consequences for families and communities across Europe and we find that Housing Europe is hugely effective in making heard the voices of housing providers and the people who use their services.

## In Ireland...

**Housing is considered to be in Ireland** sacred! Huge value is placed on the social importance of the family home. Our recent Constitutional Convention recommended explicitly naming a right to housing in the constitution. At the same time, the last few years have seen a massive decrease in the numbers of homes provided for our growing population. We have an enormous challenge ahead to catch up with demand.

**Our key partners in the country are...** We're lucky enough to work in a number of different areas of activity and benefit from really constructive partnerships. Local and national government are key partners in supporting new housing provision and there's a real

appetite in those sectors at the moment to look different ways of doing things. Our fellow members of Housing Europe, the Irish Council for Social Housing, are obviously key partners and we work closely together to advance the interests of the sector and of the residents of social housing.

As a co-operative body, we work strongly alongside other co-operative sectors including the huge agricultural co-op and credit union movements. We're working hard to promote the co-operative as a different way of doing business.

**Our main housing policy priority at the moment is** Growth. Ireland is in the midst of a significant housing crisis that has built up over a number of years. Our top priority has to be delivering the new homes that families across the country desperately need.

**The major challenge for the country today is** making things happen. For the last five years there's been very little activity in terms of new housing provision.

That has meant there's been a lot of skills lost both in terms of direct construction knowledge, but also in terms of the capacity of government, housing bodies and finance providers to make the quick decisions needed to make things get off the ground.

The new housing strategy announced by the Irish Government last year needs to have as its focus the creation of a new policy framework that facilitates delivery a lot more effectively into the future.

## In person...

**I start my working day** in the normal way! Checking emails, meeting with colleagues, keeping an eye on developments in the news and planning the day ahead.

**After leaving the office** I head home to family. I have two children preparing for state exams at the moment, so I try to keep things calm! I'm a keen follower of my local football team, St Patrick's Athletic, and try to get to matches as often as possible. I keep active in the local community and have recently agreed to become chair for a new co-operative delivering community development services in Dublin.

**Currently I am reading...** Citrine's 'ABC of Chairmanship' which is really helpful in supporting me in the new role I've taken on as chair of the community co-op. For pleasure I'm reading Donal Kagan's 'The Fall of the Athenian Empire', part of a history series that I'm hugely enjoying.

**...while listening to** Rolling Stone magazine's 500 Greatest Songs - it's an eclectic mix of songs from the last 50 years that comes on a handy app and was given to me as a gift by a former colleague.

**I move around by...** I'd love to say bus and tram, but the number of meetings I attend and their geographic spread mean that I'm reliant on the car.

**I prefer having on my table** a lot! I like a glass of wine and I enjoy a range of foods, simple cooking most of all.

*(Dublin, May 2015)*

## Read the interview online:

[www.housingeurope.eu/blog-476/10-minutes-with-kieron-brennan-ceo-of-co-operative-housing-ireland](http://www.housingeurope.eu/blog-476/10-minutes-with-kieron-brennan-ceo-of-co-operative-housing-ireland)

# MARY TAYLOR



CEO of SFHA,  
Scotland

“We need investment in new and existing housing, at rents people can afford for houses that people can afford to heat”

## SFHA ID

**I would describe SFHA in 10 words as** the national representative body for Scottish housing associations and co-operatives.

**Our key objective is** to lead, support and represent our members.

**Apart from housing provision, our mission is** to promote and support the work of our members and to positively influence government policy and bring about change. We don't provide housing but our members do.

**We are members of Housing Europe because** it's vital that housing bodies share knowledge and good practice and learn from each other.

## In Scotland...

**Housing is considered to be in Scotland** the cornerstone to a person's life and good housing can reduce social inequality. Good quality housing is also vital for good health and mental wellbeing and happiness. There have also been studies which have linked housing to educational attainment and life chances, it's well understood that poor housing is detrimental to wellbeing and life chances, at any age, whereas good housing can make a positive contribution, at any age.

**Our key partners in the country are** government offices and agencies – the Scottish Government, various departments of the UK Government; private businesses – financial institutions and commercial suppliers; and a variety of third sector bodies and businesses, including those working on housing issues – professional development, training, HR serv-

ices, consultancy and research. And, of course, we would not exist without our members.

**Our main housing policy priority at the moment is...** In the current climate of changes to welfare – how do we increase the supply of genuinely affordable, warm, green homes? We need investment in new and existing housing, at rents people can afford for houses that people can afford to heat.

**The major challenge for the country today is** ensuring that the next UK Government, elected in May, delivers the further devolution promised after the Scottish independence referendum. Further powers are promised in relation to welfare and energy which will affect housing. We want to be sure that future funding arrangements allow these powers to be exercised fully.

## In person...

**I start my working day** just after 8am when I check my email. I catch the train to work most days and spend the journey on the mobile or the laptop reading or writing. On the occasions when I look up from a screen, I see all sorts of wildlife in the countryside – birds of prey, hares, roe deer and foxes.

**After leaving the office...** I usually leave after everyone else, when the office is quiet, as it allows me to catch up before going home on a quiet train. I use my evenings to socialise, read novels, or do yoga or sing, and I enjoy the occasional glass of wine! In the long bright evenings during the summer, I can be found gardening.

**Currently I am reading** Nora Webster by Colm Toibin. It is about a widow bringing up children in a conservative Irish town in the late '60s. I also just finished *In Times of Fading Light* about a family in eastern Germany from '30s to the present day.

**...while listening to** Choral music by Durufle or Elgar – I'm practising both for concerts later this spring. And BBC Radio 4 is a frequent companion.

**I move around** by train and by car. And on foot, to and from stations. I like to walk.

**I prefer having on my table...** I don't do diets but recently took to the paleo diet for health reasons and loving the flavours, variety and quantity. It's been described as eat what you like, mostly plants and not too much. Seems like good advice.

*(Glasgow, March 2015)*

## Read the interview online:

[www.housingeurope.eu/blog-441/10-minutes-with-mary-taylor-ceo-of-sfha-in-scotland](http://www.housingeurope.eu/blog-441/10-minutes-with-mary-taylor-ceo-of-sfha-in-scotland)

# DAVID IRELAND



Director of BSHF,  
United Kingdom

“The world is changing faster than  
the ways we provide housing”

## BSHF ID

**I would describe BSHF in 10 words as** a Catalyst for positive change for people with few housing choices. (I know that's 11 words)

**Our key objective is** to identify the best housing practice from around the world and help transfer it to where it is needed most.

**Apart from housing provision, our mission is...** We don't directly provide housing, but we do run the World Habitat Awards, an international housing competition, and two core programmes. The first is to help end street homelessness in European cities by supporting the European End Street Homelessness Campaign, and the second is to help promote the growth of community led housing in the UK.

**We joined Housing Europe because** whatever the British electorate may say, the UK is a European country. Europe is rich with extraordinary people and has some of the best housing practice in the world. Why would we not want to be part of that?

## In the UK...

**Housing is considered to be in the UK** a determinant of social mobility. In the past the UK was known for its class system. Mercifully much of that has gone, but we have replaced it by a new hierarchy based on what home you can afford. Those that are able to buy a decent home have far better life chances than those who rent. An increasing minority can't afford anywhere to live at all leading to an alarming rise in homelessness.

**Our key partners in the country are** this year the World Habitat Awards that we run has joint British winners. Gyroscopic in Hull, and Canopy in Leeds two wonderful organisations that help homeless people develop their own homes from empty properties.

**Our main housing policy priority at the moment is** encouraging more creativity. The world is changing faster than the ways we provide housing.

**The major challenge for the country today is** to understand and respond to the real reasons behind the leave vote in the referendum. I am convinced that for many people voting leave was not so much a rejection of EU membership but a rejection of the status quo. A lot of people in the UK have a sense of injustice that the proceeds of economic growth have not been shared properly. The referendum was an opportunity to air that grievance and millions of people took it.

## In person...

**I start my working day** after feeding the cat and the chickens and listening to the brilliant Today programme on BBC Radio 4 – if I get up first. If my wife gets up first I have to endure the interminably awful Chris Evans on Radio 2.

**After leaving the office** I try, but frequently fail, to get our children to do their homework. If it's still light I enjoy taking in some of the beautiful English countryside around where I am privileged to live.

**Currently I am reading...** the news. If the UK's political crisis has had one positive effect on me, I've started reading newspapers again.

**While listening to...** David Sylvian's music I can listen to again and again and always find something new and surprising in it.

**I move around** by car - I am ashamed to admit. Coalville, where BSHF is based, is poorly served by public transport. Environmentally worse still, I have a 55-year old banger in the garage that I am trying to make roadworthy.

**I prefer having on my table** a cup of tea - milk, no sugar.

*(Coalville, 18 July 2016)*

## Read the interview online:

[www.housingeurope.eu/blog-757/10-minutes-with-david-ireland-director-of-bshf](http://www.housingeurope.eu/blog-757/10-minutes-with-david-ireland-director-of-bshf)

## **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.

**[www.housingeurope.eu](http://www.housingeurope.eu)**

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