



GENT **KNAPT OP**



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THE CONTEXT

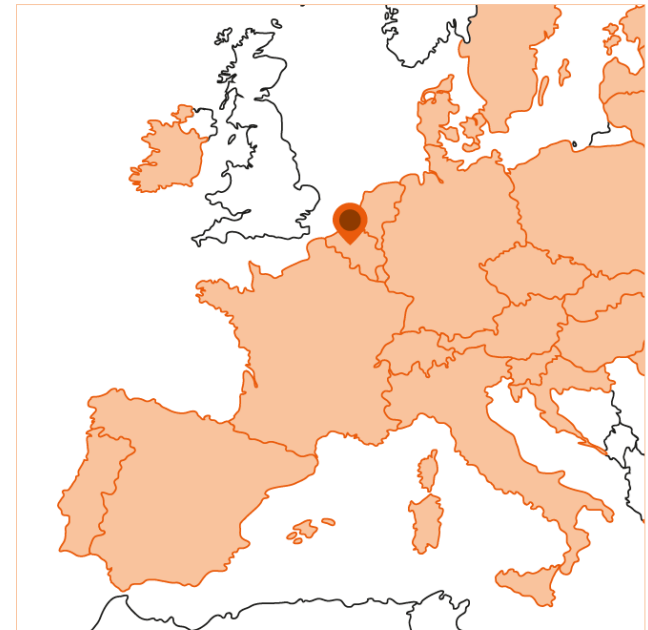
1. CONTEXT

Ghent

- > Third largest city of Belgium
- > +/- 260,000 inhabitants
- > 52,4% of the buildings are older than 1946

Lack of affordable housing

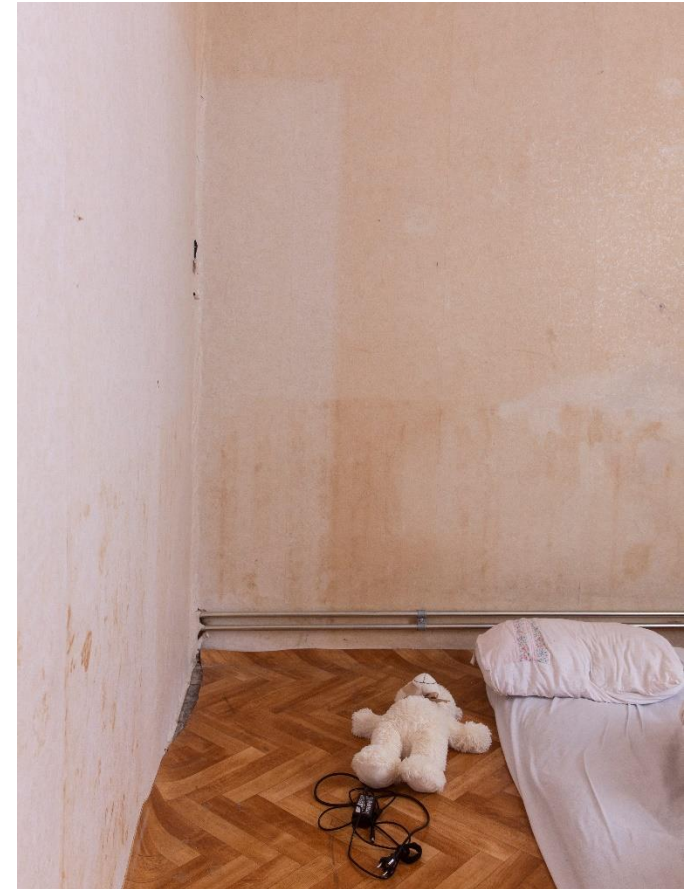
- > Narrow private rental market
- > Long waiting lists social housing
- > Strong tradition of home-ownership



1. CONTEXT

“Captive owners”

- > Because of lack of alternatives and low loan charges, buying a house was often a solution if people couldn't find anything on the private rental or social housing market
 - BUT they don't have the means to renovate
- > Estimation: 10.000 owners in Ghent don't have the means to renovate
 - = 'captive owners'
- > Problematic on many levels
 - Basic safety and living quality
 - Energy-efficiency targets 2050
 - Negative impact on self-worth, confidence, social contacts of inhabitants, and their children

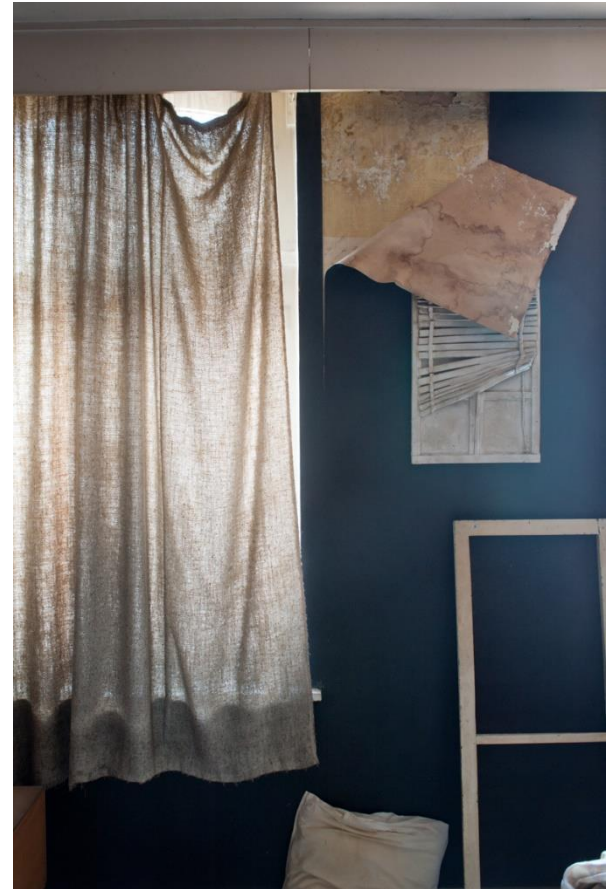


1. CONTEXT

'DAMPOORT' KNAPT OP (=“DAMPOORT NEIGHBOURHOOD RENOVATES”)

- > First small pilot project in Ghent for captive owners
- > 10 houses in 1 neighborhood renovated with a recurring fund: repeated twice + once in another neighborhood
- > Initiated by social organizations and the Public Center of Social Welfare
 - Successful results
 - Improved safety, living quality and energy efficiency

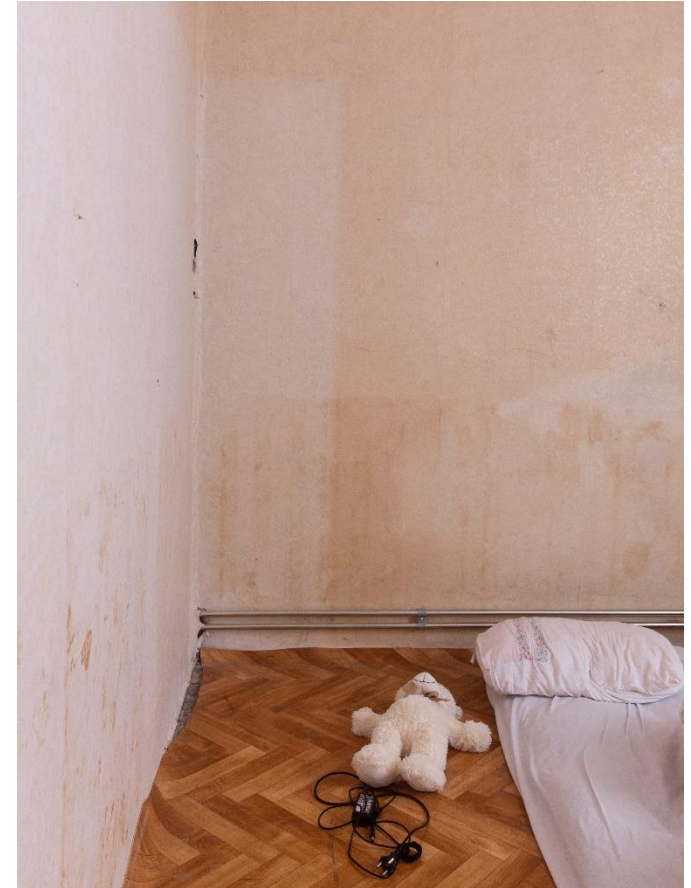
→ Upscaling necessary



THE PROJECT

1. UIA-project ICCARus

- > Funded by the Urban Innovative Actions initiative
- > Testing ground for new, innovative ideas
- > ICCARus renovates the houses of 100 vulnerable households in Ghent by providing a starting capital of 30.000 euro and intensive social and technical guidance
- > This financial contribution only has to be paid back to the fund upon change of the ownership of the house
- > Once this financial contribution is repaid to the fund, it can be used again for another renovation
= 'recurring fund'



2. THE GOALS

- > Increasing the minimal living quality of all the houses: 'Flemish Housing Code'
- > Increasing the energy-efficiency of the houses
- > Strengthening the participants' social network, self-reliance, knowledge of social rights and services they are entitled to



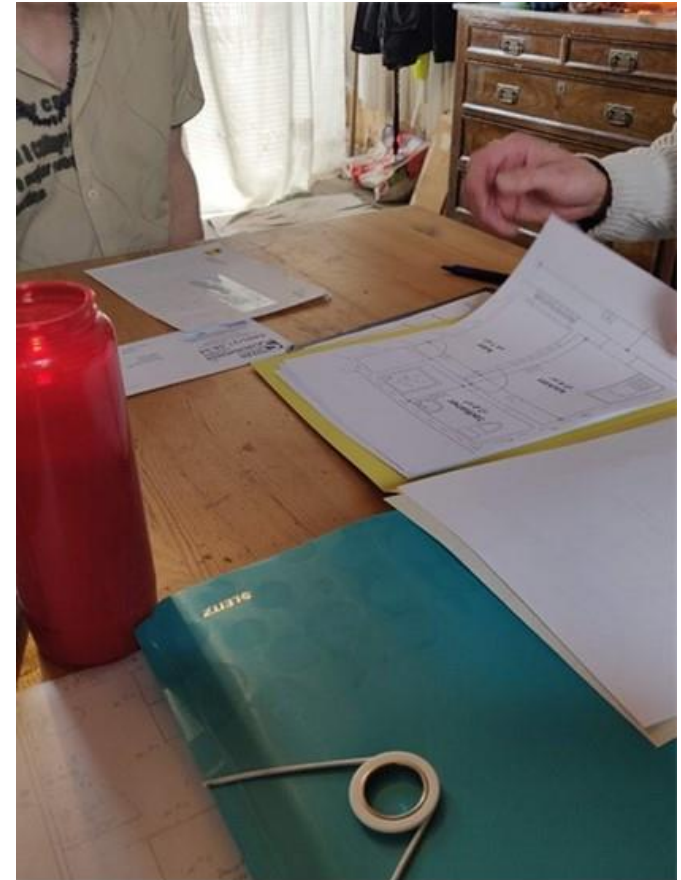
3. THE SELECTION CRITERIA

- > The candidate has a limited current disposable income
- > The candidate owns only one property
- > The candidate has a fire insurance for the relevant property
- > The house does not meet the minimal standards as defined by the Flemish Housing Code, but could be renovated with €30.000



4. THE GUIDANCE

- > Critical importance
- > The social counsellors: search, registration process, the practical side of the renovation, organizing group gatherings and community building activities, communication...
- > The social workers of the Public Center of Social Welfare: fight against non-take-up of rights, financial guidance, reference to other services...
- > Technical counsellor: entire renovation process: contacting contractors, asking for tender documents, final check of the renovation works, premiums/bonusses



5. THE RECURRING FUND

- > Repayable contribution of maximum 30,000 euro per dwelling
- > List of renovation works is set up by the technical counsellor and agreed upon
- > The contribution + a part of the capital gain must be paid back when the official ownership of the property changes (sale/disposal/inheritance)
- > To ensure repayment: mortgage



5. THE RECURRING FUND

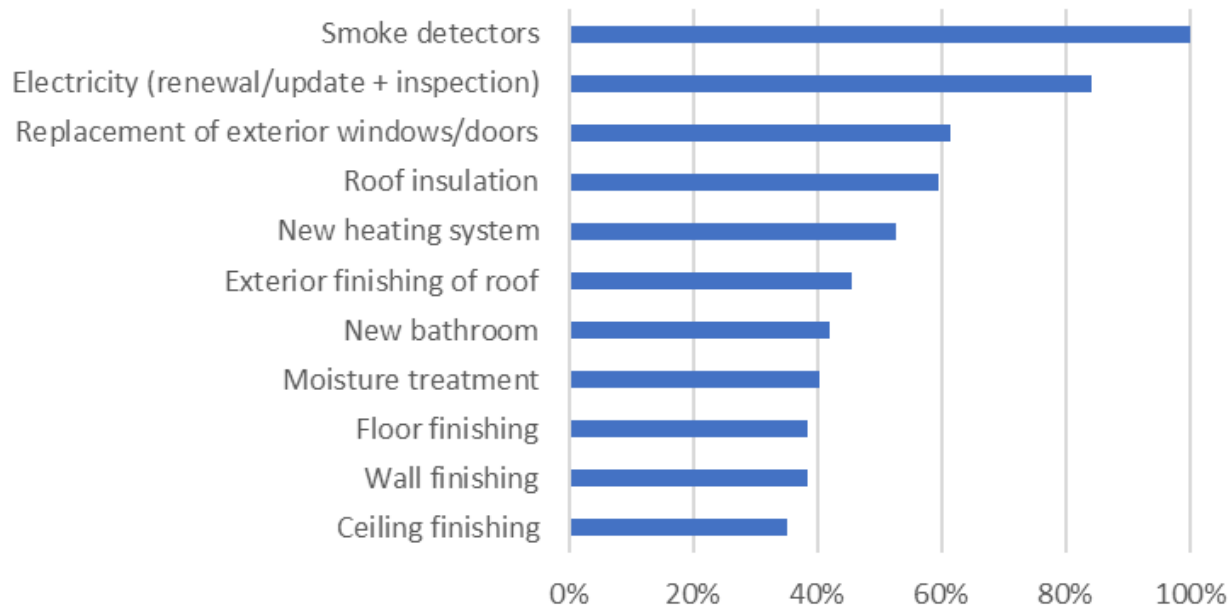




THE RESULTS

1. LIVING QUALITY IMPROVED

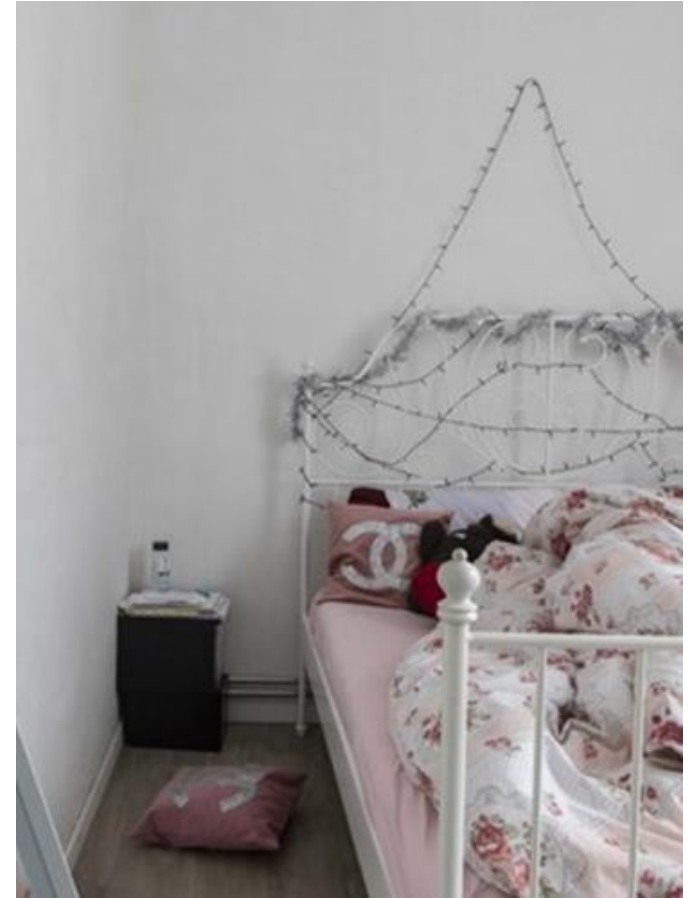
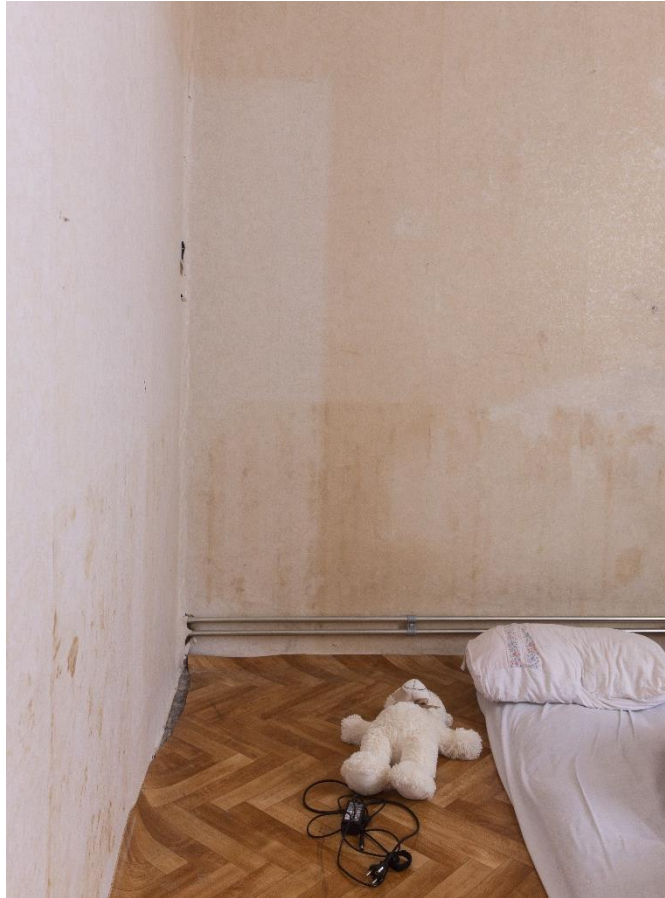
- > Before the renovation: 0% of the houses were compliant with the Flemish Housing Code
- > Now: 88% of the houses are compliant with the Flemish Housing Code
- > Most frequent renovation works:



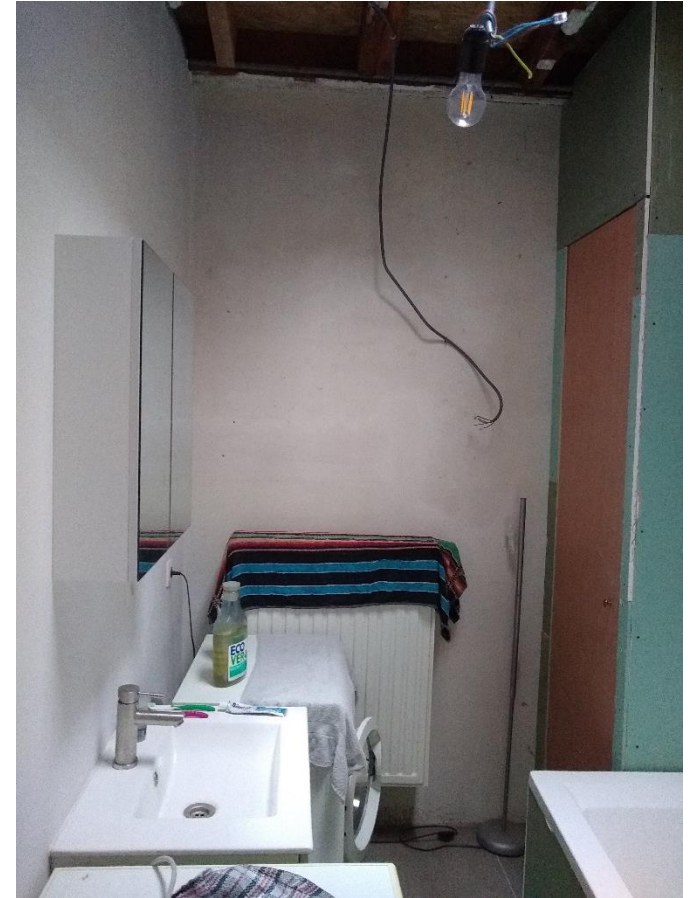
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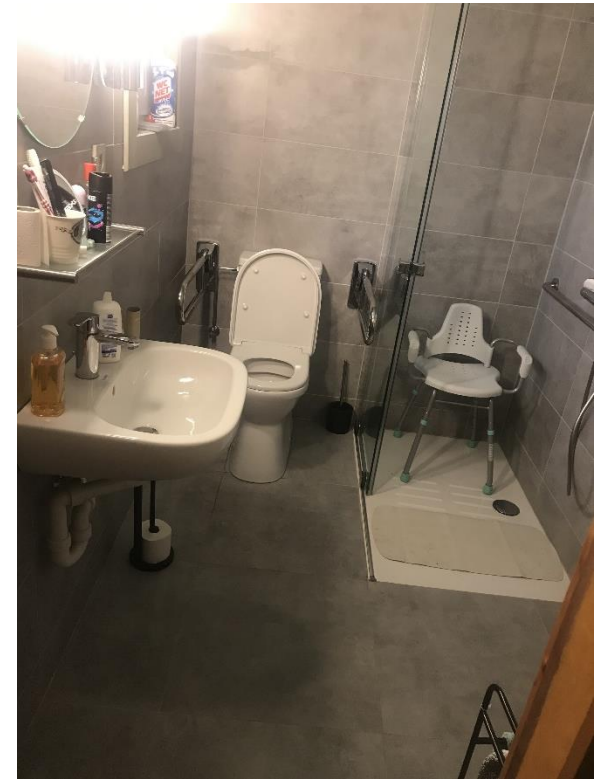


1. LIVING QUALITY IMPROVED

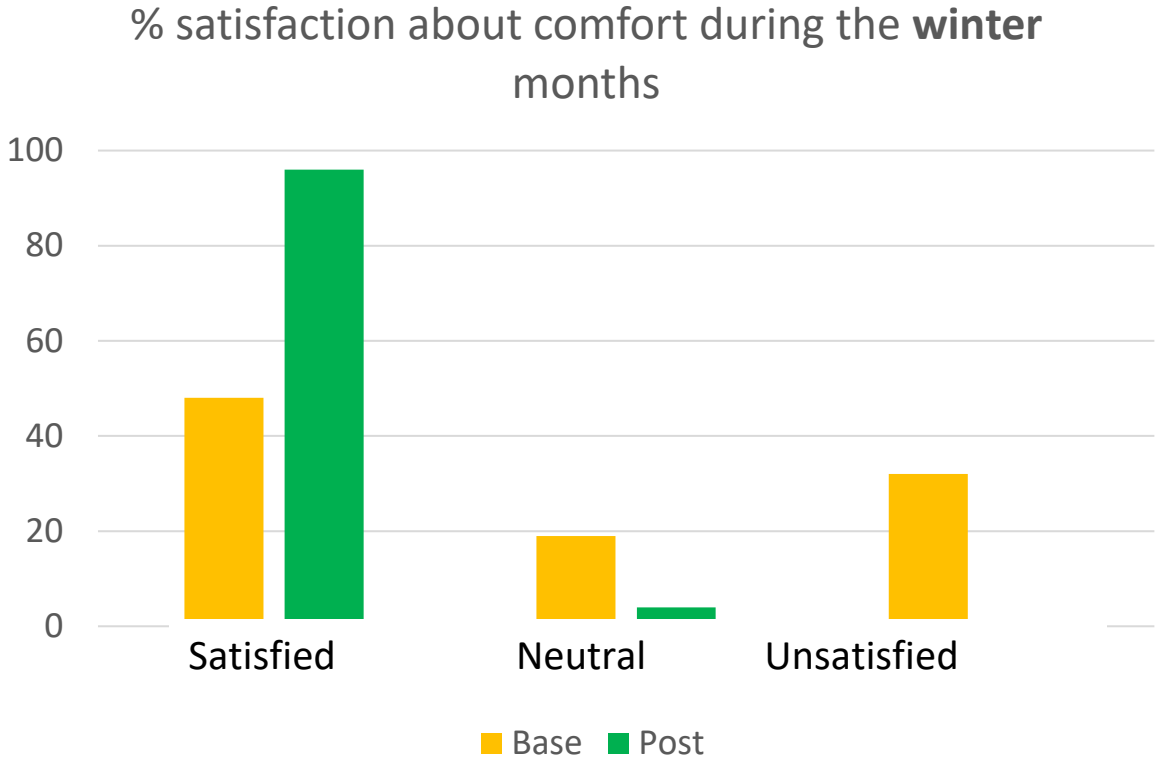


1. LIVING QUALITY IMPROVED

- > For the elderly: improved accessibility and safety



1. LIVING QUALITY IMPROVED



2. ENERGY EFFICIENCY

- > The Energy Performance Certificate has improved on an average from F tot C
- > The goal is to achieve an A-level, in order to accomplish this, the investment needs to be upgraded



2. ENERGY EFFICIENCY

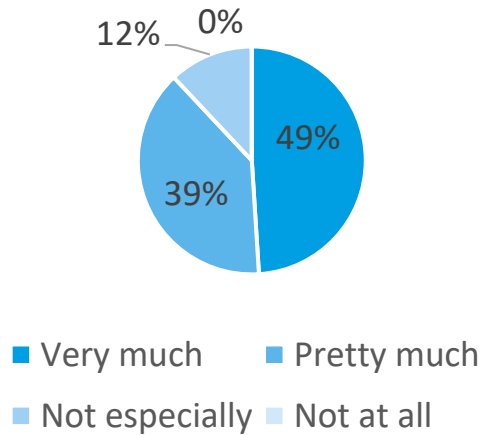


2. ENERGY EFFICIENCY

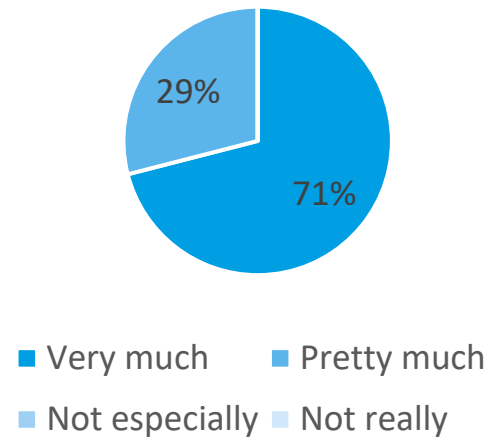


3. IMPACT ON A PERSONAL LEVEL

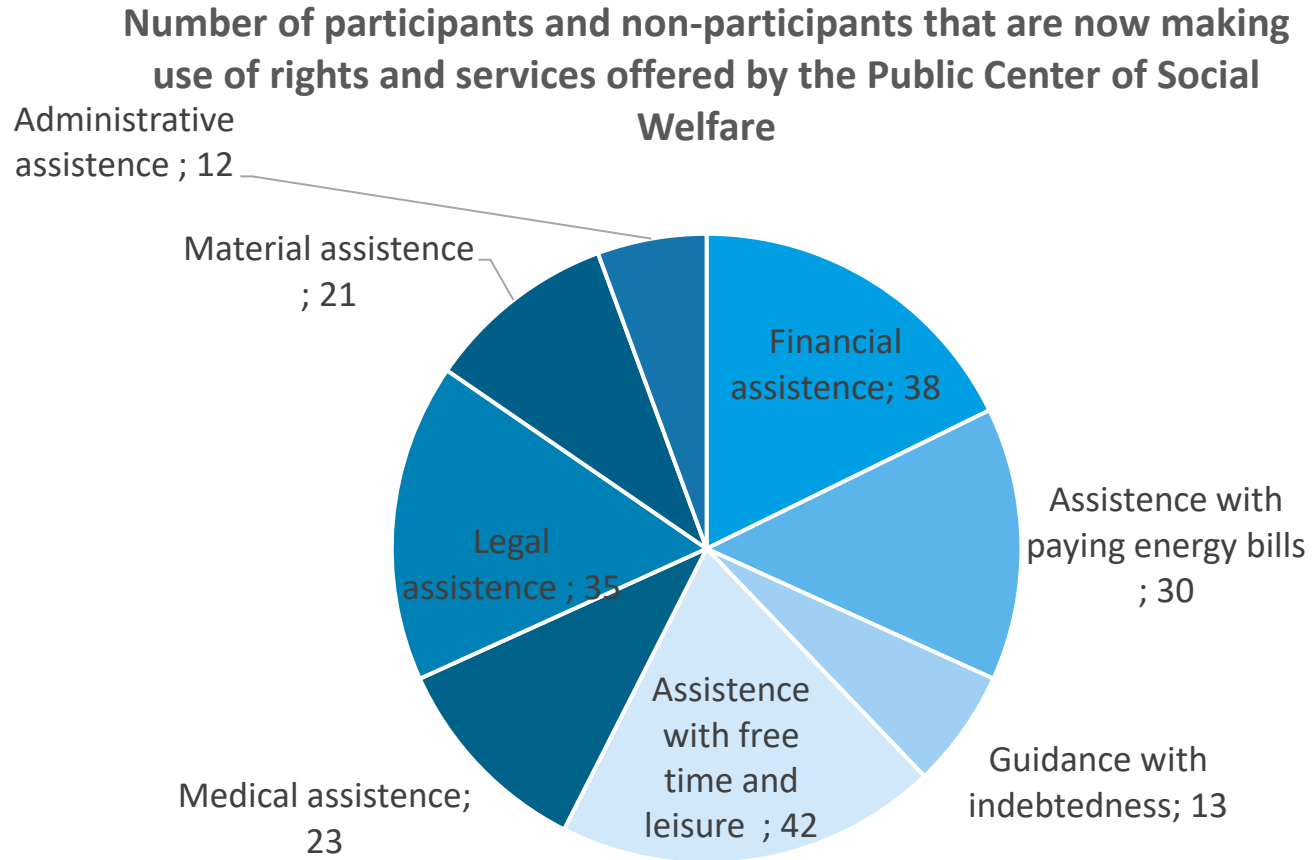
% who like to be home before the renovation (N=59)



% who like to be home after the renovation (N=45)



3. IMPACT ON A PERSONAL LEVEL



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- > New social networks were formed through 20 group gatherings and 8 community building activities, adapted to covid-19 regulations:
 - Coffee moments
 - Guided neighbourhood walks
 - Creation of a podcast
 - Photographic project
 - ...



3. IMPACT ON A PERSONAL LEVEL

- > State of the house has an impact on social contacts of people

“I live in a nice neighbourhood, but the façade of my house is in a bad state. I feel like it is a disgrace for the neighbourhood. In my contacts with the neighbours, I noticed that it bothered them. That had an impact on me as well and made social interaction more difficult. After the summer my façade will be renovated. The prospect of seeing the problems solved gives me peace of mind.”

“It has been 7 years since I let anyone in my house. But now, after the renovation, I can invite friends and family again. That is so nice.”



THE CONTINUATION

1. CONTINUATION

- > Simplified partnership
- > Minor alterations of set of criteria and guidelines based on the policy recommendation of the research team
 - Renovation budget: 15.000-45.000 €
 - More flexibility towards renovation plan
 - Simplified procedure for some income groups
- > Additional investment in the recurring fund of 6 million euros for 150 houses
 - So far 115 new participants + 30 candidates
- > 2021-2026



2. THE RECURRING FUND

- > Already 9 houses of the pilot projects + ICCARUS are alienated, so are paid back/being paid back
- > Repayment lies between 34.000-44.000 €
- > Repayments are going well and are invested in the specific ICCARus-funds within the city
- > Total repayment: almost 400.000 €



3. THE FUTURE

- > Gent knapt op will be part of the next board period
- > We will look for synergy with the Flemish initiatives, Mijn VerbouwLening and Flemish Captive Owners Fund
- > Close cooperation with the Energiecentrale



CONCLUSION

JUST TRANSITIONS

- > Without this specific financial, social and technical support, this kind of renovation would not have been feasible for these vulnerable homeowners
- > These kind of innovative ways to finance renovations will be necessary in order to include the most vulnerable groups in the Renovation Wave and to ensure a just transition



THANK YOU!

- > Want to know more?
 - Recording of the final event (English subtitles): <https://stad.gent/nl/wonen-bouwen/nieuws-evenementen/online-slotevent-gent-knapt-op>
 - UIA-website: <https://www.uia-initiative.eu/en/uia-cities/ghent-call3>
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GENT **KNAPT OP**



Dit project maakt deel uit van ICCARus en wordt mee gefinancierd door het **Europees Fonds voor Regionale Ontwikkeling** via het **Initiatief Urban Actions (UIA)**

