



CChange
for Housing

**C is for collaborating
to decarbonise
affordable housing.**

Launch webinar | November 2025

Moderator



Sophie Chick
Vice President
ESG Programmes
ULI Europe



Agenda

- Introduction to the programme (5 mins)
- Presentation on key findings (15 mins)
- Panel discussion and Q&A (40 mins)

ULI's ESG programmes

The evolution of C Change

The logo graphic for CChange, featuring a teal square with a white 'C' and the word 'Change' in white. The square has a diagonal cut from the top right corner and a wavy bottom edge.

CChange

Mobilising the real estate industry to
decarbonise

The logo graphic for CChange for Housing, featuring a green square with a white 'C' and the words 'Change for Housing' in white. The square has a diagonal cut from the top right corner and a wavy bottom edge.

**CChange
for Housing**

Decarbonising existing and future affordable
housing

C Change for Housing

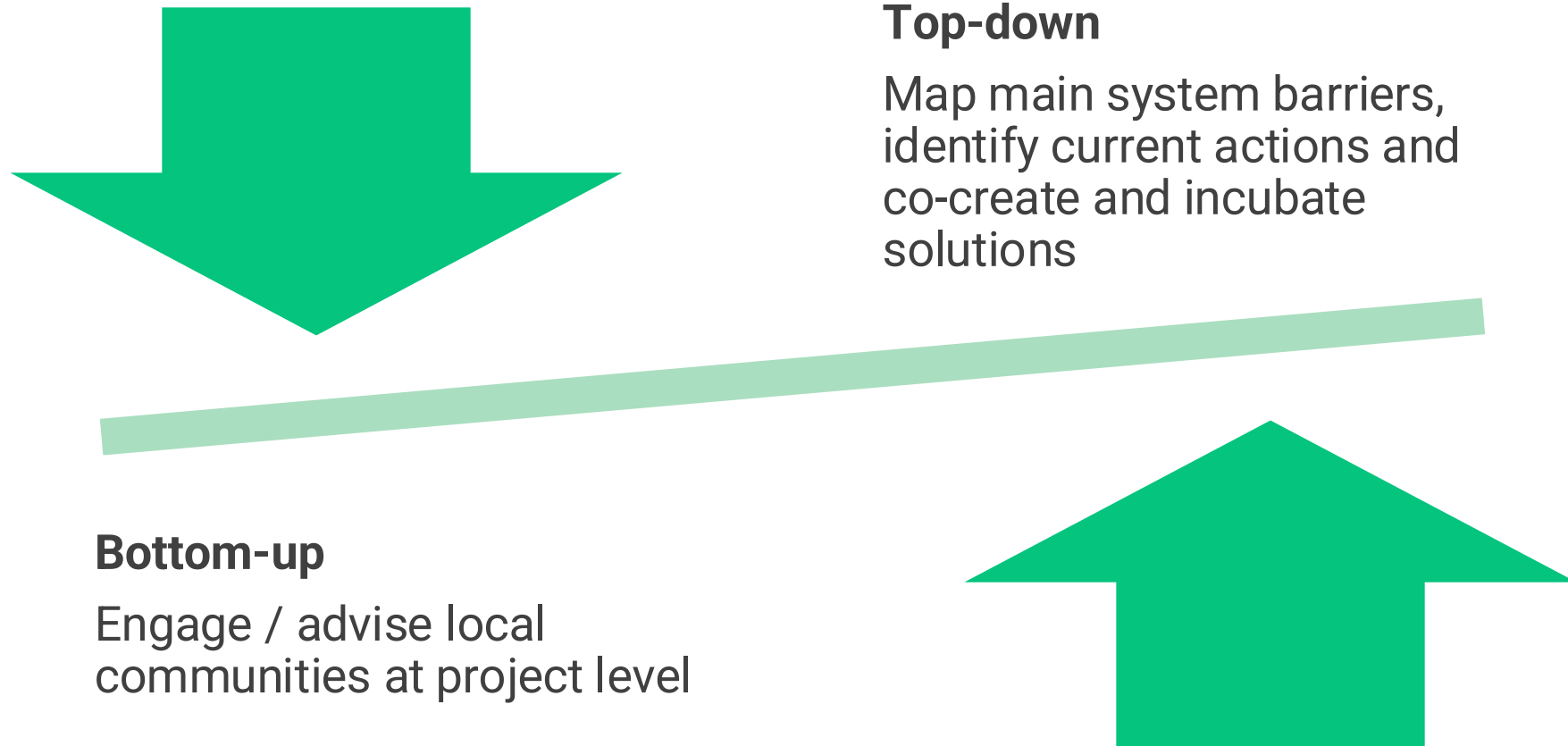
Achieving decarbonised affordable housing in Europe

- **Identify systemic barriers** preventing progress
- **Develop practical, scalable solutions** to overcome these obstacles
- **Educate and build the capacity** of the industry through awareness raising and providing tools and guidance
- **Showcase best practice** across the housing sector to drive action



Mobilising the industry

Combined top-down and bottom-up approach





Foundational phase

Consultants Arup and Dark Matter Labs lead the first phase of the programme with ULI

- Identify:
 - Systemic barriers hindering decarbonised affordable housing
 - Intervention areas where targeted action can transform “business as usual” and accelerate progress
- Map:
 - Case studies of projects, innovations, business models or strategies
 - Existing initiatives tackling this issue to align efforts, avoid duplication and foster collaboration

Presentation



Sara Candiracci
Associate Director,
ARUP Italia Headquarters



Jorn Verbeeck
Urban Strategist
Dark Matter Labs

A photograph of a house with solar panels on the roof, overlaid with a green gradient and the text "Setting the scene". The house has a light-colored exterior and a dark roof. The solar panels are arranged in rows on the roof. The text is in a large, white, sans-serif font. The background is a bright green color with a subtle pattern of leaves and branches.

Setting the scene

75%

of Europe's building stock is energy inefficient and 85% will still be in use in 2050.

15m

people are affected by housing unaffordability across Europe—with almost 1 million facing homelessness.

Business as usual is not working

A systems change and collaborative approach

Complex Housing System

- Europe's housing system is fragmented and stuck, unable to meet affordability and climate challenges effectively

Need for Collaboration

- No single actor can solve housing issues alone; coordinated cross-sector collaboration is essential for progress

Systems-Change Approach

- The C Change for Housing programme maps structural barriers using research and expert collaboration across sectors

Paradigm Shift Required

- Shift from siloed, short-term thinking to integrated, long-term strategies for decarbonisation and affordability

Research Phase

Desk-Based Research

- A desk-based review of the challenges and systemic barriers

Stakeholder Consultations

- Over 120 experts through interviews and workshops

Case studies & Initiatives

Mapping existing initiatives and innovative case studies

Digital Tool Development

- An interactive dashboard and accompanying report

Dissemination

- Share the dashboard and insights with the industry to raise awareness, and get feedback



Barriers

Systemic barriers

Deep-rooted structural conditions that sustain dysfunction in the housing system and cut across multiple actors

Challenges

Concrete and tangible obstacles that stem from systemic barriers and block progress in the housing system

Systemic barriers

Land and Asset Utilisation

- 1. Inadequate land access and suitability
- 2. Vacant and underused homes and buildings

Planning and Policy

- 3. Disjointed approach to housing, retrofit and infrastructure planning
- 4. Policy volatility and incentive inconsistency
- 5. Limited public-private alignment and collaboration

Collaboration

- 6. Public opposition and limited community ownership
- 7. Poor understanding of housing affordability and performance

Finance and business

- 8. Short-term business cases undermining long-term value
- 9. Inadequate financial solutions and risk-sharing mechanisms
- 10. Short-term investment horizons and relaxed stewardship

Delivery and innovation

- 11. Limited uptake of low-carbon materials and technologies
- 12. Skills shortages and limited productivity in construction



Interventions

Intervention areas

High-leverage points where targeted action can be taken to transform “business as usual” and accelerate progress toward decarbonisation and affordability

Current responses

Specific actions, mechanisms or tools within each intervention area that are already addressing key challenges

Intervention areas

Strategic foundations

1. Optimising strategic land assembly
2. Mainstreaming integrated planning
3. Establishing universal definitions and measurement

Collaboration

4. Enhancing public-private-civic collaboration
5. Fostering community and resident collaboration

Finance and business

6. Redefining the business case
7. Unlocking financial solutions
8. Aligning investment with long-term community needs

Delivery and innovation

9. Diversifying delivery, tenure and reuse models
10. Leveraging low-carbon innovation
11. Investing in value chain upskilling and reskilling

Knowledge and learning

12. Enabling system-wide knowledge sharing

SYSTEMIC BARRIERS

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- Vacant and underused homes and buildings
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INTERVENTION AREAS

- Optimising strategic land assembly
- Mainstreaming integrated planning
- Establishing universal definitions and measurements
- Enhancing public-private-civic collaboration
- Fostering community and resident collaboration
- Redefining the business case
- Unlocking financial solutions
- Aligning investment with long-term community needs
- Diversifying delivery, tenure and reuse models
- Leveraging low-carbon innovation
- Investing in value chain upskilling and reskilling
- Enabling system-wide knowledge sharing

Case studies

Real-world examples of projects, innovations, business models or strategies that demonstrate how affordable, low-carbon housing can be achieved in practice

Initiatives

System-level efforts – often in the form of coalitions, alliances or platforms – that convene diverse stakeholders to collaborate on shared challenges and coordinate action



CBRE IM impact methodology

Establishing universal definitions and measurement

- Developed a dedicated strategy to invest in affordable and sustainable homes for middle income households in the major European cities.
- Integral part of the strategy is the ESG impact framework, developed with an external advisor
- Designed to measure and demonstrate social and environmental outcomes alongside financial performance
- Linking investment decisions to resident needs, rent affordability, inclusive communities and sustainability factors
- Clear metrics are used and a yearly impact report is shared with investors

Revive and PATRIZIA

Diversifying delivery, tenure and reuse models

- Many centrally located office assets are underused in the Benelux region
- PATRIZIA and Revive have launched a €75 million joint venture
- This supports the conversion of depleted and obsolete office buildings into energy-efficient, build-to-sell multi-family homes in well-served locations
- 50% of the supply needs to be affordable based on the 35% housing burden rate threshold on the median disposable household income of the municipality



Habitat for Humanity International

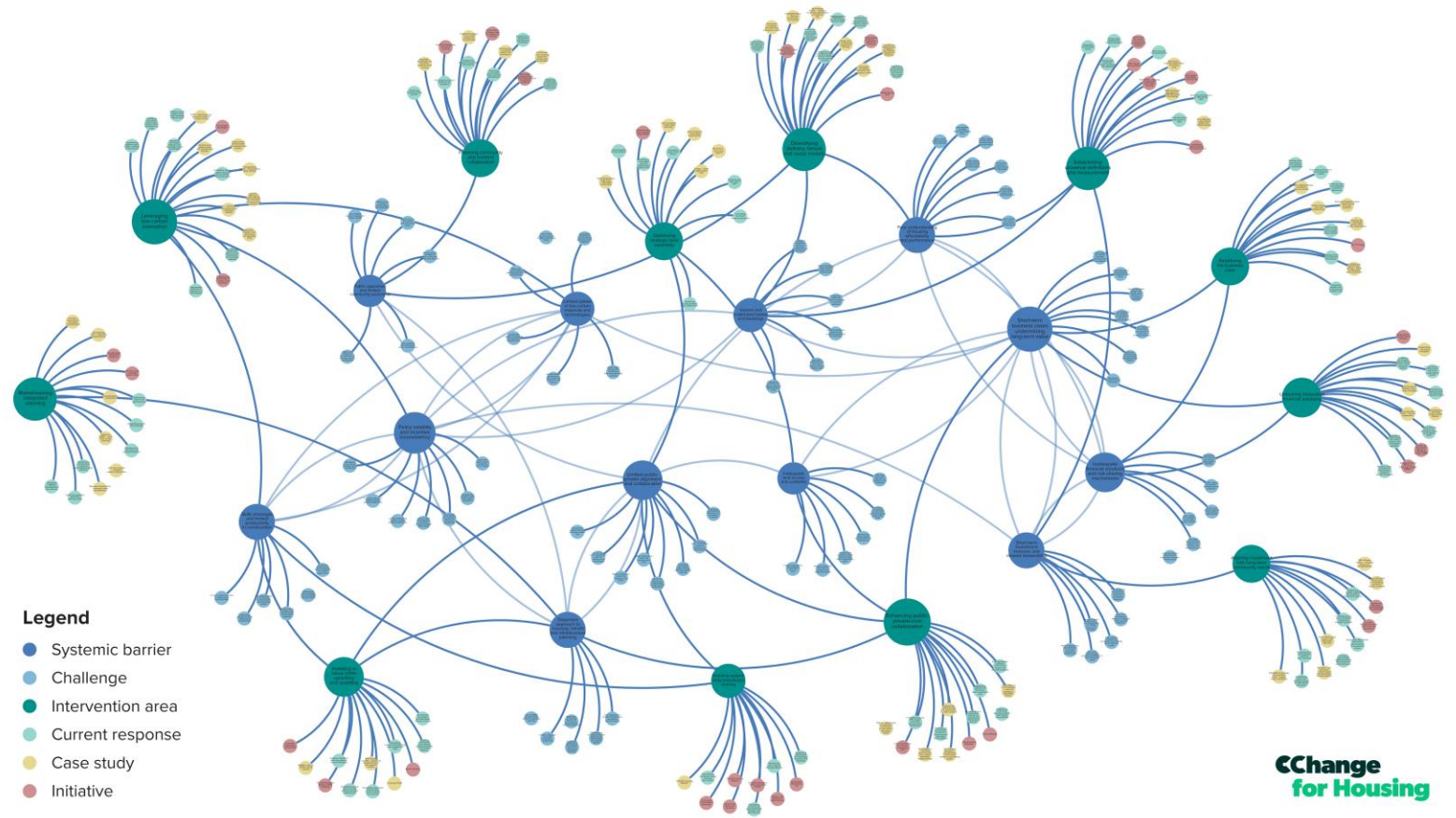
Turning Empty Spaces into Homes

- Empty Spaces to Homes is transforming vacant buildings into affordable social housing for vulnerable individuals and families, while focusing on:
 - Research
 - Life-Cycle Carbon Assessment
 - Financial Model Development
 - Demonstration Builds
 - Stakeholder Engagement
 - Policy Advocacy
- HFH works extensively with homeowner associations (HOAs) to improve and scale up renovation of owner-occupied multi-apartment buildings. Through projects like ComAct and ComActivate, we have developed One-Stop-Shops



The Dashboard

- This has been designed for anyone with an interest in the topic to use
- It is a starting point, we won't have covered everything
- It's a live document so we would encourage you to have a look and add to it if we're missing anything
- There's a report if you prefer



The background image shows the Rotterdam Cube Houses, a unique residential complex. The left side of the image is covered by a semi-transparent teal overlay, while the right side shows the actual photograph of the buildings under a blue sky with white clouds. The buildings have a distinctive cubic shape with windows and doors protruding from various angles.

Next steps

What's next?

- Next phase:
 - Diving deeper into selected intervention areas
 - Collaborating with partners across the industry
 - Co-create practical, scalable solutions
- If you are interested in contributing to this work, please get in touch!



Panel

Moderated by



Sophie Chick
Vice President
ESG Programmes
ULI Europe



Nicolas Bearelle
Founder and Executive
Chairman
Revive



Hilke Nijmeijer
Senior Portfolio Manager
**CBRE Investment
Management**



Gyorgy Sumeghy
Associate Director
Policy and Advocacy
**Habitat for Humanity
International**



Thank You

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