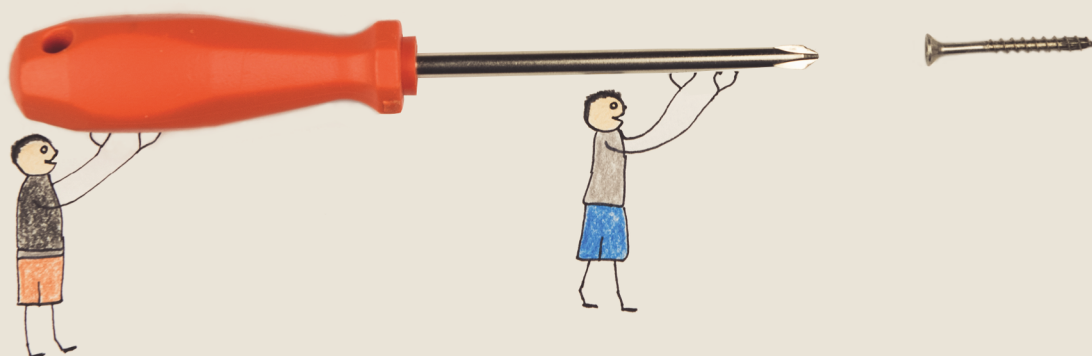


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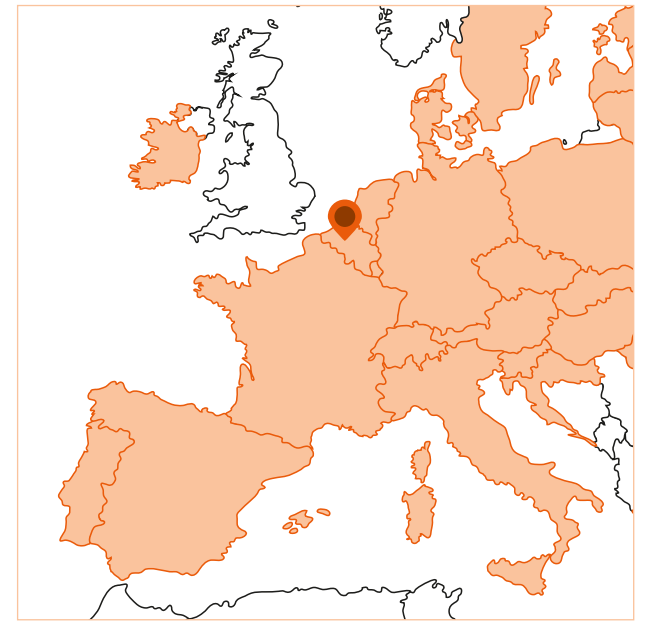
GENT **KNAPT OP**



Context

The ICCARus project ('Gent knapt op') is located in Ghent, Belgium. Ghent is the second largest city of Flanders, with over 260.000 inhabitants. As many other European cities, it lacks affordable housing for low-income groups.

First of all, the waiting lists for social housing are long and keep on growing. Secondly, the private rental market is very narrow and the quality is poor, making the value for money very low. Moreover, a lot of the rental houses are actually occupied by students, making the competition for the more affordable rental units very fierce. At the same time, home-ownership is very common in Belgium (Belgium: 64,8%, in Ghent: 49,7%) and the loan charges have been quite low in the past. So a lot of people go to great lengths to buy a house, because there are no alternatives on the rental market or in social housing. But the housing stock in Ghent is old, most of the more affordable houses are 19th century workman's houses, of poor quality and anything but energy-efficient.



On top of that, we need to double the amount of renovations per year in order to reach the climate goals. There are support tools to encourage renovation (grants, subsidies, tax reductions) but these are not accessible for low-income home-owners, because they always require a pre-investment of the owner before the grant application can be submitted. Low-income home-owners are at risk of being excluded from this transition because they lack the financial means to invest in their houses. We call them 'captive owners', because they are kind of stuck in a house of poor quality.



The goal

The City of Ghent, the Public Center of Social Welfare, SAAMO Gent, vzw Sivi, REGent vzw, Domus Mundi vzw, the Catholic University of Leuven, the Ghent University and AP University of Applied Sciences and Arts came together to explore a possible solution for the renovation need in houses of captive owners. The project was named ICCARus, Improving housing Conditions of Captive Residents in Ghent. ICCARus aimed at renovating 100 houses in order to make them safer, more qualitative and more energy-efficient. Besides the housing renovations, we added a second, more social layer to the project. We aim at extending the social network of the participants, improving their self-esteem and self-reliance. The house acts as a starting point for a more in-depth guidance of the owners.

ICCARus is a UIA (Urban Innovative Action programme) funded project. For the realisation of the ICCARus project we received € 4,799,547.36 from ERDF (European Fund of Regional Development).

These are the admission criteria used to define the right target group:

- The candidate owns only one property
- The candidate has a limited current disposable income
- The house lacks basic living quality and energy efficiency measures
- But the house can be renovated with 30.000 euros to meet the Flemish Housing Standards



Image: before, during and after the renovations works. Here was focussed on renewal and insulation of flat and main roof, insulation of the back façade and a new skylight.



Recurring fund

The innovative aspect of ICCARus is the use of a recurring fund to finance those renovations. We assign a repayable contribution of maximum €30.000 per dwelling that has to be renovated. This is used to cover the renovation costs, paid directly by the Public Center of Social Welfare to the contractor. This financial contribution has to be paid back when the house is alienated (e.g. sold, rented out, donated, when the owners pass away...). This way people can benefit from the contribution their entire life if they want to, without concerns about monthly instalments. This is the main difference between ICCARus and other ways of financial support for renovation works, such as loans and premiums or bonuses. Whenever a substantial number of contributions and a part of the capital gain are paid back, a new

renovation wave can be set up. In this way, the public investment fund can be used over and over again to tackle the low housing quality of vulnerable home-owners. In order to keep the fund “rolling” over time, the owners have to pay back a part of the added value as well. If the value of the house at the moment of repayment is higher than the initial value of the house, plus the value of the contribution adjusted for inflation, then the added value is divided between the owner and the Public Center of Social Welfare. The percentage is based on the ratio between the value of the house before the renovation and the financial contribution. The Public Center of Social Welfare takes a mortgage on the house to ensure themselves that the financial contribution will be paid back.

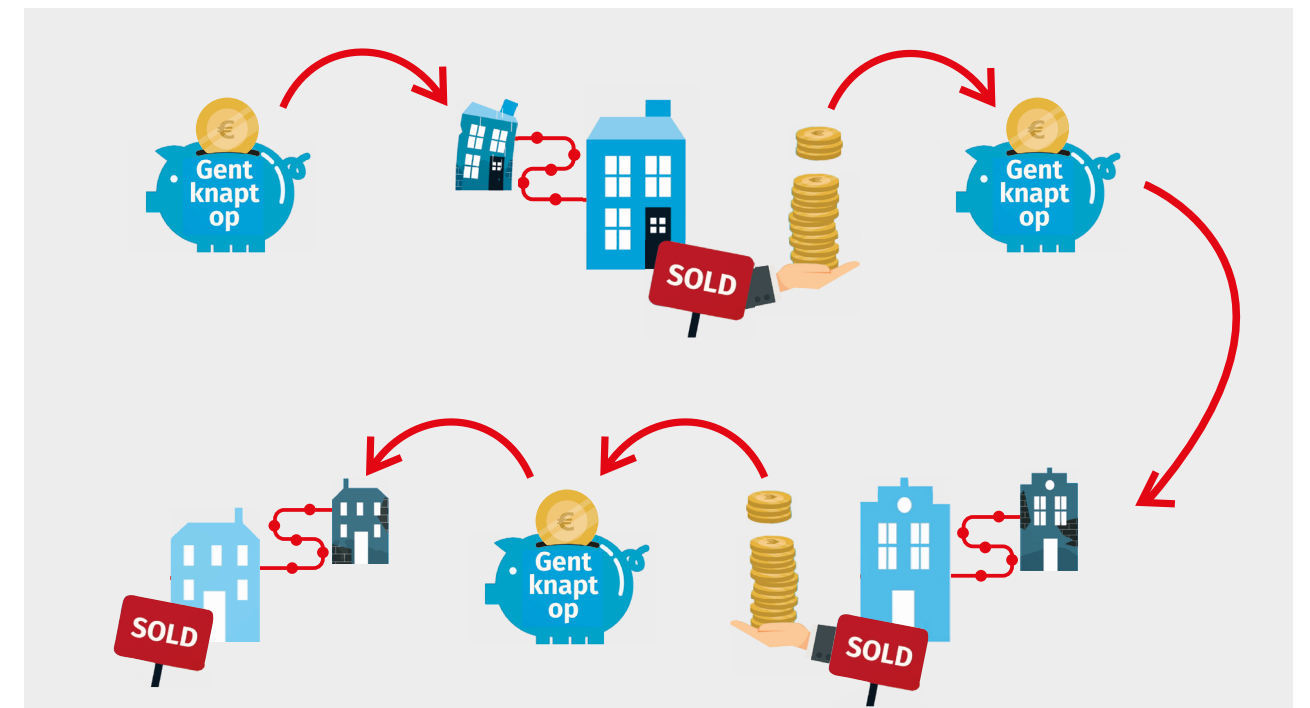


Image: Simplified simulation of repayment to the recurring fund, after renovation with ICCARus and if the inflation is 20%.



Social and technical guidance

All participants have a social and technical counsellor to guide them through the entire project. The technical counsellor is in charge of the renovation. He makes a list of all the necessary renovation works and a cost estimation, searches for contractors and does the follow-up of the renovation works.

The social counsellor is providing social, emotional, financial and practical support along the way. He looks for temporary housing options if needed, helps families to clear out their houses, prepares them mentally for a renovation, assists them in problems that arise during the renovation... The social counsellors also use the project as a starting point to make improvements on other domains such as education, minimal income, health, indebtedness etcetera. Through ICCARus, a lot of social rights were unlocked, which proves ICCARus is an entry point to fight the non-take-up of rights (e.g. Belgian citizens are entitled to several rights, but often they are unaware).



Testimonial

Ingrid and Patrick bought their own house in Ghent ten years ago. During the past years, they have already renovated the ground floor and they created two cosy bedrooms for their two kids on the upper floors.

Three years ago, they welcomed an unforeseen third child into their family, they called him their 'little bundle of joy'. However, soon it became clear that this child had special needs. The nights became nightmares for the entire family, as the autism of the youngest brother dominated all the movements in the house. Ingrid gave up her job in the restaurant to be able to care for their youngest full time, Patrick



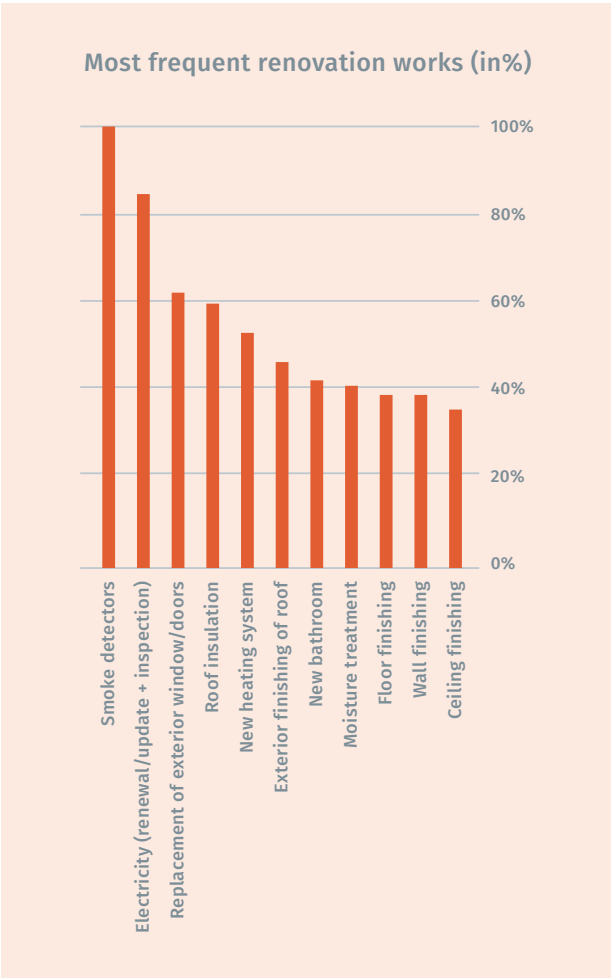
had to work extra hours in order to pay the bills. The medical costs ran high and the family was struggling to make ends meet. Ingrid and Patrick lost their trust in the support systems of the government, because they often didn't fit into the different categories and often didn't receive the much needed support. Until Bart, the social counsellor of vzw Sivi, came knocking on their door.

Thanks to the renovation carried out by ICCARus, with the help of Ingrid and Patrick themselves, the family's dark, not insulated attic is transformed into a well-lit, insulated third bedroom plus a stimulus free room for the youngest son. These new spaces definitely help to bring back the peace in this household.



Results

The main goal of ICCARus is to make the houses safer, more qualitative and more energy-efficient. The most common renovation works carried out in ICCARUS are shown in this table:



In a lot of cases, we provided roof insulation (+/- 60%), new windows or doors (+/- 60%), a new heating system (+/- 50%) or an update of the electric system (+/- 80%). All these works improve the living quality in a house, but also improve the energy efficiency significantly. On average, the ‘Energy Performance Certificate’ improved from a ‘E-label’ to a ‘C-label’. This is not yet the threshold of the Flemish Goal for 2050 (A-label), but it’s definitely going into the right direction.

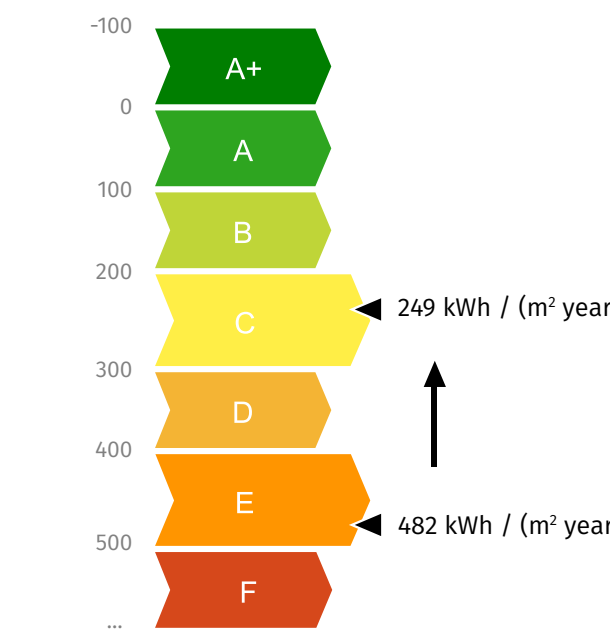


Image: Improvement of the energy performance before and after renovation, based on the Engery Performance Certificates.

Of course the impact on the participants’ lives is something very important as well. The impact studies organized by the research consortium indicate improvements on several domains. After renovation, there is a strong increase in the proportion of residents who are very happy to be at home, from 49% before the renovation to 81% after the renovation. The overall satisfaction about their house also increased. We can also see that the state of the house has an impact on the confidence and the way people think about themselves.

This quote shows exactly what the renovation of a house can change in the lives 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. The neighbours notice the poster in my window, they come over to ask questions about the project. And some people ask me if they can see the works that are being done. I’m happy to explain the project to them. I’m proud of my home. I will be so happy when the annex will be finished and I can invite people to enter a finished home!”

Related to this is the fact that 20% of the participants (almost) never had social contacts in their house, but now 37% of the home-owners is expecting to have more social contacts.

“It has been 7 years since I let any of my friends or family into my home. But now I can invite them again and that is so nice.”

Half of the participants are households with children. Some participants indicated that some rooms of their house could not be used because of the poor state they were in. But after the renovation, this number has decreased and in some cases, we could even make new rooms by insulating and renovating the attic. The testimonial of Ingrid and Patrick are an example of this.

Lastly, the social counsellors of the Public Center of Social Welfare also took a look at the social rights that the participants could be entitled to. They were able to ‘unlock’ a lot of social rights for them, such as minimal living wage, debt management, energy savings, child care, free time for children... This combination of social rights can make a big difference for low-income and vulnerable home-owners.

Quote of one the participants:
“Through my participation in the project Gent knapt op, I became acquainted with the Public Center of Social Welfare. I’m very satisfied with the services OCMW can offer me now. I had no idea that people like me could also receive support from OCMW. The - mainly – financial aid makes life just a little easier for me.”



Closing

To conclude, ICCARus improves the housing quality and the energy efficiency of the houses of captive owners in Ghent. Therefore this project is an important action in order to accomplish the objectives of the Renovation Wave as part of the European Green Deal, without excluding the most vulnerable home-owners. This kind of financial but also social and technical support will be crucial for all countries with a high rate of home-owners in order to ensure a 'just' and 'inclusive' transition.

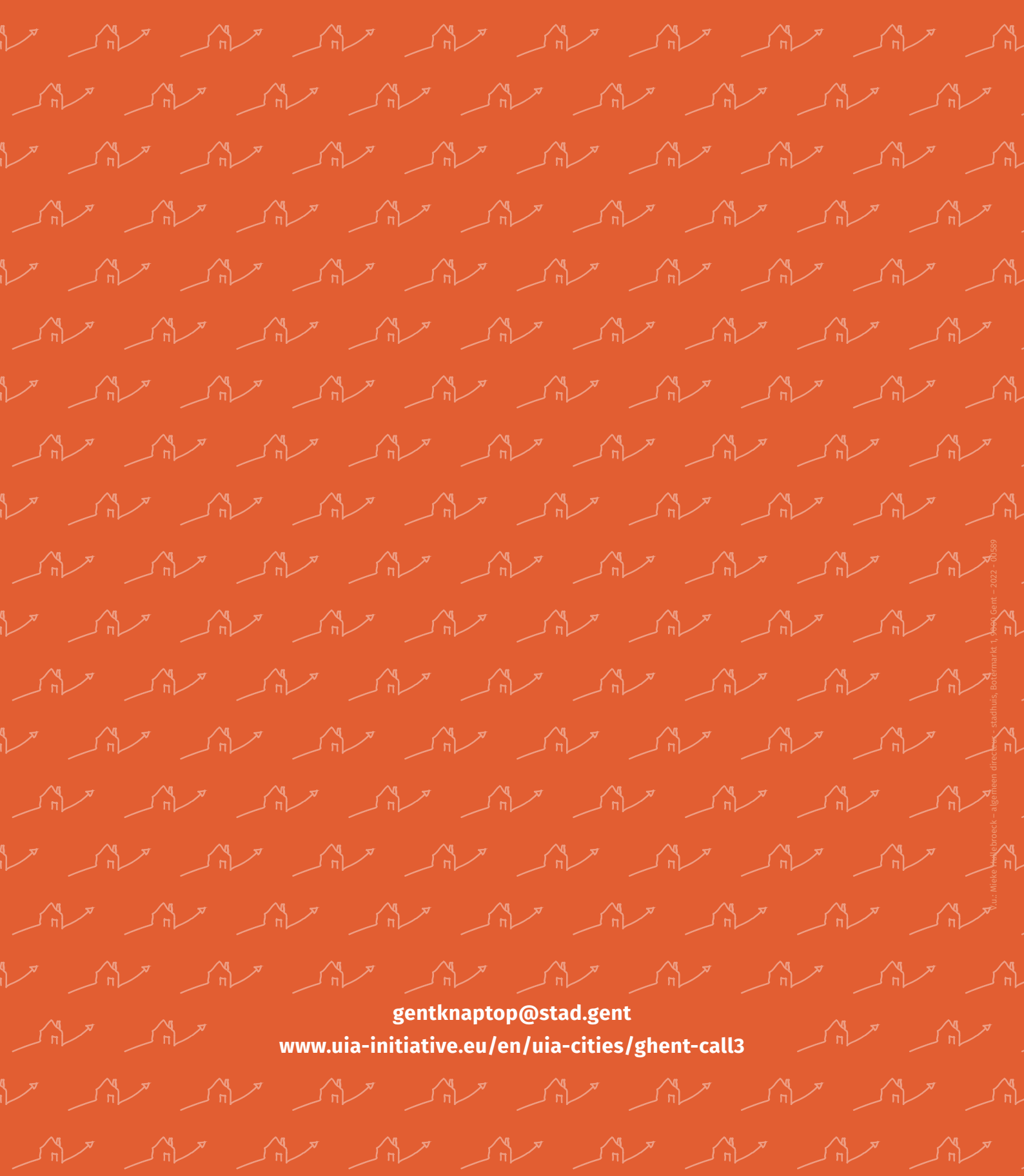
WANT TO KNOW MORE

- On our UIA-website you can find more articles and journals about our project: www.uia-initiative.eu/en/uia-cities/ghent-call3
- The website of the city of Ghent also contains some additional information in Dutch: www.gentknaptop.be
- You can reach us through this mailbox: gentknaptop@stad.gent
- You can watch the final event of ICCARus here



Image: before and after the renovation works of ICCARus. Complete renovation of ground floor, with new windows, an update of the electricity, new floors and a new kitchen.





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