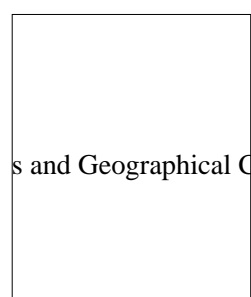


## nZEB in Divided/Cooperative ownership

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## TaskForce Overview

### Members and Geographical Coverage

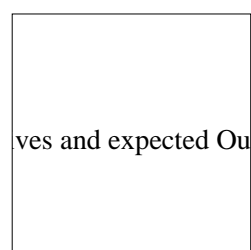


Incentivising and implementing nearly-Zero Energy strategies in Divided/Cooperative ownership, particularly in multi-apartment buildings with mixed tenures, requires an adapted financial, legal and organisational framework as well as good communication and participatory processes. In divided and cooperative property housing, residents play a major role in the decision making process concerning the management of the building. The resident, who is either the owner of the dwelling in a multifamily building (divided ownership) or has a stronger right of occupation (cooperative ownership) than in the

case of a standard rental contract, is called to participate actively in the decision making process regarding the management of the building or its renovation.

Considering the particular type of housing stock that housing cooperatives are managing, Finabita, the service agency of Legacoop Abitanti, the Italian National Federation of Housing Cooperatives representing 3,000 cooperatives across Italy, took the lead in this TaskForce. EKYL, the Estonian Union of Cooperative Housing Associations, an independent organization that brings together over 1,400 housing cooperatives from all over Estonia and CAC, the Bulgarian Union of Homeowners Associations representing homeowners in condominium apartment buildings (among the forerunners in the management of renovation programmes for housing in individual/cooperative ownership), also contributed to the work of the TaskForce by providing their expertise in adapting solutions specifically in regions where the housing sector has been largely privatised and has different legal frameworks.

### Objectives and expected Outcomes



- Identify obstacles and challenges that Housing Organisations are facing in reaching nZEB targets for existing housing stock and new build in Divided/Cooperative Ownership and define a common Work Programme;
- Define nZEB Basics for Divided/Cooperative Ownership: Technical, regulatory and organisational key elements and solutions - Legal and financial framework - Requirements to ensure quality of renovation and maintenance;
- Produce Reports on Operating Costs, Usability and Cost Effectiveness and Guidelines and Recommendations for National nZEB 2020 Road Maps on the basis of the analysis of the identified existing multi-family low energy buildings.

### Needs Analysis and Work Programme

Through a survey carried out during the first phase of the project, members of this TaskForce identified key challenges and obstacles that Housing Organisations are facing in reaching nZEB targets for existing housing stock and new built in Divided/Cooperative ownership. Based on its findings, the Taskforce Coordinator shaped the WorkProgramme and defined the respective calendar of activities (see box on the right) in order to better address the issues at stake.

During the implementation of the WorkProgramme, alongside with exploring synergies and considering recent outcomes and key resources resulting from other running European/National projects, the TaskForce ensured that the knowledge produced had been disseminated to wider target groups, such as decision-makers, building chains stakeholders and financial institutions.

Furthermore, the members of the TaskForce also monitored the current Policy Framework in their respective Member States, bearing in mind that the ultimate goal of the POWER HOUSE nZEC! project was to help them in shaping nZEB definitions and helping Public, Cooperative and Social Housing organisations from all across Europe implementing the new nZEB obligations!

Download here the Taskforce Needs Analysis & Work Programme along with the Report on obstacles to nearly/Zero Energy refurbishment in multi-owned buildings.

## TaskForce key Findings and Conclusions

**Attempting to summarise in a few words the results of this extensive work is far too ambitious, however, below are listed some of the key findings and conclusions elaborated by TaskForce Members:**

### **Clear rules and a legislative framework**

A condominium law, clearly defining the owners and tenants' rights and obligations, and with clear rules for approving "energy requalification" of a building is essential in order to facilitate the decision making process for retrofitting projects in Divided and Cooperative ownership.

### **Communication and marketing**

The importance of having good communication between the actors involved in the renovation project, in particular the management board of cooperatives and/or apartment associations and the owners, cannot be underestimated. It is key to demonstrating the advantages and implications of the renovation projects at the very beginning, where the involvement of an experienced energy expert with good communication skills can make a difference. Good communication also makes it easier to gain the support and participation of the owners in all stages of the renovation project.

### **Skills and competences**

Aside from professionally trained construction workers, having qualified architects, engineers and housing managers who are able to understand each other and mediate between owners and tenants is essential in a renovation project in order to achieve the expected results in terms of energy savings, costs and residents' indoor comfort.

### **Renewable Energy Sources**

Widespread fully developed technologies and simple systems are generally preferable to use since complex

systems require more maintenance and consequently have higher running costs. Training the owners and tenants on how to operate and make the most out of the devices installed and monitoring the performance of the RES used are effective in preventing system errors or breakdown.

### **Access to adequate financing**

Simple, sustainable and reliable financing schemes tailor-made for divided and cooperative ownership buildings are essential in order to gather the initial capital required for deep or comprehensive renovation projects. Loans must be available to complete the subsidy part of the financing scheme, possibly all integrated within the same mechanism. Having seen the issues at stake, qualified support from third parties could be required (such as sector associations and energy agencies), to help the condominium start the process and meet the right project partners.

### **Cost-effectiveness**

The analysis of the Case Studies monitored by the TaskForce showed a payback period of 20-30 years from energy savings (the calculation does not include possible subsidies). This means that deep renovation pays back itself only if it is done when there is already a need to renovate the property. In many cases, the increase in property value after the renovation (or of the new construction compared to the basic energy standard building) is almost equal to or higher than the money invested for the energy refurbishment.

Download here the TaskForce Final Report "nZEB in Divided and Cooperative Ownership in practice: Lessons Learnt" and its version adapted to the Italian context (available in Italian).

Source: [http://www.powerhouseeurope.eu/nearly\\_zero\\_taskforces/nzeb\\_in\\_dividedcooperative\\_ownership/overview/](http://www.powerhouseeurope.eu/nearly_zero_taskforces/nzeb_in_dividedcooperative_ownership/overview/)