



**USAID**  
FROM THE AMERICAN PEOPLE



**REELIH**  
RESIDENTIAL ENERGY EFFICIENCY FOR  
LOW-INCOME HOUSEHOLDS

# REELIH REGIONAL CONFERENCE II

November 16-17, 2021

SCALING UP ENERGY  
EFFICIENCY RENOVATIONS OF  
MULTI-APARTMENT BUILDINGS  
TO ALLEVIATE ENERGY  
POVERTY IN EASTERN EUROPE

A black and white photograph of a cityscape featuring several large, multi-story apartment buildings. The buildings have many windows, some with laundry hanging out. In the foreground, there is a building with a tiled roof and a circular emblem. The sky is overcast.

**EVENT  
REPORT**

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# About REELIH Project

Residential heating energy accounts for more than 30 percent of energy use in most Europe and Central Asia countries and even more than 40 percent in the Balkans. Previous construction and heating methods did not focus on saving energy and the environment. As a result, highly inefficient energy use intensifies the impact of escalating energy prices on low-income households. Especially in urban areas, the multi-apartment buildings are generally poorly insulated and maintained, providing low energy efficiency and living comfort. Current construction standards and practices for these residential buildings lag international standards and are not effectively applied in building and the refurbishment of old buildings.



**It is essential to address this problem to help Central and Eastern Europe move forward on the road to energy reforms and limit energy waste and air pollution.**

Habitat for Humanity International and The United States Agency for International Development Residential Energy Efficiency for Low Income Households (REELIH), aims to improve living standards in multi-unit apartment buildings in Eurasia. It focuses on developing a regional effort, resources, and networks to address the impact of rising energy prices on collective housing. The REELIH project includes all stakeholders who promote, create, finance, and directly implement energy efficiency projects. We work with municipalities and financing institutions to develop, test and scale financial models, combining subsidies and loans, for residential energy efficiency.

**The main objectives of the REELIH project are to:**

- motivate stakeholders to contribute to the improvement of living conditions of low-income families,
- develop a sustainable model of implementation of energy efficiency in residential buildings,
- save on energy costs, and
- reduce air pollution and climate change effects.

**The REELIH project is implemented in three countries:**



Armenia



Bosnia and Herzegovina



North Macedonia

REELIH project, with the financial help of USAID, seeks to demonstrate that integrated efforts in this sector, at the regional as well as the national level, addressing market, capacity and knowledge gaps, together bring significant improvements to the living conditions of low-income families in the Eurasian region, reduce energy costs, reduce carbon emissions, and thus overall, contribute with tangible changes to the ongoing dialogue and reform process.

# About REELIH Regional Conference

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Habitat for Humanity International, in partnership with USAID, has been working on scaling up financing for the renovation of multi-apartment buildings to increase energy efficiency and comfort of living in these buildings and **alleviate the homeowners' energy poverty** in the REELIH project since 2012. In April 2017, we organized the first conference (agenda) in Brussels to raise awareness about the particular case for Eastern Europe and to convene all stakeholders from the EU and national policymakers to private companies and financing institutions. Building on the successes of the first REELIH conference, we organized the second one in November 2021.

## Background to the REELIH Regional Conference II

Despite the progress made in recent years through the public investments in energy efficiency policies and measures, and efforts to involve all stakeholders in addressing the problem, the countries in the Eastern European region are still the most energy-poor in Europe. However, with the introduction of the European Green Deal, the interest of the EU in the housing sector has grown significantly. Energy-efficient renovation of residential buildings within and beyond the borders of the EU is anchored in the Renovation Wave Strategy and the Recommendation on Energy Poverty. Moreover, two recent European Parliament resolutions Maximizing the energy efficiency potential of the EU building stock (Ciaran Cuffe) and the EP report Decent and affordable housing for all (Kim van Sparrentak) both recognize the need for tailored solutions for different ownership structures. The current Energy Performance of Buildings Directive revision focuses on provisions central to boosting building renovation. Although the three REELIH project countries are not the EU Member States, much of the EU level thinking and policymaking impact them through the Energy Community.

Hence, it came timely to organize the second REELIH conference to continue the discussion on scaling up financing for retrofitting multi-apartment buildings with EU support. Apart from that, we presented our research and policy recommendations on energy poverty in the region of Eastern Europe. Countries in this region share many similarities in addressing the tenure structure and renovation of multi-apartment buildings. Thus, the key focus of this conference was to foster knowledge transfer between the EU Member States in Central and Eastern Europe (e.g. Slovakia, Lithuania, Poland, Bulgaria) and countries in the Eastern Neighborhood and the Western Balkans.



## Cooperation and partnership

REELIH Regional Conference II was organized by Habitat for Humanity International and the United States Agency for International Development. The conference was further organized as a side event of the [Europe Housing Forum](#) by Habitat for Humanity International. It was also held in the framework of the [UNECE Eleventh International Forum on Energy for Sustainable Development](#).



Thanks to these synergies, we were able to spread the conference topics to a broader audience. Moreover, the positive impact of making the REELIH conference part of the Europe Housing Forum is that one of Europe Housing Forum's themes was residential energy efficiency and energy poverty, which is visible in the number of [sessions](#) relating to this topic.

<b>ROUNDTABLE</b>	The role of public-private-people partnerships (P4) in promoting social/affordable housing opportunities: Advancing innovative solutions
<b>PLENARY</b>	How to combine energy and social policies to address energy poverty in Central and Eastern Europe?
<b>ROUNDTABLE</b>	How energy efficiency renovations should address energy poverty in the COVID recovery in Europe
<b>PLENARY</b>	The Affordable Housing initiative and the New European Bauhaus: EU policy implications at national and local levels
<b>PLENARY</b>	Affordable financing models and business models for renovation: how to finance renovations in Central and Eastern Europe and not drive costs up
<b>BREAKOUT SESSION</b>	Harnessing innovation for inclusive and green renewal of social / affordable housing neighborhoods in Europe
<b>BREAKOUT SESSION</b>	What implications does the Fit for 55 package have for Central and Eastern Europe region?
<b>BREAKOUT SESSION</b>	Models to bring together stakeholders to scale up multi-apartment renovations in Central and Eastern Europe

# Networking event



The in-person meeting of the REELIH Conference II took place in Brussels on November 16. The reason for bringing people to Brussels was simple - we acknowledge the need for networking and meeting with our partners and colleagues physically. Taking place in the hub of European Institutions and various relevant housing organizations, the evening networking reception was attended by 41 people.

## Participants of the networking reception:

European Union representants	MEP Kim Van Sparrentak, the team of MEP Miriam Lexmann, Directorate-General for Energy (DG ENER), Social Justice Campaigner for the Greens (EP)
HFHI's Partners for Residential Energy Efficiency	People in Need, International Finance Corporation, LVOA-ALCO: Alliance of Lithuanian Consumer Organizations
Financial institutions	Central European Bank, European Investment Bank
Donors	HILTI
Brussels based partners	Housing Europe, International Union of Tenants, Cities Alliance, EuroAce/Renovate Europe, FEANTSA, Knauf EU Office, Climate Strategy 2050 Institute
Other	URBACT, Ethicore
HFH National Offices	Romania, Macedonia, Hungary



Besim Nebiu, CEE/CIS director, HFHI, giving the opening speech and welcoming MEP Kim van Sparrentak (2nd left).



Gyorgy Sumeghy, Advocacy & Policy Associate Director, HFHI, talking to representative of People in Need.

# Conference Snapshot

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## PLATFORM

DealRoom



## DURATION

2 days



## SESSIONS

5



## REGISTRATIONS

503



## SINGLE VISITORS

104



## SPEAKERS & MODERATORS

28 & 5

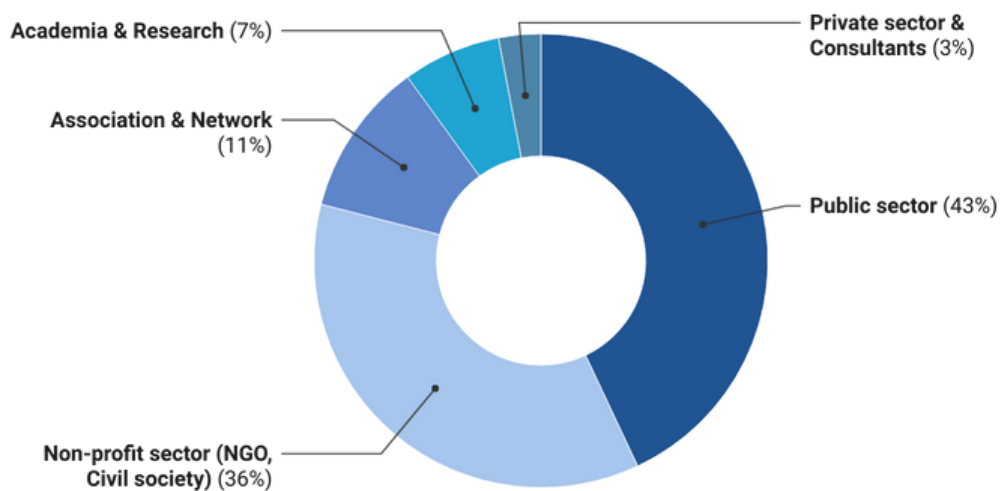
# Conference Program

The REELIH Regional Conference II hosted five sessions to cover different topics regarding the renovation of the multi-apartment building stock in Central and Eastern European context, including:

- Presenting HFHI research and recommendations and response by EU policymakers
- Financing residential energy efficiency
- Community mobilization and best practices
- EU policies and implementation on the national level
- Improving homeowners associations' legislation

The conference offered a broad range of speakers, covering various sectors such as the European Union, national governments, financing institutions, global donors and agencies, and support from our regional partners. For the five sessions, we ensured a board of 28 speakers from the named sectors to cover different views on the discussed topics and brought as many experts as possible to present current trends and challenges.

## Institutions & organizations represented by the speakers



*This graph shows the sector distribution of speakers and moderators of five REELIH conference sessions.*

*Created with Datawrapper*

### National governments



North  
Macedonia



Armenia



Bosnia &  
Herzegovina



Slovakia



Estonia



# Involvement

## European Union



Members of the  
European Parliament



Directorate-  
General of Energy



Directorate-General for  
Neighbourhood and Enlargement  
Negotiations



EPAH



ENERGY  
COMMUNITY

## Financing institutions



ERBD



EIB



CEB

## Global donors and agencies



USAID



German Society for  
International Co-operation



UNECE



United Nations  
Development Program

## HFHI partners



Metropolitan Research  
Institute Budapest



Buildings Performance  
Institute Europe



IWO - Housing Initiative for  
Eastern Europe



HFH Macedonia



HFH Armenia



ENOVA



Odessa Housing Union



**ENERGIACLUB**  
CLIMATE POLICY INSTITUTE  
APPLIED COMMUNICATIONS

ENERGIACLUB



Housing Europe



# Introduction

## to the REELIH Regional Conference II

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**Zita Kakalejcikova, Manager, Residential Energy Programs at Habitat for Humanity International**

With this conference, we especially wanted to honor the cooperation with USAID for the past ten years. Zita Kakalejcikova, Residential Energy Efficiency project's manager, introduced the conference by symbolically welcoming two distinguished guests – Lisa Magno, Deputy Assistant Administrator at USAID and Richard Hathaway, Vice President at Habitat for Humanity International. The two representatives of the partnering organizations delivered their opening speeches and highlighted the importance of such cooperation.

**Lisa MAGNO, Deputy Assistant Administrator at USAID**

Lisa Magno highlighted the commitment of USAID to help the world address the climate crisis and strengthen the energy security of their partners. As USAID helped South-Eastern Europe reach 1/3 of renewable non-hydro energy, Magno notes that REELIH provides us with an excellent example of practically addressing climate change. It is an example of a successful model for many others trying to address similar issues. REELIH provides a sustainable financial mechanism and is working hard to solve the core issues that limit private take of energy efficiency by bringing solutions to financial institutions and citizens alike. Furthermore, it is developing a sustainable mechanism for financing investments in residential buildings, which is critical to alleviating energy poverty.

*"No one should have to choose between being warm during winter or feeding their children. The goal to reduce CO2 emissions and advance our partners with energy independence can be realised while simultaneously helping the vulnerable population to repair their homes, stay warm during winter, and cope with the impact of climate change."*



**Lisa MAGNO**  
Deputy Assistant Administrator at USAID

**Richard HATHAWAY, Vice President at Habitat for Humanity International**

Rick Hathaway presents the achievements of the REELIH project. In the last decade, REELIH has helped renovate number of buildings, helped to challenge, and engage key stakeholders, helped municipal and national governments develop better energy action plans in long-term renovation strategies, and helped homeowners collaborate with neighbours and test new technologies.

*"Large portion of the population lives in multi-apartment buildings where they own their own flats and do not have funds to invest into the commonly owned parts of the building. Millions are lacking proper solutions to this challenge. With REELIH, we are creating healthier homes for the next generation of Europeans."*



**Richard HATHAWAY**  
Vice President, Habitat for Humanity International

# 0 | SESSION

## Presenting Habitat for Humanity International research and recommendations and response by EU policymakers

S01

Thanks to knowledge and experience from the REELIH project, we continue on improving our understanding of the connection between residential energy efficiency and energy poverty. The most recent research initiative under the REELIH project was presented by research partners from Metropolitan Research Institute Budapest and Buildings Performance Institute Europe, focusing on developing a practical definition of energy poverty and recommendations for policymakers. We invited several EU policymakers from the European Parliament, the European Commission, and the Member States to respond to the proposed recommendations.

Stefan Bouzarovski, Chair at ENGAGER COST Action and Professor at the University of Manchester, welcomed the speakers and the audience to the session with the innovative dialogic format between research and the response of policymakers. Being a vivid part of the discussion, Stefan Bouzarovski highlighted the fact that social policy was less present in the current developments about the renovation of the building stock led from the EU level and addressed the need to involve a broader range of decision-makers and stakeholders to address the challenge of energy poverty.

Eva GEROHAZI, Researcher, Metropolitan Research Institute Budapest &  
Senta SCHMATZBERGER, Project Manager at Building Performance Institute Europe

Eva Gerohazi and Senta Schmatzberger summarized the findings from the conducted research 'How Energy Efficiency Retrofits Contribute to Energy Poverty Alleviation. Theory, Best Practice in the European Union and Case Studies From the REELIH Project in Armenia, Bosnia and Herzegovina and North Macedonia' and pointed to the biggest challenges that the REELIH project attempts to address:

- **Defining energy poverty:** The energy poverty indicators are often hard to interpret because of differing conditions, missing data and questionable indicators such as energy costs and income. Another challenge comes with the ownership structures of the building stock as these are occupied both by low-income households, presumably energy poor, and better off owners.
- **Legislative challenge:** REELIH started creating the missing "ecosystem" by entering the market and reaching energy efficiency results. It did so by establishing a solid legal background and providing technical and organizational assistance, which are inevitable steps in ensuring a successful renovation process.
- **Technical assistance:** subsidies are not the exclusive solution to the issue of energy poverty. If we want to reach sustainability and scaling of the solution, we should try to help make already existing funds more accessible.
- **Impact on EU policymaking:** the EU Member States which are on a tight budget or not willing to invest in renovations will also not be willing to invest in Social Climate Funds or any others. Therefore, it is crucial that organizations with experience in the topic in the particular context of the region, such as Habitat for Humanity International, speak on behalf of the region and its challenges at EU level discussions and policymaking.

Gyorgy Sumeghy introduced high-level policy recommendations on how to scale up renovation of multi-apartment buildings in CEE both in the EU Member States and members of the Energy Community. The high-level policy context is that many EU and national documents support social housing that subsidises rental housing. However, this housing segment is missing from CEE countries for well-known historical reasons:

- Communities of homeowners in CEE should have the same policy recognition as people living in social housing.
- We need to combine energy policy and social policy to address the problem better.
- When EU Member States develop strategies and address energy poverty, they are not very ambitious or do not follow up on the implementation. Therefore, we ask the EU to guarantee more ambitious strategies and better implementation.

### Technical assistance

We need very complex technical assistance for homeowner associations and owner-occupied multi-apartment buildings. We need project design, financing design and the aspect of how to reach out to the communities to help them make majority decisions so that they can start the renovation. Without technical assistance, it is tough to start these renovations.

### Financing

We should design and implement long-term transparent and smaller subsidies than short-term and high subsidies. Also, this challenge is so big that we cannot solve it by relying only on subsidies – we need market uptake. Subsidies should target vulnerable consumers and low-income households, not the whole population.

*“We should not underestimate the role of local governments and their role in scaling up the renovation rates. With our assistance, we can help them build the needed capacity and funding so that they become facilitators and providers of technical assistance, subsidies, and awareness-raising campaigns.”*



Gyorgy SUMEGHY  
Associate Director of Advocacy & Policy at HFHI

Following the initial presentation of the research and recommendations, we invited the representatives of different EU institutions and one Member State government representative to react and discuss the proposed solutions together.

It was great to see that **Iskra Mihaylova**, Member of the ITRE Committee, European Parliament, has acknowledged that it is crucial to combine social and energy policymaking on the EU level and added that financial policy must likewise take vivid part in finding solutions to the outlined problems. Concerning the national level policymaking, national governments should create flexible enough, open, and practical long-term renovation strategies and understand municipal authorities as active players being a bridge between citizens organizations and national governments.



*"Without a human approach with individual faces, we can create beautiful policies, but we should not achieve relevant results."*



**Iskra MIHAYLOVA**  
Member of the European Parliament



**Gaspard Demur**, Team Leader for National Renovation Strategies and Recovery at Directorate-General for Energy (DG ENER), agreed with Ms Mihaylova's point about the importance of the social, energy efficiency and technological dimensions of the problem. He added that it is essential to create a transparent and predictable framework so that citizens, investors, and owners can understand it. Co-owned multi-apartment buildings need a specific approach. There are a lot of good practices on split incentives trying to help owners and tenants talk to each other and find common ground for financing renovations, like in Finland, Denmark and the Netherlands. It is only a matter of establishing foundations for such dialogue, and he believes this is the way to go further with this challenge.



*"Looking at the long-term renovation strategies of the Member States, we noticed that the most successful on the issue of energy poverty are those which could bring together many different policies on the long term, such as information campaign, financing over the long period, Minimum Energy Performance Standards, split incentives, and technical assistance."*



**Gaspard DEMUR**  
Team Leader for National Renovation  
Strategies and Recovery at DG ENER



Krzysztof Gierulski, Policy Officer at Directorate-General for Neighbourhood and Enlargement Negotiations, brought the case of Ukraine into the discussion by showing how they managed to activate relatively passive citizens to start renovating their building stock. For him, apart from the need to combine technological, social and economic issues, in countries like Ukraine, one needs to address also problems like corruption, establishing transparency, building up democracy and empowering people. According to him, we need to create a full range of legislation to enable the functioning of homeowner associations (further: HOAs), allow them to develop specific markets to choose suppliers of certified services, and make decision-making among homeowners to function.

*"Decisions to renovate the building is a decision to renovate the homeowner associations. First decisions are the most difficult ones. Usually, they apply for small things such as energy audits. They see how it works and do the next, bigger steps. They grow, and once they grow, they become self-aware, and they build democracy."*



**Krzysztof GIERULSKI**  
Policy Officer at the European Commission

Finally, the conversation was enriched by inputs from Lauri Suu, Head of Housing Policy at the Ministry of Economic Affairs and Communication for Estonia. Estonia no longer struggles to activate its citizens but rather falls short of supply and workforce. There are not enough materials, prices are going up, and renovation projects cannot be finalized due to these challenges. Therefore, to create the complete picture, there is also a need for personnel and enough material resources, and these elements should be addressed together with social and energy policies.

*"In Estonia, we are in a situation where the demand for renovation of the multi-apartment buildings is multiple times higher than the supply. Hence, social and energy policies must be looked at together with the workforce and materials."*



**Lauri SUU**  
Head of Housing Policy at the  
Ministry of Economic Affairs and Communication for Estonia



# 02 SESSION

## Financing residential energy efficiency

S02

Energy poverty alleviation of vulnerable consumers living in multi-apartment buildings requires scaling up investment into a deep renovation of these buildings. In this session, we asked for the response from key international financing institutions and how they support residential renovation works.

Oleg Dzioubinski, Regional Adviser at Sustainable Energy Division of the United Nations Economic Commission for Europe, introduced the session on financing residential energy efficiency and, as a moderator, warmly welcomed the distinguished speakers from international organizations, national organizations and international financial institutions who further discussed the existing bottlenecks and challenges specific to the region. Special attention was directed to those who need the most assistance, and the moderator further highlighted that these people need to be supported in a very particular and targeted way.



*"If banks see clearly what benefit they have - that the risks are reduced, that there is support from international development banks - they do take it on."*



Oleg DZIUBINSKI  
Regional Adviser at Sustainable Energy Division of the UNECE

### Financing residential energy efficiency in Ukraine and Western Balkans

by Violeta Kogalniceanu, Head of Infrastructure and Energy Efficiency Unit at Energy Community

As a platform for cooperation, Energy Community aims to support its signatories to develop the energy sector reforms and create the energy markets with a view of accessing the EU. Violeta Kogalniceanu explained how they work in Ukraine and Western Balkans.

#### Example of Ukraine

- Study defining energy poverty:
  - Arrears on utility bills,
  - Inability to keep home adequately warm, and
  - Overall low quality of dwellings.
- Most impacted are low-income households
- Financing mechanism Energy Efficiency Fund supplies a combination of grants, technical assistance, and lending opportunities in banks to households. The fund consists of a Ukrainian public energy efficiency fund and a contribution from the EU and Germany.

*"What helped a lot was project management. We may always expect that the wise people in the bank and the wise residents will just meet halfway and by magic they will all agree on all aspects, and the next day they will start implementations. What I learned from my experience with Romania is that we need this 'agent' - the one between these two - to help both sides in the process."*

Violeta KOGALNICEANU

Head of Infrastructure and Energy Efficiency Unit at Energy Community



S02

### Example of Western Balkans

- Green agenda supported by the EU and its Renovation Wave Strategy.
- Countries benefit from the Regional Energy Efficiency Program (REEP): package of different financing facilities, incentives, and technical assistance.
- Green Energy Financing Facility (GEFF) is dedicated explicitly to buildings renovations.

### Challenges faced in the residential energy efficiency of multi-apartment buildings by Grzegorz Gajda, a Senior Urban Sector Specialist at European Investment Bank

Grzegorz Gajda, an experienced expert in residential energy efficiency and one of the initiators of financing schemes for renovation in Ukraine, defined four main challenges for the renovation of co-owned multi-apartment buildings.

- **Technical:** investing is done for the building, but energy savings happen in boiler houses located outside buildings
- **Institutional:** upgrades contributing to energy savings must be done for the building as a whole. With a lack of efficient decision-making mechanisms among homeowners to agree on such interventions for the building, the renovation process cannot be done
- **Financial:** The way people pay for energy must be linked to actual consumption & lending to the building – the community of people – is considered risky by the banking sector

*"Energy efficiency and all the monetary savings are very important, obviously. But the most important is the property in which they live. This is the most important asset that many families have. Living in a safe and comfortable home is the reason leading to well-functioning models of financing energy efficiency in the residential building sector."*



Grzegorz GAJDA

Senior Urban Sector Specialist at EIB

## Barriers to energy efficiency investments in multi-apartment buildings

by Andrew Popelka, Senior Energy Advisor, Energy and Infrastructure Division Bureau for Europe and Eurasia, United States Agency for International Development

According to Andrew Popelka, working for USAID and contributing to the REELIH project, a holistic approach targeting the following barriers is vital to the creation of the enabling environment for renovation works:

- Improving legal and regulatory documents and enforcement tools
- Improved knowledge of energy efficiency investment: the aim is to present improved quality of life for the residents as the reason number one
- Government and international donors support mechanism providing only need-based subsidies: the importance of solving the issue of sustainability of support
- De-risking residential energy efficiency market for the banking industry

*"What I would like to see with the governments, international financial institutions, and donors is to think sustainable, look at the long run, don't do onesies and twosies. Look at sustainable approach."*



Andrew POPELKA  
Senior Energy Advisor at USAID

### Two points for consideration

- Government has public funds to support energy efficiency investment, but they do not have enough to fund all of it: they need to look at the sustainability of support schemes.
- Private industry can step in, but it needs to deal with acceptable risk for its investment: banks need to feel comfortable investing in the residential sector, not overloading the government funds and being attractive for the public.

## EBRD ways of engagement in residential energy efficiency

By Meran Lukic, Principal Banker at European Bank for Reconstruction and Development, Serbia

Being a development organization, EBRD supports creating and enabling the legislative and regulatory environments at national and local levels, like preparation of strategies, laws, and secondary legislation. Additionally, as a bank, they finance renovation through three channels:

1. Commercial banks: Green Economy Facility (GEFF)
2. Municipality owned utilities
3. Sovereign/commercial energy efficiency funds

Technology Selector is additionally an online database of energy-efficient green technologies to be used by homeowners to check the eligibility of each technology. This tool paves the path from the end-user to vendors and commercial banks.

### Example from Serbia

- Financing for multi-apartment buildings through municipalities and district heating companies: they piloted this project as a market need as there was not a single sub-loan approved to HOA by a commercial bank.
- The government recognizes this project, and they cooperate on structuring a multi-city facility that will include many cities in this activity.
- Benefits for the tenants are increased property value, comfort and living conditions, ability to influence the consumption and the heating bills, and maintenance costs go down.

*"Most multi-apartment buildings are connected to district heating systems and they pay normative prices, not based on their actual consumption. There is no incentive and it is indeed needed. There needs to be this switch to a consumption-based system so people can do something about that. Otherwise, there is no change."*



Meran LUKIC  
Principal Banker at EBRD, Serbia

### Investments in housing energy efficiency

By Edo Omic, Economist at Council of Europe Development Bank

In their efforts, CEB aligns in activities with the Council of Europe, which is trying to promote social cohesion and to work in investments fostering social equality and inclusiveness within our societies. Among these are project loans through co-financing facilities with EU funds, working with local governments to identify funding financing gaps, cross-sectoral loans, donor funds, and own profits fed into grant funding. In specific, they have programs helping vulnerable groups, from single-parent families, migrants, refugees, disabled, to seniors.

Edo Omic highlighted the fact that some studies have shown that when you increase the energy efficiency by approx. 10%, you can see energy poverty decreasing by 2-3%, which is not a proportional impact. Hence, it is essential to consider this when planning the projects and size of the impact of the energy efficiency interventions.

*"Effective financing will need an effective blending of grants and private financing. These grants need to be utilized in combination with national authorities and vehicles that are being designed to target energy efficiency in the housing sectors and multi-apartment buildings. These are people who know the counterparties the best and can help them streamline the process of applications, utilize the grant funding, and help them understand the process better so they can implement energy efficiency measures at their homes."*

Edo OMIC  
Economist at CEB



# 03 SESSION

Presenting new REELIH project video. Community mobilization: REELIH project and other best practices

Presented by



Produced for Habitat For Humanity by



The second day of the conference was opened by presenting a [new REELIH project video](#). This video was filmed in North Macedonia as part of the BBC StoryWorks series [#BuildingCommunities](#) to showcase the work done under the REELIH project in creating an enabling environment for homeowners to improve the quality of their dwellings and lives.

*"Key message of the BBC campaign says that beyond the negative headlines, there are positive stories. And one of the positive stories is the REELIH project that has been working on improving the conditions for residential energy efficiency renovations for almost 10 years in Central and Eastern Europe."*



**Ludmila PERUNSKA**  
REELIH Advocacy Assistant at Habitat for Humanity International

S03

Further in this session, we presented best practices supporting HOAs and other community structures mobilizing the community members to scale up energy efficiency renovations for energy poverty alleviation. Awareness-raising is about the benefits of energy efficiency, and reaching community decisions about investment in multi-apartment buildings requires a lot of community facilitation and education.

**Knut Hoeller**, Executive Member of the Board at IWO, as a moderator of the session, cherished the importance of national support programs co-financed with EU funds to finance energy-efficient building refurbishment. In countries where these programs are lacking, the momentum of refurbishment remains low, and climate targets cannot be achieved. The problem of energy poverty can be solved in a more targeted way, especially within the framework of nationally coordinated funding programs for energy-efficient building renovation. Households threatened by energy poverty can be supported more directly and at a higher level and thus be taken along. Thanks to REELIH and other best practices presented during this session, the renovation of multi-apartment buildings in this region has become a reality.



**REELIH project in Bosnia & Herzegovina,  
by Petar Tasic, Consultant at ENOVA,**

The key challenge for renovation work lies in the lack of functioning HOAs, and maintenance companies. Another identified bottleneck is the lack of affordable loans in the banking sector.

In Bosnia and Herzegovina, they find it crucial to start cooperation with municipalities that can play a pivotal role in mobilizing finance and communities themselves to be interested in improving their living conditions. By providing necessary explanations, residents could self-organize and implement measures on their own, even from their own money if benefits were explained and well understood.

**REELIH project in North Macedonia,  
by Liljana Alceva, Deputy Director at Habitat  
for Humanity Macedonia**

For mobilization of communities in North Macedonia, they organize training, round tables, debates, conferences, and workshops for various members of local communities, including the youngest generation and the elderly flat owners. Only if whole communities are involved, self-organizing and self-made work becomes possible. To keep track of current trends and digitalization of resources, an online resource centre was created to provide further nonstop accessible information on activities related to energy efficiency and its benefits.

*“One of the key factors in renovating buildings is providing assistance in the community, as it is mainly for their benefit that we do our work. Networking and public relations, especially work with relevant stakeholders, are needed to achieve the main goal: better energy efficiency for people living in multi-family apartment buildings.”*



Liljana ALCEVA  
Deputy Director at HFHM

S03

**ComAct project in Odessa, Ukraine  
by Svitlana Slesarenok, Odessa Housing Union (OHU)**

Association OHU unites more than 600 HOAs in the Odessa region. With ComAct – Community Tailored Actions for Energy Poverty Mitigation, Horizon2020 project funded by the EU and led by Habitat for Humanity International, they aim to make high-impact / high-cost energy-efficient improvements in multi-family apartment buildings in this region affordable and manageable for energy-poor communities as well as to create the necessary assistance conditions for lifting them out of energy poverty.

Moreover, they established an Energy Advise Resource Center to raise awareness and provide support for homeowners interested in renovations and the topic of energy efficiency and alleviation of energy poverty.

## Practices in the social housing sector by Julien Dijol, Policy Director of Housing Europe

To reduce energy consumption, we need a systemic approach, as a variety of factors influence energy consumption, and there is evidence of stagnation in reducing consumption due to a rebound effect. One-stop shops make sense to raise awareness, as well as allow a discussion about options for interested and targeted parties (like HOAs). Innovation needs to be scaled up, and renovations need to go together with supply chain and technology innovations.

*"The POWERPOOR project is a great example of combating stagnation of energy consumption decrease, as it supports energy-poor citizens and encourages the use of alternative financing schemes. The project is led by a network of certified energy supporters and mentors, who accompany impacted households to participate and draw their attention to changing consumer habits."*



Julien DIJOL  
Policy Director of Housing Europe

*"The concepts and results of these projects should be regularly and more frequently exchanged internationally to achieve greater awareness of this topic, which must be seen in the EU as a priority and in the context of efforts to improve energy efficiency in buildings."*

Knut HOLLER  
Executive Member of the Board at IWO



The best practice projects presented clearly show that combating energy poverty at the grassroots level can be very intensive and needs much commitment. That is a good sign. The projects, which are often supported by public funding, make outstanding contributions, which in part close gaps that help to compensate a little for the lack of political framework conditions and offers in some countries.

## RenoHUB in Hungary, by Gergely Schum, Project manager at ENERGIACLUB

General housing conditions in Hungary are unfavorable as the state does not recognize energy efficiency as a priority. Adding to this the long payback periods and the poor financial status of citizens, people basically cannot pay for renovations. Especially when it comes to multi-apartment buildings, where renovation is desperately needed, RenoHUB, Horizon2020 project funded by the EU, comes with a comprehensive renovation scheme that considers all stakeholders and tries to engage them.

RENOPONT further offers a one-stop shop for interested parties to find technical assistance and support for renovation. Together with POWERPOOR, RENOPONT offers various education, training, consultancy and serves as an advisory hub on energy efficiency.

*"Most often people are unaware of their options, costs, schemes in general, which is why assisting them should be a priority."*



Gergely SCHUM  
Project manager at ENERGIACLUB

S03

# 04 SESSION

## EU policies and implementation on national level

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The recently introduced Renovation Wave Strategy package gives a unique opportunity for EU Member States and accession countries to boost the renovation of their building stock. This year, the European Commission's leading initiatives under Renovation Wave Strategy, such as the Affordable Housing Initiative or New European Bauhaus, are being shaped to best reflect the needs identified by different stakeholders representing Central and Eastern European countries. Likewise, Recommendations on Energy Poverty address the issue; however, it is still essential to recognize the various regional contexts of the problem. As a moderator of this session, **Zita Kakalejcikova**, Manager of Residential Energy Programs at Habitat for Humanity International, welcomed the board of speakers first to discuss the mentioned EU policies and then asked representatives of national governments and other stakeholders to show how these EU policies are/can be implemented in both EU Member States and countries outside the EU. Zita Kakalejcikova pointed to **the importance of building up a dialogue between the countries inside and outside the EU to inspire and learn from each other and better understand the regional differences and contexts behind the building renovations.**

### EU Policy Framework

by **Helene Sibileau**, Senior Policy Advisor at Buildings Performance Institute Europe

The European Union seems to be ready to implement policies on energy-efficient renovations, building on the existence of the EU Green Deal and the Renovation Wave Strategy frameworks. The Renovation Wave majorly targets energy poverty, with measurable indicators and recommendations on how to best use EU funds to alleviate it. The strategy is targeted at the community level by incorporating individual and people-based renovations in neighbourhoods.

Fit for 55 comes as one of the first major policy frameworks used to deliver the fundamental principles of the EU Green Deal. Furthermore, the Energy Performance of Buildings Directive revision will bring new regulations and provisions on energy standards, targeting both the climate and social aspects of energy in an era of high energy prices.

S04

### Bosnia and Herzegovina

by **Esad Smajlovic**, Senior Advisor at GIZ

The residential buildings renovation program in Bosnia and Herzegovina is very comprehensive as it works together with local governments, HOAs and construction companies with clearly defined schemes to renovate the buildings. The main goal is to create an environment where HOAs are ready to use support from the program. Minimum two implementable financial instruments should be created, as well as a legal framework, capacity increase, and public outreach. An active contribution from ministries, funds, and international donors is expected.

## Challenges

- lack of knowledge about energy efficiency among the homeowners,
- Complex HOAs decision-making processes,
- People relying on state subsidies,
- Lack of savings of HOAs / individual homeowners.

## Possible solutions

- Simplify the renovation schemes to make them more understandable for a broader public,
- Financing programs need to acknowledge the technical data on housing available,
- Cooperation with local initiatives and identification of municipalities' role in the program.



*"There is still huge room for raising awareness among the people because most people do not know what energy efficiency is."*



*Esad SMAJLOVIC*  
*Senior Advisor at GIZ*

## Armenia

by Arsen Karapetyan, National Expert on Housing Policy and Multi-Apartment Building Management, UNDP

For Armenia, the objective is to support creating a favorable market environment and a scalable business model for investment in energy-efficient building retrofits, leading to sizeable energy savings and accompanying GHG emission reductions financed by worldwide financial institutions, residents, the government and more.

S04

## Efforts include

- Awareness-raising activities to help people understand their options when it comes to building retrofits,
- Capacity building at the local government level,
- Energy management and audits with monitoring,
- Support to national, sub-national and local authorities to adopt and implement an enabling policy framework for energy efficiency retrofits,
- Technical assistance and support in various sectors and communities in cooperation with local authorities.

*"The lack of interest among newly born homeowners is a very common phenomenon. It is very important to show the cost of not taking action of renovation and innovation, to calculate it and show it to the owners."*



Arsen KARAPETYAN  
National Expert at UNDP

## North Macedonia

by Valentina Stardelova, Deputy Head of Energy Department, North Macedonia

Existing programs in North Macedonia supporting residential energy efficiency renovation works:

- Program for promoting energy efficiency and residential energy solutions for households,
- Regional Energy Efficiency Program,
- other Municipalities programs funding household renovations.

## Challenges

- Need for legal and strategic frameworks adopted by the government. In recent years there has been much success in this matter,
- Lack of official data on buildings. However, this year (2021), the census was conducted, and the inventory of public buildings will be developed together with completing the study with a typological approach for an energy assessment of residential building stock,
- Need for the establishment of an energy efficiency fund as a legally independent entity,
- Need of adoption of by-laws and increasing administrative capacity of the energy department of the ministry.

S04

*The government needs to address these challenges so that we can expect a successful implementation of the future of building renovation strategy."*



Valentina STARDELOVA  
Deputy Head of Energy Department, North Macedonia



## Showcasing Slovakia as a frontrunner in the renovation of its building stock by Elena Szolgayova, Co-Chair of #Housing2030 initiative, Slovakia

Elena Szolgayova presented the story of how the Slovak government made it possible to scale up renovation of its multi-apartment building stock after its privatization in the 1990s and how Slovakia became one of the frontrunners of buildings renovation in Europe. Based on this success story, Elena Szolgayova mentioned the key steps on the way to establishing a functioning environment for energy efficiency renovation of multi-apartment building stock:

- **Stability of housing policy:** Refurbishment of the building stock was made one of the top priorities, and preliminary inventory and technical assessment of the existing building stock was conducted
- **Establishing of legal framework:** From the beginning, there was a legal obligation to have either a professional manager of the building or creating the homeowner association for ensuring management of the building with additional requirements to establish funds and ensure regular financial contributions by the owners to the building fund for repairs. Building managers were legally allowed to apply for a loan on behalf of HOAs.
- **Availability of financial instruments:** The government introduced several financial instruments that supported the renovation process and made it attractive for homeowners. Created were:
  - **Fund for maintenance and repair work** as a guarantee for loans from commercial banks
  - **State housing development fund** working as a revolving fund
  - **Subsidy schemes** further motivate the homeowners to apply for loans
  - Later, easier use of **available EU funding and structural funds** leveraging the renovation speed
- **Raising awareness of homeowners:** After the privatization, the new homeowners were not ready for new responsibilities connected with homeownership and were reluctant to participate in decision making for shared spaces. However, with lots of communication from the government's side and the professionalization of building managers to provide advice to homeowners, it became easier for them to understand the need for maintenance and renovation of their buildings.

S04

To summarize, establishing the legal framework, awareness of people being raised, a combination of long-term stable money from the state and beneficial loans and subsidies made it possible that Slovakia has now more than 60% of its residential building stock renovated.

# 05 SESSION

## Improving homeowner associations legislation

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National governments have a crucial role in creating an enabling environment for HOAs to become responsible and reliable entities in the marketplace after the privatization wave in the 1990s. Without proper legislation about the management of HOAs, they can only hardly be restructured in a way to ensure they collect and build their resources for the maintenance of the co-owned spaces. In the CEE and CIS region, legislation on the management of the HOAs is not transparent, and banks do not trust HOAs as reliable entities to lend the money to. This is one of the main bottlenecks in the process of renovating the residential building stock.

This session, moderated by **Elena Milanovska**, Associate Director of Capital Markets & Financial Inclusion in Europe, Middle East, and Africa at Terwilliger Center for Innovation in Shelter, Habitat for Humanity International, first introduced the [Gap analysis of the housing sector in Western Balkan Countries](#), showcasing Slovakia as a leading example of how to empower the HOAs through establishing the proper legislative background for these entities and for scaling up the investments in the residential energy efficiency of multi-apartment buildings. The dialogue then moved to a similar study conducted by UNECE and then to a presentation of recent advocacy success by Habitat for Humanity Armenia. In the end, Elena Milanovska challenged the speakers with the crucial question about what the key to success in the renovation of multi-apartment buildings is.

### Gap analysis of the housing sector in Western Balkan Countries (Bosnia and Herzegovina, Kosovo, North Macedonia, and Serbia VS the Slovak Republic)

#### Slovakia as a benchmark

by Elena Szolgayova, Co-Chair of #Housing2030 initiative, Slovakia

The process of privatization of housing stock was one of the most extensive changes after 1989, and it is typical for all the countries included in the analysis. More than 90% of the building stock is privately owned, usually by homeowners. The Slovak Republic is one of the leading examples of how the state plays a crucial role in creating an environment for residential building stock to be renovated. Today with 900.000 housing units, nearly 60% of them have been refurbished thanks to complex steps taken by the government and relevant institutions.

S05



*"Valid for each Western Balkan country is that energy efficiency investment is hindered by several complexes, interrelated issues, such as insufficient legal and regulatory environment, subsidized energy prices, low capacity for implementation, or banking industry reluctance."*



**Elena SZOLGAYOVA**  
Co-chair of the #Housing2030 initiative

What did Slovakia do well? The success came thanks to the government's will to tackle the issue. Refurbishment of buildings became a priority of the housing policy, and the needed legal framework was established quickly. Moreover, the availability of the financial instruments further contributed to making the renovation of the building stock the reality. Lastly, the awareness-raising among homeowners and making them understand why specific interventions in their buildings are necessary, together with the support of homeowner associations and their managers, made the homeowners interested in the renovation. With the environment open for renovation, it was then more accessible for Slovak homeowners, who made a joint decision to renovate their building.

### Key findings and takeaways from the analysis

by Andrew Popelka, Senior Advisor at USAID &

Besim Nebiu, Director for CEE/CIS region at Habitat for Humanity International

Improving and simplifying HOAs legislation and energy policy requires a review of all related legislative and regulatory documents to avoid inefficiency and contradiction and ensure that the legislative environment is functioning precisely and transparently. The primary practice should be establishing mandatory condominium administration through effective methods, utilizing the experience and practices from other countries. Maintenance funds, financial responsibility and adherence to other legislation is key.

Rehabilitation of residential buildings in Western Balkans is a 4 billion EUR market, and it is the single largest untapped market with enormous potential for CO2 reduction, job creation, positive impact on energy poverty, housing affordability, homelessness. For such a level of investment, all financing institutions should contribute to the creation of the enabling environment.

S05

*"The work needs to be multi-sectoral, multi-faceted and comprehensive in all its aspects. Just focusing on one part of the housing issue is not enough. Ukraine and Slovakia are great examples of how it can be done."*



**Besim NEBIU**  
Director for CEE/CIS region at HFHI

*"I learnt how complex the issue is logistically, socially, politically and financially and it is really a heavy lift when you need to work with the people and the homeowner associations because of the high number of decision makers involved in the process. In the Gap analysis we learnt from the best practice of Slovakia and were able to compare what works and what doesn't, and what needs to be changed. We managed to categorize and prioritize the needed actions, legal and regulatory environments being the most important."*



**Andrew POPELKA**  
Senior Energy Advisor at USAID

### Enhancing national capacities to develop energy efficiency standards in buildings

by Nadejda Khamrakulova, Project Officer at the Sustainable Energy Division of the United Nations Economic Commission for Europe

Nadejda Khamrakulova presented a study on gap analysis between the performance objectives outlined in the Framework Guidelines for Energy Efficiency Standards in Buildings and current energy efficiency standards and their implementation in the countries of South-Eastern and Eastern Europe, the Caucasus, Central Asia, and in the Russian Federation that was conducted in 17 countries. The study identifies the gaps between the existing requirements for energy efficiency standards in buildings and enforcement of those standards, identifies barriers to adopting and implementing the high-performance measures in buildings in the countries, and provides recommendations as opportunities to bridge the existing gaps. Key recommendations encourage the governments for strategic guidance and taking the lead in the residential renovations, making sure the design and further construction do not further contribute to the existing problems, and for management, meaning establishing the energy agencies and provision of the needed information for the citizens and making sure the quality and energy efficiency standards of the buildings are kept.

Additionally, the UNECE conducted national studies with a more detailed gap analysis in Armenia, Kyrgyzstan and Moldova, focusing on energy efficiency potential assessment, analysis of the energy performance of the building stock, implementation of current building energy efficiency standards, again with country-specific recommendations.

S05

### For Armenia, these are

- Strengthening of existing building legislation towards introducing requirements for near-zero energy consumption buildings,
- Ensuring necessary conditions to allow local authorities to finance energy efficiency measures in the longer term,
- Providing innovative financial mechanisms, and
- Creating attractive conditions for the application of energy performance contracting and ESCOs.

### Advocating for policy change in Armenia

by Varsenik Khloyan, Project Manager, Residential Buildings at Habitat for Humanity Armenia

Habitat Armenia has been long working on the legislation changes in their national law, and their work has already brought the first successes. Their experience in influencing the legislation changes, working with the national government, and identifying the following challenges to be tackled after the legislation is set was discussed as an example from the ground.

### Barriers and legislative gaps in Armenia:

- Poor management of the residential building stock,
- Low or no maintenance fees collection,
- Banks not willing to lend to the HOAs,
- Homeowners' distaste for maintenance of commonly owned parts of the buildings, and
- Lack of country-wide data on the state of building stock.

### Advocacy achievements

- Prepared recommendations based on best practices from other countries (V4 in Europe) to help reform the laws, and
- Organized discussions with relevant stakeholders.
- 2018-2020: The Reform of the MAB Management Law was becoming a reality.
- Habitat Armenia was a key player in updating the law through recommendations and cooperation with national and local stakeholders. This advocacy work resulted in enforcing the creation of HOAs and their maintenance funds for strengthening their role in the market as reliable entities for ensuring loans from financial institutions.

*"A successful reform can bring a great sectoral/market response, incentivizing the change. This became obvious when after the implementation of the adjusted law, several banks opened bank accounts for HOAs and established payment systems."*



Varsenik KHLOYAN

Project Manager, Residential Buildings at HFH Armenia (HFHA)

S05



# Conclusions

## to the REELIH Regional Conference II

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The maintenance and energy efficiency renovation of owner-occupied multi-apartment buildings in Central and Eastern Europe, the CIS region and Western Balkans is, in a broad sense, the most significant housing challenge we face in this region when it comes to affordability, energy poverty, climate change and air pollution. Organizing events to share experiences and build on existing successful stories is a way to go forward from where we stand now. As Besim Nebiu states, the goal is to use collective wisdom, knowledge and memory and do the best we can in not very easy circumstances. There is a saying “less is more”, but in this case, “more is more”. We need to speak more, and we need to collaborate more.

“REELIH Regional Conference II: Scaling up energy efficiency renovations of multi-apartment buildings to alleviate energy poverty in Eastern Europe through knowledge transfer between EU member states and countries in the Eastern Neighborhood and Western Balkans” indeed contributed to this goal and attempted to multiply the effects of REELIH and numerous other projects implemented in the region. Our biggest takeaway is that every day, we better understand what we started to call the “eco-system of residential energy efficiency”.

*“To scale up the renovations of multi-apartment buildings, a lot of important actors must cooperate: homeowner associations, municipalities, national governments, financing institutions, construction market players, utility companies and energy experts. This cooperation will not happen automatically. There is a need for mediating organizations to facilitate the cooperation within communities so that they understand the benefits of energy efficiency and decide together on joint investments.”*



**Richard HATHAWAY**  
Vice President, Habitat for Humanity International

With this in mind, we invited a large spectrum of speakers who are experts in different fields but who are united by a single goal – supporting residential energy efficiency. With five sessions, we have shown different angles of the challenge and brought about fruitful discussions, knowledge-sharing, and articulation of ambitions for further action. Andrew Popelka, our honored colleague from USAID, adds,

*“Discussions in all five sessions were very fruitful and productive. I was very impressed with the quality of the speakers. I had to correct myself when I was to say this is the second “annual” conference which it is not. But it should have been, and we should have done this more often.”*



**Andrew POPELKA**  
Senior Energy Advisor at USAID

# Speakers

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**Liljana Alceva**

Habitat for Humanity  
International



**Stefan Bouzarovski**

ENGAGER COST  
Action & University of  
Manchester



**Gaspard Demur**

DG ENER, European  
Commission



**Julien Dijol**

Housing Europe



**Oleg Dziubinski**

UNECE



**Grzegorz Gajda**

European Investment Bank



**Eva Gerohazi**

Metropolitan Research  
Institute Budapest



**Krzysztof Gierulski**

European Commission



**Richard Hathaway**

Habitat for Humanity  
International



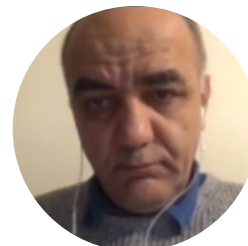
**Knut Holler**

IWO



**Zita Kakalejcikova**

Habitat for Humanity  
International



**Arsen Karapetyani**

UNDP

# Speakers

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**Nadejda Khamrakulova**

UNECE



**Varsenik Khloyan**

Habitat for Humanity  
International



**Violeta Kogalniceanu**

Energy Community



**Meran Lukic**

EBRD



**Lisa Magno**

USAID



**Iskra Mihaylova**

European Parliament



**Elena Milanovska**

TCIS HFHI



**Besim Nebiu**

Habitat for Humanity  
International



**Edo Omic**

Council of Europe  
Development Bank



**Ludmila Perunska**

Habitat for Humanity  
International



**Andrew Popelka**

USAID



**Senta Schmatzberger**

Building Performance  
Institute Europe

# Speakers

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**Gergo Schum**

ENERGIACLUB



**Helene Sibileau**

Buildings Performance  
Institute Europe



**Svitlana Slesarenok**

Odessa Housing Union  
association



**Esad Smajlovic**

GIZ



**Valentina Stardelova**

Ministry of Economy,  
Republic of North  
Macedonia



**Gyorgy Sumeghy**

Habitat for Humanity  
International



**Lauri Suu**

Ministry of Economic  
Affairs and  
Communications for  
Estonia



**Elena Szolgayova**

#Housing2030 initiative



**Petar Tasic**

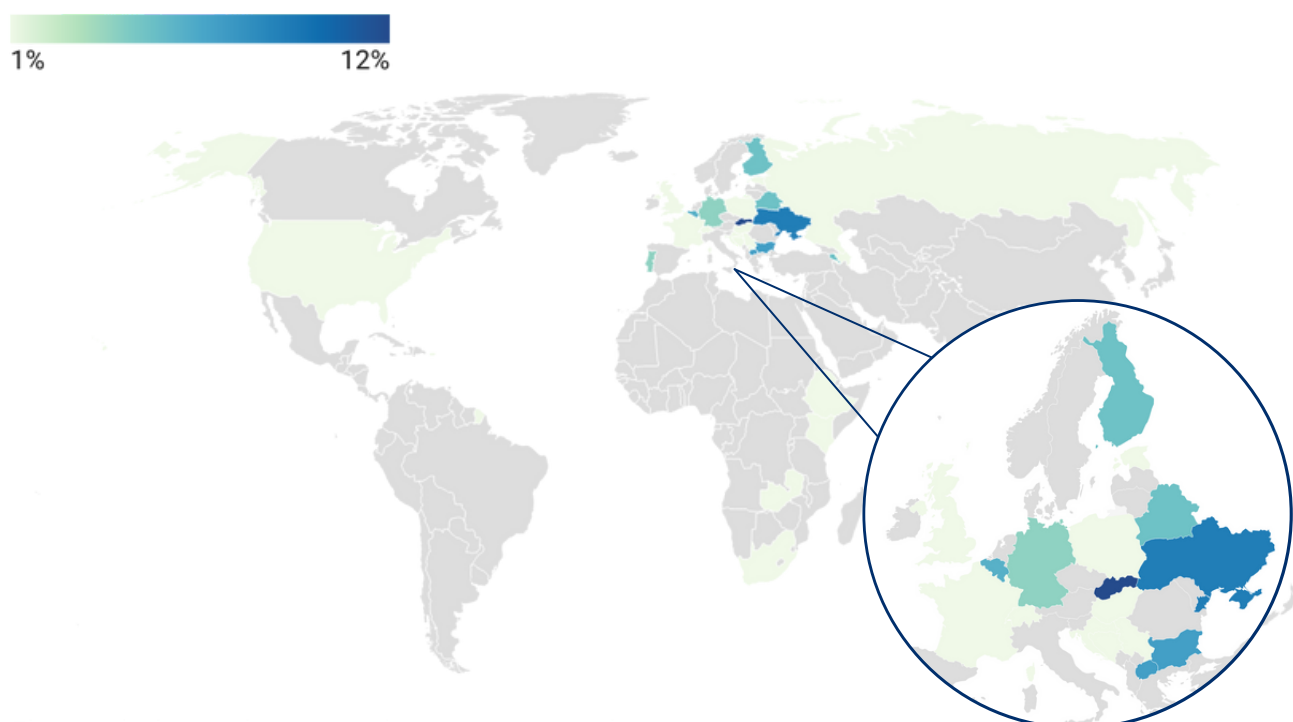
ENOVA

# Audience

- Registrations: 503
- All sessions attendance: 176
- Unique attendees: 104

Our conference has attracted attendees from 28 countries.

## Countries represented



*This graph shows where our audience was coming from in respect to country origin.*

Created with Datawrapper

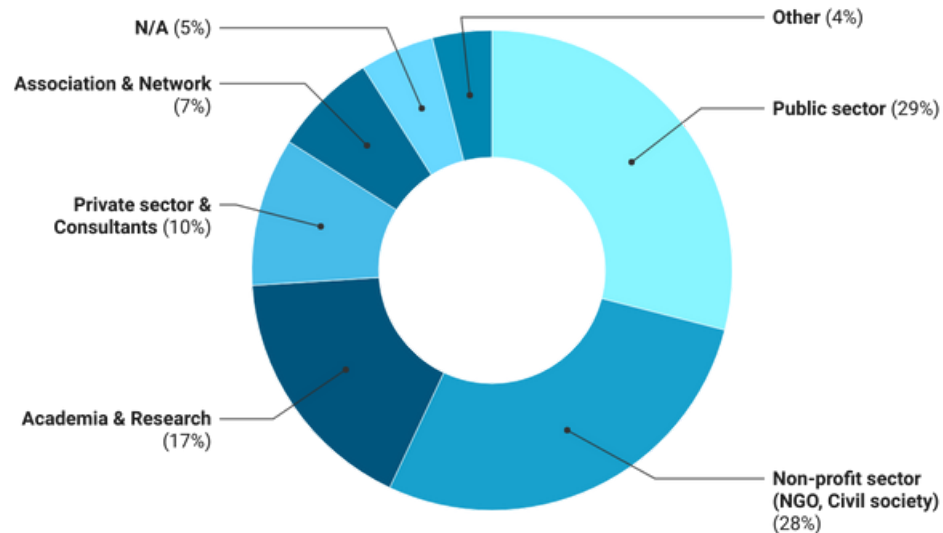
Attendees from CEE/CIS, Western Balkans and Baltic countries accounted for 42,3% of all, representing 13 distinct countries.





Regarding the sectors presented, the conference had the most audience coming from public and non-profit sectors, which were the main target sectors to attract. Fewer attendees, but still crucial for the scope of the conference, were coming from academia and research sector and private sector and consultancy.

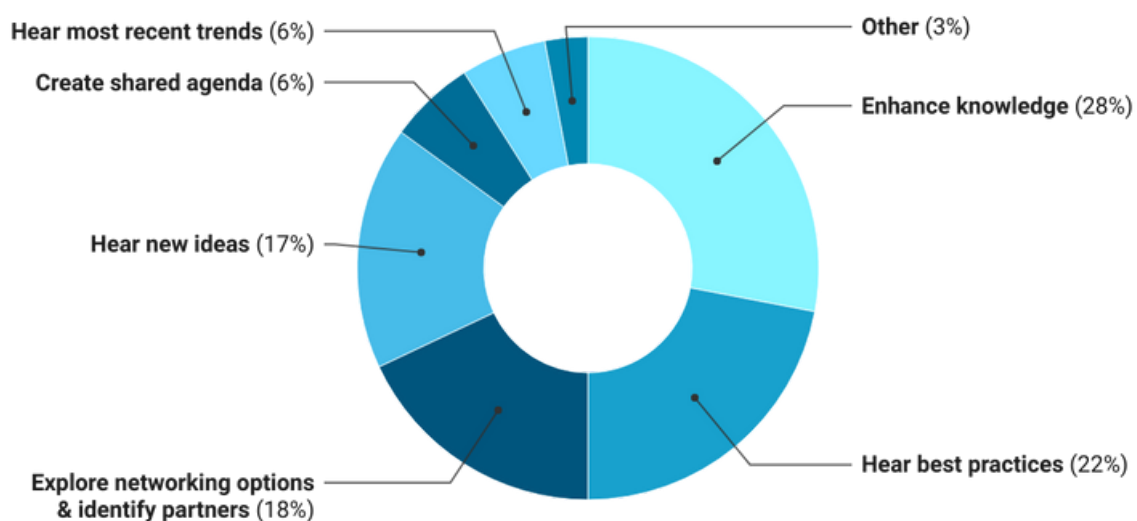
### Sector distribution of audience



*This graph shows the sector distribution of conference attendees.*  
Created with Datawrapper

The conference provided a variety of information for the audience, including sharing the best practice, trends in financing residential energy efficiency, policy developments on the national and EU level, some of the key studies of the region, and much more. Our audience was expecting to enhance knowledge and hear best practices and new ideas in the first place. Many of the attendees aimed at exploring networking options and identifying partners, which became more challenging in the virtual space.

### Reasons for attending the conference



*This graph shows what and how much it motivated the attendees to attend REELIH conference.*  
Created with Datawrapper



# Acknowledgements

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The REELIH project team would like to thank all the people and partner organizations involved in the planning, preparation and execution of the conference.

**Written by:** Ludmila Perunská, György Sumeghy, Mark Szabo, Viktória Krizánová

**Designed by:** Viktória Krizánová

**Reviewed by:** Zita Kakalejčíková, György Sumeghy

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A conference organized by Habitat for Humanity International and United States Agency for International Development.

Organized together with Europe Housing Forum by Habitat for Humanity International and held in the UNECE Eleventh International Forum on Energy for Sustainable Development framework.



This conference is made possible by the support of the American people through the United States Agency for International Development (USAID). The contents are the sole responsibility of the Habitat for Humanity Europe, the Middle East and Africa and do not necessarily reflect the views of USAID or the United States Government.