

# FONDAZIONE IMPACT HOUSING

**FIH is a non-profit organization that advocates urban regeneration and social innovation, promoting impact finance for impact housing.**

FIH specializes in the research, dissemination, design and evaluation of housing models which, through private investments, generate positive impacts for communities and the environment.

One of its goals is to increase knowledge in impact housing by strengthening collaboration between public bodies, for-profit and non-profit organizations and urban communities. The final aim is to respond efficiently to the new housing demand creating a replicable model based on individual and collective well-being.

The will of the founding members was to give birth to an innovative organisation with different expertise: property and social management, impact investing, social integration and protection. Local ambassador organizations also contribute to the exchange of experiences and best practices

**Fondazione Impact Housing created and coordinates the European Impact Housing Network**

## Approach



### Advocacy and influence

To develop useful tools to influence policies.



### Partnership and collaboration

To build capacity for stakeholders involved in the housing sector



### Funding strategy and policy development

To optimize the use of public resources and private investments.



Established in

**2021**



**ITA**



**4**

founding bodies

HOMES<sup>4</sup>ALL

**DRC**  
Italia

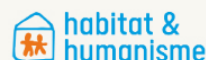


**1**

ambassador

**sole.**  
persone per le persone

# Habitat et Humanisme



**Habitat et Humanisme was established to respond to the exclusion and isolation of people in difficulty. and has been working for the past 39 years to help people in need to find housing and to reintegrate into society.**

Habitat et Humanisme works to provide decent, affordable housing for individuals and families in need.

They aim to enhance social diversity by choosing housing in culturally diverse neighborhoods and focus on fostering self-esteem, autonomy, and rebuilding social connections for better social integration.

## Approach



### Tools

Employs socially responsible economic tools, including real estate engineering.



### Services

Offer property management services, socially responsible investments, and contracts through "socially engaged real estate agencies" (AIVS).



### Support

Provide supportive options for landlords, such as property transfer or temporary donation of usufruct.



### Experimenting

Engaged in an Intergenerational Housing Experiment, experimenting with innovative housing models to tackle isolation and socio-economic challenges.



Established in

**1985**



**FR, LU, BE**



**2500/6000**

employees/volunteers



**10 000**

living unit managed



**15 000-**

**20 000**

accommodated





# Homes4All



**Homes4All is an innovative startup and Benefit Corporation B Corp, which promotes urban regeneration and reduces the housing emergency.**

Homes4All is dedicated to responding to the housing emergency by recovering vacant or underused real estate assets, thus promoting urban regeneration.

Homes4All renovates dismissed real estate assets and rents them to families in housing need at an affordable rent.

- Families in need find adequate and affordable houses
- Investors make ethical and profitable investments

## Approach



### Recovering

Recovering dismissed assets through compliance and energy requalification action



### Network

Engaging with a network of private impact investors.  
Operating agreements with municipalities



### Investors

160 investors through equity model.



### Partnership

A public-private partnership, utilizing a pay-by-result agreement that ensures una tantum payment following effective and measurable outcomes.



Established in

**2019**



**ITA**

Based in **Turin,**  
**Genoa and Milan**



**12**

employees



**76**

properties owned

**28**

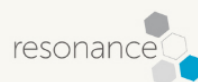
managed



**119**

accommodated

## Resonance



**Resonance is a B Corp property fund manager committed to impact investing by connecting capital with social enterprises, emphasizing affordable housing and support for communities in crisis.**

Today Resonance is one of the UK's leading social impact investment companies. Since 2002 Resonance have worked with over 96 social enterprises and charities, enabling them to raise capital to grow their impact, and make a greater difference to the communities they serve.

Resonance currently manage £350m of investors' capital across eleven operational funds, with a team of over sixty across five locations – Launceston, Bristol, Manchester, London and Birmingham.

In 2021/2022 they mobilised £15.5m of useful capital into the hands of 28 social enterprises from 80 investors.

## Approach



### Institutional Investment

Resonance property funds raise institutional investment to acquire existing homes, making adaptations and subsequently leasing these properties to 25 high quality social enterprise housing partners.



### Community Land Trust Fund

Resonance also operates a pilot Community Land Trust fund to help communities buy and develop local assets using blended funds and refinancing with community shares



Established in

**2002**



**UK**



**65**

employees



**1200**

living unit managed



**2200**

accommodated



# Erste

ERSTE  
Social Finance

**Erste Social Finance Holding (ESFH) is a joint venture of the Erste Group and the ERSTE Foundation and focuses on investing in social business models and social real estate and launching innovative social finance instruments.**

The organization acts as a social finance investor in Central and Eastern Europe, supporting financially sustainable social business models and developing innovative social finance tools Impact-first investment approach, prioritizing impact over financial returns

## Approach



### Collaboration

Collaboration with municipalities and NGOs.



### Country based strategies

Individual strategies for each country, leveraging the know-how and network of Erste Group in the financial and affordable housing market. Self-commitment to affordability in case of lack of applicable policies. Goal is to create pilot projects in the CEE countries to engage with the public sector to provide much needed affordable housing legislative frameworks.



### Institutional Investments

Providing structures applicable for institutional investors like banks (e.g. Erste Group), foundations (ERSTE foundation), public investment vehicles, insurance companies or other supranational investors.

Goal Erste Group until 2030: in total 10.000 new affordable and social housing units in AT, HR, CZ, SK, RS, RO, HU



Established in

**2008**



**CEE**



**+40 000**

Erste group employees



**+60 000**

living units managed  
including minority shares

# Fundació Hàbitat3

FUNDACIÓ  
HÀBITAT 3  
Habitatge per a la inclusió social

**Fundació Hàbitat3 is a social housing manager promoted from the third sector that works with Social Organizations and Public Administrations to guarantee the right to a decent habitat for people in vulnerable situations.**

The organization ensures stable housing for those at residential exclusion risk by securing homes from various sources and adapting them for vulnerable individuals.

They professionally manage housing processes, provide vital socio-educational support, and monitor residents' well-being, creating a supportive living environment.

## Approach



### Active Home Search Strategies

They actively search for suitable homes through various channels, using direct acquisition or rights of offer and retraction as well as public land and building leases to develop or renovate.



### Collaboration

Collaboration with employment placement companies ensures effective adaptations, and a dedicated professional team manages housing processes efficiently.



### Person-centred

Adopting a person-centered approach, they prioritize individual needs and well-being through active engagement in mediation and guidance on job insertion processes.



Established in

**2015**



**ESP**

Based in **all catalonia**  
area - 50 municipalities



**50/10**

employees/volunteers



**1 245**

living unit managed



**3 384**

accommodated



# HOGAR SÍ



**HOGAR SÍ is a Spanish, state-level, independent, plural, non-profit organization.**

HOGAR SÍ promotes solutions from a rights approach that address homelessness as a housing problem and whose eradication requires transformations and measures in terms of housing, health, employment, security and social services.

Its main aim is to fight against social exclusion and address the needs of the most disadvantaged people and, in particular, homeless people.

## Approach



### Right-based

Rights-based approach. By changing how people think, what the media says, and influencing government policies.



### Partnership and collaboration

Partnership with REITs association, collaboration with public institutions and other social entities to make a bigger impact.



### Leading Projects

Lead projects like the Right to housing, an innovative project to aim to change the traditional care system of homelessness in Spain.



Established in

**1998**



**ESP**



**400**

employees



**500**

living unit managed



**600**

accommodated