

3RD EUROPEAN RESPONSIBLE HOUSING FINANCE SUMMIT

18-19 November 2025 / Prague, Czech Republic

18 NOV: PITCHING SESSIONS, MEMBERS' WORKSHOP & NETWORKING COCKTAIL

19 NOV: FULL-DAY SUMMIT



BACKGROUND

Funding opportunities have been made available by the [European Investment Bank \(EIB\)](#) and the [European Union \(EU\)](#). Complemented by [Structural Funds](#) and national or local support schemes, these instruments have the potential to partially address the housing challenge by making investment systems for public, cooperative and social housing more coherent and better adapted to different national contexts.

To build the **Next Generation Neighbourhoods** where people can thrive, intensive exchange on **financing schemes and governance models** is essential. In June 2023, [Housing Europe](#) launched its [Housing Finance Working Group](#) to strengthen capacity across Europe in creating healthy housing ecosystems capable of providing sustainable, long-term solutions.

The **Annual European Responsible Housing Finance Summit** is one of the flagship activities of this Working Group, alongside local workshops, identification of investment needs, peer-to-peer learning, and mentoring. These activities also contribute to the objectives of the [Liège Declaration](#), agreed in March 2024, which called for a **European platform for exchange on housing systems**.

This 2025 edition of the Summit takes place at a **critical juncture**:

- **Midterm review of Cohesion Policy** with targeted amendments to its regulatory framework to maximise contributions to current and emerging EU priorities, including social and affordable housing.
- Launch of the **EIB Action Plan**, announcing higher co-financing rates for projects and broader advisory support across more countries.
- Start of negotiations for the **2028–2034 Multiannual Financial Framework (MFF)**.
- Upcoming release (Q1 2026) of the **European Commission Affordable Housing Plan**, informed by the report of the [Special Committee on the Housing Crisis in the EU \(HOUS Committee\)](#).

In Prague, [Housing Europe](#) and the [Czech State Fund for Investment Promotion \(SFPI\)](#) are bringing together the public, cooperative and social housing sector, financial institutions and public authorities, to address the hurdles faced by housing providers and municipalities across the continent in accessing funding—especially as they advance the **Renovation Wave** and the **New European Bauhaus**. Building on the conclusions of the [Prague local workshop \(April 2025\)](#), the Summit will explore pathways through the evolving EU financing landscape.

DRAFT AGENDA – 18/11/2025

 [Grandior Hotel](#), Prague

Tuesday, 18 November 2025

9:00 – 13:00 | Pitching Sessions (World Café format)

Housing providers meet with financial institutions (CEB, EIB, ERSTE) in rotating sessions (30 minutes each) to pitch their projects. Click [here](#) for more information. Deadline for receiving applications has been extended to the 17th of October.

14:30 – 16:30 | Parallel Workshops

- **Housing Europe's Members/Partners-only Workshop**
Focus on investment bottlenecks, including on-/off-balance sheet approaches.
- **HIAH Urban Economy Workshop (open to all)**
Economic and life-quality sustainability of affordable housing investment in cities.

18:00 – 21:00 | Networking Event

Cocktail reception with keynote speeches, in the framework of the European Responsible Housing Finance Summit.

Wednesday, 19 November 2025

09:00 – 17:00 | European Responsible Housing Finance Summit

Plenary discussions, expert panels, and exchanges on responsible housing finance, increasing supply, and the fair energy transition.

DRAFT AGENDA – 19/11/2025

9:00-9:30

Welcome Coffee

OFFICIAL OPENING OF THE EUROPEAN RESPONSIBLE HOUSING FINANCE SUMMIT

UPTAKE OF EU FINANCIAL STREAMS: RESULTS AND OPPORTUNITIES FOR IMPROVING THE FINANCING OF LOCAL PROJECTS

The session will look at how EU funding has supported public, cooperative, and social housing so far, and what can be improved. Speakers from the EU institutions, national bodies, and the housing sector will share their views on what has worked well, what challenges remain, and how EU funding instruments—like the Recovery and Resilience Facility—can better support local projects in the future. The discussion will also look ahead to the post-2026 period, considering how future EU budgets can be better adapted to ensure full uptake by the sector.

9:30-10:30

Welcome to Speakers by Marco Corradi, President of Housing Europe and Daniel Rysavka, Director of the State Fund for Investment Promotion (SFPI)

Raffaele Fitto, Executive Vice-President for Cohesion and Reforms (video recording)

Moderation by Sorcha Edwards, Secretary General, Housing Europe

- Sophie Hæstorp Andersen, Danish Minister for Social Affairs and Housing (tbc)
- Matthew Baldwin, Head of Housing Task Force, European Commission
- Tomáš Boček, Vice-Governor for Target Group Countries, CEB
- Gunnar Muent, Chair of the EIB Group Housing Taskforce

Coffee break

CURRENT OPTIONS FOR THE FUNDING OF LONG-TERM REGIONAL FINANCIAL INSTRUMENTS (PROS & CONS)

As the Recovery and Resilience Facility nears its end, countries like Czechia face uncertainty about how to maintain investment in affordable housing. This session will explore the strengths and limitations of different financing models—such as revolving funds. Drawing on successful examples from other countries, speakers will reflect on how such instruments could be adapted locally. The discussion will also consider how the EU can continue to play a role, through future seed funding, targeted technical assistance, and emerging funding opportunities.

Short overview of factsheets on good practices and the use of private finance for financing public, cooperative and social housing, presented by Alice Pittini, Research Director at Housing Europe.

Panel 1: Central and Eastern European Countries, moderation by Barbora Raková, Housing Policy Expert, SFPI

Reality check for transferability - The different bottlenecks in Central and Eastern European Countries

- Daniel Ryšávka, Director of SFPI, Czechia
- Crtomir Remec, Director at the Housing Fund of the Republic of Slovenia
- Karol Bielovský, Board Member and Investment Director at Dostupny Domov, Slovakia

Answer of queries by banks and reactions:

- Bernd Riessland, Vice Chair Economic & Financial Affairs Committee, Housing Europe
- Michelle Norris, Professor of Social Policy and Director of the Geary Institute for Public Policy, University College Dublin
- Grzegorz Gajda, Senior Urban Specialist, EIB

11:00-12:00

Lunch break

Panel 2: Mediterranean Countries, moderation by Alice Pittini, Research Director, Housing Europe

Reality check for transferability - The different bottlenecks in Mediterranean Countries

- Mar Jimenez, Commissioner for European Affairs at Barcelona City Council
- Sónia Barbosa, Member of the Board of Directors at the Portuguese Housing and Urban Rehabilitation Institute (IRHU)
- tbd

Answer of queries by banks and reactions:

- Jonathan Denness, Head of Unit Financial Instruments and relations with International Financial Institutions, DG Regional and Urban Policy, European Commission
- Montserrat Pareja-Eastaway, Professor, UB School of Economics (HIAH)
- ELTI (tbd)

OPTIMISING THE IMPACT OF LONG-TERM PUBLIC AND PRIVATE INVESTMENT IN HOUSING - HOW TO GET THE RIGHT EU FRAMEWORK?

The discussion will focus on the EU regulatory and fiscal frameworks that shape these investments—including the EU Taxonomy, CSRD, and ESG reporting—and examine how they are applied in practice. Speakers will reflect on barriers and opportunities for mobilising finance, the role of trust and accountability, and ways to reinvest resources sustainably in the housing sector.

Moderated by Raphael Lehmann, Erste Social Finance Holding, Impact Investment Manager

- Bent Madsen, Chair of the European Responsible Housing Finance Working Group, Housing Europe
- Michal Tesař, Head of HIAH Financial Instruments Working Group (SFPI)
- Matthew Baldwin, Head of Housing Task Force, European Commission (tbc)
- Rob Rotscheid, Chairman of the Board at WSW (NL)
- Czech Ministry of finance (tbd)

Q&A AND EXCHANGE WITH THE AUDIENCE

CLOSING SPEECHES

President of Housing Europe & SFPI