

## JOURNAL

### PROJECT

ICCARus (Gent knapt op) - Improving housing Conditions for CAptive Residents in Ghent

📍 Ghent, Belgium

### TOPIC

Housing

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# Ghent Knap Op Journal 3: The Seven Challenges

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Like many cities, Ghent suffers a lack of affordable housing: high-quality and energy-efficient homes. Quality homes that are affordable are scarce in the city (Flemish Housing Council, 2019) and the waiting lists for social housing in Ghent are long and are getting longer. The number of prospective social housing tenants in Ghent rose from 10,300 in 2011 to 12,200 in 2019.

Having no other option, vulnerable citizens with low incomes go through extreme financial hardship to buy houses that are very often of poor quality. This reality induces many to invest in home ownership, resulting in a situation where about 50 percent of the Ghent's population lives in privately owned homes. Often, these homeowners no longer have the financial means or the social and technical skills to renovate their houses or even carry out necessary repair work. Most of these homes become unhealthy environments that consequently have a negative impact on various areas of life such as health, well-being and self-esteem. These vulnerable citizens are called "captive residents" in this project, and Vanderstraeten & Ryckewaert (2015) estimate that 4.4% of the Flemish housing stock is inhabited by "captive owners" who purchase low quality homes for lack of other housing option. For Ghent, this means that around 6,000 homes are occupied by captive owners.

## Executive Summary

**"If we don't support those people who already have a house, they will eventually be forced to sell their houses and End up on the private rental market or the waiting lists for social housing. Through this initiative, we are trying to prevent this from happening."** Derkien De Baets, Project Manager Ghent Knap Op

Ghent Knap Op (GKO) comes in not only to substantially improve the quality of housing and bring it up to the Flemish housing code, but also to provide intensive social and technical guidance to the captive residents. The housing improvement comes through their rolling fund to finance renovation for the amount of €30,000 per home. The amount is returned to the rolling fund as soon as the house is sold or changes owner. The social support and guidance comes through partnership with the City of Ghent, the Public Center for Social Welfare of Ghent and non-profit organisations that provide social workers to work with individual beneficiaries, reduce non-take up of social benefits and organise community building activities.

This journal comes hopefully at the end of the challenging times in which most cities have been experiencing inevitable changes within their urban lives. Ghent has experienced three major lockdowns since 2020 due to Covid-19. Working from home, social restrictions, and the closing of commerce and businesses have created a challenging framework for Ghent Knapt Op to operate. Although it has been a time race, Ghent Knapt Op launched a series of open recruitment calls during the first phase, and, even during this turbulent and difficult time, renovated 86 homes of captive residents.

This journal focuses on the stepping stones in achieving the renovations of homes in such a difficult time as well as outlines the challenges met through that process.

## Safe, Energy-Efficient, and Liveable Houses for All

### Project Update

Ghent Knapt Op (GKO) is in the process of renovating 85 houses for vulnerable families living in Ghent and transforming them into healthier, safer and more energy-efficient homes. The importance of dignified, safe and secure housing has been starkly highlighted during the Covid-19 pandemic, during which most Europeans have been 'home-bound', restricted to their apartments, flats or houses for large parts of the year.

During the first year of the pandemic, Ghent Knapt Op focused on finding the right applicants with the appropriate houses that met the criteria of the project. Project criteria were set out at the beginning of the project, and candidates were screened on a number of social parameters such as income, educational level, etc. Also, their houses were evaluated based on a number of technical factors and the Flemish Housing Code.

The past year has been a time race for Ghent Knapt Op that has focused mainly on renovations for beneficiaries who are involved in the project. Most of the renovations have already been realised, leaving a small number that are still in the process. This has been a challenging time, as health and financial situation of the beneficiaries changed drastically and problems in construction also arose, such as delivery delays and rising material costs.

Ghent Knapt Op supported and realised the renovations by supplying the captive residents with structural, financial, administrative and social services throughout the construction process, which was a tense time for many homeowners. Renovations have been at the forefront of the focus of the project during this challenging time. Quality of the home and social effects in terms of well-being, health and social cohesion have been included though the GKO process. Ghent Knapt Op managed to successfully realise most of the renovations and innovatively faced all the challenges that occurred.

### Challenges

- Covid restrictions in communication and supporting beneficiaries.
- Covid restrictions in engaging beneficiaries with community outreach.
- Health deterioration and loss of income due to Covid: both beneficiaries and UIA project staff faced these challenges.
- Material price increases and delivery delays in construction products.

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### Target Group Profiles

**After a long recruitment process, a total 85 households took part in Ghent Knapt Op: 74 captive owners, 10 elderly captive owners and 1 captive co-owner.** After four open calls, these are the groups that were targeted to participate. Ghent Knapt Op emphasised the captivetype of homeowner as the initial target, and at the third wave of the project opened the selection criteria to include more types of homeowners.

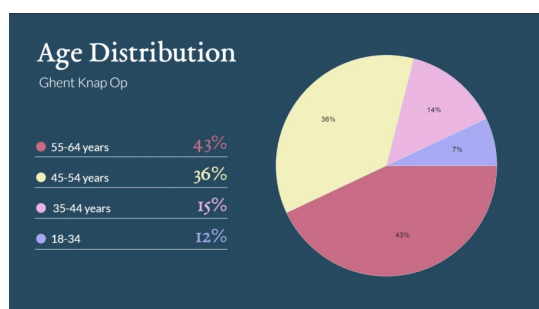
**Captive owners:** Captive owners, or those who bought low-quality homes due to a lack of other housing options, were the main target group of the calls as these seem to be a dominant type of homeownership in Ghent. A total of 74 households participated from Ghent.

**Elderly homeowners:** Elderly homeowners were called only at the third recruitment wave and included homeowners over the age of 55 years old. The city of Ghent decided to include this group in order to focus on lifelong living.

**Captive co-owners:** Captive co-owners were called only during the third wave and are a special and difficult target group. This group often was hard to get to participate in Ghent Knapt Op because of the specific timeline when renovating in a co-ownership.

The baseline study <Profile of the participants and their home and social situation before and after the renovation>, written by Katleen Van den Broeck, Leontien Bielen, Hilde Maelstaf, Kaat Van Roy & Alexis Versele, covers the spectrum of analysing participants and monitoring the results of the project.

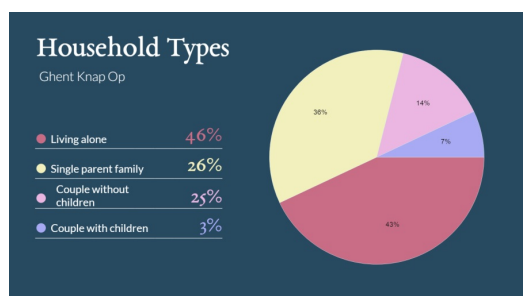
### Socio-economic characteristics of the participants



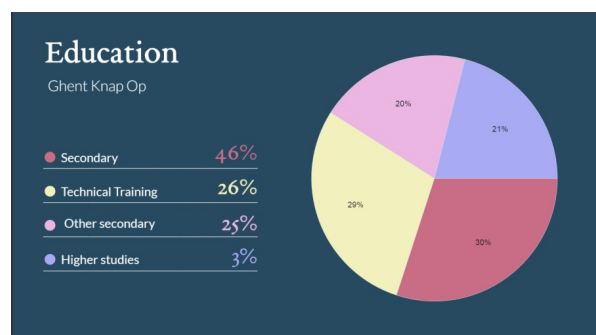
**Age:** The average applicant age across all waves of recruitment is

43 years.

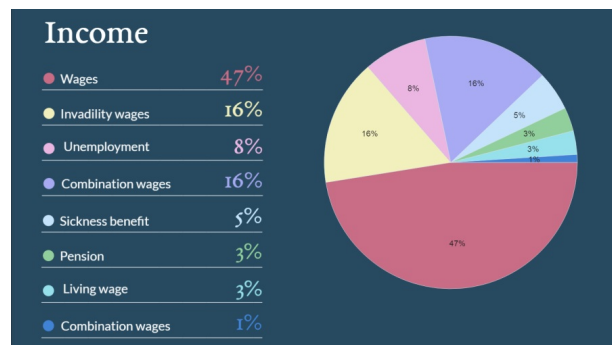
The youngest participant is 24 years old and the oldest is 63 years old.



**Household types:** By household type we distinguish: single people, single-parent families, couples without children and couples with children. Almost half of the participants in Ghent Knap Op are single-parent families (46%). In the last recruitment wave, 55% of participants are single-parent families. This confirms that the vulnerability of single-parent families. In the majority of households (74%), there are children present: on average, there are two children per household across all participants of GKO. The number of children per family ranges between 1 and 6.



**Education:** The participants in GKO have usually finished secondary education, although about one in five (20%) has not been able to do this. 30% have completed higher studies (college or university). Among the participants from the fourth recruitment wave, there is a large proportion who have completed higher studies (42%).



**Income:** Type of income can be a wage, a living wage, pension, unemployment benefit or replacement income for illness or disability, or combinations of wages together with another form of income. Only half of the applicants to GKO have a salary (47%). This is the case across all recruitment waves. With partners, this percentage is even less. Only one in four partners has a salary (25%). Almost half of the partners (45%) have no income at all.

Ghent Knapt Op specifically targeted certain groups of vulnerable homeowners as ideal participants. The project's aims were not only to improve the quality of housing, but also to empower people and to provide and strengthen social connections. Therefore, the project went through waves of recruitment to select project participants who could benefit from GKO across all of the project's dimensions.

## Psychosocial Support and Community Building

**“When the project started in 2018, we tried to reach out to 100 homeowners who are in need of renovating their houses, but are running on a very low income,”** Derkien De Baets explains. Many people were afraid to apply, Vincent Caroline, social welfare department, reveals : “It’s not easy to admit that you are on a low income and in need of help. For many people, this represents an embarrassment.” Social support and community building became key to encourage people to apply and to be able to carry out the renovation requirements.

Ghent Knapt Op introduces the concept of co-design to participants as part of the renovation process while supporting them technically, financially and emotionally. With the help of social workers from the Public Center of Social Welfare (PCSW) and experienced non-profit partners such as [SAAMO](#) and [Vzw SIVI](#), Ghent Knapt Op has provided social support and community engagement during the three year project. Working in collaboration with the City of Ghent, both non-profit organisations have been involved from the start in supporting and building trust with potential programme participants until the renovation process is complete and the enrolled participants have completed their new homes. Social support provided included:

- **Promoting and assisting participants to access other municipal social programmes. Non-take-up is generally recognised as an important policy problem that co-determines the effectiveness, efficiency and equity of social programmes.**
- **Emotionally assisting project participants through the renovation process**
- **Extending participants’ networks and linking them with local groups and businesses**
- **Linking participants with decision makers and policy makers**

- Improving participants' self-esteem by connecting them with their neighbourhoods and communities
- Practicing language skills

*"It would have been difficult without the technical guidance. The social support was total, helping with all the documents, informing during the process, also just asking how everything is going, and that is a good thing during such a heavy renovation process."* - **Beneficiary testimonial**

The Covid-19 pandemic, during which most Europeans have been 'home-bound', restricted visits and engagement by the social support staff. This became a challenge for supplying social support and also technical advice. The pandemic has triggered reflection on the vital role of housing but also renewed understanding of the social support and assistance needed for vulnerable citizens during this time. New ways were introduced in order for the social workers to work and communicate with the beneficiaries, support them emotionally and link them to the community. Ghent Knapt Op met the challenge by introducing one-on-one visits, outdoor meetings and personal calls.

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## Community building events

The **Ghent Knapt Op** initiative had to deal with many challenges during the pandemic: renovation delays, backlogs in material delivery, difficulties with contract signing and barriers due to social assistance. This consequently created time delays, isolation and fear for many of the project participants during a time that was already stressful in society. Social workers, such as Bart from Vzw SIVI and Eva from SAAMO vzw, are providing meaningful and creative support to Ghent Knapt Op participants, helping them build a community despite the stress of living through a pandemic. The social support objectives of Ghent Knapt Op have remained a central part of the programming. The pandemic pushed Ghent Knapt Op to become even more creative and innovative in order to deal with such extraordinary circumstances and find ways to do community building activities in a different way, ultimately achieving trust and providing support to the participants.

Many events brought the residents and communities together. Park and urban walks introduced participants to each other and gave them the opportunity to talk through their experiences and worries during the renovation process. The walks included visits to the houses that are undergoing renovation. Open coffee houses were another strategy: a participant would place a cup outside their house with a time written on it. An interested neighbour could come at that time, bring their own coffee and introduce themselves to the participant.

**"Bringing people together to eat, drink and do things has been a challenge. There is a great value in connecting people to the neighbourhoods. This time has been a challenge."** – Bart Gabriel, Vzw SIVI

The GKO project contains a community component with the hypothesis that participating in activities together and being in the same renovation situation can lead to strengthening the neighborhood network that the participants have. It can also increase the participants' commitment to the neighborhood or city but also for some participants to have peer-support. The GKO research consortium measured how active participants are or wish to be in their city or neighbourhood. Results can be seen below in information taken from baseline study <Profile of the participants and their home and social situation before and after the renovation> (Van den Broeck, Bielen, Maelstaf, Van Roy & Versele).

As shown by the results of this study, there is greater social cohesion in the group of GKO participants than what can be seen on average for Ghent. In a study conducted in Ghent in 2017, in the Brugse Poort-Rooigemnam district, 32% of residents participated in neighbourhood activities, and in the Dampoort district, 46% participated in neighbourhood activities. These are two neighbourhoods with many neighbourhood activities. In comparison, 53% of Ghent Knapt Op participants joined neighbourhood activities.

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## Housing Renovations

**"We don't provide money for luxurious renovations, but these are essentials which have an important impact on the living quality in people's homes. After all, one of our goals is to make sure people are happy and proud about where they live. This can also have an important impact on their social situation, allowing for social gatherings in their homes."** - Derkien De Baets, Project Manager, City of Ghent

The first Covid-19 lockdown in spring 2020 was expected to interfere with GKO project rollout for only a few months. However, the lockdown and restrictions delayed the baseline measurement interviews with participants, which then pushed back the timing of the renovation processes. In addition, all contractors stopped their

activities for about three months. When restarting work, they were still confronted with public health safety measures, which slowed the process even further. The changing but continuing Covid-19 measures during the last two years of the project affected the progress of all renovation works: appointments with contractors, signing of renovation contracts and the responses on the price offers by different contractors.

Domus Mundi vzw and REGent vzw are the main partners for renovation in Ghent Knapt Op, assisting with technical experts, architects and engineers who assess the potential dwellings according to the Flemish building code. The technical teams interviewed the potential beneficiaries, drew up the renovation plans with the target homeowners and assisted during the construction period. A total of 208 technical screenings were executed since the start of the project, and 84 houses have completed renovation.

**"That it no longer rains inside, warm in the winter and fresh in the summer and that you do not have to crawl around the roof with every rain shower to see what has happened again."**

**"That all those defects, such as my roof where it rains inside, are finally solved."**

**"I already feel it, a lot of my worries are being taken away, I feel supported."**

**"For myself I expect more breathing space and that when there is a problem, such as now with my boiler, that this is taken care of and this means less stress."**

- **Statements from Ghent Knapt Op participants**

The most common proposed renovation measure in the homes of the captive owners was work on electricity installation. In 23 homes of captive owners and 4 senior-owned homes, an integral renewal of the installation was required before re-inspection. In 40 homes of captive owners and 5 homes of seniors, an update and inspection of the electricity installation was proposed.

After electricity, roofing and interior finishing were the most common proposed measures in the project. For 40 homes, an integral renovation of the roof was proposed. In 46 homes, including 10 senior-owned homes, insulation of the sloping or flat roof was proposed. In most homes (53 homes of captive owners and 7 homes of seniors), the interior finishing of the walls still has to be carried out. In total, including finishing of walls, ceilings and floors, 83% of captive owners needed interior finishing. This number is much higher than the average figures for Flemish homes: in 22% of Flemish homes, there are limited finishing problems. (GWO 2013)

Integral replacement of the Single glazing to double glazing was proposed in 30 homes of captive owners and 8 senior homes. Local replacement of exterior joinery was proposed in another 24 homes.

In 31 homes of captive owners and 7 homes of seniors, central heating installation was proposed. In addition, the boilers in 15 homes of captive owners and 1 senior had to be replaced. Additional proposed measures for heating were the installation of a new gas heater or the expansion of the central heating (for 3 captive owners) and the renewal or updating of the existing central heating (for 13 captive owners).

In 31 homes of captive owners (44%) and 8 homes of seniors (73%), the renewal of the stairs was planned. In comparison, if we look at the figures for Flanders, we see that in 11% of Flemish homes with stairs, one or more stairs in the house are too steep (slope more than 45 degrees). A staircase with a tread that is unsafe or no longer intact occurs in 4% of homes (GWO 2013). The renewal or installation of stair banisters turned out to be necessary in 15 homes of captive owners. In addition, it was also necessary to place a staircase in 9 homes of captive owners.

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## Construction Challenges: The Butterfly effect

**Global commodity prices for building materials have risen in recent months, as anyone who is building or renovating has felt in their budget. The worldwide scarcity of building materials has led to higher material prices and longer delivery times on construction projects around the world.**

Ghent Knapt Op, as a project with a large construction component, has been heavily impacted by exponential changes in material costs during construction. As an example, PVC and construction wood raw materials cost 30% more than the previous year for our contractors. This caused an almost 10% increase in total construction cost for the 86 homes that are being renovated. The renovation plans and costs were revisited by the Ghent Knapt Op team in order to address the challenge. Although the project awards 30,000 Euros per household for renovation costs, in many cases that budget changed to up to 35,000 Euros to account for the increased material costs faced by the contractors.

If the household renovation plan and construction contract was already agreed and signed prior to the market changes, the construction cost was absorbed by the contractor. If that was not the case, then the renovation plan



was revisited and changes could occur by taking on smaller works that did not affect the serious technical issues of the house. If smaller projects could not be done due to larger technical issues with the house, then additional budget was used to cover the costs due to the price increases.

In addition to increased costs, many project beneficiaries also faced unemployment, dramatic income reduction or working from home during the Covid-19 pandemic. This meant that a lot of them had to stay home during construction instead of being at work, which is uncomfortable and can have an impact on the mental state of the participants. Many GKO participants also faced health challenges. As the pandemic was spreading, almost 30% of the participants were infected by Covid-19. Once one or more family members were infected, all house visits, cost appraisals and construction work had to stop.

Despite challenges, Ghent Knapt Op has continued to work around the clock with project participants and partners to improve houses in the City of Ghent and will successfully deliver almost all 86 renovations by June 2022. The pandemic has triggered reflection on the vital role of housing but also renewed understanding of the social support and assistance needed for vulnerable citizens during this time. Ghent Knapt Op is close to finalising all renovations.

**“The City of Gent provided temporary housing for some clients during the renovation process. The temporary housing options are tightly scheduled due to excessive demand. One of the clients got Covid just before moving into the temporary housing. They had to stay under quarantine which caused us some weeks of delay for the renovation but also for the family that needed the temporary housing after them.” - Umut Fisek, Architect in charge, Domus Mundi**

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## Recurring Fund

**“This way, we want to induce people to remain with their homes for a long time and to take care of them, but also make sure that the fund gets refilled and can be used to finance the next round of investments.” - Derkien De Baets, Project Manager, City of Ghent**

To make renovating possible for this low income target group, an innovative financial instrument is implemented. By using a recurring fund, the public finance is not only used for a limited group, but can be used over and over again to address this urban challenge. The project will create, shape and optimise this financial policy instrument. Through the recurring fund, an amount of €30,000 is appointed to execute the renovation works. The amount must be repaid only after disposition of the property (e.g., through sale or inheritance).

A team of experts support the participants in an integrated way (technically, juridically, socially and administratively) during the entire process. The financial intervention, which makes the renovation possible, will return to the fund when the building changes ownership. Ghent Knapt Op guarantees this by taking a mortgage on the building.

**Tom Verbeke**, member of the research consortium KU Leuven, explains that the amount given through Ghent Knapt Op is not a subsidy and it is not a loan. Unlike a subsidy, the contribution of the fund has to be repaid. Unlike loans, repaying the contribution does not require a fixed, monthly or yearly repayment. If the renovated house is sold, the value of the house is used to repay the fund's nominal value. If the property's value has risen over time, part of this capital gain is allocated to the revolving fund, in line with the fund's share of the house value after renovation works were completed. With these repayments, the revolving fund can contribute to new renovation projects.

The primary benefit of the recurring fund is that it offers a way to finance renovation works of income-constrained homeowners. As house prices have risen across the curve in almost all major cities, people on a low income often spend a major part of their income on housing costs. As a consequence, low income homeowners have often little choice but to pay very high rents or to buy a property whose quality would not meet standard in the Flemish building code. In addition, these properties often suffer from a lack of good insulation and don't have efficient heating systems. The fund offers the group of low income homeowners a way to increase the quality of their property, and in doing so, the fund aims to contribute to the owner's health, quality of life and reduce their environmental footprint.

**From the smaller pilot projects preceding Ghent knapt op (2015-2020), 5 houses have already sold and contributed back to the recurring fund.**

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# The 7 Challenge table

These challenges varied in strength and importance during the course of the 3 year implementation of the GKO project. Especially in such a difficult period caused by Covid-19, things have shifted and new challenges occur unexpectedly. Ghent Knapt Op has managed to achieve a lot already by concluding 4 waves of open recruitment calls and renovating the first houses. However, a major test, especially during this period, has been the finalisation of the construction as many delays occurred.

## Challenge

## Observation

### Leadership

Challenge level



Ghent Knapt Op is continuously enjoying the support of the Municipality of Ghent. The political administration has remained that same; therefore, Ghent Knapt Op has maintained strong support from the Mayor and the political parties, and it has been fully supported from the start of the project. The innovation of the project is that it is situated in between the two different departments and vice mayors of the City, the Public Centre of Social Welfare Ghent (PCSW) and the Housing Department. A new project manager, Derkien De Baets, was appointed full time to the project from its second year, and she played a very helpful role in coordinating and bringing together the partners and leadership through monthly meetings. Partner organizations have suggested that they would like more contact with senior political members to update them on street-level development and participant journeys so they can impact the decision-making process.

### Public Procurement

Challenge level



For Ghent Knapt Op, public procurement has not been a challenge in its traditional sense. The project spent the first-year recruiting and enrolling participants through a complicated selection process. The [first "Zoom In"](#) gives extensive information on the complexity of setting out the selection criteria and reaching out to potential participants. That pushed the procurement to a more innovative approach where after the long selection process of participants came the open call for contractors to give quotes on the works for the 86 homes. Two quotes were the minimum for the technical team to acquire and for the contractor to be selected for the works. As material costs rose, many contractors found it difficult to follow through at the original quoted price.

### Organisational Arrangements with the Urban Authority

Challenge level



Ghent Knapt Op's main organisational arrangements have been stable from the start and have not been a significant challenge to the project. The core team is multi-disciplinary and cuts across two municipality departments: the Department of Urban Development (Housing Service) and the Social Services Department (Policy Support Service). This allows for a multi-dimensional approach throughout the project with support and expert knowledge from all departments. This sometimes creates more complication in the decision-making process, however, the urban authority in Ghent has demonstrated commitment and is sharing lessons learned through collaborative meetings and peer-to-peer learning with complementary projects.



## Participatory Approach for Co-implementation

Challenge level



Psychosocial support and community building play an important role at the Ghent Knapt Op project. Supporting the participants emotionally and connecting them with their neighbourhoods have made participants feel safe and secure to take on the renovation. Participants are involved at the centre in the design of the project, and participatory co-implementation was introduced from the concept of co-design in house renovation. Co-design requires time and skill, but it empowers the project beneficiaries and gives them a strong sense of a new 'home' at the end of the process.

Despite Covid-19, the social and technical guidance were still conducted, but only in the form of one-on-one contact. When possible, these meetings were held outside. The technical experts are still discussing the appointment of contractors, etc. with the participants and the social guidance is still there to smoothen the process. Internally, all meetings with partners were conducted digitally. The steering group has been a great tool for gathering everyone's input.

## Monitoring and Evaluation

Challenge level




Evaluation of the project is incorporated into the project design and is assigned to a research consortium. Through this evaluation, project partners aim at measuring the social and technical impact of the project. Evaluation activities are implemented to optimise the project design, improve future similar projects and gather evidence for policy making.

The research consortium assigned to evaluate the project is an interdisciplinary team of researchers from different universities: KU Leuven, Ghent University (UGent) and Artesis Plantijn University Antwerp (AP). The research consortium is a team designated to the evaluation, working independently from the other project partners who are implementing the renovation works. The partners published their first baseline study, <Profile of the participants and their home and social situation before and after the renovation>, which goes through the [socio-economic characteristics of the participants](#), the social impact measurement and housing quality and energy performance.

The research consortium is now focusing on evaluation and optimisation of the project, including the development of evaluation methodology, questionnaires, baseline measurements of participants and mid-term evaluation with project partners. The evaluation process has already been planned, approved and discussed with all partners, and whilst it is still in progress, some key elements have been decided. The main overarching objective is improving the housing quality of the most vulnerable inhabitants.

## Communication with Target Beneficiaries and Users

Challenge level 

Prior to Covid and during the first year of the project, a thorough communication strategy was in place in order to recruit participants. This strategy included house visits, neighbourhood visits, and sharing information via digital media and hardcopy dissemination. As an innovative and complex housing project, a lot of components had to be explained from the start. Ghent Knapt Op was ready to take on the challenge and appropriated a lot of attention and material so that potential participants felt safe to take part in the project.

In the next stage, during years two and three, the participants took on the challenge of renovation during the pandemic. Health issues occurred for many participants, and others had to face loss of work with a substantial reduction in income. Communication and support for beneficiaries became very important as social workers and technical staff had to overcome delays. This second stage involved social workers to assist and guide beneficiaries through the renovations. Due to Covid measures, this stage became even harder since community outreach and personal assistance became extremely hard to provide.

## Upscaling Challenge level



Ghent has already experimented with upscaling on a micro-scale (Dampoort KnapT Op! and Rabot Knapt Op! ; together working with 25 households) and achieved great results in improving the living situation and the well-being of vulnerable households. Under the UIA programme, Ghent Knapt Op is taking on improving another 100 households within 3 years. Currently, the project is mainstreamed in the City of Ghent and has committed to take on the challenge of 50 houses per project year.

The recurring fund has been set up and 4 homes have already sold, with money from the sales returned to the fund. Although this has been a challenging time, Ghent Knapt Op has successfully reached its goals and managed to continue and upscale the project.

# Challenges & Lessons Learned

- **Create flexibility in the decision-making process by creating smaller working groups.**
- **Promote cross-communication between senior political leadership and partners.** Partners that worked directly with beneficiaries as “boots on the ground” felt isolated from communication with the political leadership.
- **Simplify beneficiary selection criteria.** Selection criteria was drafted at the beginning to include a mix of income, social and vulnerability targets in relation to the house condition according to the Flemish Housing code. Some candidates who had houses in poor condition below the renovation threshold were left out of

the programme, as were people who had lower incomes. Criteria should be adjusted to include the most vulnerable households.

- **Simplify communication to beneficiaries.** From the recruiting stage until the point of signing the contract with the City of Ghent, it is very important to simplify and explain thoroughly the stages of the project so that beneficiaries understand what they are signing and what they need to do. Smart, user friendly communication is key.
- **Improve the participatory approach by emphasising bottom-up involvement.** Due to Covid-19, participation became more difficult. Having a large number of participants who speak different languages also became a challenge during the project.
- **Budget flexibility in the renovation plan.** Budget flexibility and a larger budget allowance is necessary for houses in extremely poor condition or for houses that need lighter upgrades. Partners suggested that the current set budget of 30,000 Euros should go up to 45,000 Euros, but also upgrades of 15,000 Euros should be included.
- **Select material carefully for more sustainability.** Partners suggested that a more careful approach to material selection should not only be driven by cost. For example, windows and wall divisions that are eco-friendly and lower emission should be also in the renovation plan.
- **Incentivise construction.** One interesting challenge that arose was that limited construction companies were available, and they were mainly small and young companies. Construction is booming in Belgium and construction material costs are rising. That resulted in putting pressure on to the technical staff stuff. The City of Ghent could play a role in providing incentives that would make more contractors available.
- **Troubleshoot after construction.** This remains a challenge as construction is still underway. It has been observed that some contractor's installations were faulty or not up to standard. In that case, the contractor was replaced immediately but there is not a process in place to deal with this in the future.

## Conclusion

Ghent Knapt Op has faced significant challenges – not only the project challenges identified by UIA, but also the many challenges caused by the Covid-19 pandemic. Ghent Knapt Op is based on housing renovation and strengthening social ties, and both areas were severely impacted by Covid-19 in various ways.

However, despite challenges, Ghent Knapt Op is working with 86 captive resident households in Ghent. These households were socially vulnerable and living in sub-standard housing. Renovations are underway or complete for these households, and lessons learned have been captured through the process. The recurring fund for GKO has been tested and proven to work: 5 houses have already been sold and returned money to the recurring fund for future renovations for other vulnerable households. These 86 households participating in Ghent Knapt Op are on their way to have better quality, safer houses that they can call home.

Ghent Knapt Op's practices of combining technical housing improvement with social support have been recognised by the City of Ghent as a successful model. GKO is looking forward to continuing to work with captive residents in Ghent and is committed to continue to help more households create their homes over the next several years.

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Affordable housing

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See on UIA website

