

## JOURNAL

### PROJECT

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

📍 Ghent, Belgium

### TOPIC

Housing

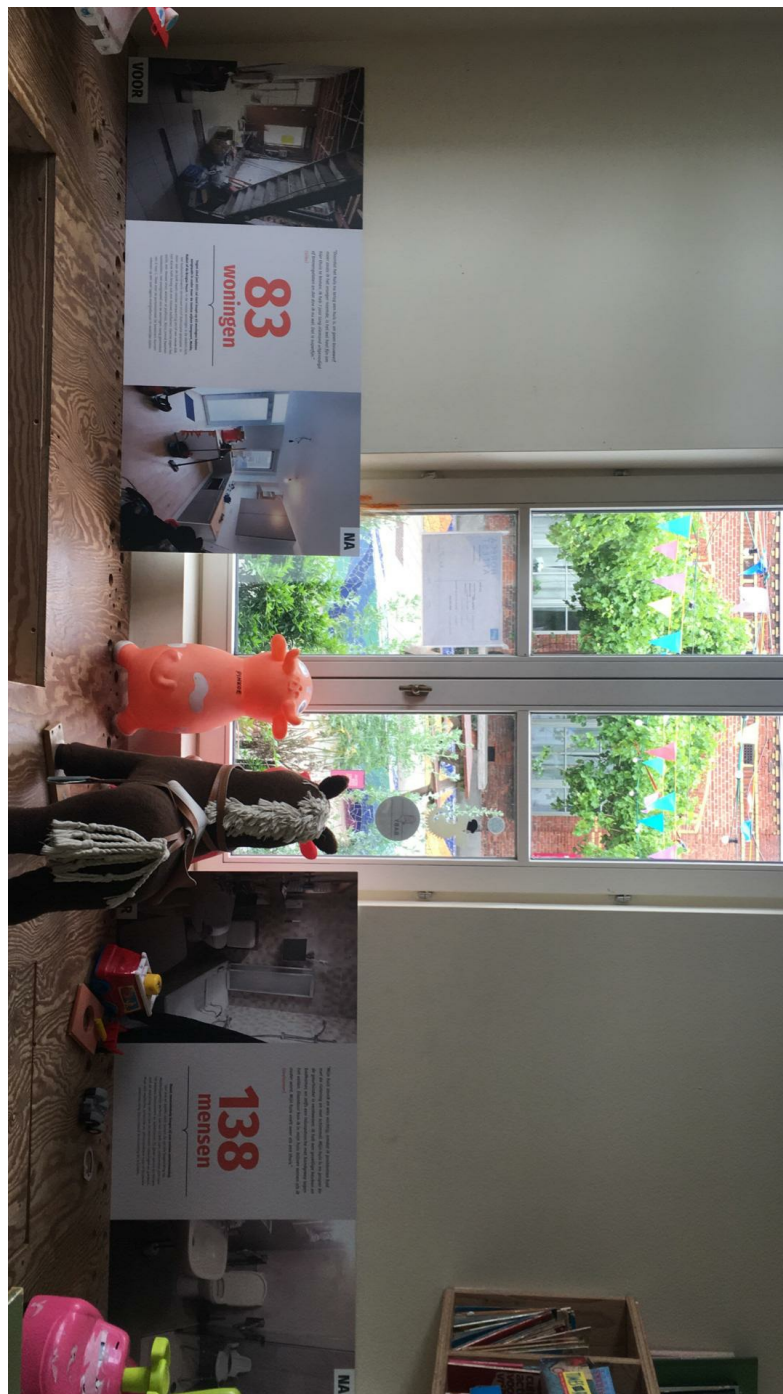
EDIT 03 FEBRUARY 2023

BY MARTHA

GIANNAKOPOULOU

# Ghent Knapt Op Journal 4: final updates and new beginnings for Ghent's housing renovation project

See on UIA  
website



After almost 4 years of intensive work and challenging times, Ghent Knapt Op came to a successful end in spring 2022. The project started in 2019 as a pilot to develop an innovative financial model to

upgrade and renovate homes for vulnerable citizens in Ghent through a recurring fund that would establish longevity and sustainability in the process. Despite the challenges posed by the COVID-19 pandemic and rising construction prices, Ghent Knapt Op was able to successfully upgrade and renovate 82 homes to provide access to safe, healthy, and energy-efficient housing.

Affordable housing options are scarce in Ghent, and the waiting lists for social housing are getting longer. Therefore, access to affordable, high-quality housing is an important factor in promoting social and economic mobility and improving overall quality of life. There are a number of strategies that cities and housing organizations can use to address this issue, such as increasing the supply of affordable housing units through construction or rehabilitation of existing properties, implementing rent control measures, and providing financial assistance to low-income households to help them afford housing. The Municipality of Ghent has from the start promoted and supported innovative approaches to the housing challenges the city faces.

Ghent Knapt Op was the continuation of a smaller scale pilot project realized in 2015: Dampoort Knapt Op, through which 10 homes were renovated. The success of Ghent Knapt Op became mainstreamed in the municipality process as the backbone of a larger housing renovation programme that will take on 50 homes per year to be energy upgraded and renovated.



The project took on many activities involving public and private stakeholders and citizens, and it tested new partnerships. As a result, the city created awareness, demand, and accessibility to public services. A multi-disciplinary group of partners came together to take on the challenging task of testing this pilot in Ghent, which successfully concluded in May 2022 with a series of exhibitions and celebrations. The total investment of the project reached 5.9 million euros, with 4.8 million euros of funding from the European Commission through the UIA initiative.

## PARTNERSHIPS

- City of Ghent & Public Centre for Social Welfare Ghent
- Domus Mundi vzw
- SAAMO Ghent (Community Development Ghent)
- KU Leuven
- Ghent University
- AP University College



- De Energiecentrale
- Vzw Sivi

## Executive summary

The Ghent Knapt Op project addresses a significant need in the city by providing support and assistance to low-income homeowners who are living in poor quality housing. Providing affordable and accessible housing options is an important issue for many cities, and the Ghent Knapt Op project is working to improve the quality of housing for those who may not have other options available to them.

The project's main target group – 'the captive owners' – are homeowners who do not have the means to renovate their homes to an adequate living standard. In many instances, the homes were inherited or purchased in poor condition, because families were not able to afford rental housing, and then they didn't qualify for private financing for the renovation works.



Ghent Knapt Op not only helped to improve the quality of housing for low-income homeowners, but it also provided social support to participants as they experienced the renovation process. By becoming an integral part of the process and supporting homeowners socially, the project was able to help improve their self-esteem, self-reliance, and social connections. It's important to recognize the multiple benefits of initiatives like this, which not only improve the physical living conditions of those in need, but also can have a positive impact on their overall **quality of life**.



The Ghent Knapt Op pilot project also introduced a new financial model called a "recurring fund" to address the shortage of affordable housing in the city and provide sustainability to the project. The fund works by providing financial support (a contribution of 30,000 euros) for essential renovation works to homeowners. The homeowners then pay back the original contribution plus an additional premium based on the added value of the house when it is sold. This allows for **longer-term sustainability of the programme and provides a way for more dwellings to be renovated in the future**. It's a creative approach to addressing the shortage of affordable housing, and the project also provides intensive social and technical supervision and community building in addition to the funding.

### Overall project objectives

- Housing quality & energy upgrades
- Health
- Well-being and quality of life
- Social cohesion and participation
- Pro-active take-up of social rights

## Project update

### Introduction

The project successfully concluded in May 2022 with a series of exhibitions and presentations after renovating 82 houses for vulnerable families in Ghent. After three years of work in different neighbourhoods in the city of Ghent, 72 captive owners and 10 elderly captive owners participated in the final project countdown. The COVID-19 pandemic and associated restrictions presented challenges for a housing renovation project like Ghent Knapt Op, including difficulties in communication and supporting beneficiaries, engaging with the community, and material

price increases and delivery delays. Although these types of challenges have been difficult to overcome, Ghent Knapt Op was adaptable and found creative solutions to continue making progress on the project by working with 82 households. Additional support was provided to beneficiaries and project staff who were facing health or financial challenges due to the pandemic.



---

## Profiles of participants

More than half of the participants were between the ages of 55-64. The youngest participant was 24 years old and the oldest was 64 years old. Most of the participants were single and almost half of the captive owners were single parents. Seven out of ten of the captive owners had children; on average, there were two children in a participating household, but in one household there were six children. Regarding the level of education, one in five applicants had not finished secondary education. There were only a few participants who had completed higher education. It is concerning that many of the participants in this analysis are experiencing financial precarity, as this can significantly impact their ability to afford and maintain adequate housing. The fact that less than half of the participants receive a salary, and that many cohabiting partners have no income, suggests that these households may be struggling to make ends meet. In addition, one out of three participants experienced problems paying the monthly instalments of the loan for the house on time during the year. These individuals may have more difficulty managing the costs and responsibilities of homeownership, and may be more vulnerable to financial strains and housing insecurity.





## Housing quality & energy upgrades

The main goal of Ghent Knapt Op is to make the participating houses safer, of higher quality, and more energy-efficient. All the works improve the living quality in a house while also improving the energy efficiency significantly. On average, the 'Energy Performance Certificate' improved from a 'E-label' to a 'C-label'. This is not yet the threshold of the Flemish Goal for 2050 (which is A-label), but it's going into the right direction.



In many cases, Ghent Knapt Op provided roof insulation (+/- 60%), new windows or doors (+/- 60%), a new heating system (+/- 50%), or an update of the electric system (+/- 80%). The renovations had a positive impact on the participants' experiences of various types of housing nuisance. The strong decrease in odour issues and in participants suffering from cold homes in the winter suggest that the renovations may have had a positive impact on energy poverty in the group. Improving the energy efficiency of homes can help to reduce energy costs and improve the comfort and well-being of residents. The improvements in mould and moisture situations may also

have beneficial health effects for the inhabitants. After the renovation, 88% of participants were satisfied with the general comfort of their home. Overall, it seems that the renovations had a positive impact on housing quality that in turn improved the participants' well-being and quality of life.

---

## Health

The improvements in housing quality indicators may have had a positive impact on the health of the inhabitants, even in the short time period following the renovations. The increase in the share of participants who reported good or very good general health, as well as the increase in the share of children in very good general health, suggest that the renovations may have had a positive impact on the health and well-being of these individuals. An interesting example was improvements in housing quality, such as the installation of new, air-tight windows, that created an unexpected negative effects on indoor air quality. In this case, it led to worsening of air quality in the houses where measurements were taken. This highlights the importance of educating homeowners on the need to occasionally opening the windows in order to maintain good indoor air quality. It is possible that the improvements in various housing nuisance indicators, such as presence of mould and moisture, may have contributed to these positive health effects. It would be interesting to see if these health effects continue over the longer term, and to examine the potential mechanisms through which improvements in housing quality may impact health.



## Well-being and quality of life

Ghent Knapt Op not only focused on renovating homes, but also on providing a range of social and emotional support services to participants. These types of support can be just as important as the physical renovations in helping to improve the quality of life for those involved in the project. Some of the specific support services included promoting and assisting participants to access other municipal social programmes, providing emotional assistance through the renovation process, extending participants' networks and linking them with local groups and businesses, linking them with decision makers and policy makers, and improving their self-esteem by connecting them with their neighbourhoods and communities. **These are all important steps in helping to ensure the long-term success of the project.**





It is encouraging to see that the renovations had a positive impact on various indicators of well-being for the participants. According to the monitoring and evaluation report, the improvements in satisfaction with housing, lower experience of housing nuisance, and higher satisfaction with general comfort in both summer and winter suggest that the renovations had a positive impact on the overall quality of life and well-being of these individuals. The fact that these improvements were accompanied by a decrease in the perceived difficulty of tidying up and cleaning suggests that the renovations may have had a positive impact on the physical environment of the dwelling, which can contribute to the overall well-being of the inhabitants. It is not uncommon for the process of renovation to be stressful and disruptive, so it is possible that the small improvements in emotional state may be due to the short time period following the renovations. It would be interesting to see if these improvements in well-being persist over the longer term.

---

## Social cohesion and participation

The Ghent Knapt Op project includes a community component that aims to strengthen the neighbourhood network and increase participants' commitment to their neighbourhood or city. It's important to recognize the role that social connections and a sense of community can play in promoting overall quality of life, so the project took this into account. The research consortium measured the level of participant involvement in their city or neighbourhood before and after the renovation, as this can provide valuable insights into the impact of the project. Additionally, the increased possibility of socializing in a newly renovated home, such as inviting friends and family over for gatherings, can also contribute to the expansion of social networks. This highlights the importance of considering community and social connections when designing and implementing housing renovation projects.





The research consortium showed that the renovations had a positive impact on participants' expectations of having extra-household social contacts. It is not uncommon for the poor condition of a dwelling to contribute to a lack of social connections and interactions, so it is encouraging to see that the renovations were able to improve the situation for many of the participants. The fact that the renovations also contributed to a reduction in intra-household conflicts suggests that they had a positive impact on the social environment of the dwelling as well.

---

## Upscale & sustainability

Flanders has set climate and housing goals that include improvement and investment in the residential housing sector to transition to more energy efficient and high quality housing. The goal for all homes to be of adequate quality and have an energy label A (100 kWh/m<sup>2</sup> year) has the potential to improve the well-being of residents, but it is an ambitious goal that must address the barriers that low-income households may face. Financial barriers are often a major concern, but there are also other technical, organizational, and knowledge-related barriers that can prevent households from improving their housing. These barriers can contribute to increased housing inequality, as those in the worst quality dwellings may face more difficulties in making the necessary improvements.

In addition, the waiting lists for social housing in Ghent are long and keep on growing, while the private rental market is very narrow. Access to housing for low-income families is becoming very difficult, with many households facing severe financial barriers to find housing or to renovate. Policy solutions may involve providing financial incentives and subsidies, addressing technical challenges, and providing education and information about available resources.

The Ghent Knapt Op pilot project has been approved for continuation as a regular service that has demonstrated success in supporting low-income homeowners to improve their housing conditions. It is important to ensure that the most vulnerable homeowners are not excluded from efforts to improve housing and address the objectives of the European Green Deal. The expansion of the eligibility criteria, increase in budget, and broader geographical

inclusion in the new programme are all positive steps towards making Ghent Knapt Op more inclusive and effective. It is encouraging to see that the project has taken on the challenges and lessons learnt from the previous testing and has made improvements. The project continues to have success in helping homeowners improve their housing conditions and well-being.

## Generated knowledge & lessons learnt: Implementation challenges

### Introduction

The project generated a wealth of different types of knowledge through its innovative financial and renovation scheme. At its core, the project has been promoting new partnerships and involving a diverse group of stakeholders while enjoying strong participation and ensure that the needs and interests of all involved are taken into account, therefore enabling the project to have significant impact to people from the Municipality of Ghent, including the Mayor and Deputy Mayors. This has helped the project secure the resources and support it needs to succeed. The fact that the project is situated between the Public Centre of Social Welfare Ghent (PCSW) and the Housing Department is also innovative, as it allows for collaboration and coordination between these different departments. This can be helpful in addressing the needs and concerns of both groups and finding solutions that are mutually beneficial.

However, it has not been an easy ride for Ghent Knapt Op, as the COVID-19 pandemic and associated restrictions presented a number of challenges, including difficulties in communication and supporting beneficiaries, engaging with the community, and material price increases and delivery delays. Despite these challenges, the project was able to adapt and find creative solutions to continue making progress to support participating households.

---

### Target group identification & selection criteria

The project's main target group was "captive owners", but it also included some seniors and "captive co-owners". Despite the efforts made by the project, it was not possible to access and find more captive co-owners as their recruitment became challenging. Focusing on specific groups would be beneficial, and other housing instruments should be applied for different target groups that Ghent Knapt Op cannot assist. Meanwhile, simplification of the beneficiary selection criteria for Ghent Knapt Op can make it more inclusive and targeted to the most vulnerable households. Currently, the criteria include a mix of income, social, and vulnerability targets in relation to the condition of the house. This may exclude some candidates with houses in such poor condition they are below the renovation threshold, or those with lower incomes. By adjusting the criteria to focus more on vulnerability, the project can better target its resources to those who are most in need and ensure that it is able to make a positive impact on the community. It is important to carefully consider the needs of the community when designing the selection criteria.

---

### Recruitment of the target group

Finding suitable candidates for the Ghent Knapt Op project was more difficult than expected, according to the monitoring and evaluation report. The reasons cited for this include:

- The presence of many criteria that potential participants had to meet.
- The paperwork and administrative requirements were a barrier for some participants.
- Lack of freedom for participants to choose what and how to renovate their homes.
- A general distrust of government among some potential participants.
- The requirement for a second mortgage on their homes as a condition of participation.
- Some participants were concerned about the potential burden of debt on their children. This suggests that there may be a need to review and potentially simplify the criteria and paperwork required for participation, and to better communicate the benefits of the program to potential participants. Additionally, providing more flexibility in terms of the renovation options and addressing the concerns around debt could help to increase participation.

It's important to ensure that there is sufficient publicity and information available about the project to reach potential candidates. It may be helpful to consult with the target group to ensure that the materials are



adequately adapted to their needs, and to consider providing visual information materials to help make the rolling fund concept clear. It's also important to engage with recruiters and use social media platforms like Facebook to help get the word out about the project.

Instead of a recruitment process that occurs in waves, it may be more effective to adopt a system of continuous recruitment for the project. Continuous recruitment can allow the project to be more responsive to the needs of potential candidates and can help to ensure that suitable candidates are able to participate in the project as they become available. Overall, it's important to be proactive in reaching out to potential candidates and ensuring that they have access to the information they need to make an informed decision about whether to participate in the project.

---

## Cooperation with partners

Ghent Knapt Op is a project involving many partners: various departments, city services, political representatives, and civil society organizations. Multiple partners who were involved in Ghent Knapt Op brought a range of perspectives and expertise to the table. However, this can also lead to challenges in terms of decision-making and communication. In addition, partners who are working directly with beneficiaries and have "boots on the ground" experience may feel isolated from communication with the political leadership. Ensuring that there is effective communication and collaboration among all partners can help to ensure that the project is able to achieve its goals and have a positive impact on the community. It's important for all partners to be actively engaged in the process and to have channels of communication in place to facilitate effective collaboration.

---

## Community building

Candidates for the Ghent Knapt Op project were spread across the city, which presented some challenges. It can be difficult to establish a sense of community when homes are dispersed across a large area, and the pandemic has likely made it even more difficult to set up community activities. Community building can be a challenging aspect of a project like Ghent Knapt Op given the diverse range of participants who do not have the same needs or interests or live in the same area. It's helpful to offer a range of activities and to be proactive in finding ways to support community building and individual network expansion. It's also important to be mindful of language, culture, and preferences when organizing activities and to ensure that they are followed up and clearly communicated to residents. It may be helpful to focus on activities that are welcoming and enjoyable for participants, even if they do not necessarily have a strong community-forming effect. It's also important to recognize that not everyone will be interested in community building activities and to ensure that there are options available for those who prefer to focus on individual network expansion or other activities.

---

## Budget

There must be sufficient budget flexibility in the renovation plan to accommodate houses that are in extremely poor condition or those that need lighter upgrades. This may require increasing the budget allowance or including additional funds for upgrades. It's important to ensure that the budget is sufficient to cover the necessary renovations to provide a high-quality end result for the participants. Recommendations were supplied by the research consortium that the renovation could span from 15,000 euros to a maximum of 45,000 euros.

Providing social support to candidates can also be a time-intensive process, particularly if it is difficult to find suitable candidates. It may be helpful to explore ways to streamline the process of finding candidates and to find ways to support the establishment of community connections, even in the face of challenges like the pandemic.

---

## Communication to "drop outs"

There were a significant number of drop outs from the project due to a variety of factors. A large percentage of

drop outs was due to having an income above the selection criteria limit, while others had more than one property or had a house that was in better condition than required in the selection criteria. Some drop outs were not full owners of their property or were not domiciled there, while others were not fully aware of the project and its offerings. It's important to consider ways to provide more support and guidance to these drop outs, particularly those who may be in need of additional assistance. This could include referrals to other resources and services, such as housing guides or hospice living, to ensure that the project is able to make a positive impact on the community even for non-participants. It's important to consider the broader context in which projects like Ghent Knapt Op operate so that they are able to provide support and assistance to a wide range of people in need. It may be helpful to explore other options, such as energy loans or the Flemish Captive Owners Fund, for those who are not well-suited to participate in Ghent Knapt Op.

It's also important to provide active guidance and support to candidates, including aftercare and a proactive rights approach, to help ensure their success. Other forms of support, may also be worth exploring to see if they can provide assistance to those in need. Overall, it's important to be flexible and adaptable in order to meet the diverse needs of the community and ensure that the project is able to make a positive impact.

---

## Renovation & troubleshooting

Finding contractors was one of the more challenging aspects of the Ghent Knapt Op project due to the high demand for construction services in Belgium. One solution is to incentivize construction companies to work on the project by offering certain perks or benefits. This could help to attract more contractors to the project and alleviate some of the pressure on the technical staff. Other ideas for improving this process in the future are to work with small family businesses, which are often more flexible and in touch with the target group, and to explore framework contracts and service companies as options. It might also be helpful to keep good documentation of experiences with contractors and maintain a list of reliable contacts.

It is important to have a clear process in place for addressing issues that arise after construction. This could include having a set of standards that contractors must meet, as well as a mechanism for addressing any deficiencies that are identified. It may also be helpful to establish a system for monitoring the quality of work done by contractors so that issues can be identified and addressed in a timely manner. Additionally, it may be helpful to provide training and support to contractors to ensure that they are able to meet the required standards. This could include technical training as well as support in areas such as project management and communication.

---

## Conclusion



Ghent Knapt Op has had a lot of success in its efforts to renovate homes for vulnerable families in Flanders and



improve their living conditions. The project has been able to adapt and overcome challenges, such as those caused by the COVID-19 pandemic, and it has been recognized as a successful model by the City of Ghent.

Long-term sustainability of the project is strongly related to the **leadership** that was demonstrated during the overall deployment, and there is also an evident continuity in the active participation of all partners in spill over project activities. In terms of scalability and legacy, the success of Ghent Knapt Op has led to a project extension and funding for the next 5 years. The recurring fund established by the project has already been used to finance renovations in additional houses, and the returns from the sale of renovated properties will be used to fund future renovations. The leadership and management of the project, as well as the strong partnerships that were formed, have laid the foundation for the long-term sustainability of Ghent Knapt Op and its ability to continue improving the housing and well-being of vulnerable citizens in Ghent.

The project has also inspired other municipalities to follow suit and adopt similar renovation schemes. Ghent Knapt Op has been recognized at the European level, receiving the REGIOSTARS Award in the category “Green Europe”. It is clear that the project has had a significant impact on the city of Ghent and its citizens, and it is likely to continue to have a lasting legacy in improving housing conditions and addressing issues of affordability and accessibility for vulnerable homeowners.

---

[Affordable housing](#)

---

[See on UIA website](#)

