

HOMES  4 ALL

Una casa per tutti, un rendimento per te!

&

HOMERS
COHOUSING FOR REAL

THE OPPORTUNITIES
OF SHARED LIVING AND
SOCIAL HOUSING
TOWARDS
URBAN REGENERATION

The housing issue

DEMAND WITHOUT SUPPLY

15% OF FAMILIES
(3MIO OF PEOPLE)
ARE UNSATISFIED
OF THEIR DWELLING

Source: Federproprietà - Censis 2022

82% OF ITALIANS
CAN'T FIND ADEQUATE AND
AFFORDABLE HOUSING

Source: Housing Europe 2017

16% OF FAMILIES
HAVE RELATIONAL
DIFFICULTIES

Source: Nomisma 2022



The housing issue

SUPPLY WITHOUT DEMAND

60MIO OF UNUSED ASSETS IN ITALY

Source: Riusiamo l'Italia 2014

60BN € OF PUBLIC DISTRESSED ASSETS

Source: Invimit 2019

26BN € OF PRIVATE DISTRESSED ASSETS

Source: Sole24Ore2014



The housing issue

EUROPEAN OVERVIEW

Tenants are almost X4 times as likely as home-owners to suffer from housing cost overburden

17,2%

EU POPULATION LIVING IN OVERCROWDED HOMES

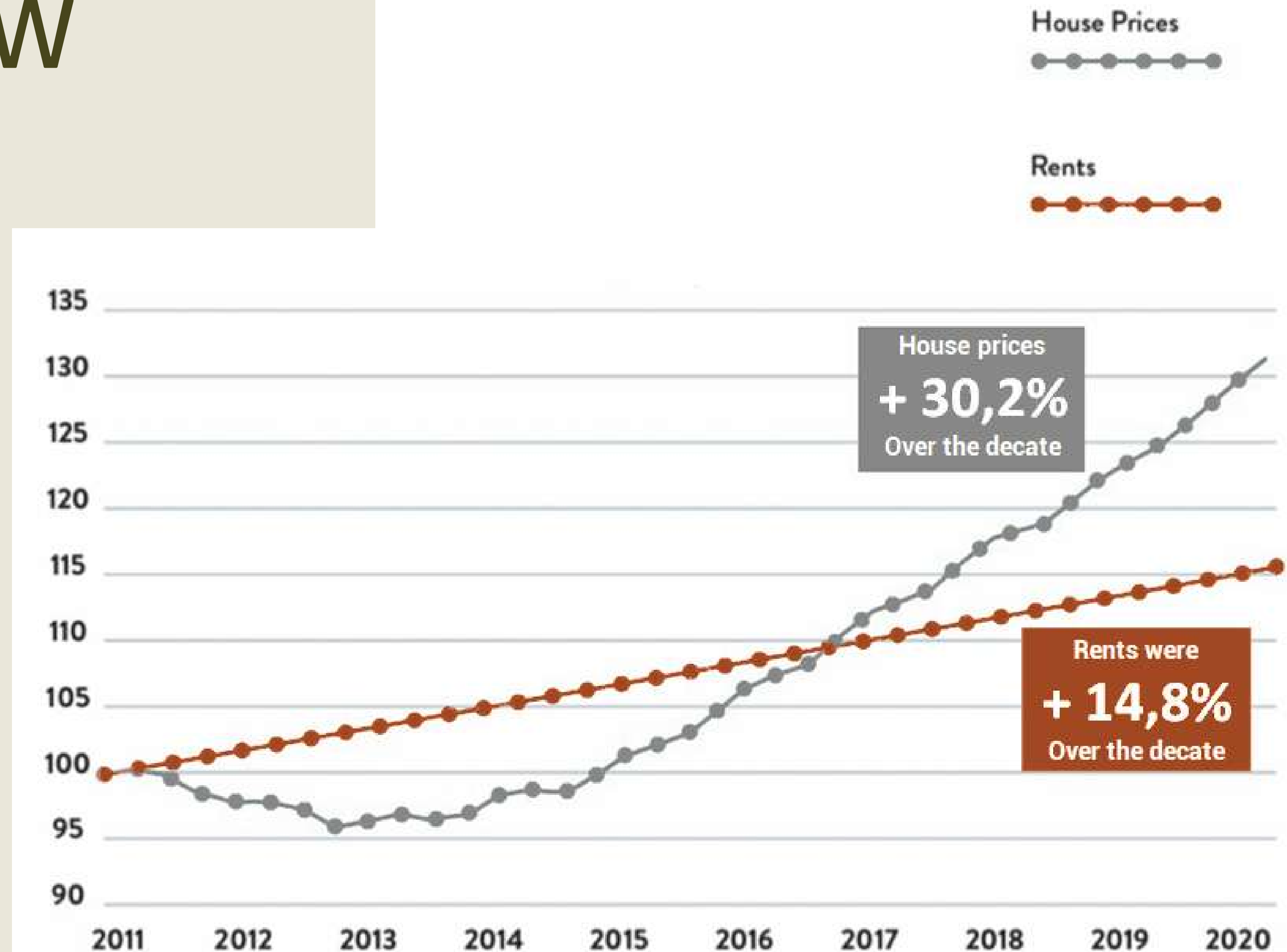
9,4%

OVERBURDEN RATE OF HOUSING COST FOR THE OVERALL EU POPULATION

35,4%

OVERBURDEN RATE OF HOUSING COST AMONG THOSE ON LOW INCOMES

Source: Eurostat



NOT ONLY MONETARY POVERTY

In 2020, there were an estimated **96.5 MIO** people in the EU at risk of **poverty or social exclusion**, which was equivalent to 21.9 % of the total population. (AROP indicator)

In 2019, **6.9%** of the EU population were unable to keep their home **adequately warm**; this share reached 18.2 % among people at risk of poverty.(Eurostat - EU SILC)

Across the EU, **9.2%** of the adult population (aged 16 and over) did not have someone to ask for **non-material help** in 2018.
(Eurostat - EU SILC)

In France, **87%** of private landlords racially **discriminate** when renting out a property.(Eurostat - EU SILC)

ECONOMIC

ENERGETIC

RELATIONAL

The housing issue

HOUSING WEAKNESS

It is no longer true (or acceptable) that the market is responsible for “solvable” issues while the public and third sector take care of social emergencies

SOCIAL CRISIS
LONELINESS AND
LACK OF RELATIONSHIPS

ECONOMIC CRISIS
LOWER INCOMES

ENVIRONMENTAL CRISIS
CLIMAT CHANGES



The housing issue

THE HOUSING EMERGENCY

Too many families without houses

450.000

households have an executive eviction or will receive it within this year

Source Istat 2023

Too many houses without families

7 MLN

of unused real estate assets in Italy

Source Istat 2023

in which everyone can find their own dimension.

33

eviction requests per day
in 2022 in Turin

50.000

vacant apartments in Turin

2.5 MLN

families are overloaded
in Italy

the 20,2%

of families live in
an overcrowding condition
in Italy

HOMES4ALL STARTUP BENEFIT COMPANY B CORP

WE MAKE

housing
first

community
of investors

social
housing

community
of home
makers

co housing

WE IMPACT
ON

sociability

circular
economy

urban
regeneration



HOMES4ALL

We are an innovative startup benefit company B Corp which responds to the housing demand by promoting urban regeneration

Founding partner



H4A – PROJECT

in Turin the right to housing is innovating is the impact finance project that intervenes on the issue of housing deprivation by developing a global system of taking charge of the beneficiary households, in order to strengthen their ability to achieve a stable housing solution.

Founded by



Partner



Leader



In the frame of



H4A – BENEFIT COMPANY

a home for everyone, with a yield for you is the startup that was set up to implement the project. Thanks to a network of private investors sensitive to the logic of sustainability and social impact, Homes4All locates, renovate and manages properties by leasing them to families in temporary difficulty at an affordable fee.

With the participation of



Finanziato dall'Unione europea

2019

Constitution

HOMES4ALL

2020

Partnership



CITTÀ DI TORINO

1st campaign ECF

Phase 1: Feasibility study



2021

Constitution



2nd campaign ECF

2022

B Corp certification



2023

3rd campaign ECF

Phase 1: Feasibility study



133

accomodated
beneficiaries

57

real estate
units in
property

42

real estate
units under
management

161

shareholders
worldwide

€5,4 MLN

Fund raised

€ 2 MLN

Equity raised in several
rounds

€ 200 K

members contribution for
specific
operations

€ 1,75 MLN

participatory financial
instruments

Ufficio Pio di C. di San Paolo //
SEFEA Impact // Phitrust

€ 1,25 MLN

Bank financing
Unicredit Social Impact
Banking // Banca Etica //
Ubi Banca

HOMES4ALL

ACTIVITIES

We look for
realestate opportunities.

We collect
real estate and financial
resources from private investors.

We design, build and renovate
disused properties

We manage
real estate

We accompany
tenants in their path

REAL ESTATE RAISING

Property research
Market analysis
Real estate valuations
Fundraising

PROJECT DESIGN & MANAGEMENT

Architectural design
Real estate development
Social design
Service design
CoHousing

ENERGY EFFICIENCY

Replacement of systems and fixtures
Thermal insulation
Attention to the technical data sheets of install products ed e.g.
flow-controlled taps, low-consumption lamps
Photovoltaic that fulfills at least the requests for the common parts

PROPERTY MANAGEMENT

Building management
Facility management
Energy management

COMMUNITY MANAGEMENT

Social accompaniment
Social Management
Community gathering
Group facilitation
Energy communities

HOMERS

It is the brand of **Homes4All Benefit company BCorp** that

identify dismissed assets

for which we imagine a new future together.

Elements of potential urban decay

become elements of urban regeneration.

accompany the future inhabitants

throughout the building process.

build communities of inhabitants

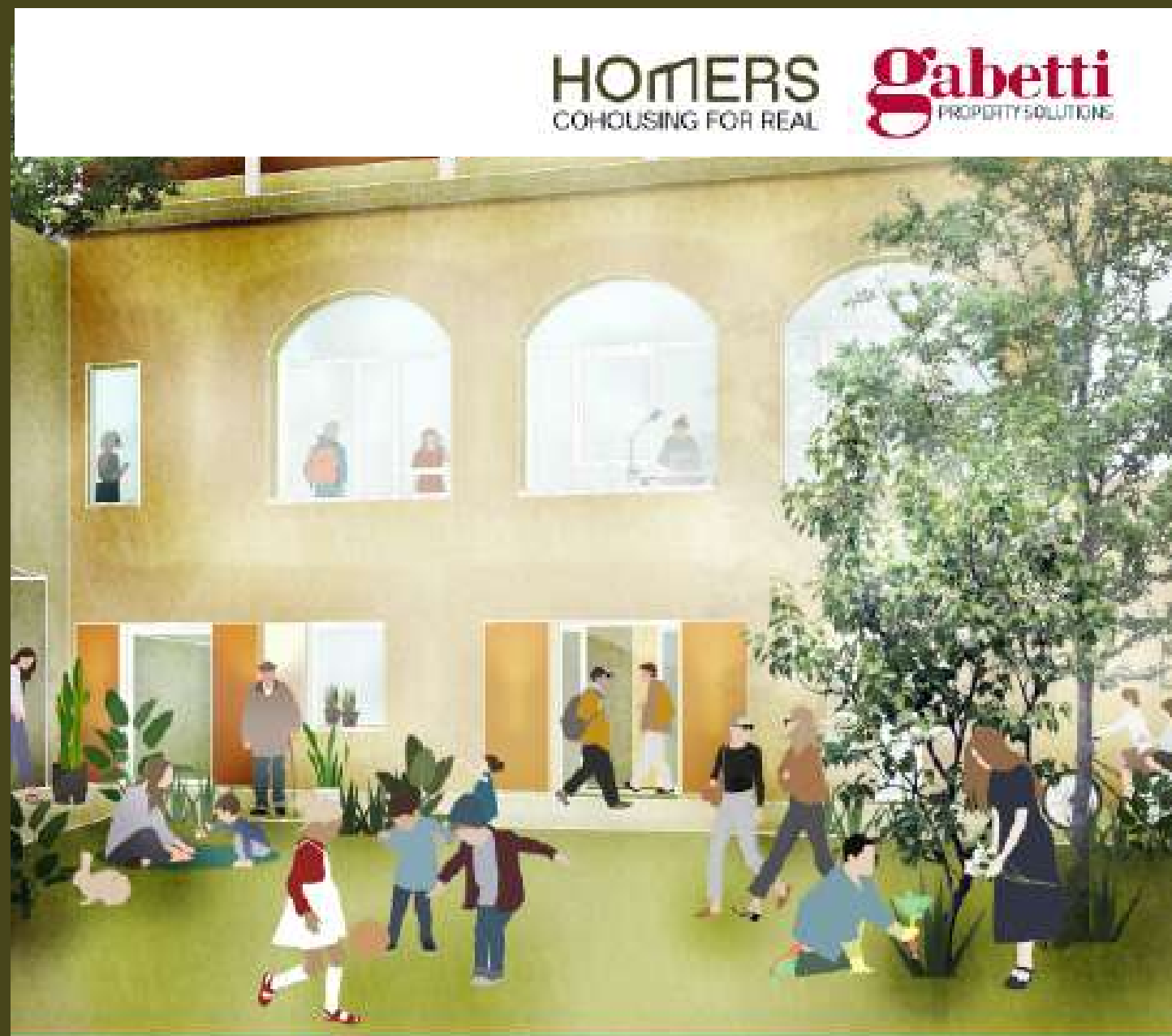
to co-design shared spaces and services.

realize beautiful, ecological and economic cohousing

in which everyone can find their own dimension.

Homers





AN EMERGING TREND OF THE REAL ESTATE MARKET



HOMERS COHOUSING FOR REAL **Gabetti** PROPERTY SOLUTIONS

IL CO-HOUSING IN ITALIA
UN NUOVO TREND DEL REAL ESTATE

MAIN FACTORS FOR CHOOSING A HOUSE

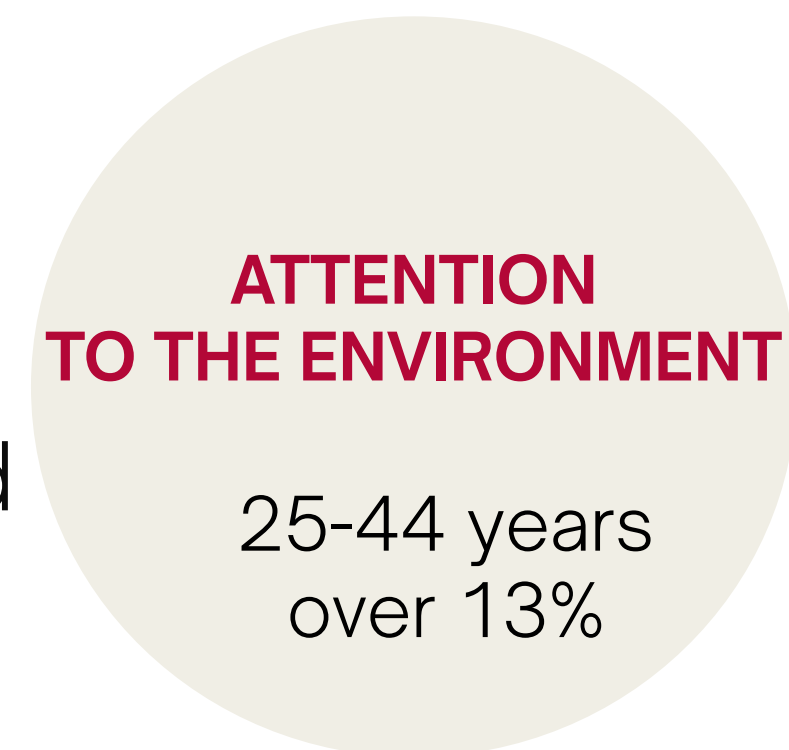
-  SPACIOUS HOMES
-  CLOSE TO MEANS OF TRANSPORT
-  GREEN
-  GOOD NEIGHBORHOOD

“A way of living in which to rediscover the values of **collaboration** and **mutual care**”
Matteo Robiglio, Homers

“Among the most **promising sectors** of real estate”
Enrico Cestari, GHV

“WHAT WORDS WOULD YOU USE TO DESCRIBE THE HOUSE OF YOUR DESIRES?”

“ I would like shared spaces, good neighbourhood and common services ”





COHOUSING NORTH AND SOUTH

Raising the Italian cohousers up to 1% of the population would mean building or refurbishing as cohousing more than 130.000 buildings

Denmark

2% of people live in cohousing

Sweden

1% of people live in cohousing

Italy

0,0003% of people live in cohousing

Source: Cohousing -Jacopo Gresleri , 2015

Source: Experiment Days 2017-
Housing Lab and ISTAT

IMPACT HOUSING FOUNDATION



Impact Housing Foundation is a non-profit organization that promotes urban and human regeneration with a focus on housing and based on impact financing.

We wish to bring the **IMPACT REVOLUTION** into the HOUSING sector.

The term impact housing means **private financial investments**

in the housing field in synergy with the public and non-profit sectors, aimed to generate positive measurable **social economic and environmental impact**.

Founders



Impact Housing Foundation



Triadi

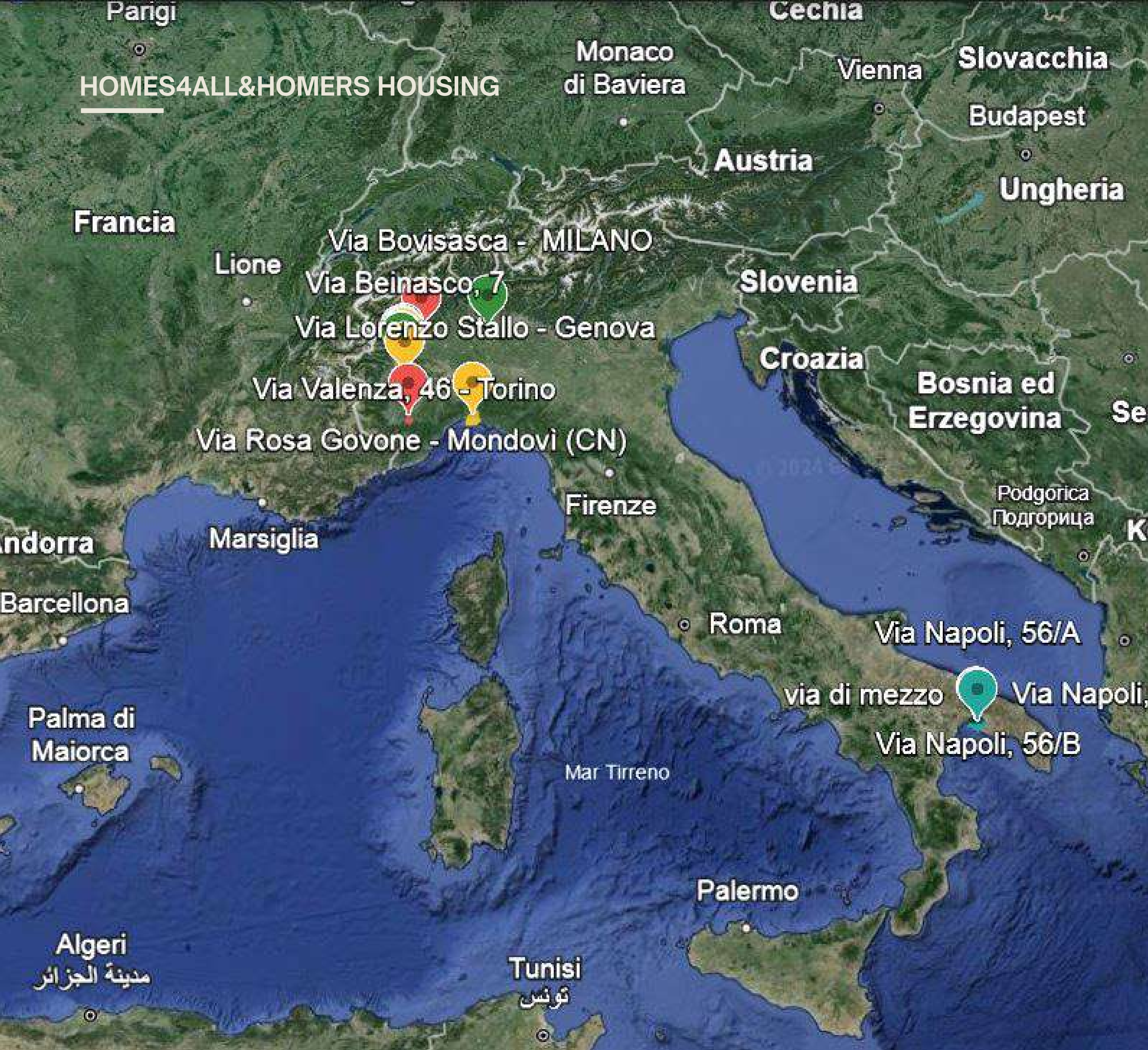
Fondazione Impact Housing
comunità e città trasformative

SAVE THE DATE: 26 GENNAIO

IN DIRETTA ALLE 11:30

Webinar di presentazione dei servizi per la valutazione e misurazione di impatto per l'housing e la rigenerazione urbana

An illustration featuring a stylized cityscape with various buildings, a bus, and a street. In the foreground, a large blue shape resembling a map or a data visualization contains several pie charts and bar graphs. Two figures are shown interacting with the data, one pointing at a screen and another holding a tablet.



IMPACT HOUSING

- 2 SOCIAL COHOUSING
- 1 STUDENT HOUSING
- 2 REAL ESTATE TRADING
- 14 SOCIAL HOUSING
- 3 COHOUSING
- 1 SPECIAL PROJECT

SOME PROJECTS



realizzato

buena vista



in cantiere
venduto 100%

cohousing borgo rossini



comunità
in costruzione

borgo cornalese



comunità
in costruzione

la casa solidale



studio di fattibilità

vivere in cascina, in città



studio di fattibilità

cohousing lavarone



in gestione

social housing torino



studio di fattibilità

cohousing genova



bando
vincitori I fase

reinventing cities milano



studio di fattibilità

cohousing taranto

COHOUSING BORGO ROSSINI BEST PRACTICE

COHOUSING BORGIO ROSSINI

INTENTIONAL COMMUNITY



COHOUSING BORGO ROSSINI

DISMISSED ASSETS



COHOUSING BORG ROSSINI

XLAM TECHNOLOGY



COHOUSING BORG ROSSINI

CONSTRUCTION SITE VISITS



COHOUSING BORGIO ROSSINI

RENEWABLE ENERGY COMMUNITY



COHOUSING BORGIO ROSSINI

COMMON SPACES



COHOUSING BORG ROSSINI

GROUND FLOOR

OPERATION DATA

APARTMENTS	613 M ²
COMMON AREAS	150 M ²
PRIVATE TERRACES	138 M ²
COMMON FLAT ROOF	85 M ²
EXTERNAL AREAS	280 M ²
SWIMMING POOL	31 M ²

7 UNITS

- 2 STUDIO FLAT
- 4 THREE-ROOM APARTMENTS
- 1 FIVE-ROOM APARTMENT



COHOUSING BORG ROSSINI

FIRST FLOOR

COMMON SPACES

WELLNESS ROOM

KITCHEN / DINING ROOM

BATH

BIKE/SCOOTER SPACE

COURTYARD

POOL

FLAT ROOF WITH VEGETABLE GARDENS

ENERGY PERFORMANCE CLASS A4

RENOVATION COST 2000€/MQ



COHOUSING BORG ROSSINI

NEIGHBORHOOD HUB



TORINO SOCIAL HOUSING

TORINO SOCIAL HOUSING

URBAN REGENERATION



TORINO SOCIAL HOUSING

INTEGRAL RENOVATION



TORINO SOCIAL HOUSING

TOWARD ENERGY EFFICIENCY



TORINO SOCIAL HOUSING

RE-INHABITING



TORINO SOCIAL HOUSING

REFURBISHMENT



BORGO CORNALESE E-CO HOUSING

BORGO CORNALESE E-CO HOUSING

E-CO HOUSING



BORGO CORNALESE E-CO HOUSING

COLLABORATIVE HOUSING



BORGO CORNALESE E-CO HOUSING

MULTIGENERATIONAL HOUSING



VIVERE IN CASCINA, IN CITTÀ

VIVERE IN CASCINA IN CITTÀ

STUDENT HOUSING



VIVERE IN CASCINA IN CITTÀ

TRANSITIONAL HOUSING



HOUSES LOOKING FOR A
COMMUNITY,
COMMUNITIES LOOKING FOR A
HOME

Synoikeo

SYNOIKEŌ: INNOVATION PATHS IN SOUTHERN ITALY

SYNOIKEO - choose to live together: from the Greek συνοικέω «**cohabit, live in the same house or city**» is building energy-intelligent cohousing by recovering urban spaces in crisis.

It is a project for the reuse of disused public and private properties for residential purposes with work, production, service and cultural spaces, shared and open to the territory, triggering **urban regeneration**.

It is created with the application of high energy and construction quality standards, forming a larger neighborhood **energy community** around the cohousing community.

Partnership





CON IL SOSTEGNO DI



Progetto
2021-SAC-00548

L'ISOLA CHE ACCOGLIE



Centro San Gaetano

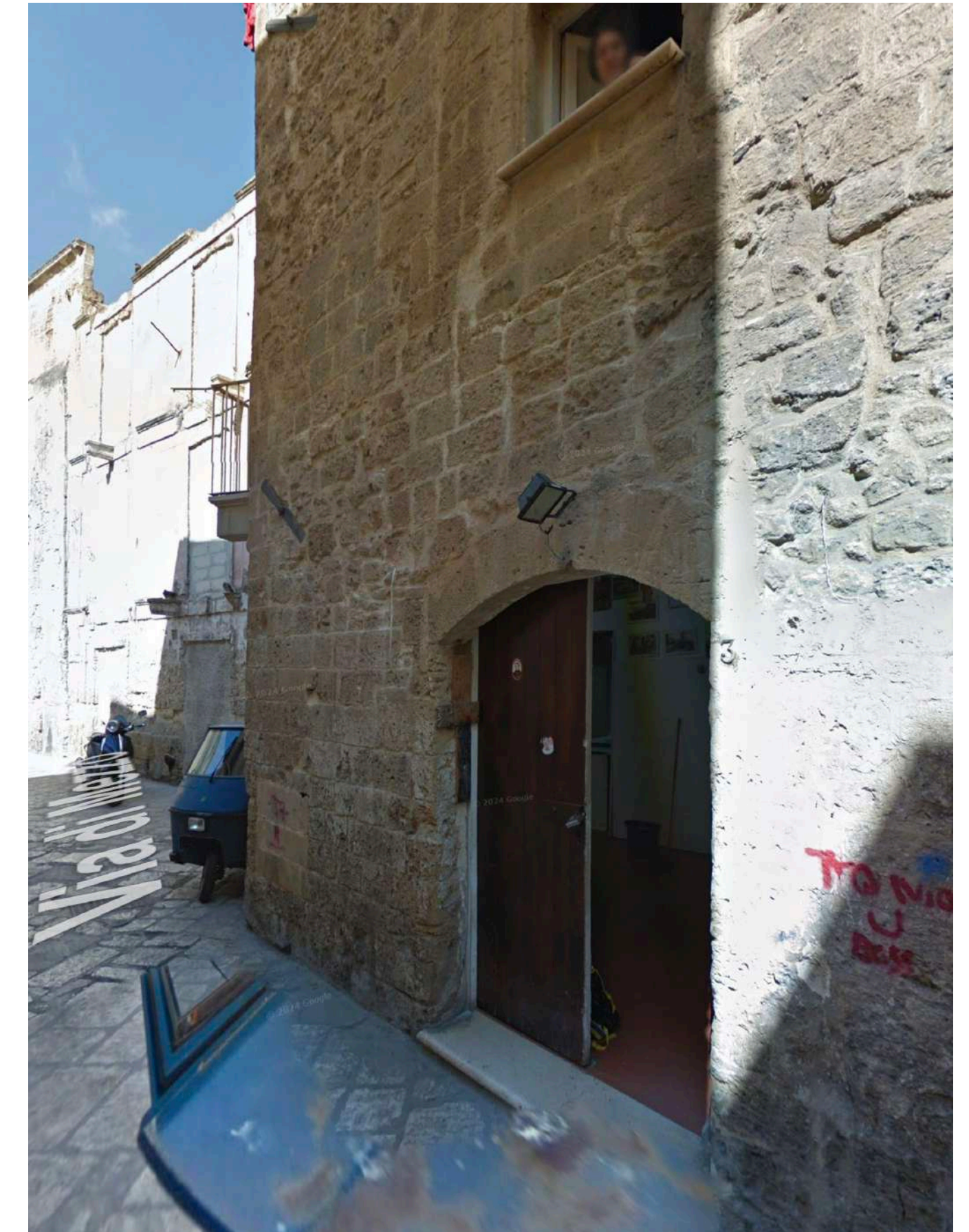
Old Town



Via Cava



Via di Mezzo



Via di Mezzo

Real estate currently in a poor state of conservation, they have been shored up and walled up for safety reasons

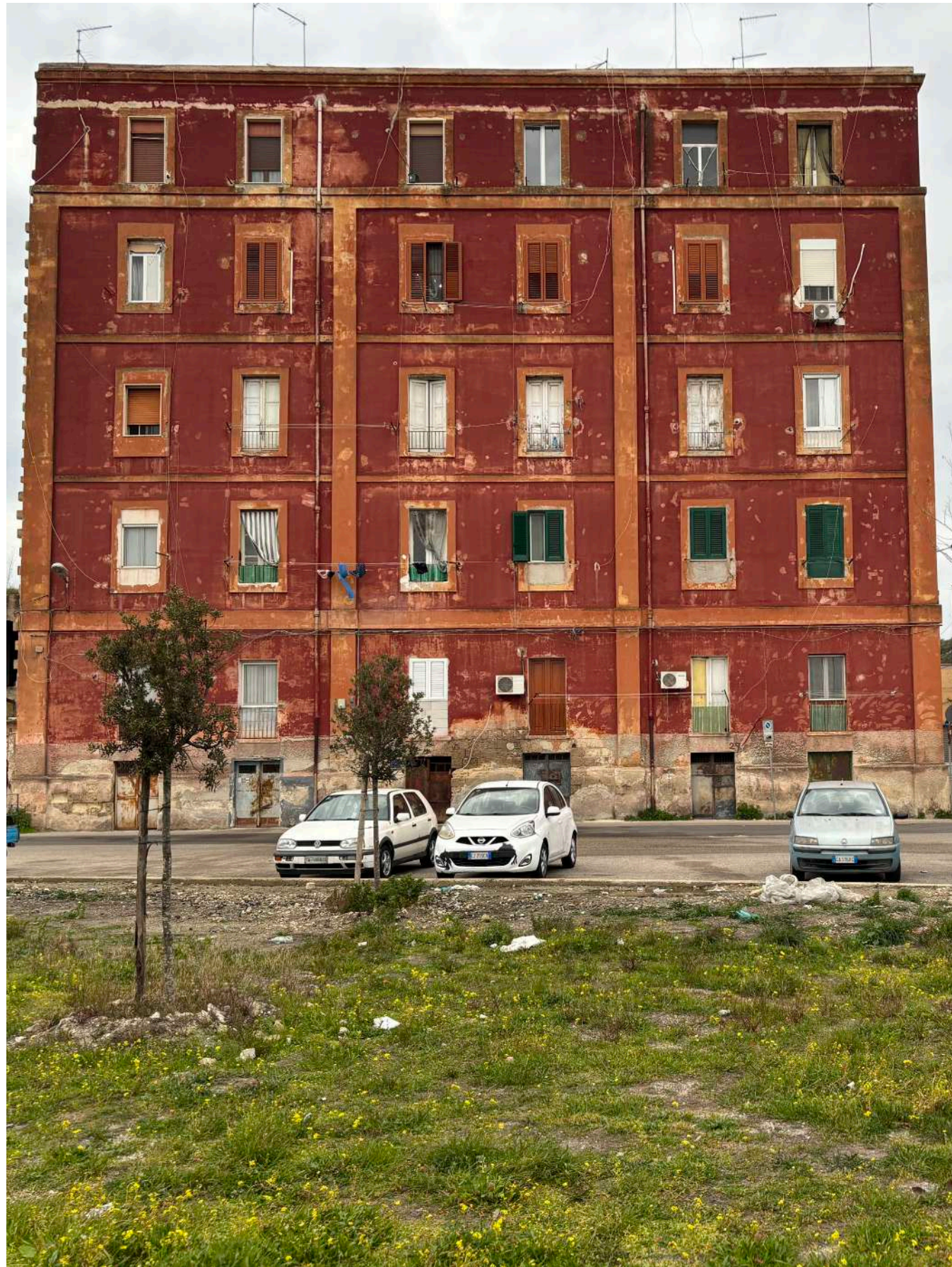
Tamburi neighbourhood



Via Napoli

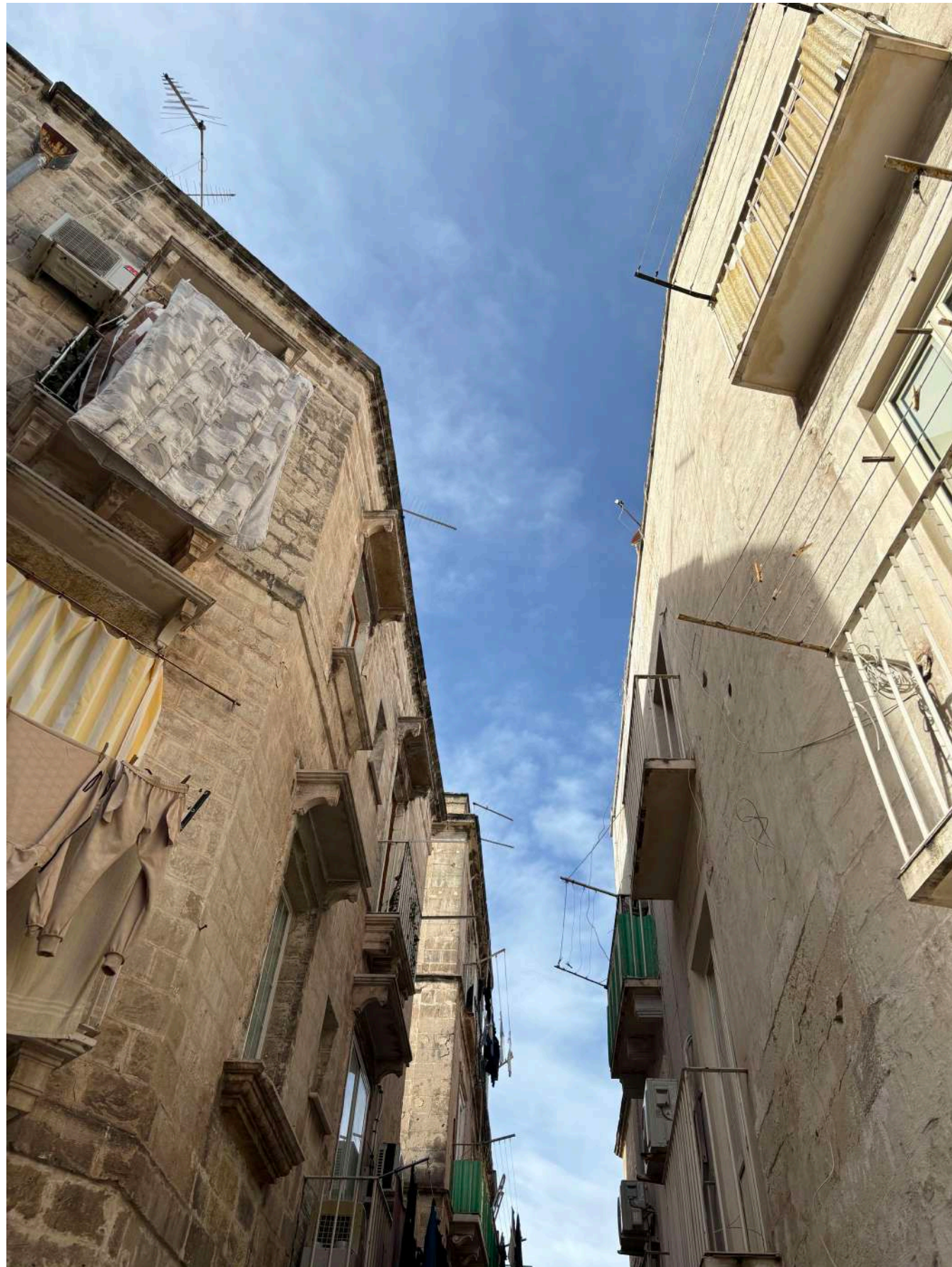
3 buildings for a total of 60 apartments in need of upgrading and renovation, leased as public housing.

Impact housing for Taranto



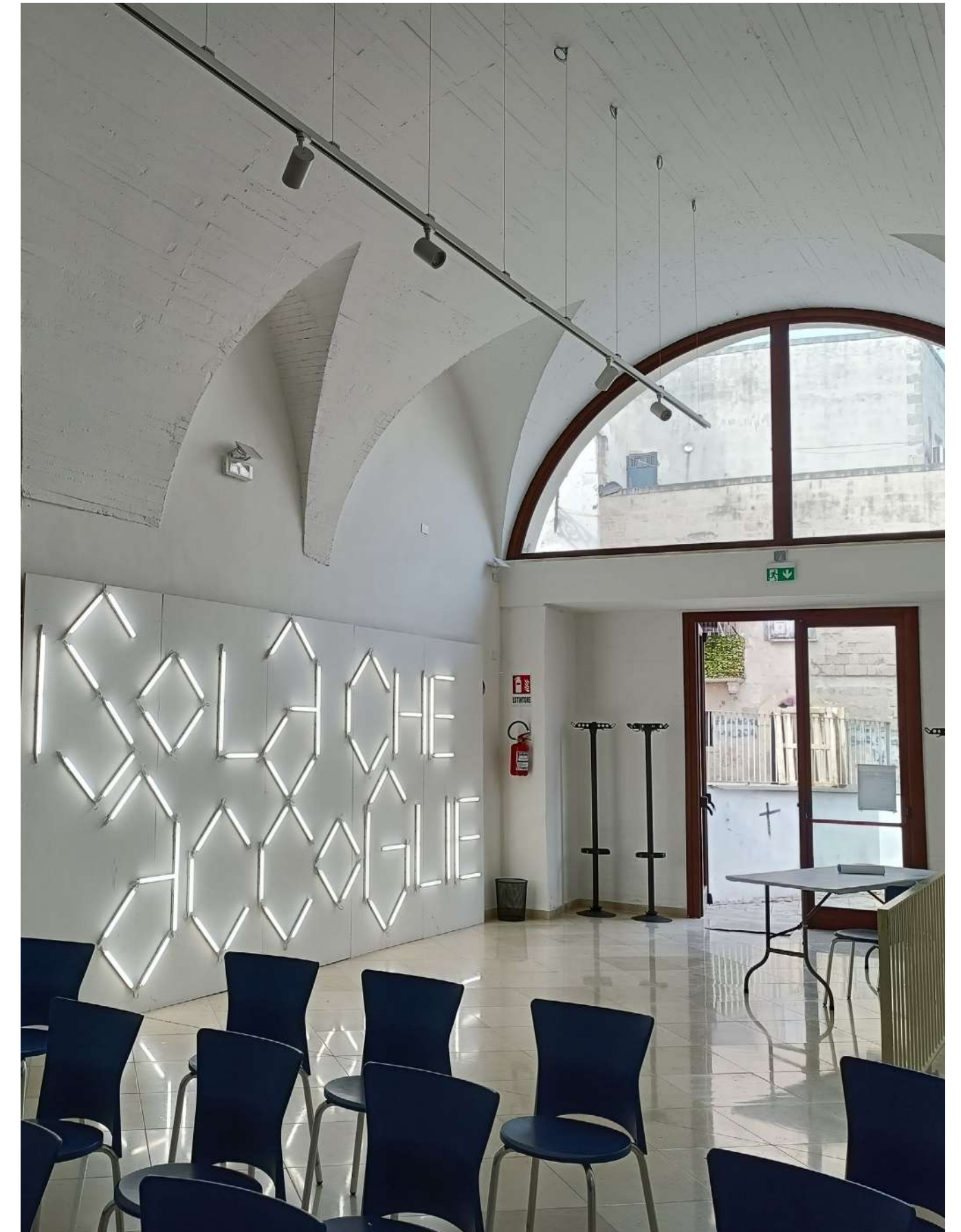
What about other dismissed assets?

Impact housing for Taranto



What about other dismissed assets?

Collaborative days to re-inhabit the old town



Collaborative days to re-inhabit the old town



Talking with local private and public stakeholders to define innovative urban regeneration paths.

Workshops and other activities



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COHOUSING FOR REAL