Sustainable construction

The "SHE' project
The new ecological house must consume little electricity and fuel in general, and not only must it have the least possible impact on the landscape and surrounding area and ensure the quality of life; it must also be economical.

The She pilot project, "Sustainable housing in Europe", is funded by the European Union and proposed and coordinated by Federabitazione EUROPE.

The project aims at constructing 800 dwellings in four different countries with the partnership of eight social housing organisations and experienced scientific bodies, with the intention of demonstrating the practical feasibility of pursuing a more appropriate development strategy for social housing.

The characteristics and aims of the SHE project will be set out in detail at the forthcoming meeting in Turin on 25 May, attended by all the players involved and by representatives of CECODHAS member organisations.

Portugal, France, Denmark and Italy will be the first four countries to build new "European public housing" on rigorously ecological lines. No fewer than six of the eleven projects will be based in Italy.

In short, the project should demonstrate that ecologically sustainable construction must become a common praxis in the realisation of social housing programmes.

How do we build the ecological European house?
The choice of land is crucial: it must be distant from electro magnetic fields and sources of noise pollution (motorways or flight paths).

The vegetation must be studied carefully to aid the natural processes of heating and cooling.

A system for recovering rainwater will be used to irrigate green areas, clean external paved areas and for other services.

Equally important is the position that the building will occupy within the constructible site in order to benefit from the maximum amount of natural light, thus optimising the use of renewable energy sources.

Natural and non-toxic materials are used at every stage.

In the Ecological House, all bills should be reduced by 30% through the generation of electricity from solar energy and the natural cooling of buildings (to avoid the use of air conditioning in summer).

Participants in the SHE project will all be inspired by the same philosophy, as described above, and the 800 "eco-dwellings' planned and built will provide a model available to all CECODHAS members.

"The most important aspect of this project consists in the involvement of all the planners, operators and construction companies charged with building these ecological social dwellings.

Applying different planning and construction methods on a large scale can lead to greater savings and, simultaneously, to the overall improvement in the urban environment that we all want to see.

The ecological house, as conceived in the SHE project, already meets the recent indications set out in the European Directive on on the energy performance of buildings of last December fully, and is among the measures and initiatives necessary to meet the requirements of the Kyoto Protocol.

It has been established that the energy used in the residential and services sector, mainly composed of buildings, represents over 40% of final energy consumption in the European Union.

As the construction sector is in continual expansion, energy consumption, and with it carbon dioxide emissions, are bound to rise unless Member States take legislative measures as a matter of urgency and make available resources for helping to improve energy efficiency in buildings both old and new.

This is the reason why, when I delivered the report on behalf of CECODHAS to the recent Prague meeting of European housing ministers, I emphasised the need for the EU to make funds available in the immediate future for this vital objective, particularly for the use of the new Member States.

It is now a matter of urgency that the political classes become aware of these problems and act accordingly, introducing minimum requirements for stable energy efficiency for all new and old buildings.

Angelo Grasso

Cecodhas News is published by the Northern Ireland Housing Executive. The views expressed are not necessarily the views of Cecodhas, but are those of its contributors. The Cecodhas News Team would like to thank all the contributors to this edition and welcome stories on issues of social housing in Europe.
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News

SHE Project and Trusted@Work4Homes
Special Edition

Spring 2005
No 15

SHE Project - "From the

5th Framework Programme: Energy, Environment and Sustainable Development
Key Action n°4 "City of tomorrow and cultural heritage"
Project duration: March 2003 – February 2008

This European demonstration project aims at achieving several important objectives:

- To assess and demonstrate the feasibility of sustainable housing through the construction of about 600 dwellings in 4 Countries: Italy, Denmark, France and Portugal;
- To integrate sustainable development and close participation of tenants in all the construction and decision-making process;
- To develop good practices, new qualitative evaluation procedures and guidelines, replicable all around Europe;
- To raise the awareness of the actors on the long terms costs, on direct and indirect benefits of sustainable construction;
- To asses the degree of satisfaction of the tenants through social monitoring.

The SHE structure – social housing organisations and scientific partners – guarantees the best and most direct dissemination of the results and outcomes at local and national levels. The benefits of the SHE approach will be spread to other Member and Candidate States of the European Union through, for instance, CECODHAS; in this setting, the so called external partners: national and local government authorities, architects, builders, tenants, producers, policy makers, Agenda 21 coordinators, are invited to join the work and to discuss the issues of the SHE project.

The design of the projects follows the traditional phases of the construction process, but the implementation of a socio-economic and energetic-environmental monitoring during the various phases will be integrated.

A bottom-up approach that ensures the participation of the future tenants is foreseen and a framework for mainstreaming the integration of sustainability in urban development is guaranteed.

SHE expected results are the validation of new methodologies and tools for sustainable housing; production of new procedures ensuring the effective awareness and direct participation of the tenants; the improving of energetic and environmental performances, of the urban quality of life for providing the final users with a healthy and sustainable environment; inclusion of sustainable housing issues on the political agenda of the Member States and raising the awareness of all stakeholders involved in the construction sector.

COIPES CONSORTIUM – VENEZIA, ITALY
DESIGN: MASUD ESHAILLOU

70 eco-dwellings

The principal characteristics of the village are the integration of public and private spaces for children, vehicles' exclusion from the residential surface, and the natural reshape of the neighbouring small river. Concerning architectural aspects of the intervention, the design takes local building tradition as its main reference.

Energy and environmental performances:
- Significant savings of energy during construction;
- Water recycle;
- Grey water phytodepuration;
- Use of natural materials which guarantee quality and durability as well as higher healthiness of the interiors;
- Use of low radiant temperature air-conditioning systems which guarantee better psycho-physic conditions of the houses;
- Use of renewable sources of energy through solar and photovoltaic panels;
- Energetically correct integration of buildings with the environmental neighbourhood (bioclimatic architecture).
- Acoustic insulation.

extraordinary to the ordinary”

RINGGAARDEN – AARHUS, DENMARK
DESIGNERS: THOMAS HERZOG + PARTNER, MUNICH

50 wooden dwellings

- Energy frame: less than 30kWh/sq.meter/year
- Optimal daylight without overheating problems
- An internal Veranda as thermal buffer zone
- PCM (Phase Change Materials) heat storage system
- Natural ventilation strengthened by wind towers
- Renewable and environmentally optimised materials
- All known watersaving systems

OPAC38 – GRENOBLE, FRANCE
DESIGNER: OLIVIER SIDLER

61 eco-dwellings

- Harmonious relationship between the building and its immediate environment
- Control of the working wastes –and selective refuse process
- Strong thermal inertia masonry
- 60 m^2 of solar panels and 20m^2 of photovoltaic panels
- Hot water provided by natural gas collective central heating
- Controlled exhaust Ventilation (VMC)
- Electricity saving systems both for private and public areas
- Water saving systems: double flow flush 3/6 litre, flow reducer; roof raining water collector
- Waste management: To take into account the local selective households’ refuse
- Repair and maintenance management
- Visual comfort: natural lightning for the dwellings and for common areas

COPALC CONSORTIUM – BOLOGNA, ITALY
Design team: SILVAGNI, GIOVANNINI, PORELLI, TUGNOLI

12 eco-dwellings

- Active solar systems
- Strong thermal inertia masonry
- Acoustic insulation
- No toxic natural materials
- Reduction of electric and electromagnetic fields
- Centralized and radiant heating system with high efficiency boiler
- Reuse and recycle water systems
- Low consumption lighting system
- Natural ventilation
- Solar shielding

COPES CONSORTIUM –
PESARO, ITALY
DESIGNER: ANGELO MINGOZZI

130 eco-dwellings

- Green system of cycle-pedestrian ways that will function as urban park, respecting and adding value to the existing landscape and plant elements;
- Renewal and renovation of the current craft industrial and commercial areas located in the south side of the scheme;
- Realisation of a building system that guarantees a correct internal exposition and distribution of rooms in relation to air and sun;
- Attention to the saving and reuse of the water resources; a low water consumption system to be installed in the buildings and a recovery system for the rain water.
- Active solar systems
- No toxic and recycled materials
- Natural ventilation
- Centralized and radiant heating, high efficient boiler
- Strong thermal inertia masonry
- Acoustic insulation
- Heating pumps.

CCI CASA CONSORTIUM –
TERAMO, ITALY
DESIGN TEAM: STIRPE,
FIGLIOLA, TORRIERI, FARINA

60 eco-dwellings

- Active solar systems
- Strong thermal inertia masonry
- Acoustic insulation
- No toxic natural materials
- Reduction of electric and electromagnetic fields
- Centralized and radiant heating system with high efficiency boiler
- Reuse and recycle water systems
- Low consumption lighting system
- Natural ventilation

CONSEDI CONSORTIUM – BRESCIA, ITALY
DESIGN TEAM: ROSOLI, GAFFURI, DONINELLI, ALBASI, ZILIANI, ZOLA

40 eco dwellings

- Active solar systems
- Strong thermal inertia masonry
- Acoustic insulation
- No toxic natural materials
- Reduction of electric and electromagnetic fields
- Centralized and radiant heating system with high efficiency boiler
- Reuse and recycle water systems
- Low consumption lighting system

NORBICETA – PORTO, PORTUGAL
DESIGNER: JOSÉ COIMBRA

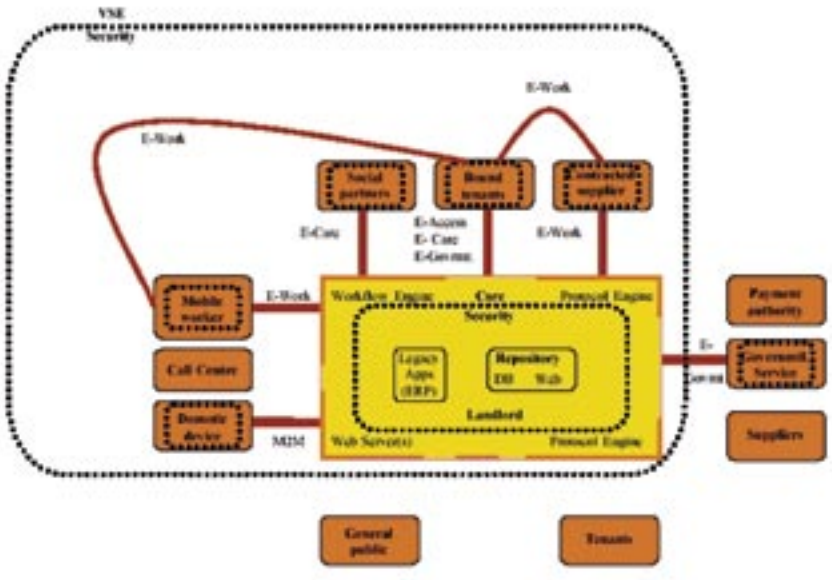
101 eco-dwellings

- Active solar systems
- Strong thermal inertia masonry
- Acoustic insulation
- No toxic natural materials
- Reduction of electric and electromagnetic fields
- Centralized and radiant heating system with high efficiency boiler
- Reuse and recycle water systems
- Low consumption lighting system

Trusted eBusiness Services in Social Housing

The Trusted@ Work4Homes consortium has investigated and is now validating four classes of electronic business process in European Social Housing: eAccess, eCare, eWork and eGovernment services. Each class of business process has been found to handle messages using different types of data, which potentially require different security techniques. To ensure legislative compliance, the project has investigated EU directives on all relevant topics: data protection, digital signature (ordinary and qualified), distance selling, human rights, privacy aspects of telecommunications directives etc. Both transposition of EU directives into national law and national legislation have been examined for the additional harmonization they achieve or requirements they create.

In investigating whether the electronic business processes in our project are regulated in all or some member states, our investigations, based on preliminary process designs, raised a number of issues which would have to be addressed by explicit security measures. In the case of eAccess, processes in the cooperative management of heat, light and power by tenant and landlord involved sending out tenant information such as name, address and telephone number by eMail and/or wireless. In the case of eCare, alerts were to be sent to tenants via IP networks to be presented on devices such as set-top boxes; vital signs were to be monitored and medical information was to be exchanged to allow healthcare specialists to coordinate their activities. In the case of eWork applications, personal data from tenants was to be captured on hand-held devices, contracts with consumers were to be formed as digital documents "at a distance", using wireless networks, and reports on civil disobedience or even criminal activity were to be sent via networks to



local police. One eGovernment service foresaw the exchange of data on individual tenant's income subsidy with government agencies, and in this domain it was found that local government rules and legislation imposed specific security mechanisms and conditions for recognition of digital signatures whilst another forbade the use of a digital signature in some circumstances.

Based on initial process designs, the list of components to be integrated into an adequately secure delivery platform capable of supporting all applications was a long one. The platform and associated organisational rules would have to support use of: European qualified signature and certificate and therefore the secure signature creation device; highly secure encryption of all eMail and on all communications links; special tablet-based mechanisms for contract signature including local hard-copy; and stringent physical control of access to hardware (healthcare).

At this stage, management began to voice concerns as to where the products and services could be sourced, their cost, whether such complex services could actually be delivered in project timescales or at all, whether the needs of older or infirm tenants, or those with lower levels of education, would actually be met, and who would pay. Further, information from tenant surveys indicated a lack of willingness of tenants to accept and adopt many of the pre-requisites to achieve the very strong security measures being indicated.

Some of the security requirements documented at this stage clearly stood in opposition to equally strong requirements for accessibility and usability, and threatened to introduce great complexity. Also, the objective of establishing a platform usable throughout EU social housing was threatened by the diversity and inconsistency of national legislation, and the confidence by in-house lawyers in the legal system undermined by lack of experience of the implementation of some as yet little-used legislation. The situation required a thorough reassessment of the overall cost-benefit balance.

The subsequent business risk analysis

addressed the question as to whether processes had been described and translated into requirements correctly, and whether, in particular, the processes could be modified to reduce complexity and reduce the incidence of personal and sensitive information - without reducing value to the housing associations or their tenants.

The analysis resulted in successful redefinition and/or redesign of nearly all processes. For instance, it was discovered in respect of eCare processes, that medical information was not such a critical part of staff coordination that it could not be excluded from digital communication, and that the exchange of personal information could be significantly reduced. The latter was also true of many eAccess services, and in some cases personal data could be removed from the service entirely without reducing the quality or the benefits delivered. In this area, moving from a push to a pull model for data access promised to further reduce the requirements for security measures. In the case of eWork, the status and timing of contract conclusion in the existing, non-electronic processes was carefully examined, and it was discovered that signatures were being collected at points where no contractual obligations were being entered into and no new liabilities arose. Further, it became clear that sometimes the signatures being collected were not even those of the parties to the contract.

The requirements for and cost of security measures were significantly reduced by the re-analysis. A number of measures including encryption and special authentication remained. To build and maintain tenant trust in the services, it was clear that staff taking computer equipment onto tenant premises will need to follow guidelines on both staff behaviour and identification and equipment identification by physical and procedural means. Removing the legal requirements for contract conclusion from the collection of signatures opened the door to simpler and much more usable approaches. Graphical signatures can now be captured on tablet devices, not for contractual reasons, but to increase security and acceptance.

In implementing the service platform, reference is made to a generic architecture for virtual service enterprises. The diagram shows the classifications of participants in process delivery in the case of eWork applications, and delineates where security mechanisms are placed to ensure compliance with legal requirements and protection against both undesired business events and breaches of tenant confidence.

Virtual Service Enterprise Security Architecture - eWork Services

The project has now begun pilot trials of all applications. Some barriers to the exploitation of some aspects of services remain, such as the uncertainty in government units as to their definite requirements, and the continuing impact of inconsistency in legislation across the EU. However, for most applications a common path has been found in the different member states, business process proposals have been refined and are now stable, and management continues to be properly involved to complement technical thinking and provide a clear business perspective. Continuing along this path, Trusted@Work4Homes services are expected to deliver significant benefits to European social housing while building trust and maintaining confidence among all user groups - landlords, tenants and government.

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Trusted@work4homes is supported by the eTEN programme

eTEN is the European Community Programme designed to help the deployment of telecommunication networks based services (eServices) with a trans-European dimension.

It focuses strongly on public services, particularly in areas where Europe has a competitive advantage.

The programme aims to accelerate the take up of services to sustain the European social model of an inclusive, cohesive society. Its objectives are at the very heart of the eEurope mission of "an information society for all".

It promotes public interest services which give every citizen, enterprise and administration full opportunity to gain from the eSociety.

eTEN programme website: http://europa.eu.int/information_society/activities/eten/index_en.htm

Trusted@work4homes: Partners and proposed secure services

The European project Trusted@work4-Homes is within the framework of the European eTEN program which provides grant assistance to study the feasibility of several online services for tenants in social housing, based on a common secure approach to providing trust and confidence in those services.

Project Partners
Three German housing companies (Stadt und Land, Nassauische Heimstätte and Volkswohnung), two French housing companies (le Toit Angevin and Moulins Habitat) and one organisation from the United Kingdom (Northern Ireland Housing Executive) are taking part in this new project. Associations of housing companies are also involved in the consortium: at the European level CECODHAS, at a national level the Union sociale pour l'Habitat and its subsidiary Habitat & Territoires Conseil (France) and at a regional level Verband der Südwestdeutschen Wohnungs-wirtschaft (German region of Hessen).

The project aims at the implementation of a range of extended services recognising aspects related to trust and confidence of the users, using secure methods, the confidentiality and the reliability of the information exchanged with the various professional or public partners or with customers or prospective customers. It is a question of developing, in the social housing sector, on a European scale, new practices made possible thanks to the fast development of the new means of electronic communication. The housing companies taking part in the projects wish to improve their own productivity and to facilitate communication with their tenants and describe their project to the whole of the European Social Movement, as well as other parties affected by this work.

On the one hand, each organisation of housing companies has developed applications specific to its property or within its range of services. On the other hand, partners in the project have intervened in an integrated way on the whole of the applications looking for consistency.

An English expert in computer security (IT SystemsPlus) has the responsibility of analysing all the processes implemented for data-processing security requirements and the ability of the various processes to meet legal requirements and create trust and confidence.

As well as this, the legal service of Union sociale pour l'Habitat has led, studied, reviewed and taken part in the analysis of European legislation concerning personal data protection, the electronic signature and the expertise of the housing companies in this new field. Habitat & Territoires Conseil is responsible for the evaluation process of the whole program, and for analysing surveys of the tenants opinions on their equipment and their needs.

CECODHAS with the support of the Mission Europe of the Union sociale pour l'Habitat provides a platform to disseminate, on a European scale, the results of the studies and the work completed within the framework of the project. Finally the co-ordination of the actions of all the partners is ensured by a German consultant, Empirica, particularly for relationships with the European Commission.

The New Proposed Secure Services
Four areas of service are dealt with and each application is implemented on a site under the responsibility of each organisation:

- eWork Services, based on the use of home computers (Tablet PC or PDA) and secured online communications. The applications aim at facilitating the integration of mobile personnel of the housing companies involved in all the processes of property management, allowing, in particular, the replacement of the current formal paper based maintenance system, (for example: management of complaints), (for example: the apartment inspection report). A project (Visual cont@ct) led by le Toit Angevin will aim at the seamless handling of tenant complaints by placing at the disposal of its local team a tablet PC made secure by a fingerprint reader and a system of encrypting the local data. This new service will allow the recording, transmission and automated handling and securing of information between, on the one hand, Le Toit Angevin local team, and, on the other hand, external providers. The objective is also to develop communication with the tenants to inform them of the methods of maintenance and to get their views on the quality of the results. This application is developed by the data processing department of le Toit Angevin and is integrated into the rental management software, "Visual Habitat".

With the "ACT"project, Moulins Habitat will handle the complaints management process by directly involving the tenants. Because of the free access to Internet and a terminal enabling them to use the main functions of the Internet on their own television set, tenants will be able themselves to make their complaints by surfing on particular screens. This application has been developed by SOPRA and is interfaced with IKOS software used by Moulins Habitat.

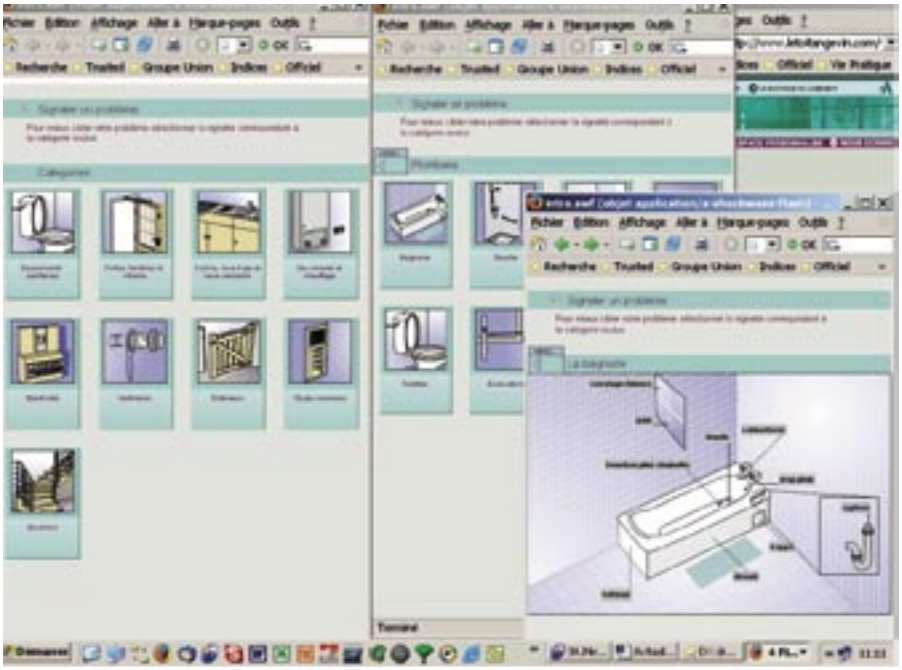
In Karlsruhe, Volkswohnung will set up in 2,000 flats an electronic metering system of hot and cold water and heating energy meters, making it possible for tenants to have information on consumption through graphs, enabling them to control their consumption and their energy expenses. This new co-operation between the tenants and their manager aims to optimise energy resources and will contribute to sustainable development.

In Berlin, Stadt und Land will adapt apartment inspection report software to make secure the data exchanges between its mobile personnel and headquarters based on a technology containing equipped with a smart card PC tablets. The application, developed originally by a German housing organisation on a Webpad pocket computer under Windows EC, will be transferred to Windows XP in order to effectively integrate the necessary security devices and to improve ease of use.

- eCare services will be placed at the disposal of elderly people to facilitate them to stay in their own dwelling. Existing tools for coordination between various medico-social professional concerned teams will be adapted, made secure and improved thanks to the use of the electronics components installed in MOULINS for the tenants. This project will be carried out by Moulins Habitat and the "COLLEctif de Gérontologie en Réseau de l'Agglomeration Moulinoise".

- eGovernment services will facilitate the allocation of dwellings thanks to the realisation of an on line interface between the organisation of Frankfurt, Nassauische Heimstätte, and the local public services ,limiting time delays between the housing organisation and the local authorities by transmitting secure information by Internet in order to respect the rights of the tenants and the prospective customers.

  Union sociale pour l'Habitat, will also implement a new system allowing the automation of the electronic signature for all the electronic messages sent by part of its personnel to their public or private partners in order to certify the origin of the sender and thus more effectively to fight the unsolicited e-mails (spams) or malware (virus, spyware, Trojan). In this way, the reality of the identity of the transmitter of the message is much better guaranteed than by the simple posting of its address e-mail, which is too often breached.



Example of presentation screen for complaints management of le Toit Angevin and Moulins Habitat. Three clicks on the mouse and the complaint relating to the leakage of the bath taps is sent by the tenant to the organisation which has local information.

Le Toit Angevin will supplement its maintenance management by a protected application allowing the encrypted transmission of information relating to antisocial behaviour under conditions making it possible to authenticate the transmission of the sender to the authorities in charge of statistics on antisocial behaviour.

- eAccess services are intended to facilitate the access of tenants to these new tools for communication. All the partners of the project make available the tools necessary to the tenants within the framework of its application.

  In Frankfurt, Nassauische Heimstätte will set up a portal for its tenants where they will be able to find all of the online services available to them . This service is developed by Domdata, a German subsidiary of a Polish company also associated to the consortium. In Northern Ireland NIHE will try out a first phase of an ambitious project, with British Telecom, of re-engineering the whole of its services for its tenants.

Where are we now?
The project started in April 2004, the first stages were presented successfully in February to the European Commission, the prototypes of all the applications were tested and we now enter a phase of deployment of the whole of the planned programmes and evaluation to be completed in December 2005.

You will find more information on the Web site of the project: www.trustedatwork4homes.com and a seminar will be organized in October 2005 in Brussels in the framework of the CECODHAS meetings.

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Le Toit Angevin - Housing for tomorrow

Le Toit Angevin is a social housing company, created in 1949, and located in Angers in the West of France.

The company manages 6,500 dwellings (houses, flats, apartments) primarily in the suburbs of Angers, and constructs, rehabilitates and leases social dwellings.

In order to maintain a close relationship with our tenants, in 2004 we decided to decentralize our rental and technical management activities by devolving these to 3 local agencies.

Each of these agencies employs 20 people who ensure administrative continuity, carry out contentious and social management reporting as well as maintain dwellings. These include a team of caretakers who work on the site.

At the same time, Le Toit Angevin took measures to improve their quality of tenant service (Qualibail) following suggestions from the association of the ESH Delphis.

One of the objectives of Qualibail is to be able to fulfill tenants' maintenance requests as effectively and as quickly as possible. This process, called "tenant request management" was not very formal at the time, relying on manual (paper based) procedures that could lead to loss of information, creating tenant dissatisfaction.

Le Toit Angevin joined the Trusted@work4Homes consortium to address the fields of e-work and e-government, offering projects to an automate these processes, supported by tools that will secure the data both for request filling and transfer.

Initially, we are providing main users, primarily tenant relation administrators, caretakers and technicians, with a computerised application which is be easy-to-use and adapted to their daily needs.

Since April 2004, our team has customized an application called Visual Cont@ct which will cover the whole process of managing requests, whatever their nature: simple questions, requests for technical repairs in the dwellings or reports of antisocial behaviour.

Making a Repair Request
To enable unskilled people to record technical requests a "technical reference frame" has been included in the application. This has been created jointly with the Fictis company, starting from a data base in XML.

The user interface has been developed by using 'flash' technology. This is a Client/server approach based on using Internet Explorer.

This structure is available to the other members of the consortium and is being used by the Sopra company for the project of Moulins Habitat.

LE TOIT ANGEVIN

Using the technical reference screen, users (either a tenant relation administrator, a caretaker or a technician) can record details of a request together with tenant contact information.

The technician who will be in charge of the treatment of the request is then selected: they will be able to consult the request and prepare an order for the contractors without having to copy or record data a second time.

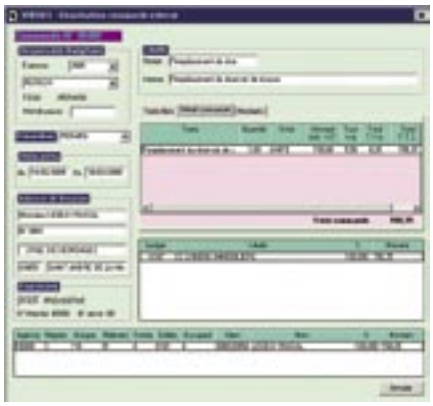
While verifying the order in the application, the technician is able to send it by e-mail using Maileva (a service of the French postal company La Poste who are then responsible for printing and posting the order). At the same time, the service sends an e- mail to inform the tenant about the instructions for the contractor.

Managing antisocial behaviour
In 1997 the French government passed regulations to improve safety in towns by requiring the coordination of appropriate local organizations.

This created the concept of local 'contracts for safety', the collection and reporting of anti-social acts in a sector

or quarter, and put in hand actions designed to counteract such behaviour. This requires the use of formal, common documents for reporting and assessing the level(s) of anti-social behaviour and the effectiveness of counter-measures.

This brings together the state, local communities and the associative and social sector, and in particular social housing companies.



Standard forms have been included in the Visual Cont@ct application to guarantee that they are systematically filed in the administration system before being sent to the coordinator of the local 'contract for safety.'

Moreover, as the project of reporting incivilities has always been sensitive from a legal point of view because personal data may be collected in these reports, we chose a fairly cautious solution to control the sending of the form. Firstly, access for sending will be limited to the only authorized people, mainly the directors. Secondly, data will be protected while being transferred.

Trusted and confidential protected data

We need to guarantee the reliability and the protection of this data, both when forms are being entered and when transferred between the internal services of Le Toit Angevin, as well as sending to external partners : contractors and tenants, for the technical requests part, and coordinators and partners, for the local contract for safety part.

There are two principal reasons for providing information security:

Firstly we must abide by the law on storing and exchanging personal data.

(To determine our responsibilities, Le Toit Angevin collaborated with Union sociale pour l'Habitat and the IT Systems Plus company, both partners in the consortium in a legal study that helped to specify the nature of information at stake and the consequences in terms of protection of data.)

Secondly, the application will be used remotely, in particular by the caretakers working in the homes rather than in the office.

(The aim is to give our remote staff access to all relevant information enabling them to carry out steps of the process with no more effort or action than if they were in our office environment.)

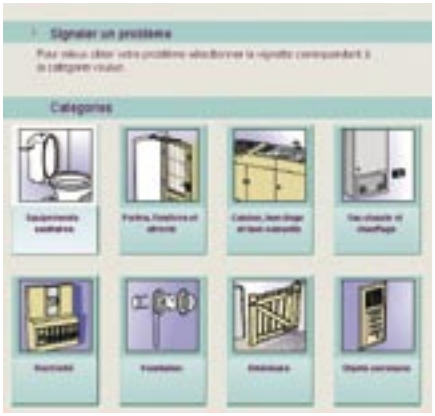
So, it is necessary to implement appropriate mobile devices with the relevant security components attached.

Methods and components for the protection of data

A security study has been undertaken concentrating primarily upon our firewall and general security arrangements. Following the recommandations of this audit, actions are being taken to adapt the firewall to the proposed use of a new means of communication: tablet PC.

After a study on the various devices available, the Consortium chose the tablet PC supplied by Fujitsu/Siemens, and Le Toit Angevin is particularly interested in their latest version which is able to read both fingerprints and smart cards.

Local security will be completed by a solution for encoding data of the hard disk (SafeBoot), and by limited access to Visual Cont@ct based on the use of logins and passwords. Transfer of data between tablets PC and the central site are carried out on a virtual private network (VPN) established using to the security protocol of Internet IPSec.



For antisocial behaviour, Le Toit Angevin have chosen a solution enabling us to encrypt data and also to identify the sender with the use of an electronic signature.

From May 2005, the pilot site should be implemented and a period of tests will begin to evaluate the efficiency of these new tools and to adapt them as and where necessary.

This period will also be used to start to analyze the impact of these new tools in terms of costs and time dedicated to the management of requests, as well as in the mid term, in terms of satisfaction of our tenants (trust and confidence).

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NIHE eWork Services

The Northern Ireland Housing Executive is a Non-Departmental Public Body and is Northern Ireland's strategic regional housing authority.

The Housing Executive's primary responsibilities are to:

- Regularly examine housing conditions and assess housing requirements;
- Draw up wide ranging programmes to meet these needs;
- Effect the closure, demolition and clearance of unfit houses;
- Effect the improvement of the condition of housing stock;
- Encourage the provision of new houses;
- Establish housing information and advisory services;
- Consult with District Councils and the Northern Ireland Housing Council;
- Manage its own housing stock of 100,000 properties in Northern Ireland.

The Housing Executive is also the Home Energy Conservation Authority for Northern Ireland.

The organization is embarking on a Modernising Services Programme which will involve providing secure remote access to the ICT network not only for certain staff but also for a range of external partners.

Project scope
The NIHE have chosen eWork services as the area in which it will specialise in the Trusted@Work4Homes project.

Trusted eWork services based on a range of access devices will enable integration of the work of mobile housing staff into business processes.

With Trusted eWork Services, in which security and usability issues are fully addressed, employees will be able to access company information and take part in business processes while at home, or in the mobile environment , as if they were in the office. They can therefore be expected to perform their on-site and/or out-of-hours activities much more efficiently.

Pilot projects
A number of pilot projects have been initiated to pilot home based, mobile working and secure remote access by external partners:

- Neighbourhood wardens
- Adaptations (electronic links between NIHE and hospital trusts)
- PSIS (Grants) home based working
- Home based/remote mobile working for a small number of other staff

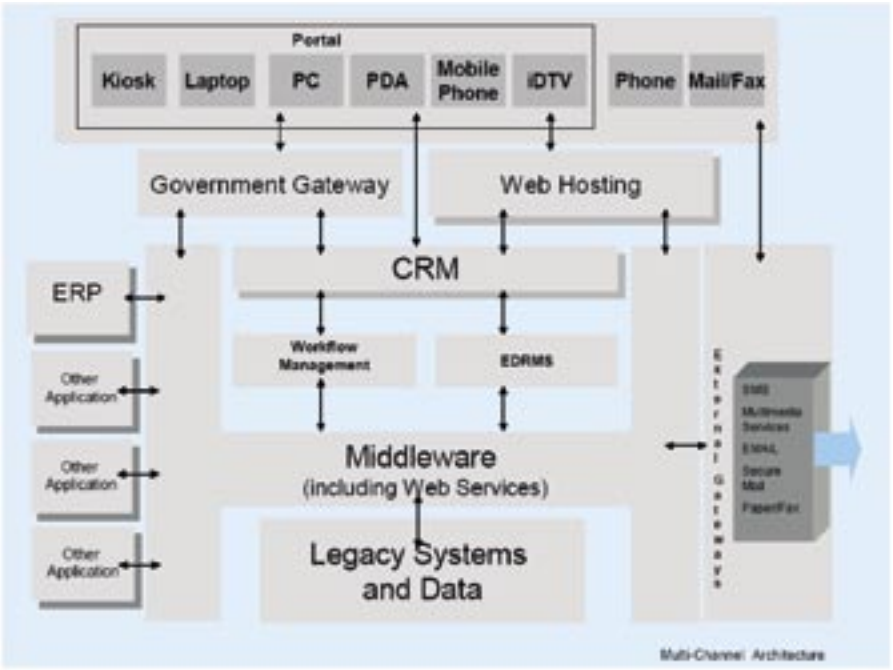
These pilot projects will provide key evaluation information for the Business users across a range of issues.

Secure external access infrastructure
The implementation of the above pilots requires the creation of a secure remote access infrastructure which will be the foundation for further rollout of this technology as part of the wider Modernising Services (MS) Programme.

In order to meet the objectives of the MS Programme it requires the implementation of a security framework for the pilot projects which fits into a Multi-Channel architecture as shown in the diagram below.

The scope of this project is to facilitate secure remote access for both NIHE

Service design and delivery guide - UK eGovernment unit



and 'non-trusted' Users from the remote access devices:

- NIHE users will require remote access to both corporate applications (e.g. email , portal) and to specific business applications
- 'Non-trusted' Users will require remote access to specific corporate information (e.g. Design & Property Services consultants) and also access to specific applications e.g. Hospital Trusts involved in the Adaptations project
- 'Non-trusted' Users will also require remote access to specific applications e.g. Hospital Trusts involved in the Adaptations project
- Hostel staff require remote access to corporate applications using ADSL connectivity

For each of these it is necessary for the secure access infrastructure to provide :-

- Authentication,
- Authorisation,
- Accounting/auditing.

The diagram below outlines the security infrastructure components within the NIHE environment.

Grants officers
The vision for the enhanced delivery of the Grants service under the Modernising Services programme involves 'home based/mobile' working for staff.

It has been agreed in the internal development program that there are a number of both technical and business/ cultural issues to be addressed prior to any decision on a full rollout across the organisation. A pilot project has therefore been initiated involving a small number of staff to prove the viability of taking the applications forwards.

Neighbourhood Wardens
The role of a neighbourhood warden is an estate based function. The duties are wide-ranging and include developing community relationships, following up initial reports of anti-social behaviour, termination of tenancy inspections, accompanied viewings, carrying out regular inspections of void properties, communal areas, green areas and open spaces to check for damage, illegal dumping, vandalism etc.

Information relating to these activities needs to be maintained and should be easily accessible to both management and staff. At present, considerable time is spent going back and forth to district offices to update records with details of visits and inspections. The warden also goes back to the office managing e-mail, preparing correspondence to and from tenants and maintaining a work log of activities.

Provision of secure remote access technology to staff will improve the effectiveness and efficiency of the service they provide both to our tenants and to the organization.

Intended functionality:

- Immediate access to e-mails, appointments, task lists;
- Access to letters and manuals commonly used in the course of their duties;
- Ability to record inspections of communal areas;
- Ability to record service requests on behalf of the tenants.

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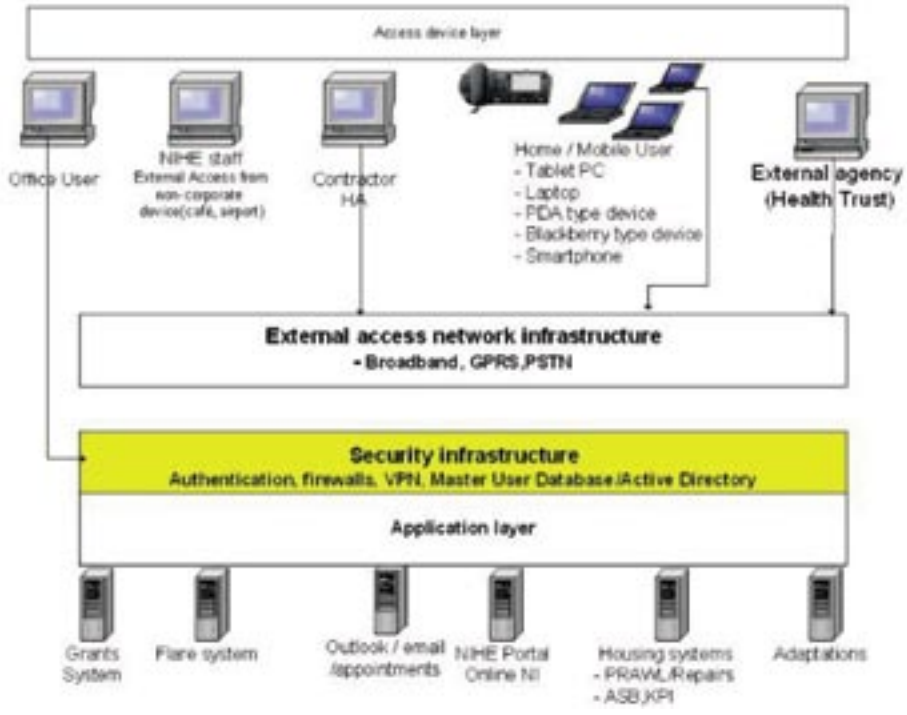
Infrastructure for secure external access



eServices for a digital apartment inspection for tenants

STADT UND LAND is a German Housing Organisation of 719 employees, with a turnover of 208 million EUR. Since its foundation in 1924 STADT UND LAND has been known for reliability, expertise and excellence on the Berlin real estate market. Today the organisation manages 61.636 dwellings, including 36,117 owned apartments and additional backyards, playgrounds, gardens, parks and commercial premises.

The apartments and homes of STADT UND LAND form a significant part of the housing stock in the South and North of Berlin. Most of the activities connected with the real estate sector are covered by the company's normal business operations. As a result of high performance and modern customer oriented services the quality of all their activities is guaranteed. Satisfied tenants are, of course, the best proof of all.

Objectives
STADT UND LAND is carrying out an application in the field of eWork. Based on our model of a virtual housing association, we try to provide new services for our tenants that will improve and enhance existing services, whilst maintaining trust and confidence and delivering usability. We are introducing mobile devices that will support the processes associated with these services and which we expect will lead to optimised and accelerated solutions.

The Application
We plan to introduce the service of a digital apartment check report for tenants that will:

- speed up the let and re-let process for apartments
- provide up-to-date information about the apartment
- provide secure digital apartment check reports

Every year STADT UND LAND has to deal with over 2,700 tenants who are moving out of, or into, apartments. Traditionally we have used a paper based document (9 pages) to create the documentation needed for this activity. Information concerning the contents and condition of the apartment was therefore written down by hand, and many details were recorded more than once.

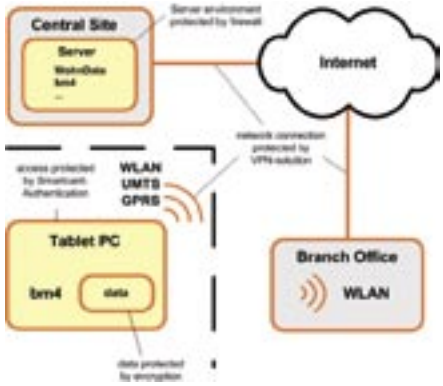
To improve administrative efficiency for both ourselves and our tenants we are replacing the paper based system by a digital apartment check report using mobile devices. The basis for this solution will be "bm4", an application provided by Wohnbau Service Bonn GmbH.

We expect to connect the mobile devices using a highly secured wireless network connection (IPSec over GPRS/UMTS) to the company's ERP-System (WohnData) and download the information we are collecting directly into our applications.

When checking an apartment, the device will display relevant information (corresponding to the particular premises) and the property manager can therefore change and/or document the apartment's contents and condition with very little effort. When checking is complete the application will generate a report from the data captured and print it on a mobile output device.

To guarantee a high level of security, trust and confidence, all data stored on the mobile device is encrypted. In addition a two-factor-authentication (Smartcard and PIN) is implemented to access the device and the used network connections. Each generated document is digitally signed to protect it from subsequent modification.

Expected Results
This programme will have many positive effects for our tenants and for our company, including:



- an accelerated process for dwelling handover
- maintaining an updated technical database
- avoiding multiple and repeated data recordings
- cost savings for ourselves and tenants

Future Plans
If the project is successful we would expect to introduce more services on the basis of this mobile platform.

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Internet tenant portal for Trusted eBusiness services

Nassauische Heimstätte GmbH in Frankfurt manages 44,000 flats and is refocusing its company goals from acting as traditional property managers to providing customer-oriented services for its tenants. By creating high-quality services in subsidised housing, Nassauische Heimstätte wants to further improve its relations with tenants and business partners. This includes the development of an Internet portal for tenants within the framework of the EU project Trusted@work4homes.

The "MieterPortal" (Internet tenant portal) is a user-oriented communication solution for exchanging information between tenants and Nassauische Heimstätte. Stored information from the internal ERP system, like contract data, account statements, service charges, etc, can therefore be provided to the tenant via secure access.

The tenant can view their contractual processes from their home computer and communicate with the officer responsible and the whole property management company for a faster response and greater customer satisfaction. The "MieterPortal" was developed jointly by the Nassauische Heimstätte in Frankfurt and DomData.

The design allows less experienced Internet users to handle the functions on the "MieterPortal" homepage easily when retrieving and sending information. These four functions are available to the tenant.

During a dialogue, both the tenant and officer can see the current state of affairs at any time. The officer can e.g. forward a reported defect directly to the corresponding department for correction. Of course, each activity is documented both by the company and for the tenant.

The "MieterPortal", developed jointly by the Nassauische Heimstätte and DomData, is a process-oriented application which interacts with DomData supplied Intranet CRM solutions. In this way, all information which is entered and processed in the "MieterPortal" is stored in the CRM database. It can therefore also be used in further processes, and processed in other applications.

Tenant information about a faulty radiator for example, triggers the "Defect reporting" work process and is stored in the CRM database. When required, that data can be transferred to ERP applications like WohnData.

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Saving water

VOLKSWOHNUNG is a municipal enterprise providing living space for over 12,000 tenants in Karlsruhe, Germany. The Volkswohnung group is 99.95 percent owned by the city of Karlsruhe and VOLKSWOHNUNG is one of the largest real estate enterprises in Baden-Württemberg with a staff of over 220. Our core business processes are: house management, administration of residential property, building activities, maintenance, horticulture, telecommunications and sales.

Telemetry – Project in social housing
The two main aims in the "Trusted@work-4homes" VOLKSWOHNUNG project are:

- Economic efficiency for both sides, housing company and tenant,
- Influencing the consumption behaviour of tenants to save energy, gas, electricity, oil and water.
- To achieve these aims Volkswohnung is providing its tenants with monthly data about their consumption behaviour. First this means refitting the metering systems for consumption of heating energy and of cold- and hot water consumption. Volkswohnung is doing this by using radio controlled metering devices which are accessible via a GSM – network. Data for every flat is therefore just "one call away". The refitting of the metering devices improves the overall process of compiling annual consumption and billing for the specified accounting period in following ways:
- Tenants receive financial data about their consumption so that they can adjust usage to their financial abilities,
- No third party assistance is needed to create the consumption bill because all the necessary data is already in the ERP system used by the housing company. This will save

and energy with telemetry and Internet

direct costs and ensure working-places within Volkswohnung.

- Maintenance activities are directly available through the data received by the metering-devices – they send a failure report if they are touched or the battery is low.

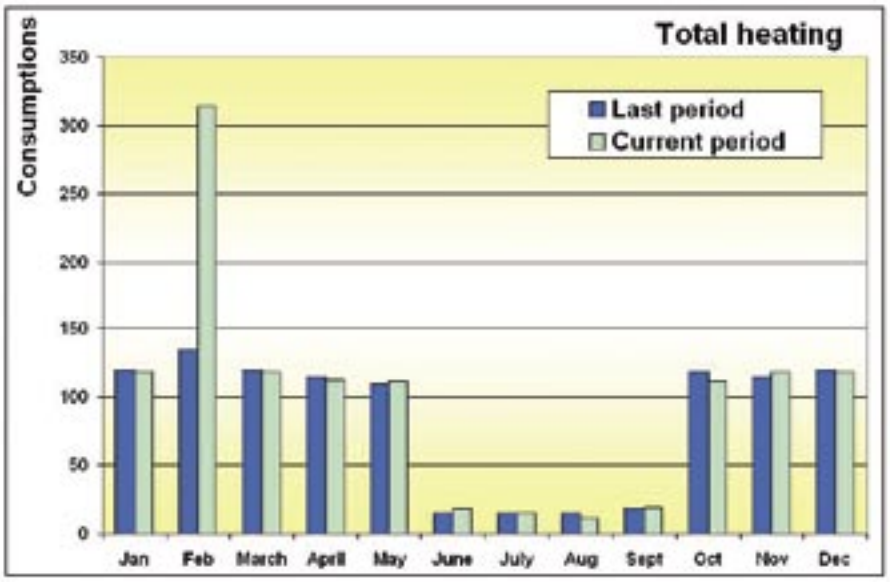
- We will only need to exchange devices once every five years for recalibration. This will also improve the personal freedom of our tenants because they don't have to spend their time in waiting for a craftsman to exchange devices or have their consumption data read every year.

Essential steps for implementation are: First it is necessary to install radio controlled devices in the flats of our tenants to enable the measurement of their consumption. These metering-devices will send their measurements to devices like data-collectors which are placed on each floor of our buildings. The data-collectors send, twice a month, their data to a central data-collector, which can be accessed either via telephone line or a wireless link.

The data is then pre-processed by our IT-Department, anonymized data are personalized, and, via an interface, inserted in our ERP-System. Data on consumption costs is automatically converted to billing by an integrated feature of the ERP-System. Once the billing system is in place, we can then provide our tenants their billing data for monitoring via a secure internet portal.

Also, when tenants leave we can create a closing bill immediately so that when the tenant gives notice of the contract ending, the account can be closed on the relevant day, instead of having to wait until the end of the accounting period. To help tenants improve their consumption behaviour of resources (heat, light, power, water)we must give them adequate and accurate information. This is the second part of the project. To provide information to our tenants we are implementing an internet-portal, together with Aareon – our ERP-service provider – giving access to their consumption behaviour. This personal data must be secured; this will be done using personalized internet accounts in the portal for each tenant together with logging information about IP-access, etc.

After collecting consumption data for each flat per accounting period, we are also able to give a forecast for the amount of money the tenant will have to pay if he doesn't change his consumption behaviour in the current accounting period. All information will be provided in graphical displays and as a report.



Last but not least, one very positive impact should be the use of less energy and perhaps reduced damage to the environment if tenants change excessive consumption behaviour.

If applied in a European context this approach can help change dramatically the cost base of all housing companies and improve the financial situation of the tenants.

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Electronic Complaints system

Moulins Habitat is the Public Office for Development and Construction for the town of Moulins (OPAC). Our main activities are:

- Rental accommodation,
- The construction and rehabilitation of flats,
- The development of housing and industrial estates.

As a partner for the general public and local authorities, Moulins Habitat possesses a pool of:

- 3800 flats
- Several specialized homes (students, young workers, handicapped people, the elderly)

And manages in concession:

- 4 housing estates
- 2 industrial estates

Flats in residences represent the most important rental pool for Moulins Habitat. The flats are mainly located in the Moulins area. The property of the Office is spread over the environs of Moulins (50000 inhabitants) and the northeast of the department of the Allier. With its 90 employees, the main objective of the Office is to improve the quality of the services offered:

- By strengthening action in proximity; at present 55 people work within the residences
- By optimizing the circulation of information intended for the tenants
- By improving the welcome
- By ceaselessly improving the comfort of flats and the environment; several constuction sites are underway.

To continue the work of a previous project giving 1800 flats internet access, Moulins Habitat aims to implement and evaluate a service for the on-line management of the technical complaints process. This new project, entitled Electronic Complaints Management using Internet [AGIR] allows each tenant, connected to Internet, to detail his request via an assisted capture system using graphic forms.

With the aim of improving its local service Moulins Habitat gives each caretaker a portable device, to respond during his rounds to a tenant's request.

- either by entering another request;
- or by checking the requests being actioned.

Such a change means 3 factors:

1. The systematic recognition of the request (not necessarily the treatment); the tenant can check that his request has been taken into account,
2. The exact re-transcription of the request,
3. The identification of responsibilities by the requesting tenant. Indeed, according to the type of request the resulting intervention can be at the tenant's responsibility.

The path of the complaint

Stage 1: logging the request

- The tenant enters his request via Internet. He validates it, then confirms it so that it will be registered in the intermediate database.
- Following a tenant request after the observation of a problem on a property, the caretaker types, or directly consults, by means of a portable terminal (Pocket PC, smart phone), the tenant's request, or the property concerned.

Stage 2: Database update

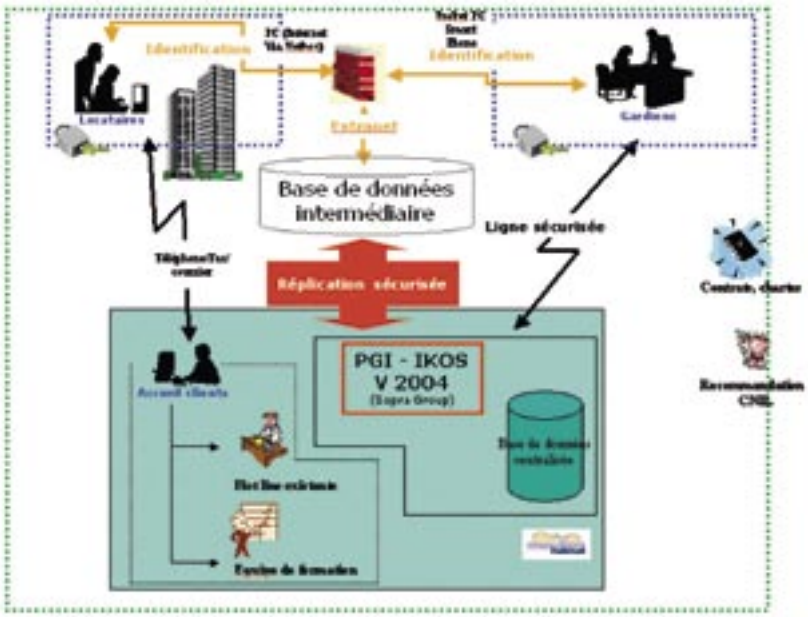
An import/export process is regularly launched to update the database:

- from the centralized database with the new data entered on the customer extranet or on the portable terminal;
- from the intermediate data base with the information concerning the various requests being treated.

Stage 3: Considering requests

This is carried out via the contact administration module of the Ikos

The path of the complaint



software package, provided by the company Sopra Group, and may be distributed by:

- Electronic Mail;
- Letter ;
- Telephone;
- Fax.

Voice messages can be also sent, in the following cases:

- To notify the tenant of an intervention report;
- To confirm the registration of the request, via the customer extranet, and inform them of caretaker's next visit.

Stage 4: Tracking complaints
- The tenant follows the evolution of his request on Internet;
- During his rounds, the caretaker can inform a tenant about the progress of his request.

Objectives
Moulins Habitat has adopted for several years a quality approach for its services within the framework of an AFAQ certification. In this perspective, the subject of complaints is central. The AGIR project is a concrete way to treat them. It will enable:

- the integration of portable systems for operations that are underway, within the framework of the management process for rental complaints;
- the optimization of the complaints process for the Office, its tenants and its agents;
- the improvement of the quality, reliability and service provided to tenants.

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Trusted and confident eMail service

Union sociale pour l'habitat
Union is a professional association of more than 800 French social housing companies which manages together more than 4,000,000 dwellings and therefore needs to distribute information about all the activities of property managers to its members. Such information includes brochures, articles in professional reviews, newsletters, updates and similar documents. Union has also to answer many questions about our professional activities (legal, technical, organisational,) by phone, by mail or by eMail. And eMail business is increasing daily.

This information is not secret, sensitive or contractually binding but our correspondents must be sure that the Union identity is not copied to provide incorrect information or advice.

However, with the significant increase that has been seen in the number of viruses arriving by eMail and the amount of SPAM there are increasing concerns that:

- the recipient of the Union services cannot be certain that the information they receive is actually from Union or that it is correct;

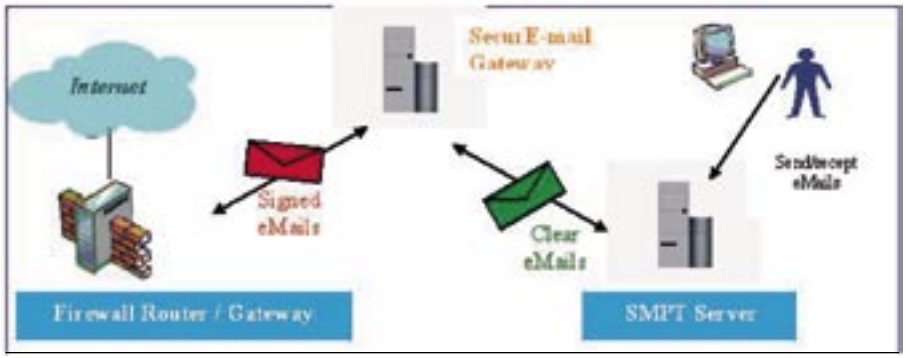
- anti-virus measures must be applied to all documents entering and leaving both Union and their members because there is no certainty as to the authentic source of the documents being exchanged;

- there is currently no method for indicating that this information is not SPAM, and as a result additional work has to be carried out either in unnecessary processing or to add to filters and lists so that Union information is able to pass through to their members.

At the moment Union and their members may be exposed to the possibility of copying of the information that they provide, or the sending of information containing viruses or other malwares, which is accepted because it appears to come from a reliable source. There is therefore a requirement to be able to send information by eMail so that all members of the Union organization are able to verify it has come from Union. Verification of the source of information would add trust and confidence to the member organizations that the information they receive has genuinely come from Union and that they can readily accept it into their computer systems.

Proposed solutions
It is proposed to investigate the use of digital signature technology as a means of authenticating information distributed by Union to its members. Since this does not involve the formation of contract with consumers (either at a distance or otherwise) there is no requirement to implement the secure electronic signature as described in the Digital Signature Directive. It may be operationally convenient to purchase identity certificates from an appropriate Trusted Third Party or for Union to act as its own management authority and issue keys and certificates as required.

Union are satisfied that it does not require information within its internal system to be digitally signed or encrypted, and that the internal eMail service it uses provides its internal users with trust and confidence in the source of and content of information that is being exchanged using eMail as the transfer mechanism.



The security requirement is solely connected with sending information outside of Union itself, and, optionally, being able to verify the source of information being presented to Union where it has been digitally signed. It would be an operational convenience if digitally signed information entering Union by eMail could be given priority over non-authenticated information, and thus be received earlier by its recipients.

Union sociale pour l'habitat requirements

In terms of the scope statement of Union, the business purpose is to allow members to be able to verify the true source of documents appearing to come from Union. There is no need for encryption. There is no need to have these services for eMail internal to Union because they are satisfied by the services provided by Lotus Notes.

Union is in partnership with several companies (800 housing companies and all others public and professional partners) and with many employees of each of them. So, Union cannot oblige them to change their way of working.

A gateway solution provides a simple method for implementation that requires little user training although it will require the IT department to become familiar with the additional equipment and software services that must be implemented.

Gateway approach

Utimaco have created a digital signature and encryption system which acts as a gateway function for an organization. It is located between the firewall and the eMail server and intercepts all SMTP traffic passing either into or out of the organization. This security gateway can have rules that decide, for each user, group of users (in a single domain), if they may digitally sign and/or encrypt information themselves, may use the gateway function(s). Where information is to be encrypted for an external recipient the gateway will check that a public key is available for the recipient, and if it is not the transmission will be refused. Rules also include the selection of the standard to be used for the signature/encryption method. This is either S/MIME or OpenPGP.

On receipt of signed/encrypted information at the gateway, the signature will be checked (a number of revocation checks are possible, but their use must be configured), and encrypted information decrypted before being made available to any internal scheme for virus checking. (It was not clear what happens if encrypted information is received for which there is no decryption key.) The results of gateway checking are put into the subject line of the eMail.

If a user sending information is authorized but has no cryptographic keys, then the gateway will dynamically create suitable keys. The Utimaco gateway product is supplied with a special Linux operating environment that offers a higher security than the normal operating system, but which it requires for operation. It is the responsibility of the customer to purchase a suitable LDAP database which will be used to store the keys and certificates generated by Utimaco. It is also the responsibility of Union to define all the rules to be applied by the gateway.

t is possible to define a wide number of rules concerning the automatic signing and encryption of information both in the eMail and for attachment to the eMail. The server processes all SMTP information passing through it on a first come first processed basis and does not support rescheduling or re-routing of emails being processed by it.

Union sociale pour l'habitat choice

If the OpenPGP standard is selected then members must implement their own OpenPGP solution(s) in order to be able to process the digitally signed information. Union is not likely to be able to require its members to purchase a specific service in order to receive information from Union or to require members to implement specific architectural solutions that have more than minimal implementation costs. If S/MIME is used, theorically all the eMail client know to use this standard (Lotus Notes, Microsoft Outlook, Mozilla Firefox and many Webmail applications), but there are some known interoperability problems with different implementations of eMail systems and this may cause operational problems for members.

It is precisely the scope of this project to verify the feasibility of this kind of implementation on a large scale.

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CLIC-Collegram programme for Independence

1. The CLIC-Collegram
The CLIC-Collegram is the Local centre for information and coordination-gerontology group (in French: Centre Local d'Information et de Coordination - Collectif de Gérontologie en Réseau de l'Arrondissement de Moulins)

Collegram is a term certified by French government in 2000. The mission of this association is to support the elderly or those with a loss of independence so that they can continue to live at home, by:

- Monitoring personal status and informing the family of the elderly or infirm when necessary,
- Appraising personal requirements,
- Helping those responsibles for maintaining administrative files, and providing healthcare coordination.

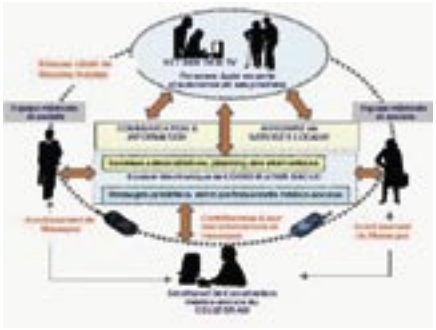
The CLIC-Collegram program is provided in the Moulins district, in association with local community services (communal centres Conseil général, health establishments, home health-care services, medical and medico-social professionals).

In 2000, CLIC- Collegram created a paper based system, the Dossier Uniformisé de Coordination (standardized coordination file), le DUC, which gathered data about the elderly person, to facilitate transmission of messages between carers providing home services, and with all the contact addresses that would be useful for the family.

In the context of the E Ten/Trustedatwork-4homes project, and in collaboration with Moulins Habitat, the social public housing provider in Moulins, the CLIC COLLEGRAM intends to improve the DUC by creating the DéCLIC, le Dossier électronique du CLIC.

2. The DéCLIC project
The e DéCLIC is being introduced to tenants in the Southern quarter of MOULINS, who already have Web-TV and Internet access provided by Moulins Habitat.

It is an electronic file for coordinating the activities of all at the carers providing home services to the elderly and infirm. This is also an information tool for tenants, and for their family.



3. The DéCLIC services:
- For the elderly and infirm, and their families:
- Generic healthcare information (food hygiene, vaccination requirements, national disease prevention campaigns, etc.)
- Local medico-social directory: a list of all associations and authorities, which could be useful for supporting their home life.
- Information about the medico-social team (names, addresses, phone numbers, etc)
- Planning for professional treeatment

- For medico-social team:
- Access to administrative file up to date (social welfare number, mutual benefit society, social and services for this patient, etc.)
- Details of the others members of the team, and their diaries.
- Details of the family and next of kin.
- Sending pre-defined messages to the members of the team (to point out something), and possibly to ask "please visit" as a request to the medico-social secretary of Collegram. In this case, the secretary personally informs the addressee that there is a message for him.

- For Moulins Habitat:
- Caretakers have access to the service so that they are able to see the diaries of the medico-social team. If there are any problems, they can inform the team, and assist the elderly tenant.

4. Planning deployment
The Moulins Habitat project is for 21 months, and experimentation and evaluation are the first tasks of the coordination team.

A V1 version has been introduced in January 2005, and its deployment will involve 10 elderly tenants. A V2 version, after a first evaluation, will be deployed in May 2005. The project runs until the end of 2005.

5. Objectives
In the context of its CLIC mission, Collegram wish with the DéCLIC project to:

- Provide secure services for users of medico-social diaries, in order to help the elderly and sick, and their families, with an optimised home life.
- Improve the coordination between medico-social teams, with a better and faster reaction.
- Avoid forcing the elderly and infirm into institutions and nursing home, and also reduce turn over and unfilled vacancies for accommodation from public housing providers.