



# Social housing and beyond

Operational toolkit on the use of EU funds for investments in social housing and associated services



Employment,  
Social Affairs  
and Inclusion

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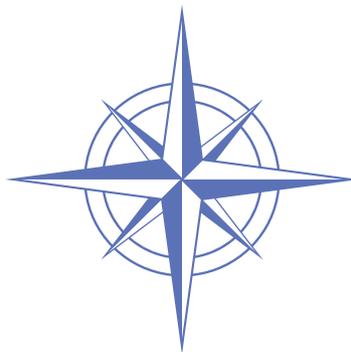
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# **Social Housing and Beyond**

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# Contents

Foreword.....	5
Introduction.....	6
<b>1. Overview of the potential of EU funds to support investments in social housing and associated services from 2021 to 2027.....</b>	<b>7</b>
<b>1.1. Recovery and Resilience Facility.....</b>	<b>8</b>
1.1.1. General objectives.....	8
1.1.2. Specific objectives of the facility with relevance to housing and associated services.....	9
1.1.3. Examples of measures related to affordable and social housing.....	9
1.1.4. Costs of measures.....	9
1.1.5. Monitoring.....	9
<b>1.2. European Regional Development Fund.....</b>	<b>10</b>
1.2.1. General objectives.....	10
1.2.2. Specific objectives of the fund with a targeted focus on housing and associated services.....	10
1.2.3. Other policy objectives of the fund that can mainstream actions related to housing and associated services.....	11
1.2.4. Scope of support from the ERDF that may be relevant for housing and associated services.....	11
1.2.5. Examples of investments.....	12
1.2.6. Indicators and reporting.....	12
1.2.6.1. Output indicators.....	12
1.2.6.2. Result indicators.....	12
1.2.6.3. Intervention fields.....	12
1.2.7. Programmed resources under shared management.....	12
1.2.8. Indirect management under the ERDF.....	13
<b>1.3. European Social Fund Plus.....</b>	<b>14</b>
1.3.1. General objectives.....	14
1.3.2. Specific objective of the fund with a targeted focus on housing and associated services.....	15
1.3.3. Other specific objectives of the fund that can mainstream actions related to housing and associated services.....	15
1.3.4. Thematic concentration.....	15
1.3.5. Indicators and reporting.....	16
1.3.6. Eligible expenditure and programmed resources.....	16
1.3.7. Examples of actions supported by the fund.....	16
1.3.8. The EaSI strand of the ESF+.....	16

<b>1.4. InvestEU programme</b> .....	<b>17</b>
1.4.1. General objective and main components of the programme.....	17
1.4.2. Specific focus on social housing and associated services.....	19
1.4.3. Other opportunities for support related to affordable social housing .....	19
1.4.4. Types of intervention.....	19
1.4.5. Indicators and monitoring .....	20
1.4.6. Financial products related to affordable social housing offered by the InvestEU Implementing Partners .....	20
1.4.6.1. Debt financial products.....	20
1.4.6.2. Equity financial products .....	20
1.4.7. InvestEU advisory products .....	21
<b>1.5. Horizon Europe</b> .....	<b>21</b>
1.5.1. General objective.....	21
1.5.2. Specific objectives of the fund with a targeted focus on housing and associated services .....	22
1.5.3. Eligible actions.....	22
1.5.4. Expected outcomes.....	22
1.5.5. Examples of projects awarded funding.....	22
1.5.5.1. Equalhouse (2024–2027).....	22
1.5.5.2. HouseInc – Inclusive, Affordable and Sustainable Housing for Marginalised Communities (2024–2027).....	22
<b>1.6. Technical Support Instrument</b> .....	<b>23</b>
1.6.1. General objectives.....	23
1.6.2. Areas of intervention relevant to affordable and social housing.....	24
1.6.3. Modalities of implementation.....	24
<b>1.7. Single Market Programme</b> .....	<b>25</b>
1.7.1. General objectives.....	25
1.7.2. Specific objectives of the fund with a targeted focus on housing and associated services .....	25
1.7.3. Affordable Housing Initiative.....	25
<b>1.8. Asylum, Migration and Integration Fund</b> .....	<b>26</b>
1.8.1. General objectives.....	26
1.8.2. Specific objectives of the fund with a targeted focus on housing and associated services .....	27
1.8.3. Examples of interventions.....	27
<b>1.9. Social Climate Fund</b> .....	<b>27</b>
1.9.1. General objectives.....	27
1.9.2. Specific objectives .....	28
1.9.3. Focus on housing and associated services.....	28
1.9.4. Relevant indicators.....	28
1.9.5. Implementation modalities.....	28

<b>2. Case studies related to investments in social housing and associated services</b> .....	<b>29</b>
<b>2.1. Place-based approach</b> .....	<b>30</b>
<b>2.1.1. Inclusive urban development and regeneration of deprived areas</b> .....	<b>30</b>
2.1.1.1. Developing intermediated financing to address increasing needs for affordable and social housing.....	31
2.1.1.2. Ensuring social inclusion while enabling urban regeneration.....	33
2.1.1.3. Promoting housing for all.....	36
<b>2.1.2. Desegregation and inclusive neighbourhoods</b> .....	<b>38</b>
2.1.2.1. Making the right to housing possible.....	39
2.1.2.2. Desegregation of a segregated neighbourhood under the Community-led Local Development approach.....	41
2.1.2.3. Social Housing Fund.....	42
2.1.2.4. Building a comprehensive integrated ecosystem on social housing and social inclusion services.....	44
2.1.2.5. Enhancing social inclusion by providing additional housing units to the most vulnerable people in touristic areas.....	46
<b>2.2. Person-centred approach</b> .....	<b>49</b>
<b>2.2.1. Inclusive (social and affordable) housing</b> .....	<b>49</b>
2.2.1.1. Establishing a local social housing system.....	50
2.2.1.2. Providing affordable housing for young and middle-income people.....	52
2.2.1.3. Pooling of resources from various sources and providing riskier financing.....	54
<b>2.2.2. Homeless people</b> .....	<b>57</b>
2.2.2.1. A breakthrough change to help homeless families integrate in society.....	58
2.2.2.2. Capacity development programme for homeless people.....	59
2.2.2.3. Housing First pilot project by a foundation and public authorities.....	62
<b>2.2.3. Persons with disabilities and independent living</b> .....	<b>64</b>
2.2.3.1. Accompanying services to prevent institutionalisation – a French platform to reinvent home help.....	66
<b>2.2.4. Roma communities</b> .....	<b>68</b>
2.2.4.1. Empowering the Roma community with a wide range of integrated actions.....	69
2.2.4.2. Support programme for rehousing families in a situation of chronic social and housing exclusion.....	70
<b>2.2.5. LGBTIQ people</b> .....	<b>72</b>
2.2.5.1. Housing and psychosocial support for members of the LGBTIQ community.....	73
<b>2.2.6. Migrants and refugees</b> .....	<b>74</b>
2.2.6.1. Solidarity with Ukraine – assistance to refugees.....	75
2.2.6.2. Co-housing and case management for unaccompanied young refugees.....	76

# Foreword



The housing crisis is present across the whole of the EU, with some Member States facing it more starkly than others. Many Europeans struggle to find affordable and decent housing.

Housing is not only a question of bricks and mortar. It impacts our communities and our social cohesion. The right to decent and affordable housing is at the heart of the strong social Europe we want. Social housing must remain central when developing housing policies, to protect European citizens, particularly the most vulnerable.

Housing is a complex issue that requires a holistic policy approach encompassing economic, social and financial considerations. This is why we need strong political engagement, efficient housing policies and adequate financing. Our common approach should be based on a triple A approach: available, affordable and adequate housing. This is the best way to empower people and provide them with social and economic opportunities.

EU funds can provide Member States with additional financial resources for their endeavour in investing in adequate housing. EU funds are also a catalyst for policy reforms and for strong partnerships among different actors to ensure decent and affordable housing for all. To make the best use of EU funds, close cooperation between the EU, Member States, regions and cities is of the essence.

This toolkit provides an overview of all the opportunities offered by EU funds in the field of social housing and associated services. Through concrete case studies across a large number of countries, it shows the impact these funds can have on the ground. For example, under the Recovery and Resilience Facility, Member States programmed targeted reforms and investments in affordable and social housing and other social infrastructure amounting to around EUR 15 billion. Other EU funds such as the European Regional Development Fund, the European Social Fund+ and the InvestEU programme also support access to affordable and social housing and related services.

Making sure everyone can access affordable housing is complex but it is an imperative. It is urgent that we act now, at all levels, putting in place effective policies and investments. I hope this toolkit can act as inspiration on how to make best use of all available funds to tackle this serious issue of social exclusion in Europe.

*NICOLAS SCHMIT*  
*European Commissioner*  
*for Jobs and Social Rights*

A handwritten signature in blue ink, appearing to read 'N. Schmit', written in a cursive style.

# Introduction

Access to social housing and availability of affordable housing have become major social and economic challenges across the EU.

House purchase prices in the EU increased by 48 % between 2010 and 2023, and rents went up by 23 %. In 2022, 8.7 % of the EU population spent 40 % or more of their household disposable income on housing. At the same time, recent inflation and increased interest rates have had a sizeable impact on rents and mortgages. Unaffordable housing in turn has an impact on social inclusion and on participation in education and the labour market.

The need for investment in social and affordable housing remains significant. It is, for instance, estimated that as many as 800 000 social housing units require renovation each year, not just to reduce emissions but also to reduce energy poverty, which affects nearly 10 % of EU citizens.

To strengthen social and territorial growth and cohesion, it is important that investments in infrastructure are accompanied by social and other services.

Housing systems vary greatly throughout the EU, including in terms of tenure and ownership, types of providers, categories of beneficiaries, funding, subsidised rent arrangements and the purpose of the housing.

The general term '**social housing**' is often used as a shorthand description for a range of different schemes, even within a single country. A common element is that rules, as opposed to market mechanisms, govern the allocation of dwellings (i.e. allocation is done by administrative means).

The term '**affordable housing**' refers to a range of types of housing provision that is usually broader than that of social housing – the focus is on outcomes in terms of affordability for end users, rather than on the specific framework and regulation around it.

Primary responsibility for policies on and investments in social and affordable housing remains with the Member States. However, EU legal, policy and funding instruments have an impact on the housing ecosystem. EU funds can usefully complement budgetary allocations made at the local, regional and national levels in the area of social and affordable housing.

This toolkit provides an overview of the types of funding available at the EU level to promote social and affordable housing and accompanying services in the 2021–2027 programming period. The overall goal is to indicate the role that EU funds can play in building capacities, implementing reforms and developing suitable ecosystems, in order to support effective investments from a social inclusion perspective.

The 20 case studies included in the toolkit aim to showcase in concrete terms the implementation of a person-centred and place-based approach to the provision both of housing and of associated services.

The Annex illustrates how the funding opportunities are used in the regional, interregional and national programmes established through the European Social Fund Plus (ESF+), the European Regional Development Fund (ERDF) and the national plans adopted under the Recovery and Resilience Facility (RRF).

The toolkit aims to assist stakeholders at the EU, national, regional and local levels involved in relevant interventions. These stakeholders may include policymakers, the managing authorities of EU funds and other public administrations responsible for implementing strategies and actions, project promoters, housing associations, social service providers, financial institutions and investors, platforms and networks.

The key objective is to provide inspiration and to ensure that the maximum possible use is made of funding opportunities at the EU level in order to make a real impact.

# 1. Overview of the potential of EU funds to support investments in social housing and associated services from 2021 to 2027

This part of the toolkit provides an overview of the EU funds and programmes that could support investment in infrastructure, provision of services, building capacities and ensuring social and territorial cohesion in the area of social and affordable housing.

The funds and programmes presented are all funded by the EU budget but have different management modes.

- **Direct management.** EU funding is managed directly by the European Commission.
- **Shared management.** The Commission and national authorities jointly manage the funding.
- **Indirect management.** Funding is managed by partner organisations or other authorities inside or outside the EU.

The objective is to show the particular features of each of the instruments while promoting synergies between them (including, where relevant, through combination or blending operations) to ensure greater impact.

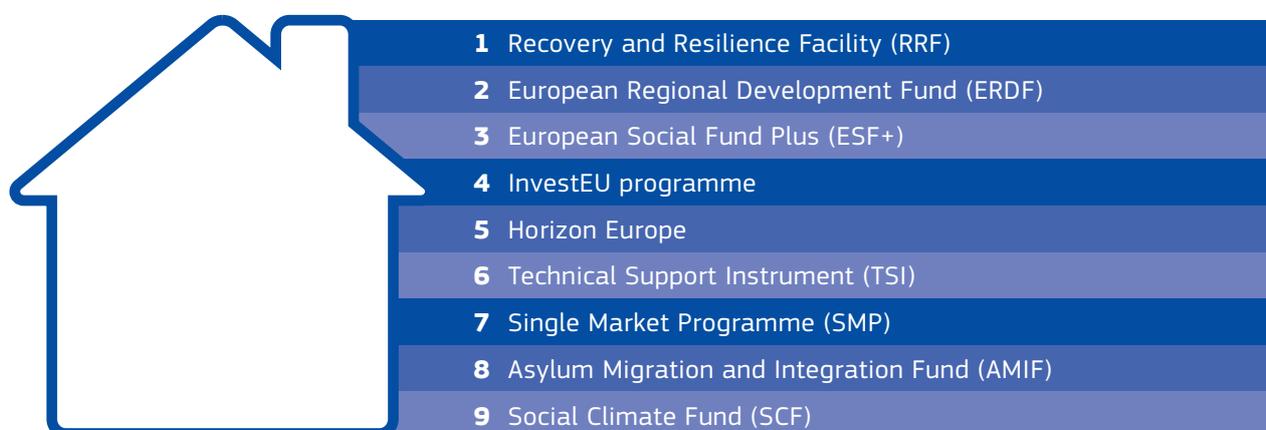
Under **shared management** (e.g. the ERDF and the ESF+), the responsibility for the management of the fund lies with both the Commission and the Member States.

At the beginning of the programming period, the Commission and the Member States agree on key priorities for the fund, which are set out in national or regional programmes. Member States are then responsible for selecting and implementing the planned actions. Member States allocate funding to a wide range of organisations (e.g. public bodies, private companies and civil society). The Commission monitors implementation, reimburses expenditure and is ultimately accountable for the budget.

Under the **co-financing principle**, both the EU and the Member States contribute to the total budget of a programme.

Shared management works in accordance with the **partnership principle**, whereby partners and stakeholders should be involved at all stages, from programming to implementation, monitoring and evaluation. This principle is key to ensuring that spending is as effective and efficient as possible.

Presentation of the legal framework related to the EU funds is accompanied by practical indications of the relevant sources of information on how to access the funding opportunities. Country entries included in the Annex contain additional operational information.





## 1.1. Recovery and Resilience Facility

The RRF was established by Regulation (EU) 2021/241 of the European Parliament and of the Council of 12 February 2021 (the RRF regulation) <sup>(1)</sup>. It is a performance-based instrument that provides direct financial support to Member States against the implementation of a combination of reforms and

investments and it is time-bound until 31 December 2026.

The overall budget amounts to EUR 723.8 billion in 2022 prices – up to EUR 338 billion in grants and up to EUR 385.8 billion in loans.

### 1.1.1. General objectives

The RRF is a temporary instrument that is the centrepiece of NextGenerationEU – the EU's plan to emerge stronger and more resilient from the COVID-19 crisis. Member States should implement a combination of reforms and public investments with a view to:

- making their economies and societies more sustainable, resilient and prepared for the green and digital transitions;

- addressing the challenges identified in country-specific recommendations under the European Semester framework of economic and social policy coordination.

The scope of the facility is structured around six pillars: (1) green transition; (2) digital transformation; (3) smart, sustainable and inclusive growth; (4) social and territorial cohesion; (5) health, economic, social and institutional resilience; and (6) policies for the next generation.

<sup>(1)</sup> OJ L 57, 18.2.2021, p. 17.

### 1.1.2. Specific objectives of the facility with relevance to housing and associated services

Pillar 4 of the RRF focuses on social and territorial cohesion <sup>(2)</sup>. The general objective of the facility is to promote the EU's economic, social and territorial cohesion by, among others, mitigating the social and economic impact of the COVID-19 crisis (particularly on women), by contributing to the implementation of the European Pillar of Social Rights <sup>(3)</sup>.

To achieve that general objective, financial support is provided to the Member States with a view to achieving the milestones and targets of reforms and investments as set out in their recovery and resilience plans <sup>(4)</sup>. The RRF funds are disbursed against the satisfactory

fulfilment of the agreed milestones and targets by Member States.

Measures related to affordable and social housing are included in the recovery and resilience plans of Belgium, Czechia, Germany, Spain, France, Croatia, Italy, Cyprus, Latvia, Luxembourg, Hungary, Poland, Portugal, Romania, Slovenia and Sweden.

Most RRF measures that contribute to social housing also contribute to other RRF objectives or pillars at the same time. For example, many measures that contribute to social housing also contribute to improving energy efficiency.

### 1.1.3. Examples of measures related to affordable and social housing

- Reform of the housing policy.
- Development of public utility housing and housing for people in vulnerable situations.
- Reform of housing construction for people with low and average incomes, taking into account the higher energy efficiency of buildings.
- Construction and renovation of social housing, and improvement of housing conditions.
- Implementation of Housing First actions <sup>(5)</sup>.
- Developing affordable public housing stock.
- Preparation of housing-related laws and other legal acts.
- Energy renovation and major rehabilitation of social housing.

### 1.1.4. Costs of measures

It is estimated (*ex ante*) that EUR 15.1 billion will be contributed to the 'social housing and other social infrastructure' policy area.

### 1.1.5. Monitoring

The Recovery and Resilience Scoreboard <sup>(6)</sup> provides an overview of progress in implementing the facility and of measures included in the national recovery and resilience plans.

The scoreboard is first and foremost a tool to transparently display available information on the implementation of the RRF to European citizens. It is



also used to prepare the Commission's annual report on the implementation of the RRF and the review report to the European Parliament and the Council.

Finally, the scoreboard serves as a basis for the Recovery and Resilience Dialogue between the European Parliament and the European Commission.

<sup>(2)</sup> Article 3 of the RRF regulation.

<sup>(3)</sup> Article 4 of the RRF regulation.

<sup>(4)</sup> [https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility\\_en](https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility_en).

<sup>(5)</sup> Housing First approaches provide access to long-term housing for homeless people with complex needs without making it conditional (e.g. upon accepting support and demonstrating personal development progress).

<sup>(6)</sup> [https://ec.europa.eu/economy\\_finance/recovery-and-resilience-scoreboard/index.html](https://ec.europa.eu/economy_finance/recovery-and-resilience-scoreboard/index.html).

## HOW TO ACCESS THE FUNDING OPPORTUNITIES

Further operational information on the facility, the priorities of the national recovery and resilience plans and operational arrangements to implement the national plans can be found at [https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility/country-pages\\_en](https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility/country-pages_en).

The Recovery and Resilience Scoreboard ([https://ec.europa.eu/economy\\_finance/recovery-and-resilience-scoreboard/index.html](https://ec.europa.eu/economy_finance/recovery-and-resilience-scoreboard/index.html)) contains information on the progress in implementing the facility across 27 Member States.

Specific information on housing-related investments and reforms in Member States is provided in the country entries in the Annex of the toolbox.

## 1.2. European Regional Development Fund

The ERDF was established by Regulation (EU) 2021/1058 of the European Parliament and of the Council of 24 June 2021 on the European Regional Development Fund and on the Cohesion Fund <sup>(7)</sup>.

The budget allocated to the implementation of the ERDF for 2021–2027 amounts to EUR 215 billion.

### 1.2.1. General objectives

The ERDF contributes to the overall objective of strengthening the economic, social and territorial cohesion of the EU. To this end, the fund contributes to

reducing disparities between the levels of development of the regions and to supporting the least developed regions through participation in structural adjustments.

### 1.2.2. Specific objectives of the fund with a targeted focus on housing and associated services

The ERDF pursues, inter alia, **policy objective 4** (a more social and inclusive Europe implementing the European Pillar of Social Rights) by addressing the following specific objectives <sup>(8)</sup>:

- enhancing the effectiveness and inclusiveness of labour markets and access to quality employment through developing social infrastructure and promoting social economy;
- improving equal access to inclusive and quality services in education, training and lifelong learning through developing accessible infrastructure, including by fostering resilience for distance and on-line education and training;
- promoting the socioeconomic inclusion of marginalised communities, low-income households and disadvantaged groups, including people with special needs, through integrated actions, including housing and social services;

- promoting the socioeconomic integration of third country nationals, including migrants, through integrated actions, including housing and social services;
- ensuring equal access to health care and fostering resilience of health systems, including primary care, and promoting the transition from institutional to family-based and community-based care.

Therefore, the ERDF can finance investments in infrastructure, equipment and access to mainstream, non-segregated and accessible services in education, employment, housing, healthcare and social assistance.

Compliance with the European Charter of Fundamental Rights and the UN Convention on the Rights of Persons with Disabilities should be ensured.

<sup>(7)</sup> OJ L 231, 30.6.2021, p. 60.

<sup>(8)</sup> Article 3(1)(d) of the regulation establishing the ERDF.

### 1.2.3. Other policy objectives of the fund that can mainstream actions related to housing and associated services

Considerable support can be provided under **policy objective 2** (a greener, low-carbon transition towards a net zero carbon economy). Its aim is to support the energy transition and the achievement of the EU's mid- and long-term energy and climate goals. In that respect, support for housing measures can be envisaged in the context of investments on energy efficiency, which may also focus on vulnerable households.

Support for housing-related actions can also be provided within the framework of **policy objective 5** (a Europe closer to citizens by fostering the sustainable and integrated development of all types of territories and local initiatives<sup>(9)</sup>). The following specific objectives can mainstream housing-related investments<sup>(10)</sup>:

- fostering integrated and inclusive social, economic and environmental development, culture, natural heritage, sustainable tourism and security in urban areas;
- fostering integrated and inclusive social, economic and environmental local development, culture, natural heritage, sustainable tourism and security in areas other than urban areas.

Investment in housing should include measures to prevent and combat (spatial and educational) **segregation of communities**, in particular:

- measures to facilitate access to mainstream, high-quality services (instead of building parallel segregated services);
- measures to reduce spatial concentration through relocation;
- measures to eliminate physical isolation.

The ERDF investments in social housing infrastructure need to be based on **sound national/regional strategic frameworks**, such as sustainable urban or territorial strategies; poverty reduction and social inclusion; and (where relevant) Roma inclusion, integration of people with a migrant background, deinstitutionalisation strategies, etc.

Furthermore, it is important that the investments in housing are accompanied by complementary services. Therefore, it is crucial that the measures

supported by the ERDF and ESF+ are programmed and implemented in complementarity to address the needs in a comprehensive manner.

The **Community-led Local Development (CLLD)** tool can be also used to tackle social housing challenges at the local level. The active involvement of the communities in the preparation, design and implementation of the measures is necessary in order to ensure the sustainability of the investments.

The **New European Bauhaus (NEB)** initiative promotes an integrated model of development, which links **sustainability** with the principles of **inclusiveness** (e.g. in terms of accessibility for persons with disabilities or affordability) and **quality of experience** (in terms of aesthetics or other benefits that it brings to citizens).

All 27 Member States have included references to NEB in the relevant cohesion policy programmes, thus paving the way for the financing and implementation of NEB projects.

In addition, the Support to New European Bauhaus local initiatives provided tailored, multidisciplinary expert assistance to 20 small and medium-sized municipalities in 15 Member States to turn their NEB ideas into concrete projects. A NEB toolbox is being developed in parallel with the technical assistance. It will serve as a comprehensive resource to help authorities and project owners interested in developing NEB projects.

EUR 65 million was provided to 14 NEB projects<sup>(11)</sup> at the local level, selected by the first call for proposals of the European Urban Initiative (EUI). These are replicable projects on innovative solutions to tackle urban challenges, such as the promotion of new models of citizen participation that restore a sense of belonging, tackling segregation, addressing gentrification challenges and contributing to improved mental health. Projects can also aim at developing more affordable housing and reducing energy poverty.

Finally, the **NEB Prizes**, which have been organised every year since 2021, also provide inspiration to Member States on how to apply NEB values in cohesion policy investments.

### 1.2.4. Scope of support from the ERDF that may be relevant for housing and associated services

- Investments in infrastructure.
- Investments in access to services.
- Equipment, software and intangible assets.
- Accompanying soft investments to strengthen social inclusion and the implementation of the European Pillar of Social Rights (Interreg).

<sup>(9)</sup> Some examples of such programmes can be found in the Annex to the toolkit.

<sup>(10)</sup> As laid down in Article 3(1)(e) of the regulation establishing the ERDF.

<sup>(11)</sup> <https://www.urban-initiative.eu/calls-proposals/first-call-proposals-innovative-actions/selected-projects>.

### 1.2.5. Examples of investments

- Building/refurbishing/renting individual social housing in the mainstream community/non-segregated areas in combination with complementary measures in education, employment, health and social care (including in the scope of desegregation measures and support for the implementation of the Housing First approach).
- Investments in specialised equipment and in making housing accessible and adapted to particular needs, such as those of persons with disabilities and older persons, also with a view to ensuring deinstitutionalisation.
- Extension of capacities of / building new mainstream kindergartens, schools, afternoon schooling, vocational education and training, labour market institutions, health, social and childcare facilities, etc.
- Bus transport allowing people in marginalised communities to access the mainstream services mentioned above.
- Investing in non-residential family- and community-based services for persons with disabilities, children deprived of parental care, older persons, homeless persons, etc. (e.g. individual apartments, equipment, accessible transport).
- Measures in the scope of regeneration of deprived urban and rural areas, sustainable urban development, CLLD, Integrated Territorial Investments, etc.

### 1.2.6. Indicators and reporting

Targeted performance indicators related to social housing investments are laid down in Annex I of the regulation establishing the ERDF.

#### 1.2.6.1. Output indicators

- New or modernised capacity of social housing facilities.
- Population covered by projects within the framework of integrated actions for socioeconomic inclusion of marginalised communities, low-income households and disadvantaged groups.

#### 1.2.6.2. Result indicators

- Annual users of new or modernised social housing facilities.

#### 1.2.6.3. Intervention fields

Each programme should contain values related to the **types of intervention**. The following intervention fields <sup>(12)</sup> are the most relevant for housing-related interventions, but others can also be relevant, depending on the priorities of the programme, if housing and other services are mainstreamed:

- housing infrastructure for migrants, refugees and persons under or applying for international protection;
- housing infrastructure other than for migrants, refugees and persons under or applying for international protection;
- measures to enhance equal and timely access to quality, sustainable and affordable services.

Intervention fields in the areas of employment, healthcare and social care can be relevant for complementary services.

### 1.2.7. Programmed resources under shared management

In the 2021–2027 programmes, several Member States have programmed direct investments in **housing in the scope of social inclusion**. These investments amount to approximately **EUR 1 billion** <sup>(13)</sup>.

Several other investments (related to transport, energy efficiency, climate or the environment) are also expected to have a positive impact on housing. For example, **support for energy efficiency** in housing amounts to approximately **EUR 6.2 billion**.

In this area, the Interreg instrument also contributes to better living conditions for more vulnerable citizens through support for renovation and energy efficiency of social buildings (including the establishment of cross-border energy communities) and to better institutional cooperation between public and private organisations (social services and infrastructure).

<sup>(12)</sup> Annex I to the common provisions regulation (CPR).

<sup>(13)</sup> <https://cohesiondata.ec.europa.eu/funds/erdf/21-27>.

## 1.2.8. Indirect management under the ERDF



Housing-related investment may be undertaken within the framework of the **European Urban Initiative (EUI)**. It is intended to support the **Urban Agenda for the EU**. The aim of the initiative is to provide a more complete and consistent set of support services for urban areas of all sizes across the EU.

With an overall budget of EUR 450 million for the 2021–2027 programming period, the EUI consists of two strands:

- support for innovative actions;
- support for capacity and knowledge building, territorial impact assessments, policy development and communication.

The EUI started in 2022 with a first call for proposals in support of NEB. This resulted in the identification and financing of 14 pilot demonstrators to illustrate how the cohesion policy funds can be used to contribute to the European Green Deal. The pilots were also intended to adapt and transform buildings for affordable housing solutions according to the NEB values.

A second call (launched in May 2023 with an EU budget of EUR 120 million and closed in October 2023) focused on testing new solutions for, inter alia, ‘cities’ greening’ and ‘attracting talent in shrinking cities’. Eligible actions could include innovative approaches on affordable housing.

### HOW TO ACCESS THE FUNDING OPPORTUNITIES

Further information on the 2021–2027 cohesion policy legislation can be found at [https://ec.europa.eu/regional\\_policy/information-sources/legislation-and-guidance/regulations\\_en](https://ec.europa.eu/regional_policy/information-sources/legislation-and-guidance/regulations_en).

Summaries of the programmes in the Member States are provided at [https://ec.europa.eu/regional\\_policy/in-your-country/programmes\\_en](https://ec.europa.eu/regional_policy/in-your-country/programmes_en).

Information on how to benefit from the funding opportunities in the Member States can be found at [https://ec.europa.eu/regional\\_policy/funding/accessing-funds\\_en](https://ec.europa.eu/regional_policy/funding/accessing-funds_en).

Calls for proposals under shared management are published by the managing authorities; their contact data are available at [https://ec.europa.eu/regional\\_policy/in-your-country/managing-authorities\\_en#p2021-2027](https://ec.europa.eu/regional_policy/in-your-country/managing-authorities_en#p2021-2027).

Information on the calls for proposals related to the EUI can be found at [www.urban-initiative.eu](http://www.urban-initiative.eu).

Information on the cohesion policy funds can be accessed at <https://cohesiondata.ec.europa.eu/cohesion-overview/21-27>.

Information on the housing-related priorities included in the programmes is provided in the country entries in the Annex of the toolkit.



## 1.3. European Social Fund Plus

The ESF+ was established by Regulation (EU) 2021/1057 of the European Parliament and of the Council of 24 June 2021 <sup>(14)</sup>.

The budget allocated for the shared management strand of the ESF+, which is implemented by the Member

States in partnership with the Commission, amounts to **EUR 95 billion in 2021–2027**.

The Employment and Social Innovation (EaSI) strand, which is implemented by the Commission, has a budget of close to **EUR 762 million in 2021–2027**.

### 1.3.1. General objectives

The ESF+ is intended to support Member States and regions in achieving high employment levels, fair social protection, a skilled and resilient workforce ready for the future world of work, and inclusive and cohesive societies aiming to eradicate poverty and deliver on the principles set out in the European Pillar of Social Rights.

The ESF+ should support, complement and add value to the policies of Member States to ensure equal

opportunities, equal access to the labour market, fair and quality working conditions, social protection and inclusion, in particular focusing on quality and inclusive education and training, lifelong learning, investment in children and young people and access to basic services.

The fund contributes to achieving the policy objective of ‘a more social and inclusive Europe implementing the European Pillar of Social Rights’ <sup>(15)</sup>.

<sup>(14)</sup> OJ L 231, 30.6.2021, p. 21.

<sup>(15)</sup> Article 5(1)(d) of Regulation (EU) 2021/1060 of the European Parliament and of the Council of 24 June 2021 laying down common provisions on the European Regional Development Fund, the European Social Fund Plus, the Cohesion Fund, the Just Transition Fund and the European Maritime, Fisheries and Aquaculture Fund and financial rules for those and for the Asylum, Migration and Integration Fund, the Internal Security Fund and the Instrument for Financial Support for Border Management and Visa Policy (CPR).

### 1.3.2. Specific objective of the fund with a targeted focus on housing and associated services

The provisions of Article 4(1)(k) of the regulation establishing the ESF+ provide a basis for targeted actions aiming at:

- enhancing equal and timely access to quality, sustainable and affordable services, including services that promote access to housing and person-centred care including healthcare;
- modernising social protection systems, including promoting access to social protection, with a particular focus on children and disadvantaged groups;
- improving the accessibility, including for persons with disabilities, effectiveness and resilience of healthcare systems and long-term care services.

### 1.3.3. Other specific objectives of the fund that can mainstream actions related to housing and associated services

Without explicitly focusing on housing, support for housing-related actions and accompanying services can be provided in the framework of the following specific objectives laid down in Article 4(1) of the regulation <sup>(16)</sup>:

- (a) improving access to employment and activation measures for all jobseekers, in particular young people, especially through the implementation of the Youth Guarantee, for long-term unemployed and disadvantaged groups on the labour market, and for inactive people, as well as through the promotion of self-employment and the social economy;
- (b) promoting equal access to employment and activation measures for all jobseekers, in particular young people, especially through the implementation of the Youth Guarantee, for long-term unemployed and disadvantaged groups on the labour market, and for inactive people, as well as through the promotion of self-employment and the social economy;
- (c) promoting a gender-balanced labour market participation, equal working conditions, and a better work–life balance including through access to affordable childcare, and care for dependent persons;
- (d) promoting equal access to employment and activation measures for all jobseekers, in particular young people, especially through the implementation of the Youth Guarantee, for long-term unemployed and disadvantaged groups on the labour market, and for inactive people, as well as through the promotion of self-employment and the social economy;
- (e) promoting equal access to employment and activation measures for all jobseekers, in particular young people, especially through the implementation of the Youth Guarantee, for long-term unemployed and disadvantaged groups on the labour market, and for inactive people, as well as through the promotion of self-employment and the social economy;
- (f) promoting equal access to employment and activation measures for all jobseekers, in particular young people, especially through the implementation of the Youth Guarantee, for long-term unemployed and disadvantaged groups on the labour market, and for inactive people, as well as through the promotion of self-employment and the social economy;
- (g) promoting equal access to employment and activation measures for all jobseekers, in particular young people, especially through the implementation of the Youth Guarantee, for long-term unemployed and disadvantaged groups on the labour market, and for inactive people, as well as through the promotion of self-employment and the social economy;
- (h) fostering active inclusion with a view to promoting equal opportunities, non-discrimination and active participation, and improving employability, in particular for disadvantaged groups;
- (i) promoting socio-economic integration of third-country nationals, including migrants;
- (j) promoting the socio-economic integration of marginalised communities, such as Roma people;
- (l) promoting social integration of people at risk of poverty or social exclusion, including the most deprived persons and children.

Moreover, housing-related measures can be programmed and implemented as **social innovative actions** <sup>(17)</sup>. Article 14 of the regulation states that:

- (1) Member States shall support actions of social innovation and social experimentation, including actions with a socio-cultural component or strengthening bottom-up approaches based on partnerships involving public authorities, the social partners, social enterprises, the private sector and civil society;
- (2) Member States may support the scaling up of innovative approaches tested on a small scale and developed under the EaSI strand and other Union programmes.

### 1.3.4. Thematic concentration

Resources allocated by Member States to housing-related interventions may be impacted by the thematic concentration requirements <sup>(18)</sup>, such as:

- at least 25 % of the programme resources should be allocated to a **social inclusion** policy area;
- at least 5 % of the programme resources should be allocated to support targeted actions and structural reforms to tackle **child poverty** (for Member States that had an average rate above the EU average for children aged less than 18 years at risk of poverty or social exclusion for the period between 2017 and 2019).

<sup>(16)</sup> As established in the programmes indicated in the Annex to the toolkit.

<sup>(17)</sup> Innovative actions and approaches may be programmed under any of the specific objectives set out in Article 4(1), points (a) to (l), of the regulation establishing the ESF+.

<sup>(18)</sup> Article 7 of the regulation establishing the ESF+.

### 1.3.5. Indicators and reporting

There are no targeted output or result indicators that are specifically focused on housing-related actions. However, common output indicators can be reported based on the target group of the operation stipulated by Annex I of the regulation establishing the ESF+ such as:

- participants with disabilities,
- third-country nationals,
- minorities (including marginalised communities, such as Roma people),

- homeless persons or persons affected by housing exclusion.

Moreover, each programme should contain values related to the **types of intervention**. The intervention field <sup>(19)</sup> ‘measures ... enhancing the equal and timely access to quality, sustainable and affordable services’ <sup>(20)</sup> is the most relevant for housing-related interventions.

Other intervention fields, which are mostly related to social inclusion activities, can also be relevant to developing an integrated approach.

### 1.3.6. Eligible expenditure and programmed resources

The ESF+ does not contribute to the provision of housing as such, but rather to **housing assistance** programmes and social services to support access to housing, including for homeless people (see ‘Examples of actions supported by the fund’ below).

An exact amount indicating the amount of the ESF+ funds allocated only to housing-related actions can therefore not be determined. Nevertheless, **EUR 7.34 billion** is allocated to the overall objective ‘enhancing equal and timely access to quality, sustainable and affordable services, including services that promote the access to housing and person-centred care including healthcare’.

Income support in any form (e.g. rent subsidies) is not eligible under the fund unless:

- it is part of an integration pathway made up of several complementary measures, such as in a Housing First approach;
- it contributes to the objectives of the programme (‘intervention logic’) and is directly linked to an activation measure;
- it is considered as essential (i.e. a necessary condition) in order to ensure the social integration of people at risk of poverty or social exclusion, including the most deprived and children.

### 1.3.7. Examples of actions supported by the fund

- Services enabling access to housing, especially in the framework of the Housing First approach.
- Housing assistance programmes, especially in relation to deinstitutionalisation.
- Housing accompanying services such as indebtedness counselling, help to retain/keep housing, prevention of evictions, access to social housing and training on rights and obligations as tenants.
- Integrated and community support services – access to housing combined with measures to promote social inclusion, access to the labour market, healthcare and early childhood service provision, etc.
- Improving housing/living conditions.
- Supporting local authorities in managing informal settlements.
- Mapping, studies and research.
- Anti-discrimination/anti-stereotypes on housing campaigns, especially as regards marginalised local communities.
- Upskilling of service providers.
- User support programmes.
- Accompanying programmes to relocate vulnerable people, such as Roma people and people with a migrant background.

### 1.3.8. The EaSI strand of the ESF+

Housing-related actions and provision of associated services can be supported especially as regards the following objectives <sup>(21)</sup>:

- (a) to develop high-quality comparative analytical knowledge in order to ensure that policies <sup>(22)</sup> ...

<sup>(19)</sup> Intervention field 158.

<sup>(20)</sup> Annex I to the CPR.

<sup>(21)</sup> Article 25 of the regulation establishing the ESF+.

<sup>(22)</sup> These policies are defined in Article 4(1) of the regulation establishing the ESF+.

- are based on sound evidence and are relevant to needs, challenges and local conditions;
- (b) to facilitate effective and inclusive information sharing, mutual learning, peer reviews and dialogue on policies;
  - (c) to support social experimentation ... and build up the stakeholders' capacity at national and local levels to prepare, design and implement, transfer or scale up the tested social policy innovations, in particular with regard to the scaling up of projects developed by local stakeholders in the field of the socio-economic integration of third-country nationals;
  - (h) to provide guidance for the development of social infrastructure needed for the implementation of the European Pillar of Social Rights;
  - (i) to support transnational cooperation in order to accelerate the transfer and facilitate the scaling up of innovative solutions.
- The EaSI strand is implemented in direct and indirect management on the basis of work programmes referred to in Article 110 of the Financial Regulation.

## HOW TO ACCESS THE FUNDING OPPORTUNITIES

Further information on the 2021–2027 cohesion policy legislation can be found at [https://ec.europa.eu/regional\\_policy/information-sources/legislation-and-guidance/regulations\\_en](https://ec.europa.eu/regional_policy/information-sources/legislation-and-guidance/regulations_en), with specific information focused on the ESF+ at <https://european-social-fund-plus.ec.europa.eu/en>.

Summaries of the programmes in the Member States are provided at <https://european-social-fund-plus.ec.europa.eu/en/support-your-country> and [https://ec.europa.eu/regional\\_policy/in-your-country/programmes\\_en](https://ec.europa.eu/regional_policy/in-your-country/programmes_en).

Information on how to benefit from the funding opportunities in the Member States can be found at [https://ec.europa.eu/regional\\_policy/funding/accessing-funds\\_en](https://ec.europa.eu/regional_policy/funding/accessing-funds_en).

Calls for proposals under shared management are published by the managing authorities; their contact data are available at [https://ec.europa.eu/regional\\_policy/in-your-country/managing-authorities\\_en#p2021-2027](https://ec.europa.eu/regional_policy/in-your-country/managing-authorities_en#p2021-2027).

Information on the calls for proposals directly managed by the Commission can be found at <https://european-social-fund-plus.ec.europa.eu/en/esf-direct-easi>.

Information on the use of cohesion policy funds can be accessed at [https://cohesiondata.ec.europa.eu/cohesion\\_overview/21-27](https://cohesiondata.ec.europa.eu/cohesion_overview/21-27).

Information on the housing-related priorities included in the programmes is provided in the country entries in the Annex of the toolkit.

## 1.4. InvestEU programme

The InvestEU programme was established by Regulation (EU) 2021/523 of the European Parliament and of the Council of 24 March 2021 <sup>(23)</sup>.

The EU budget guarantee amounts to EUR 26.2 billion and it is provisioned at the rate of 40 %.

Four policy areas have been set up under the programme to support private and public investments: sustainable infrastructure (EUR 9.9 billion); research, innovation and digitisation (EUR 6.6 billion); small and medium-sized businesses (EUR 6.9 billion); and social investment and skills (EUR 2.8 billion).

### 1.4.1. General objective and main components of the programme

The general objective of the InvestEU programme <sup>(24)</sup> is to support the policy objectives of the Union by means of financing and investment operations that contribute, inter alia, to:

- the social resilience, inclusiveness and innovativeness of the Union;
- the promotion of economic, social and territorial cohesion;

<sup>(23)</sup> OJ L 107, 26.3.2021, p. 30.

<sup>(24)</sup> Article 3 of the InvestEU regulation.

- the sustainable and inclusive recovery of the Union economy after the COVID-19 crisis.

The aims are to address market failures or suboptimal investment situations to achieve additionality <sup>(25)</sup> and to crowd in private capital.

The InvestEU programme is composed of three building blocks.

- The **InvestEU Fund** provides an EU guarantee to support financing and investment operations carried out by Implementing Partners in indirect management. Other forms of EU funding provided via InvestEU can be implemented in direct or indirect management, in accordance with the Financial Regulation <sup>(26)</sup>.

The EU guarantee may be used for risk coverage for loans, guarantees, counterguarantees, capital market instruments, any other form of funding or credit enhancement, including subordinated debt, or equity or quasi-equity investments, provided directly or indirectly through financial intermediaries, funds, investment platforms or other vehicles to be channelled

to final recipients, and for funding or guarantees by an Implementing Partner to another financial institution enabling the latter to undertake the abovementioned financing.

- The **InvestEU Advisory Hub** provides advice and technical assistance, including capacity building, for the development of investable projects and access to financing.
- The **InvestEU portal** is a database granting visibility to projects for which project promoters seek financing and it provides investors with information on investment opportunities.

The InvestEU programme is implemented through direct and indirect management, in partnership with selected financial partners, or 'Implementing Partners'. The main partner is the European Investment Bank (EIB) Group (i.e. the EIB and the European Investment Fund (EIF)), which signed a guarantee agreement with the Commission in March 2022. The EU guarantee is open to national promotional banks and institutions and international financial institutions.

<sup>(25)</sup> The InvestEU guarantee should be provided where financial market conditions would prevent a financing or investment operation under market-based pricing or, where necessary, in order to catalyse financing and investment operations in sectors or areas that are experiencing a significant market failure or suboptimal investment situation or to facilitate the establishment of investment platforms.

<sup>(26)</sup> Article 6 of the InvestEU regulation.



## 1.4.2. Specific focus on social housing and associated services

With a **budget of EUR 2.8 billion**, the social investment and skills policy window <sup>(27)</sup> focuses on supporting, inter alia, social infrastructure (including health and educational infrastructure), affordable social housing and student housing.

Affordable social housing is to be understood as being aimed at disadvantaged persons or socially less advantaged groups, who, due to solvency constraints, experience severe housing deprivation or are unable to obtain housing on market conditions <sup>(28)</sup>.

The aim is to deliver housing solutions that pursue the **objective of lifting people out of social exclusion** in complementarity, where relevant, with national or regional support schemes.

When targeting people who fall within the European typology of homelessness and housing exclusion (ETHOS) definition <sup>(29)</sup> of homelessness and housing exclusion, social housing provision should, as far as possible, follow a housing-led approach. Infrastructure and services should respect the applicable quality standards and UN conventions and shall not lead to segregation or isolation of specific groups.

The social investment and skills window puts particular emphasis on the inclusiveness of persons in vulnerable situations and their access to **quality services** (including in the area of inclusion and accessibility for persons with disabilities and for an ageing population) <sup>(30)</sup>.

## 1.4.3. Other opportunities for support related to affordable social housing

Financing and investment operations related to affordable social housing can also be supported under other policy windows of InvestEU:

- the **sustainable infrastructure window** aims at ensuring energy efficiency in accordance with the 2030 energy framework, buildings renovation projects

focused on energy savings and the integration of buildings into a connected energy, storage, digital and transport system <sup>(31)</sup>;

- the **research, innovation and digitisation window** aims at developing innovative solutions and the transfer of technologies to the market.

## 1.4.4. Types of intervention

- Provision of new, non-segregated and accessible rental social housing stock, for example through one of the following actions: refurbishment or transformation of existing buildings, or construction or acquisition of housing units.
- Set-up of social rental agencies.
- Provision of housing-led solutions, combining the provision of rental housing units with enabling support services of close proximity (i.e. delivered on-site or made easily accessible).
- Adapting existing social housing stock to meet the needs of persons with disabilities, including owner-occupied housing.

- Targeted support (e.g. set-up of microloan schemes) for marginalised communities that experience severe deprivation in their current housing conditions, including owner-occupied housing.
- Other housing solutions to address social exclusion.

The **target groups for social housing** are defined by national or local authorities, in national/local policies, strategies or regulations, in which Member States have wide discretion. In the absence of such a framework, the vulnerabilities of the target groups need to be demonstrated in the investment proposal, with evidence that the target groups are indeed vulnerable groups that cannot access housing under market conditions.

<sup>(27)</sup> Article 8(1)(d) of the InvestEU regulation.

<sup>(28)</sup> Point 12(d)(ii) of Annex II to the InvestEU regulation and investment guidelines for the InvestEU fund, C(2021)2633.

<sup>(29)</sup> ETHOS was developed by the European Federation of National Organisations Working with the Homeless (Feantsa). As a transnational framework definition for policy and practice purposes, it provides a shared language for transnational exchange. It does not attempt to harmonise national definitions of homelessness in Europe.

<sup>(30)</sup> Annex to Commission Delegated Regulation (EU) 2021/1078 of 14 April 2021 supplementing Regulation (EU) 2021/523 of the European Parliament and of the Council by setting out the investment guidelines for the InvestEU Fund.

<sup>(31)</sup> Article 8(1)(a) of the InvestEU regulation.

### 1.4.5. Indicators and monitoring

One of the key performance and monitoring indicators <sup>(32)</sup> directly relates to housing: ‘Social infrastructure: Capacity and access to supported social infrastructure by sector: housing, education, health, other’.

Other relevant key performance and monitoring indicators relate to energy consumption, and more general indicators provide further information on investment mobilised, leverage and multiplier effect, and geographical coverage <sup>(33)</sup>.

### 1.4.6. Financial products related to affordable social housing offered by the InvestEU Implementing Partners

**General financial products** support one or more policy areas covered under each policy window as defined in the InvestEU investment guidelines.

**Thematic financial products** focus on a clearly defined, higher EU added-value policy area where market failure or a suboptimal investment situation cannot be addressed by general financial products because it significantly departs from the terms and conditions of these available general financial products. This may be due to the high-risk profile of the financing and investment operations, which require greater EU guarantee coverage through asymmetric, limited or no-risk sharing with the Implementing Partner.

**Joint general or thematic financial products** may be developed to address policy objectives falling under more than one policy window in a more efficient manner. Such products should combine resources from two or more windows.

#### 1.4.6.1. Debt financial products

##### 1.4.6.1.1. Social investment and skills window

- The EIB: General Debt and Social Infrastructure with Public Sector product.
- The Council of Europe Development Bank (CEB): Social infrastructure General Debt product including affordable social housing and community-based social services infrastructure products.
- The European Bank for Reconstruction and Development: General Debt for Social and Health Infrastructure and Service.
- Caisse des Dépôts et Consignations: Priority Districts products (general and thematic debt).

##### 1.4.6.1.2. Research innovation and digitalisation window

- The EIB: Green Transition General Debt product, including innovative measures for affordable social housing or low-income households to eradicate energy poverty.
- Cassa Depositi e Prestiti (CDP): General Debt product, including energy efficiency and innovative measures for social housing or low-income households to eradicate energy poverty.

##### 1.4.6.1.3. Sustainable infrastructure window

- The EIB: private finance for energy efficiency (PF4EE) General Debt product, including energy renovation for buildings.
- The CDP: Thematic Debt product, including energy efficiency and innovative measures for social housing or low-income households to eradicate energy poverty.

##### 1.4.6.1.4. Joint products

- The CDP: Sustainable and Social Infrastructure General Debt product.

#### 1.4.6.2. Equity financial products

##### 1.4.6.2.1. Social investment and skills window

- The EIF: Social Impact Equity, Climate and Infrastructure Funds, Capacity Building investment product.
- The CDP: Intermediated Equity financial product to provide housing solutions for low-income families.

##### 1.4.6.2.2. Sustainable infrastructure window

- Caisse des Dépôts et Consignations: Intermediated Equity financial product for highly energy-efficient new buildings (e.g. social housing).

<sup>(32)</sup> Annex III to the InvestEU regulation.

<sup>(33)</sup> Annex III to the InvestEU regulation.

### 1.4.7. InvestEU advisory products

The EIB Group is implementing one advisory initiative for social infrastructure and services. The objective is to build the capacity of public administrations, financial intermediaries and service providers to identify, develop and implement investment projects. The initiative also aims to raise awareness among authorities, and to bundle smaller and riskier projects, to achieve a critical financial threshold to be able to attract investors.

In addition, this advisory initiative will support the InvestEU Climate and Infrastructure Funds product in respect of investments in social infrastructure supported by the social investment and skills window. The targeted sectors include affordable social housing, student housing and health.

InvestEU advisory initiatives deployed by the other Implementing Partners cover the following:

- the European Bank for Reconstruction and Development advisory facilitating public–private partnerships for social infrastructure in the areas of health, education and affordable social housing;
- CEB market assessment and pipeline identification in six priority segments of the social infrastructure and skills window, including affordable social housing, healthcare and student housing;
- CEB project development advisory and accompanying measures to potential project promoters to foster the origination, preparation and implementation of investment projects, including in social affordable housing;
- CDP infrastructure advisory services, supporting the identification, structuring and development of investment projects covering, inter alia, social infrastructure.

#### HOW TO ACCESS THE FUNDING OPPORTUNITIES

Further information on the programme, governance, operations and events can be accessed at [https://investeu.europa.eu/index\\_en](https://investeu.europa.eu/index_en).

Specific information on the Advisory Hub and support for project promoters and intermediaries on capacity building and market development can be found at [https://webgate.ec.europa.eu/InvestEU\\_AH/wizard](https://webgate.ec.europa.eu/InvestEU_AH/wizard).

The InvestEU portal (<https://ec.europa.eu/investeuportal/desktop/en/index.html>) has been set up to help project promoters reach out to potential investors. The platform also provides information to investors about investment opportunities in the area of social infrastructure, among others.

## 1.5. Horizon Europe

Horizon Europe, the Framework Programme for Research and Innovation, was established by Regulation (EU) 2021/695 of the European Parliament and of the Council of 28 April 2021 <sup>(34)</sup>. Decision (EU) 2021/764 of 10 May 2021 establishes the specific programme implementing Horizon Europe <sup>(35)</sup>.

The overall budget amounts to EUR 95.5 billion in current prices.

It is mostly directly managed by the Commission and its executive agencies, through calls for proposals.

### 1.5.1. General objective

Horizon Europe is the EU's flagship programme for research and innovation. It aims to facilitate collaboration and strengthens the impact of research and innovation in developing, supporting and implementing EU policies while tackling global challenges. It supports creating, and better dispersal of, excellent knowledge and technologies.

The programme aims to create jobs, fully engage the EU's talent pool, boost economic growth, promote industrial competitiveness and optimise investment impact within a strengthened European Research Area.

<sup>(34)</sup> OJ L 170, 12.5.2021, p. 1.

<sup>(35)</sup> OJ L 167 I, 12.5.2021, p. 1.

## 1.5.2. Specific objectives of the fund with a targeted focus on housing and associated services

One of the clusters of the programme relates to culture, creativity and an inclusive society. The cluster contains an area of intervention called ‘Social and Economic Transformations’<sup>(36)</sup>.

One of the priority areas relates to the effects of social, technological and economic transformations on access to safe, healthy, affordable and sustainable housing.

### 1.5.3. Eligible actions

Desk research, survey, data collection, interviews, events, papers, seminars, podcast and videos.

### 1.5.4. Expected outcomes

Projects should contribute to all of the following expected outcomes:

- provide **guidance on effective measures** that can increase the socioeconomic integration of marginalised communities, migrants, refugees and disadvantaged groups by reducing housing inequalities and improving access to quality housing;
- provide policymakers with a comprehensive overview of how income and wealth polarisation affects the housing market in the context of changing interest rates and inflation;
- support policymakers in **better understanding how the green and digital transitions** could affect housing inequalities and how ‘supply-side’ land use



policies and social innovation could help address such inequalities in a sustainable way;

- provide local and regional policymakers with **guidance based on best practices** to support the development of affordable and inclusive housing facilities, including energy-efficient housing.

## 1.5.5. Examples of projects awarded funding<sup>(37)</sup>

### 1.5.5.1. Equalhouse (2024–2027)

The Equalhouse project will analyse the scale, form and dynamics of housing inequality comprehensively across the EU-27 and the UK; identify new, acute and intersectional forms of housing inequality; and explore its interaction with income and wealth inequality. The policy, regulatory, service and finance drivers of (and solutions to) housing inequality will be examined, from both national and international perspectives.

### 1.5.5.2. HouseInc – Inclusive, Affordable and Sustainable Housing for Marginalised Communities (2024–2027)

The HouseInc project aims to take a systemic, transdisciplinary view and will assess interlinkages of housing inequalities – emphasising energy and mobility poverty, digital dimensions, employment opportunities, family and sociodemographic conditions, energy efficiency and health – at the micro, meso and macro levels.

<sup>(36)</sup> Article 2(2)(3) of Decision (EU) 2021/764.

<sup>(37)</sup> Call: Inclusiveness in times of change (HORIZON-CL2-2023-TRANSFORMATIONS-01) (<https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/opportunities/topic-details/horizon-cl2-2023-transformations-01-09>).

## HOW TO ACCESS THE FUNDING OPPORTUNITIES

The Horizon Europe programme guide ([https://ec.europa.eu/info/funding-tenders/opportunities/docs/2021-2027/horizon/guidance/programme-guide\\_horizon\\_en.pdf](https://ec.europa.eu/info/funding-tenders/opportunities/docs/2021-2027/horizon/guidance/programme-guide_horizon_en.pdf)) contains detailed guidance on the structure, budget and political priorities of Horizon Europe.

Information on the calls for proposals can be found at <https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/opportunities/topic-search>.

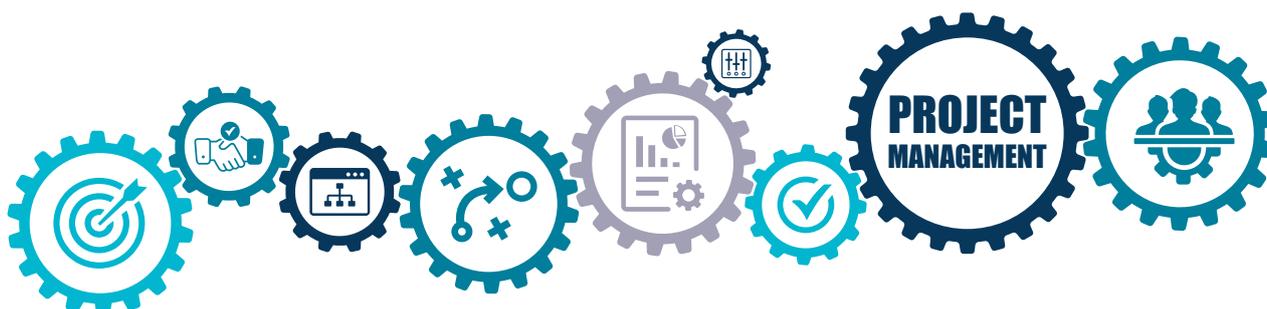
The online manual ([https://ec.europa.eu/info/funding-tenders/opportunities/docs/2021-2027/common/guidance/om\\_en.pdf](https://ec.europa.eu/info/funding-tenders/opportunities/docs/2021-2027/common/guidance/om_en.pdf)) is a guide to the procedures from proposal submission to managing the grant.

Research enquiry service ([https://ec.europa.eu/info/research-and-innovation/contact/research-enquiry-service\\_en](https://ec.europa.eu/info/research-and-innovation/contact/research-enquiry-service_en)): ask questions about any aspect of European research in general and the EU research framework programmes in particular.

National contact points (<https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/support/ncp>): get guidance, practical information and assistance on participation in Horizon Europe. There are also national contact points in many non-EU and non-associated countries.

'Enterprise Europe' network (<https://een.ec.europa.eu/>): contact the 'Enterprise Europe' network national contact for advice for businesses, with a special focus on small and medium-sized enterprises (SMEs). The support includes guidance on EU research funding.

## 1.6. Technical Support Instrument



The Technical Support Instrument (TSI) was established by Regulation (EU) 2021/240 of the European Parliament and of the Council of 10 February 2021 <sup>(38)</sup>.

Its overall budget amounts to EUR 864.4 million in 2021–2027.

### 1.6.1. General objectives

The programme aims to provide tailor-made technical expertise to Member States to design and implement structural reforms. Smart, sustainable and socially responsible reforms help to strengthen the resilience of economies and societies.

The instrument is an important pillar of the EU's initiative to help Member States mitigate the economic and social consequences of the outbreak of the COVID-19 crisis.

The TSI helps Member States improve the quality of public services and reinforce sustainable and inclusive economic growth by carrying out reforms in a wide range

of policy areas. EU Member States can request technical support under the TSI to:

- implement resilience-enhancing reforms in the context of EU economic governance, such as those arising from country-specific recommendations under the European Semester <sup>(39)</sup> and by virtue of implementing EU law;
- prepare, amend, implement and revise national recovery and resilience plans under the RRF <sup>(40)</sup>;
- implement economic adjustment programmes;
- implement reforms undertaken under their own initiatives.

<sup>(38)</sup> OJ L 57, 18.2.2021, p. 1.

<sup>(39)</sup> [https://commission.europa.eu/business-economy-euro/economic-and-fiscal-policy-coordination/european-semester\\_en](https://commission.europa.eu/business-economy-euro/economic-and-fiscal-policy-coordination/european-semester_en).

<sup>(40)</sup> [https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility\\_en](https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility_en).

## 1.6.2. Areas of intervention relevant to affordable and social housing

Affordable housing is part of a wide range of policy areas in which the TSI supports structural reforms.

Projects supported by the TSI follow an integrated approach; Member States are provided with expertise in addressing challenges in a range of areas related to affordable housing and non-segregated housing, such as inclusive education, employment, healthcare and social care.

The multi-country project '**Implementation of Housing Reform in Czechia and Poland**' is an example of a TSI intervention. It aims to improve housing affordability and develop housing solutions for social inclusion through the development of the financing strategies. The objective is to ensure that the supply of affordable housing and housing solutions for people in vulnerable situations meets the demand. The project will provide

opportunities for each country to benefit from the lessons and experiences of the other.

Another action supported by the TSI and implemented with the Organisation for Economic Co-operation and Development (OECD) is the project '**Strengthening Latvia's Housing Affordability Fund**'. The objective is to support the establishment of a long-term self-sustaining financing model, which would take the form of a national revolving fund channelling investments towards affordable housing.

Another project that targets people in vulnerable situations (e.g. Roma) is '**Support for addressing the needs of vulnerable groups living in informal settlements**', which was implemented with the World Bank.

## 1.6.3. Modalities of implementation

The instrument is demand-driven and does not require co-financing from Member States.

The instrument is directly managed by the Commission. Following calls for proposals, the award decisions are based on the following **criteria** <sup>(41)</sup>:

- urgency, breadth and depth of the challenges identified;
- support needs in respect of the policy areas concerned;
- analysis of socioeconomic indicators, and the institutional and general administrative capacities of the requesting Member State;
- the principles of transparency, equal treatment and sound financial management;
- prioritisation by the Member State.

The funding is provided directly to the service provider. There is no direct funding for the beneficiary authority.

Support may be provided directly through the Commission's in-house expertise or with other providers of technical support:

- experts from the national administrations of EU Member States (Technical Assistance and Information Exchange);
- international organisations;
- private firms and consultancies;
- individual experts from the private sector.

In each TSI selection round, the Commission also proposes a number of **flagship projects** <sup>(42)</sup>, which are meant to respond to EU priorities and common national policy priorities.

### HOW TO ACCESS THE FUNDING OPPORTUNITIES

Further operational information on the fund and on how to benefit from the funding opportunities can be found at [https://reform-support.ec.europa.eu/index\\_en](https://reform-support.ec.europa.eu/index_en) and [https://commission.europa.eu/funding-tenders/find-funding/eu-funding-programmes/technical-support-instrument/technical-support-instrument-tsi\\_en](https://commission.europa.eu/funding-tenders/find-funding/eu-funding-programmes/technical-support-instrument/technical-support-instrument-tsi_en).

<sup>(41)</sup> Article 9 of the TSI regulation.

<sup>(42)</sup> The 2024 flagship technical support projects ([https://reform-support.ec.europa.eu/events-0/2023-technical-support-instrument-annual-conference\\_en#ref-2024-flagship-technical-support-projects](https://reform-support.ec.europa.eu/events-0/2023-technical-support-instrument-annual-conference_en#ref-2024-flagship-technical-support-projects)).

## 1.7. Single Market Programme

The Single Market Programme (SMP) was established by Regulation (EU) 2021/690 of the European Parliament and of the Council of 28 April 2021<sup>(43)</sup>. It is the programme covering the internal market; competitiveness of enterprises, including SMEs; the

area of plants, animals, food and feed; and European statistics.

The overall budget amounts to EUR 4.2 billion in 2021–2027.

### 1.7.1. General objectives

The SMP is the EU funding programme to help the single market reach its full potential and ensure Europe's recovery from the COVID-19 pandemic. It provides an integrated package to support and strengthen the governance of the single market.

It aims at protecting and empowering citizens, consumers, businesses and SMEs, by enforcing EU law, facilitating market access, setting standards and promoting welfare, while respecting the principles of sustainable development and enhancing cooperation between the competent authorities of Member States.

### 1.7.2. Specific objectives of the fund with a targeted focus on housing and associated services

One of the six main objectives of the programme is 'strengthening the competitiveness and sustainability of SMEs'. With this objective, the SMP aims to provide various forms of support to businesses, in particular SMEs, in order to boost their competitiveness and sustainability in the industrial ecosystems identified by the industrial

strategy (including the construction, renewables, and proximity and social economy ecosystems).

Under the Affordable Housing Initiative, the SMP supports SMEs in delivering both energy-efficient and affordable housing across Europe and it provides capacity to organisations and SMEs involved in the construction and renovation of social and affordable housing.

### 1.7.3. Affordable Housing Initiative

This is the flagship initiative of the SMP in the area of affordable housing. It was launched in 2020 as part of the EU renovation wave<sup>(44)</sup> and develops close synergies with NEB<sup>(45)</sup> when it comes to combining the focus on the energy efficiency of buildings with sustainability, design, liveability, accessibility and affordability to ensure a fair green transition.

entities, SMEs active in the construction or renewable ecosystem, local authorities and bodies, housing associations, investors and civil society;

- promoting efficient access to and use of innovative processes such as circular and modular building, production of renewable energy and engagement models to empower residents and local communities.

The Affordable Housing Initiative<sup>(46)</sup> enables partnerships in social and affordable housing and provides technical and innovation capacity support by:

The SMP supports a targeted action to support an 'Affordable Housing Initiative European Partnership' in order to facilitate **local public–private partnerships and SMEs' engagement in lighthouse district-level renovation projects** targeting social and affordable housing that integrate innovative features, such as the use of smart, circular and modular renovation technologies; people-centred business models; or experimental co-creation and engagement practices<sup>(47)</sup>.

- piloting 100 lighthouse renovation and construction districts with a smart neighbourhood approach focused on energy efficiency, liveability and innovation, and also providing blueprints for replication to support other projects across Europe;
- mobilising cross-sectoral project partnerships and linking them to local actors, such as social economy

<sup>(43)</sup> OJ L 153, 3.5.2021, p. 1.

<sup>(44)</sup> <https://eur-lex.europa.eu/legal-content/EN/TXT/?qid=1603122220757&uri=CELEX:52020DC0662>.

<sup>(45)</sup> [https://new-european-bauhaus.europa.eu/index\\_en](https://new-european-bauhaus.europa.eu/index_en).

<sup>(46)</sup> [https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative\\_en](https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative_en).

<sup>(47)</sup> European Affordable Housing Consortium, SHAPE-EU (<https://shape-affordablehousing.eu/>).

For 2021–2024, the aim is to renovate and/or construct 20 lighthouse districts and support the creation of a districts accelerator (i.e. a hub of expertise, networking and knowledge transfer, entirely dedicated to helping local partnerships integrate innovative features), while providing blueprints to guide local partnerships towards planning and implementing lighthouse districts and setting liveability and the latest innovations at the forefront.

The action will be continued after 2024 in order to allow the roll-out of the ‘Affordable Housing Initiative European Partnership’ and to reach out to new districts, boosting SMEs’ and stakeholders’ capacities

to participate in renovation projects of social and affordable housing districts, and covering a multitude of industrial ecosystems.

The Affordable Housing Initiative also builds on the 2015–2018 Housing Partnership of the Urban Agenda <sup>(48)</sup>, the Committee of Regions’ opinions on housing, the European Economic and Social Committee’s opinions on housing, the European Parliament’s 2020 resolution on maximising the energy efficiency of EU buildings <sup>(49)</sup>, the European Parliament’s 2021 resolution on decent and affordable housing for all <sup>(50)</sup> and the 2021 Council recommendation on ensuring a fair transition towards climate neutrality <sup>(51)</sup>.

### HOW TO ACCESS THE FUNDING OPPORTUNITIES

Further information on the programme can be found at [https://commission.europa.eu/funding-tenders/find-funding/eu-funding-programmes/single-market-programme/overview\\_en#:~:text=The%20Single%20Market%20Programme%20\(SMP,governance%20of%20the%20single%20market](https://commission.europa.eu/funding-tenders/find-funding/eu-funding-programmes/single-market-programme/overview_en#:~:text=The%20Single%20Market%20Programme%20(SMP,governance%20of%20the%20single%20market).

Information on how to benefit from the funding opportunities can be found at [https://commission.europa.eu/funding-tenders/find-funding/eu-funding-programmes/single-market-programme/overview/calls-proposals\\_en](https://commission.europa.eu/funding-tenders/find-funding/eu-funding-programmes/single-market-programme/overview/calls-proposals_en).

Specific information on past and open calls can be accessed at [https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative\\_en](https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative_en).

## 1.8. Asylum, Migration and Integration Fund

The Asylum, Migration and Integration Fund (AMIF) was established by Regulation (EU) 2021/1147 of the European Parliament and of the Council of 7 July 2021 <sup>(52)</sup>.

Its overall budget amounts to EUR 9.9 billion between 2021 and 2027.

### 1.8.1. General objectives

The fund aims to:

- strengthen and develop all aspects of the common European asylum system, including its external dimension;
- support legal migration to the Member States, including by contributing to the integration of non-EU nationals;
- contribute to countering irregular migration and ensuring effectiveness of return and readmission to non-EU countries;
- enhance solidarity and the sharing of responsibility between the Member States, in particular towards those most affected by migration and asylum challenges.

<sup>(48)</sup> <https://ec.europa.eu/futurium/en/node/1710.html>.

<sup>(49)</sup> [https://www.europarl.europa.eu/doceo/document/A-9-2020-0134\\_EN.html](https://www.europarl.europa.eu/doceo/document/A-9-2020-0134_EN.html).

<sup>(50)</sup> [https://www.europarl.europa.eu/doceo/document/TA-9-2021-0020\\_EN.html](https://www.europarl.europa.eu/doceo/document/TA-9-2021-0020_EN.html).

<sup>(51)</sup> <https://ec.europa.eu/social/main.jsp?langId=en&catId=89&newsId=10125&furtherNews=yes#navItem-relatedDocuments>.

<sup>(52)</sup> OJ L 251, 15.7.2021, p. 1.

## 1.8.2. Specific objectives of the fund with a targeted focus on housing and associated services

Actions related to housing and accompanying services, including in respect of social housing, might be eligible under specific objective 2: ‘strengthening and developing legal migration to the Member States in accordance with their economic and social needs, and promoting and contributing to the effective integration and social inclusion of third-country nationals’.

However, the possibility of financing actions related to social housing and accompanying services remains limited under the AMIF, considering that social housing access is generally related to mid- to long-term integration strategies, while the AMIF mainly focuses on first-reception needs and early integration.

## 1.8.3. Examples of interventions

- **Community sponsorship schemes.** Public–private partnerships between governments that facilitate legal admission for refugees. Sponsor groups can support the newcomers regarding housing but also in activities, such as language training, administrative steps, psychological and emotional support and access to services, such as education, employment and healthcare.
- **Safe homes initiative.** The initiative provides targeted guidance to Member States, regional and local authorities and civil society in the organisation of private housing initiatives for people fleeing Ukraine who are in need of protection.

### HOW TO ACCESS THE FUNDING OPPORTUNITIES

Further information on the fund and national annual performance reports are accessible at [https://home-affairs.ec.europa.eu/funding/asylum-migration-and-integration-funds/asylum-migration-and-integration-fund-2021-2027\\_en](https://home-affairs.ec.europa.eu/funding/asylum-migration-and-integration-funds/asylum-migration-and-integration-fund-2021-2027_en).

Supplementary information on the use of the resources under the fund can be found at <https://cohesiondata.ec.europa.eu/funds/amif/21-27> and [https://commission.europa.eu/strategy-and-policy/eu-budget/performance-and-reporting/programme-performance-statements/asylum-migration-and-integration-fund-performance\\_en](https://commission.europa.eu/strategy-and-policy/eu-budget/performance-and-reporting/programme-performance-statements/asylum-migration-and-integration-fund-performance_en).

Information on the calls for proposals managed by the Commission is accessible at <https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/programmes/amif2027>.

## 1.9. Social Climate Fund

The Social Climate Fund was established by Regulation (EU) 2023/955 of the European Parliament and of the Council of 10 May 2023 <sup>(53)</sup>.

The overall budget amounts to EUR 65 billion between 2026 and 2032.

### 1.9.1. General objectives

The fund will contribute to a socially fair transition towards climate neutrality by addressing the social impacts of the inclusion of greenhouse gas emissions from buildings and road transport within the scope of Directive 2003/87/EC.

The fund will provide financial support to Member States for the measures and investments included in their social climate plans.

The measures and investments supported by the fund will benefit **households, microenterprises and transport users who are vulnerable** and particularly affected by the inclusion of greenhouse gas emissions from buildings and road transport within the scope of Directive 2003/87/EC, in particular households in energy poverty or households in transport poverty.

<sup>(53)</sup> OJ L 130, 16.5.2023, p. 1.

### 1.9.2. Specific objectives

The funding will be provided through temporary direct income support and through measures and investments intended to increase the energy efficiency of buildings; to decarbonise the heating and cooling of buildings,

including through the integration in buildings of renewable energy generation and storage; and to grant improved access to zero- and low-emission mobility and transport.

### 1.9.3. Focus on housing and associated services

The fund can finance the following measures and investments to support:

- **building renovations**, in particular for vulnerable households and vulnerable microenterprises occupying the worst-performing buildings, and including for tenants and people living in social housing;
- **access to affordable energy-efficient housing**, including social housing;
- public and private entities, including social housing providers, in particular public–private cooperatives, in developing and providing **affordable energy efficiency solutions** and appropriate funding instruments in line with the social goals of the fund.

Measures must focus on the infrastructure side and on the provision of direct income support (including vouchers) for vulnerable households and transport users, including tenants and those in social housing. Energy efficiency measures apply to social housing, including social housing providers.

The measures and investments supported by the fund are intended to reduce fossil fuel dependency and, where relevant, contribute to the implementation of the European Pillar of Social Rights and to sustainable and quality jobs in the fields covered by the measures and investments of the fund.

### 1.9.4. Relevant indicators <sup>(54)</sup>

- Number of vulnerable households.
- Number of households in energy poverty (and reduction in the numbers of vulnerable households and households in energy poverty).
- Indicators on building states and renovations, heating, renewable energy uptake, energy consumption and energy savings.

### 1.9.5. Implementation modalities

The fund will be implemented by the Commission under direct management.

By mid 2025, each Member State should submit to the Commission its **Social Climate Plan**. The plan should contain a coherent set of measures and investments to address the impact of carbon pricing on vulnerable households, in order to ensure affordable heating, cooling and mobility, while accompanying and accelerating necessary measures to meet the climate targets of the Union.

The plan may include national measures providing temporary direct income support to vulnerable households to reduce the impact of the increase in the price of fossil fuels resulting from the inclusion of greenhouse gas emissions from buildings and road transport within the scope of Directive 2003/87/EC.

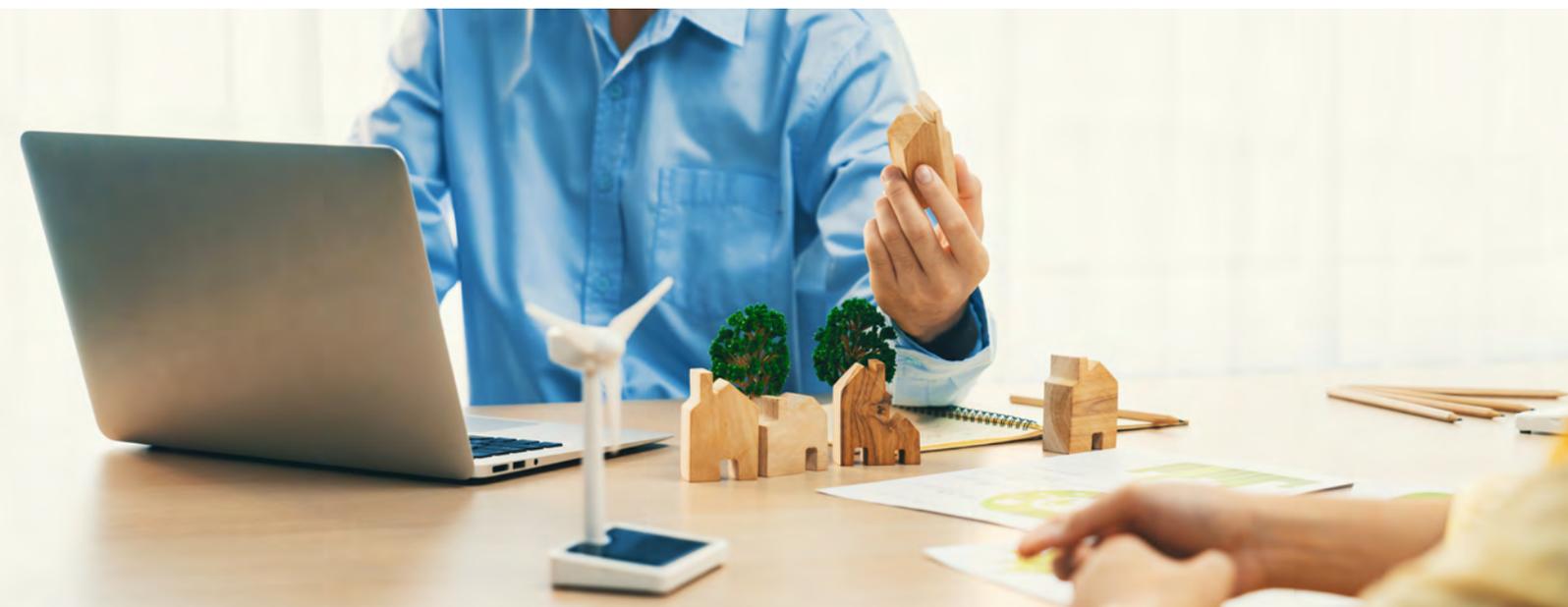
Payments of financial allocations to the Member State are to be made upon achievement of the relevant agreed milestones and targets indicated in the plan.

#### HOW TO ACCESS THE FUNDING OPPORTUNITIES

Further information on the fund and the legal framework is accessible at [https://climate.ec.europa.eu/eu-action/eu-emissions-trading-system-eu-ets/social-climate-fund\\_en](https://climate.ec.europa.eu/eu-action/eu-emissions-trading-system-eu-ets/social-climate-fund_en).

<sup>(54)</sup> Annex IV to the Social Climate Fund regulation.

## 2. Case studies related to investments in social housing and associated services



The case studies that are presented in this section are intended to illustrate how EU funds can be used concretely on the ground to support social housing and associated services from the **social inclusion angle**.

The aim is not to set out a single path that must be followed, but to provide examples of possible interventions that could be considered; adapted to local circumstances; and, if needed, further streamlined. The aim is to inspire, mobilise and create operational dynamics.

The selection of projects and financial operations included in the toolkit is based on the available information against the **criteria of relevance, coherence, effectiveness, efficiency, replicability, geographical diversity and innovation**. The objective is to go beyond a logic of financial performance and to consider the impact and potential of scalability and replicability of the projects. The excellence of the design and of the results of some of the examples have been recognised with awards and prizes.

The case studies also aim to show how EU funds have been used and combined with other sources of funding at the local, regional and national levels. Actions were mainly implemented in the 2014–2020 programming period, but some of them continue to be implemented and expanded with the resources programmed up to 2027.

The presented projects and operations cover **various implementation modes**: direct, indirect and shared management of EU funds. They also demonstrate how non-repayable subsidies and repayable finance can be used to meet needs and overcome existing challenges.

The case studies have been organised into two main categories: a **place-based approach** where the focus is more on territorial and integrated aspects and a **person-centred approach** where the focus is on specific target groups. However, social and territorial perspectives are closely interlinked and are joint pillars of a holistic approach to housing.

## 2.1. Place-based approach

### 2.1.1. Inclusive urban development and regeneration of deprived areas

#### EU POLICY FRAMEWORK

The **Urban Agenda for the EU** is an integrated and coordinated approach to deal with the urban dimension of EU and national policies and legislation. By focusing on concrete priority themes in dedicated partnerships, the Urban Agenda seeks to improve the quality of life in urban areas. Fourteen partnerships between cities, Member States, the Commission and stakeholders were set up under the Urban Agenda, including on housing<sup>(55)</sup> and urban poverty<sup>(56)</sup>.

The **New Leipzig Charter** adopted in November 2020 provides a European policy framework for sustainable urban development. It considers the Urban Agenda for the EU as the key vehicle for its implementation. In 2021, the renewal process of the Urban Agenda for the EU started, in line with the directions provided by the New Leipzig Charter and its implementing document.

On 26 November 2021, EU ministers responsible for urban matters adopted the **Ljubljana Agreement** and its multiannual working programme<sup>(57)</sup>, which represent the start of a new phase of the Urban Agenda for the EU, including its operational parameters, work method and steps. The agreement also includes four new themes: greening cities, sustainable tourism, food and cities of equality.

From 2021 to 2027, support to the Urban Agenda for the EU will be provided under the **EUI**.

The EUI includes two strands: (a) support of innovative actions, and (b1) support of capacity building and (b2) support of knowledge building, territorial impact assessments, policy development and communication.

Moreover, as outlined in the **'Harnessing Talent' Initiative**<sup>(58)</sup>, regions in, or at risk of, a 'talent develop-

<sup>(55)</sup> <https://futurium.ec.europa.eu/en/urban-agenda/housing>.

<sup>(56)</sup> <https://futurium.ec.europa.eu/en/urban-agenda/urban-poverty>.

<sup>(57)</sup> [https://ec.europa.eu/regional\\_policy/information-sources/publications/brochures/2021/ljubljana-agreement\\_en](https://ec.europa.eu/regional_policy/information-sources/publications/brochures/2021/ljubljana-agreement_en).

<sup>(58)</sup> [https://ec.europa.eu/regional\\_policy/policy/communities-and-networks/harnessing-talent-platform\\_en](https://ec.europa.eu/regional_policy/policy/communities-and-networks/harnessing-talent-platform_en), [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_23\\_145](https://ec.europa.eu/commission/presscorner/detail/en/ip_23_145).



ment trap' need targeted, place-based support for economic revitalisation, educational opportunities and better access to services and housing, which plays a crucial role in the competition to develop, attract and retain talent.

## NEW EUROPEAN BAUHAUS

The NEB initiative, launched by the European Commission in 2020, connects the European Green Deal to living spaces and experiences and expresses the EU's ambition of creating beautiful, sustainable and inclusive places, products and ways of living. By creating bridges between different backgrounds, cutting across disciplines and building on participation at all levels, NEB inspires the movement to facilitate and steer the transformation of our societies in accordance with three values:

- **sustainability** – from climate goals to circularity, zero pollution and biodiversity;
- **aesthetics** – quality of experience and style, beyond functionality;
- **inclusion** – from valorising diversity to securing accessibility and affordability.

### 2.1.1.1. Developing intermediated financing to address increasing needs for affordable and social housing

#### ERSTE BANK, AUSTRIA

##### BASIC INFORMATION

Total budget: EUR 200 million  
EIB support: EUR 100 million  
Time frame: 2018–2023



## WHAT IS THE CONTEXT?

Austria does not have an official definition of social or affordable housing, but there are different forms of housing provision other than the private market. The different forms of social housing include rental housing provided by municipalities and housing by limited-profit housing associations (LPHAs), which have access to public subsidies. For instance, 22 % of households in Vienna live in social housing provided by the municipal government and 21 % live in social housing provided by LPHAs.

LPHAs manage more than two thirds of the social housing stock across Austria. They generally provide high-quality housing at a below-market rate to low- and medium-income households. They are the tenure of choice for many low- and middle-income households, thus providing a good social mix in that it is not limited to only the poorest or neediest households. They manage over 900 000 social housing units (two thirds of which are designated for tenants) and build between 12 000 and 15 000 new homes every year (equivalent to 25–30 % of total residential construction) <sup>(59)</sup>.

Another 8 % of the Austrian housing stock is owned by municipalities. Together, the social rental housing groups make up 24 % of the total housing stock in Austria. This is approximately 10 percentage points above the EU-15 average. The municipal housing stock in Austria mainly belongs to the municipality of Vienna, where municipal housing makes up 23 % of the total housing stock (approximately 220 000 housing units).

The available housing supply on the market in Austria did not sufficiently meet the demand.

## WHAT WERE THE OBJECTIVES AND RESULTS?

The aim was to address the unmet demand for affordable housing in those urban areas where population growth is highest and where middle-income households have reduced disposable income for accommodation.

Needs are especially important in Vienna where 60 % of the operation is implemented. It was intended to allocate 10 % of the investment plan in each of the federal states (*Länder*) of Lower Austria (Niederösterreich), Upper Austria (Oberösterreich), Salzburg and Styria (Steiermark).

The operation is estimated to have contributed to the delivery of around 1 100 social and affordable housing units (*gemeinnütziger/geförderter Wohnraum*). The project helped to reduce the shortage in the provision of affordable housing in urban centres in Austria, particularly in Vienna but also in Salzburg and Linz, where the demand for affordable properties is the highest.

<sup>(59)</sup> Annex A. Country notes: Approaches to financing affordable housing in Austria, Denmark, the Netherlands, Slovenia (<https://www.oecd-ilibrary.org/sites/e400d75e-en/index.html?itemId=/content/component/e400d75e-en#section-d1e11157-52e9888b1d>).

## HOW IS THE OPERATION DESIGNED?

The beneficiaries under this loan are municipalities and not-for-profit and commercial entities engaged in social and affordable housing (e.g. Wiener Wohnen and Sozialer Wohnbau Oberösterreich). Local municipal development plans provided the context for the spatial and social integration of new housing units.

### Financial intermediary

The EIB supported the promoter's investment programme with an intermediated loan of EUR 100 million. Erste Bank provided another EUR 100 million from its own funds. Additional funding was also mobilised at the underlying project level.

The EIB engaged with Erste Bank to leverage its knowledge of the national market. The intermediated facility increased the availability of financing to projects that could not otherwise have been financed directly by the EIB (due to their size).

### Terms of the loan

The maximum tenor of the EIB loan is 28 years with an amortisation schedule, with fixed interest rates and terms.

The first upfront disbursement under the loan was for a maximum of 30 % of the signed loan amount, with an availability period of a maximum of 18 months. Further disbursements were subject to the bank receiving a list of approved projects that met the EIB criteria (environmental projects, urban lending, etc.). Individual projects were carefully scrutinised by the promoter against these criteria.

This financing was provided at a competitive interest rate. The long tenor matched the long economic life and lengthy implementation period of the underlying assets, thus ensuring the project's economic and financial viability.

## WHAT IS THE IMPACT?

The project has contributed to the provision of additional newly built rental social and affordable housing throughout Austria that otherwise would have not been financed. It has helped to achieve a more balanced local residential market with a sufficient supply of good-quality and suitably located housing to help meet the large and increasing needs of middle-income households.

Moreover, the project significantly contributed to urban renewal and sustainable development. The operation has resulted in a significant number of positive social and environmental benefits, as the EIB has leveraged its experience with this type of financing in its work with Erste Bank's relevant clients.

## WHAT ARE THE LESSONS LEARNED?

The EIB-intermediated loan has helped finance smaller-scale projects that are not eligible for direct EIB financing due to their size, but fulfil all the bank's other criteria. The EIB financing therefore had an accelerating effect (by increasing the quantity of delivered dwellings), while also reducing the financing costs of the project promoters.

Cooperation with local financial intermediaries, which can act as go-betweens for the EIB and local small-scale social and affordable housing providers, can help spread not only the much-needed additional available funds but also the bank's expertise in financial and technical aspects.

### Potential for scalability and replicability

There is a large potential for replicability because there is a clear need for financing many smaller-scale projects in social and affordable housing, not only in Austria but also in other EU Member States. Providing EIB financing by using financial intermediaries helps to spread the benefits of EIB financing across an increased number of much-needed projects in social and affordable housing.



The EIB has established relationships with many financial intermediaries across the EU and it aims to support eligible smaller projects undertaken by different entities that cannot be financed directly.

The minimum loan given directly by the EIB is EUR 25 million for a public sector project and EUR 12.5 million for a private sector project. The financing shall not exceed 50 % of the total project cost, with a few exceptions, mainly related to specific climate initiatives. All smaller-scale projects can therefore be financed through a financial intermediary.

The intermediated projects must be bankable and must also comply with high technical, environmental and social standards.

In addition, the project was put in place because it was considered that the institutional framework governing social and affordable housing providers in Austria could support it, due to the following existing characteristics.

- **Predictability.** This relates to the frequency and extent of reforms and their impact on both short- and long-term finances.

In Austria there has historically been a consensus at all government levels regarding the relevant policies set.

- **Revenue and expenditure balance.** This relates more specifically to the overall adequacy of the revenues that a provider receives or collects to cover its mandate, the prudent limits imposed regarding the debt level and also the availability of exceptional support in case of need.

The principle applied in Austria is that costs should be covered when rents are calculated as per existing legislation. Additional financing is available in case of need, through access to special-purpose banks (*Wohnbanken*).

- **Transparency and accountability.** This refers to the financial reporting and budgeting standards and the accountability of managers. This is ensured by the regular yearly audit in order to check the compliance with the regulation set in the relevant act for the social and affordable housing providers.

To leverage similar operations and ensure their financial and operational performance with the support of the InvestEU programme, advisory support and technical assistance are available under the InvestEU Advisory Hub <sup>(60)</sup>. The EIB and other InvestEU Implementing Partners can help in the identification, preparation and development of investment projects across the EU.

## FURTHER INFORMATION

- <https://www.eib.org/en/projects/all/20180501>.

- Yannis Bouzopoulos, Financial Instruments Advisor, Advisory Services Department, EIB (i.bouzopoulos@eib.org).

## 2.1.1.2. Ensuring social inclusion while enabling urban regeneration

### SZCZECIN, POLAND

#### BASIC INFORMATION

Total budget: EUR 38 million

EFSI support: EUR 19 million

Time frame: 2019–2023



### WHAT WAS THE CONTEXT?

Demand for social and affordable housing has significantly increased because the growing income disparity in Szczecin has affected people in vulnerable situations. The available housing supply on the market did not cater for the existing demand of low-income people.

Moreover, the public funding provided within governmental programmes and other state institutions and municipalities was not sufficient to cover the existing needs.

In Szczecin, as in other cities in Poland, the gap between the housing needs of the city's inhabitants and the supply of rental housing with moderate or social rent has been significant for many years. In practice, housing with moderate or social rent is offered by the city using municipal housing stock and, from 1997 to 2021, was also offered by two social construction associations. Szczecińskie Towarzystwo Towarownictwo Social Construction (after being connected to Towarzystwo Budownictwa Społecznego Prawobrzeże (TBSP)) has been ensuring the supply since the beginning of 2021.

<sup>(60)</sup> [https://investeu.europa.eu/investeu-programme/investeu-advisory-hub\\_en](https://investeu.europa.eu/investeu-programme/investeu-advisory-hub_en); <https://advisory.eib.org/index>.

Until around 1994, another source of supply in this segment of rented apartments was the locally run housing cooperatives. Apartments of this kind have not been built since the early 1990s. This means that one local offer in this rental market segment is the apartments let out by the city of Szczecin and Szczecińskie Towarzystwo Budownictwa Społecznego (STBS) Sp. z o.o., which builds apartments that are offered at moderate rents to social housing tenants. In view of the city's development and the economic environment in previous and current periods, the level of demand for this type of housing is huge, even when only the needs of the current inhabitants of the city are taken into account.

### WHAT WERE THE OBJECTIVES AND RESULTS?

The operation's objective was to help address the imbalances in the local housing market stemming from two issues: the decreasing volume of available housing stock and its deteriorating quality due to ageing.

The loan enabled the borrowers to build and renovate 250 affordable and social housing units (169 new and 81 renovated). Investments included units specially equipped for older people and associated underground parking facilities that made it possible to remove on-street parking in the city centre as part of the urban regeneration of that area.

The EIB's participation benefited final users by reducing the monthly rental payments required to cover the all-in cost of the project.

More specifically, the competitive interest rate that was charged (in comparison to an applicable interest rate charged by commercial banks) decreased the overall cost of the investment. The rents were limited to cover the costs of maintenance, repair and the repayment of liabilities related to the construction or renovation of the units (therefore including loans such as the EIB loan).

### HOW WAS THE OPERATION DESIGNED?

The promoters of the investment programme were two municipal not-for-profit housing companies owned by the city of Szczecin: STBS and TBSP.

The EIB financed up to 50 % of the total project cost, which amounted to approximately EUR 40 million.

The EIB financing was supported by the European Fund for Strategic Investments (EFSI) <sup>(61)</sup>. It was complemented by funding from the city of Szczecin (18.7 %), the borrowers' own funds (14 %), the 'participation' (security deposits – see below) paid by future tenants (11.6 %), funds made available by Bank Gospodarstwa Krajowego under

national housing programmes (3.7 %) and private funds from condominium owners of some of the refurbished units (2 %).

The maximum tenor of the EIB loan was 30 years with an amortisation schedule, and a grace period of up to 4 years.

With the EFSI guarantee, the EIB was able to provide a longer maturity and, importantly, could do so without having any mortgage as collateral. Finally, this financing was provided at a competitive interest rate. The long tenor matches the long economic life and the lengthy implementation period of the underlying assets, thus helping to ensure the project's economic and financial viability.



### WHAT WAS THE IMPACT?

The loan significantly contributed to the provision of social and affordable housing for rent in Szczecin, improving the flexibility and functioning of the housing market and offering households greater housing options for the lowest-income groups.

The provision of new social and affordable housing contributed to improving the social mix across the city and promoted greater social inclusion.

More widely, the project contributed to sustainable urban development with the provision of new facilities, amenities and services. It resulted in positive economic and social externalities in the form of a higher quality of enabling services for businesses and economic activities and improvement of the residents' quality of life.

Regarding climate change mitigation aspects, the application of the targeted high-energy efficiency standards also reduced operating costs and energy bills for low- and medium-income tenants.

Furthermore, this housing project boosted the local economy and helped secure jobs for both low- and high-

<sup>(61)</sup> [https://commission.europa.eu/strategy-and-policy/priorities-2019-2024/economy-works-people/european-fund-strategic-investments\\_en](https://commission.europa.eu/strategy-and-policy/priorities-2019-2024/economy-works-people/european-fund-strategic-investments_en).

qualified workers through the significant works that had to be performed for the completion of the project.



### WHAT ARE THE LESSONS LEARNED?

This project highlighted the need for financing, in addition to that typically available from the financial market, that uses public guarantees (like the EFSI). Such guarantees can currently be provided at the EU level through the InvestEU programme.

Under the InvestEU Advisory Hub <sup>(62)</sup>, technical assistance and other advisory services are available to leverage operations and ensure their financial and operational performance with the support of InvestEU. The EIB and other InvestEU Implementing Partners can help in the identification, preparation and development of investment projects across the EU.

#### Mitigation of risks

The EFSI guarantee enabled the bank to provide riskier financing under favourable terms and conditions.

The higher risks presented by the project resulted from the absence of sufficient collateral and the longer tenor and grace period of the loan required. The promoter was therefore able not only to secure (by utilising the available collateral) but also to service (using the increased available cash flow resulting from the EIB loan's preferential conditions) additional financing that would not otherwise have been available and serviceable.

The result was the acceleration of the promoter's investment programme with lower financing costs. As already mentioned, this has reduced monthly rents for tenants of affordable housing.

#### Potential for scalability and replicability

The combination of the historical centre's regeneration and the provision of social and affordable quality housing meets all the replicability requirements in many EU Member States, not just in Poland.

Moreover, the useful combination of private funding, grants, financing provided by financial intermediaries and public financing is a blueprint for similar projects that could not otherwise be financed due to lack of funding.

#### Tenants' contributions

The private funding is generated using the concept of 'participation', which assumes that the prospective tenant has to provide a proportion of the construction cost of the apartment that the tenant intends to rent. The tenants' contributions finance the gap between the costs borne directly by the social and affordable housing providers and the total construction cost of the investment. The fee is calculated as a percentage (up to 30 %) over the cost of construction of the relevant housing project. The participation fee is retained by the housing providers and must be returned to the tenants upon termination of the relevant lease agreement (indexed to inflation).

However, the participation applies only to affordable housing and not to social housing.

#### Institutional set-up

The institutional framework that made it possible to combine diverse financing and funding sources is also an essential element for the execution of similar projects. In this case, it was considered that the framework could support this project due to the following characteristics.

- **Predictability.** This relates to the frequency and extent of reforms and their impact on both short- and long-term finances.

In Poland, the central government sets affordable and social housing policies. However, the implementation of those policies is the responsibility of the municipalities (except the housing programmes provided directly by state companies). The local governments, and through them the social and affordable housing providers, have a considerable influence on the relevant policymaking.

- **Revenue and expenditure balance.** This relates more specifically to the overall adequacy of the revenues that a provider receives or collects to cover its mandate, the prudent limits imposed on the debt level and the availability of exceptional support in case of need.

In the case of social housing, local authorities in Poland provide compensation to cover the difference between the charged rent and the market-based rent. As per the housing act, loans can cover up to 70 % of the total project cost. Local housing providers ultimately have access to additional financing in case of need.

- **Transparency and accountability.** This refers to the financial reporting and budgeting standards and the accountability of managers. Pursuant to the

<sup>(62)</sup> [https://investeu.europa.eu/investeu-programme/investeu-advisory-hub\\_en](https://investeu.europa.eu/investeu-programme/investeu-advisory-hub_en); <https://advisory.eib.org/index>.

housing act, not-for-profit housing associations may be established in the form of commercial companies.

The by-laws governing social and affordable housing providers include a clause specifically attributing to the local government that owns the providers the power to audit the company's activities (in particular, risk management and corporate controls). In addition, national state bodies, such as the Supreme Audit Office, periodically control the activities of the providers.

To leverage similar operations and ensure their financial and operational performance with the support of the InvestEU programme, advisory support and technical assistance are available under InvestEU Advisory Hub<sup>(63)</sup>. The EIB and other InvestEU Implementing Partners can help in the identification, preparation and development of investment projects across the EU.

### FURTHER INFORMATION

- Project promoter home page (<http://www.stbs.pl/>).
- Project promoter contact details (<http://www.stbs.pl/index.php/kontakt.html>).
- European Investment Bank (<https://www.eib.org/en/projects/pipelines/all/20180811>).
- Yannis Bouzopoulos, Financial Instruments Advisor, Advisory Services Department, EIB ([i.bouzopoulos@eib.org](mailto:i.bouzopoulos@eib.org)).

### 2.1.1.3. Promoting housing for all

#### PORTUGAL

##### BASIC INFORMATION

Total budget: EUR 3 228 million  
Recovery and Resilience Facility  
Time frame: 2022–2026

### WHAT IS THE CONTEXT?

Housing shortages in Portugal have become a challenge for both lower- and middle-income households. They have accumulated over decades and have always worsened in times of crisis (e.g. the international financial crisis, the COVID-19 pandemic and the inflation crisis that followed Russia's full-scale invasion of Ukraine).



A profound reform of the housing sector started in 2018 with the approval of the new generation of housing policies<sup>(64)</sup>. The overall goal is to ensure access to adequate housing for everybody. To this end, the objective is to significantly expand the housing stock through public support. In this context, the Ministry of Housing was set up and the housing bill 'Mais Habitação' was approved in May 2023. Portugal put in place a scheme of allowances to help families pay rents and mortgages.

The main challenges Portugal faces in terms of housing relate to:

- a limited affordable housing policy;
- limited supply of social housing;
- families living in undignified and inadequate housing;
- reduced availability of dwellings;
- a high level of supply of short-term holiday rental accommodation (particularly in Lisbon, Porto and other touristic areas), which has contributed to massive increases in general rental prices.

### WHAT ARE THE OBJECTIVES AND THE EXPECTED RESULTS?

**Specific objective 1 – housing access support programme; budget: EUR 1.211 million**

The housing access support programme has a more cross-cutting, integrated and participatory approach than in the past, with the aim of promoting social and territorial inclusion. It goes beyond previous programmes for the public promotion of social housing, which were directed almost exclusively at eliminating only one particular problem – people living in precarious and illegal structures.

This investment is expected to address at least 26 000 households by 2026.

<sup>(63)</sup> [https://investeu.europa.eu/investeu-programme/investeu-advisory-hub\\_en](https://investeu.europa.eu/investeu-programme/investeu-advisory-hub_en); <https://advisory.eib.org/index>.

<sup>(64)</sup> Resolution of the Council of Ministers No 50-A/2018 of 2 May 2018.

### Specific objective 2 – national urgent temporary housing fellowship; budget: EUR 176 million

The aim of the national housing stock exchange is to create a structured and cross-cutting response for those in need of emergency housing solutions (due to exceptional or unforeseeable events or situations of imminent risk) or in transition (in situations which, by their nature, require accompanying housing responses before they can be directed to a definitive housing solution). The objective is to ensure their social inclusion, protection and empowerment, and to combat inequalities and ensure adequate social protection against situations of risk and emergency.

The aim of this investment is to address different needs with the creation of 2 000 units of emergency or reception/transition accommodation of a more cross-cutting nature, and 473 dwellings, 3 housing blocks and 5 temporary installation centres and spaces specifically for the security forces.

### Specific objective 3 – strengthening the supply of supported housing in Madeira; budget: EUR 136 million

Madeira has developed its 2030 regional housing strategy, based on a vision of 'decent housing for all citizens of the region'. It aims at developing social cohesion and ensuring equal opportunities in access to housing, including for families living in inadequate conditions and experiencing limited capacity to afford adequate housing.

The aim is to reduce the housing shortage by 29 % by 2026. A total of 1 422 families should be relocated to new social housing and renovated housing units.

### Specific objective 4 – increasing the housing stock of the Azores; budget: EUR 60 million

The 2020–2031 housing agenda in the Azores aims at ensuring a public supply of affordable housing. To this end, it is planned to support the construction of 91 buildings and 4 housing units.

### Specific objective 5 – affordable public housing stock; budget: EUR 755 million

The aim is to support the construction and rehabilitation of housing units and then to promote affordable rental housing. The target group is limited to households that cannot afford to rent on the traditional market.

### Specific objective 6 – affordable student accommodation; budget: EUR 375 million

The objective is the realisation of student housing system reform to accelerate the availability of affordable housing units by 2026. To this end, support will be provided for the construction, adaptation and renovation of student residences. The priority is to renovate buildings owned by public authorities and higher education institutions. Particular attention will be paid to energy performance.

The overall goal is to provide 15 000 beds in student accommodation / residential units by 2026.

## FURTHER INFORMATION

- <https://pnaes.pt/financiamento-prr/>.
- <https://www.portugal.gov.pt/pt/gc23/comunicacao/noticia?i=inaugurado-o-1-edificio-da-nova-residencia-da-universidade-de-lisboa>.
- <https://www.portaldahabitacao.pt/prr-paacesso-habitacao>.
- <https://www.portaldahabitacao.pt/1.%C2%BA-direito>.
- <https://recuperarportugal.gov.pt/habitacao-c2/>.



## 2.1.2. Desegregation and inclusive neighbourhoods

### EU POLICY FRAMEWORK

Segregation is caused by a number of factors, including discriminatory actions and economic and demographic mechanisms. It is characterised by the physical and social separation of members of a marginalised group from members of non-marginalised groups and unequal access to mainstream, inclusive and high-quality services. In other words, facilities in segregated settings provide lower-quality services, thereby sustaining or even aggravating the disadvantaged position of marginalised groups.

Ensuring the equal right of all persons with disabilities to live in the community with choices equal to others, and preventing their segregation are obligations for the EU and its Member States as Parties to the UN Convention on the Rights of Persons with Disabilities.

Several legal provisions of the cohesion policy regulations set out the framework conditions of EU funds supporting desegregation measures in education and housing. They serve as the basis for the programming and implementation of the 2021–2027 programmes targeting the needs of marginalised communities,

including people with a migrant background, Roma, homeless persons, older persons, persons with disabilities and other socially disadvantaged groups <sup>(65)</sup>.

The **racial equality directive** <sup>(66)</sup> is a crucial element of the EU's anti-discrimination legal framework. Segregation of ethnic groups in education or in access to housing is discriminatory since it implies either a less favourable treatment or an unjustified particular disadvantage, which are both prohibited by the racial equality directive. In this respect, EU funds should not be used to perpetuate segregation, which falls within the scope of discriminatory treatment.

The needs of marginalised communities can be addressed by a **combination of targeted (direct) and inclusive mainstream actions**. The aim of targeted actions is to provide additional support to promote effective equal access to mainstream services for, and to realise the rights of, marginalised communities. Mainstream actions should be inclusive, addressing the needs of marginalised communities by applying the principle of non-discrimination. In both targeted and inclusive actions, interventions must follow the principles of non-segregation and desegregation.

<sup>(65)</sup> For instance, Article 4(1) of the ESF+ regulation and Article 3 of the ERDF regulation.

<sup>(66)</sup> Council Directive 2000/43/EC of 29 June 2000 implementing the principle of equal treatment between persons irrespective of racial or ethnic origin (OJ L 180, 19.7.2000, p. 22).

The principle of **non-segregation** <sup>(67)</sup> aims to prevent the investments of EU funds from establishing new isolated facilities or strengthening existing ones. Investments in housing or education should not lead to increased concentration or further physical isolation of marginalised groups.

The principle of **desegregation** aims at actively eliminating or at least significantly reducing existing isolated settings with the use of EU funds. Actions should consist of direct relocation of inhabitants of segregated settlements to mainstream neighbourhoods or of pupils from segregated schools or classes to mainstream classes.

In all housing and education operations, the desegregation principle should be considered as a first option, and non-segregation only as a second option. Even if immediate desegregation actions are not possible, non-segregation actions must pave the way for desegregation processes.

### 2.1.2.1. Making the right to housing possible

#### MADRID, SPAIN

##### BASIC INFORMATION

Total budget: EUR 60 million  
ERDF support: EUR 30 million  
Time frame: 2016–2021



#### WHAT WAS THE CONTEXT?

Social exclusion of part of the population is one of the most serious problems faced by the Community of Madrid. With 10 000 shacks, substandard housing areas

still persist in some parts of the region. More specifically, two important settlements stand out in terms of the high level of marginalisation: La Cañada Real Galiana in the municipalities of Coslada, Rivas-Vaciamadrid, Madrid and Vicálvaro; and Río Guadarrama-Las Sabinas in the municipalities of Móstoles and Arroyomolinos.

The average level of monthly income of two thirds of the families is below EUR 600 per month. A significant share of the population experiences unemployment, early school leaving and other forms of social marginalisation.

Furthermore, geographical isolation, precarious conditions, unhealthy accommodation on illegally occupied public and private land, overcrowding and limited access to public services characterise the living conditions of at least 1 300 families.

Initial efforts to rehouse the population in the segregated areas were carried out within the framework of the 'special categorisation neighbourhoods' approach. Nine entirely new neighbourhoods were built to provide decent housing and social facilities for about 90 families each.

Over time, new segregated areas sprang up around the original developments, with a negative impact on entire neighbourhoods. The model did not achieve the objective of social integration of the families living in segregated areas in Madrid.

In 1998, a new model of desegregation was established to rehouse the segregated population in new houses purchased by the municipality on the private market. The purchased houses were dispersed throughout neighbourhoods, avoiding segregation.

The last settlements in the special categorisation neighbourhoods were demolished in 2011.

#### WHAT WERE THE OBJECTIVES AND RESULTS?

The aim of the project was to support desegregation efforts undertaken by the municipality. To this end, two specific objectives were laid down:

- acquisition of new housing units,
- provision of accompanying social services.

The Social Housing Agency purchased 422 new houses in local neighbourhoods.

To ensure effective social inclusion, equitable territorial distribution criteria were established for the purchase of housing. On that basis, 84 % of the houses were acquired in various municipalities of the Community

<sup>(67)</sup> Presentation on considerations on desegregation and non-discrimination (including for education) at the fourth meeting of the CPR Expert Group (<https://ec.europa.eu/transparency/expert-groups-register/screen/meetings/consult?lang=en&meetingId=43316&fromExpertGroups=true>), 22 June 2022: <https://ec.europa.eu/transparency/expert-groups-register/core/api/front/document/89962/download>; *Guidance for Member States on the use of European Structural and Investment Funds in tackling educational and spatial segregation* (2014–2020): [https://ec.europa.eu/regional\\_policy/sources/guidance/thematic\\_guidance\\_fiche\\_segregation\\_en.pdf](https://ec.europa.eu/regional_policy/sources/guidance/thematic_guidance_fiche_segregation_en.pdf).

of Madrid while the remaining 16 % were purchased in the city of Madrid.

Relocation was accompanied by social action to streamline social inclusion and address the causes of previous social marginalisation. 'Living together' actions such as social events and on-site visits were undertaken with the local communities to encourage an effective integration and coexistence process.

Of the relocated families, 96 % were effectively integrated.

### HOW WAS THE OPERATION DESIGNED?

The promoter of the project was the Social Housing Agency, which is a commercial entity with a specific legal personality. The agency is attached to the Ministry of Housing, Transport and Infrastructure of the Community of Madrid and manages 25 000 social houses in the Community of Madrid.

The Social Housing Agency also implemented the social programme in coordination with other public and private entities, in particular with the local social services. The objective was to streamline targeted and personalised access for the relevant people in vulnerable situations to education, the labour market and social inclusion services.

Eligible expenditure co-financed by the ERDF related to:

- costs of construction, purchase and rehabilitation of 422 houses; selection criteria for operations were approved by the Monitoring Committee of the Operational Programme;
- staff costs of the social support teams, including to cover follow-up of the families over 20 years.

The houses were acquired in accordance with the principles of transparency, publicity and non-discrimination, taking into account technical requirements that had already been established and published.

The allocation of houses to families was based on transparent socioeconomic criteria and took into account the outcomes of past needs assessments.

The Social Housing Agency did not develop actions with the support of any of the European Social Fund (ESF) Operational Programmes. However, the relevant ESF managing authorities took into consideration the need for social inclusion actions in the relevant neighbourhoods in order to avoid poverty-related risks, enhance the employability and social inclusion of the most deprived people and promote equal opportunities for all.

### WHAT IS THE IMPACT?

The project contributed to levelling up social cohesion and expanded inclusive neighbourhoods.

The Social Housing Agency intends to continue rehousing actions under the 2021–2027 ERDF programmes in order to dismantle the segregated areas that still exist in the Community of Madrid.

All individuals and families who have been allocated rented public housing have left behind a precarious and socially excluded environment, and the first steps have been taken towards integrating them into society.



### WHAT ARE THE LESSONS LEARNED?

The following conclusions can be drawn from the implementation of the project.

- Provision of housing is important, but it is only the first step in addressing social exclusion. The availability of accompanying social support is fundamental to achieve the effective integration of marginalised groups.
- The existence of individual housing units throughout non-segregated neighbourhoods enables effective and efficient access for new residents to services in mainstream local communities.

### FURTHER INFORMATION

- Agencia de Vivienda Social, Comunidad de Madrid ([as.agenciavivienda@madrid.org](mailto:as.agenciavivienda@madrid.org)).
- Eusebio González Castilla, Director, Agencia de Vivienda Social ([eusebio.gonzalez@madrid.org](mailto:eusebio.gonzalez@madrid.org)).
- Agencia de Vivienda Social (<https://www.comunidad.madrid/servicios/vivienda/adquisicion-viviendas>).

### 2.1.2.2. Desegregation of a segregated neighbourhood under the Community-led Local Development approach

#### REȘIȚA, ROMANIA

##### BASIC INFORMATION

Total budget of the project: EUR 3.7 million

ERDF support: EUR 1.2 million

ESF support: EUR 1.8 million

Time frame: 2019–2023



A view of Mociur neighbourhood. Photo © Cosmina Rosian

#### WHAT WAS THE CONTEXT?

##### Overall context in Romania

Existing disparities in Romania as regards economic growth, social inclusion, equal opportunities, education have intensified in the past decade.

There is a considerable territorial dimension to the disparities, with important variations between regions and counties and between urban and rural areas. Specific circumstances require tailor-made and strategic interventions in order to fight poverty and social exclusion and to improve access to education.

Experience with the use of cohesion policy funds in the 2007–2013 programming period underlined the **need for an integrated approach in dealing with social inclusion issues**. This involves facilitating access to education, employment, health, housing and social services for those belonging to disadvantaged groups.

The partnership agreement shaping the use of the cohesion policy funds in the 2014–2020 programming period identified several challenges related to **access to housing**: segregation of communities, limited access to housing, limited availability of social housing, housing deprivation and precarious housing.

Therefore, it was decided to focus the funding priorities on implementing the integrated actions to address the needs of people in vulnerable situations, with a view to improving educational participation; integration in the labour market; access to housing, social, healthcare and cultural services; and actions to combat discrimination.

The **CLLD strategies and mechanism** are considered to be the appropriate framework of cooperation for integrated actions. Reșița is one of the cities where the CLLD approach was implemented.

#### Challenges in Reșița

Reșița is a medium-sized municipality located in the south-west of Romania. A study for the local development strategy identified five urban marginalised areas. These areas are often characterised by a low employment rate and poor housing conditions (overcrowding, lack of facilities, etc.).

Mociur is one of these isolated areas, 20 minutes' walk from the city centre. Two four-floor blocks of flats contain 180 flats, with a big share of the inhabitants being Roma. Material conditions needed serious improvement.

#### WHAT WERE THE OBJECTIVES AND RESULTS?

The objectives were to desegregate the inhabitants of the Mociur area, by relocating them to the city centre, and to improve their living conditions. Donations were made to families without any personal furniture or other material goods to give them a fresh start in life.

As a result, 157 families have been provided with access to better living conditions, including access to water, electricity and heating. The segregated area was dismantled.

When necessary, advisory support was provided to ease access to the labour market. At least one member of each of the families was employed.

#### HOW WAS THE OPERATION DESIGNED?

The Reșița Local Action Group was established in 2018 in the framework of the CLLD approach with the objective to implement the local development strategy.

The following decisions were taken:

- all the available municipal housing units and newly purchased private housing were to be allocated exclusively to relocating the eligible Mociur population during a 2-year period;
- old housing units and the school dormitory were to be refurbished;
- prevention measures were put in place to avoid eviction risks that relocated people could face after accessing new housing opportunities;



- a dedicated team was set up to coordinate the project implementation among all the municipal departments and with civil society organisations.

The desegregation process had several stages, including **community analysis** (especially needs assessments of families) and development of a **working methodology for desegregation**.

In this context, the new housing was provided in respect of the needs of people in vulnerable situations such as persons with disabilities and older people living alone.

Constant support has been provided by the civil society organisations and by the social department of the municipality.

### WHAT ARE THE LESSONS LEARNED?

The following lessons can be drawn from the project.

- It is important to involve all the relevant local administrations and civil society organisations. A coordination mechanism should be established together with a specific allocated budget and a strong and skilled team of professionals.
- The involvement of the community members is crucial throughout the process – from planning, implementation, evaluation, and monitoring and support after the relocation finishes.
- Continued support implemented in an integrated manner is essential after relocation.

### FURTHER INFORMATION

- [https://romacivilmonitoring.eu/wp-content/uploads/2023/11/RCM\\_2023\\_Thematic-report-desegregation\\_FINAL.pdf](https://romacivilmonitoring.eu/wp-content/uploads/2023/11/RCM_2023_Thematic-report-desegregation_FINAL.pdf).
- <https://galresita.ro/>.
- <http://www.nevoparudimos.ro>.
- Grebeldinger Daniel, project manager ([daniel.grebeldinger@nevoparudimos.ro](mailto:daniel.grebeldinger@nevoparudimos.ro)).

### 2.1.2.3. Social Housing Fund

#### LITHUANIA

##### BASIC INFORMATION

Total budget: EUR 58.74 million (2014–2020) + EUR 94 million (2021–2027)  
ERDF support: EUR 50 million (2014–2027) + EUR 73 million (2021–2027)  
Time frame: 2015–2027

### WHAT IS THE CONTEXT?

Many Lithuanian households struggle to afford good-quality housing. The housing stock is dominated by owner-occupied, multi-apartment buildings that are mostly energy inefficient and feature persistent quality gaps. Average household spending on housing



is relatively low, but house prices have been rising, and many households cannot afford to move to higher-quality homes that better suit their needs <sup>(68)</sup>.

The supply of social housing is limited, whereas the demand for social housing is high, with a long waiting time for renting social housing.

The **main reasons** for the unsatisfied demands for social housing are as follows:

- a non-decreasing number of low-income households that cannot afford housing without rental support;
- limited investments due to insufficient funding;
- insufficient maintenance of social housing: some housing units are declared uninhabitable or require major repairs;
- lack of a legal housing rental market.

In 2016, the social housing stock comprised 10 579 housing units, including 1 849 in the capital region. A total of 1 110 households benefit annually from the social housing rental mechanism.

There are 10 000 households on the housing waiting list; the waiting time for 15.6 % of them is more than 5 years.

Eligible households are divided into a few groups, listed in Lithuania's law on support for housing acquisition or rental <sup>(69)</sup>. The list includes young families, families with three or more children, persons left without parental care, persons with disabilities, persons with chronic diseases and their families, and tenants of social housing entitled to improved social housing conditions. However, belonging to one of the groups does not give a person priority to rent social housing.

There are some people in vulnerable situations for whom social housing may be leased without waiting on the list for social housing, when the procedure laid down by the municipal council allows for this (e.g. single parents, persons with a working capacity of 0.25 % and families raising five or more children).

A study on improving access to housing for socially vulnerable residents after 2020 <sup>(70)</sup> recommended giving priority to demand (purchase and rental of housing), reviewing the amounts of reimbursement for housing rental payments and using the municipal housing fund more efficiently.

An amendment of the law, which entered into force on 1 September 2019, introduced a new framework for the development of the social housing rental market by the municipalities.

## WHAT WERE THE OBJECTIVES AND RESULTS?

The overall goals are to increase the availability of social housing and to reduce the number of people waiting to rent social housing by 30 % (comparison with 2012). The aim is also to reduce the average waiting period for renting social housing by households.

The objective was to provide 1 800 housing units in 2015–2023. To this end, 64 contracts were planned with the municipalities and the housing associations.

According to the latest data, 1 870 units have already been newly built, reconstructed or purchased.

In accordance with the national law on social services, local administrators have been required, since 2023, to plan and organise social services in order to promote the socioeconomic activity and autonomy of social housing tenants and families in accordance with their needs

<sup>(68)</sup> *Policy Actions for Affordable Housing in Lithuania* (<https://www.oecd.org/publications/policy-actions-for-affordable-housing-in-lithuania-ca16ff6d-en.htm>).

<sup>(69)</sup> <https://www.e-tar.lt/portal/lt/legalAct/e944ee00600111e4bad5c03f56793630/asr>.

<sup>(70)</sup> Study carried out by UAB ESTEP Vilnius.

and capabilities. It is expected that these provisions will help these groups to house themselves and reduce their poverty.

### HOW WAS THE OPERATION DESIGNED?

The development of the Social Housing Fund is mainly financed by the ERDF through the 'development of social housing' measure. The municipalities provided 15 % of the financing.

The terms and conditions for setting up the fund and for financing the projects were prepared in 2015 and the first contracts were signed in August 2016.

The promoters of the projects are 60 Lithuanian municipalities. Projects were/are implemented without partners.

The funding allocated for the development of the Social Housing Fund (EUR 49.93 million) was divided between the regions, taking into account the number of households living in each region and the number of those entitled to rent social housing. Each municipality has implemented at least one project.

The eligible expenditure relates to the construction of new buildings, purchase of housing and reconstruction or repair of existing buildings and their adaptation to social housing.

The Social Housing Fund will continue operating until 2027. A few adaptations will be made to expand eligible expenditure (e.g. purchase of housing equipment). Regarding the target groups, the priority focus will be limited to persons with disabilities and large families. Both these groups face important accessibility issues in many municipalities. The objective is to reduce their waiting times to a maximum of 3 years.

### WHAT IS THE IMPACT?

The number of households waiting to rent social housing in 2017, 2018 and 2019 remained stable because the housing support measures established by the law only stopped the waiting list increasing, but did not reduce it.

### FURTHER INFORMATION

- Soneta Brinienė, chief adviser to the Housing Support Group, Ministry of Social Security and Labour ([Soneta.Briniene@socmin.lt](mailto:Soneta.Briniene@socmin.lt)).
- Raimonda Selenienė, adviser to the European Union's Investment Unit ([Raimonda.Seleniene@socmin.lt](mailto:Raimonda.Seleniene@socmin.lt)).
- Analysis of the social housing situation ([https://2014.esinvesticijos.lt/uploads/main/documents/files/Post%202020/Programos%20rengimas/Social%20housing%20situation\\_en.pdf](https://2014.esinvesticijos.lt/uploads/main/documents/files/Post%202020/Programos%20rengimas/Social%20housing%20situation_en.pdf)).

## 2.1.2.4. Building a comprehensive integrated ecosystem on social housing and social inclusion services

### SOCIAL HOUSING AGENCY – PALERMO, MONREALE AND VILLABATE, ITALY

#### BASIC INFORMATION

Total budget: EUR 3.9 million

ESF support: EUR 3 million

Time frame: 2020–2023



### WHAT IS THE CONTEXT?

In recent years, housing affordability for low- and middle-income households and housing availability for socially disadvantaged groups have become increasingly serious challenges for local and regional authorities and other organisations. It is estimated, for instance, that 1 300 people are evicted every year in Palermo.

The municipal administration also needed to reorganise itself in order to deal with housing emergencies because the relevant areas of responsibility were split between different departments. The idea of a hub for social inclusion was considered as the most efficient way to coordinate interventions.

### WHAT WERE THE OBJECTIVES AND RESULTS?

The project aimed to establish reliable forms of support for people who cannot afford housing rent or have difficulty finding housing. The priority was to overcome the fragmentation of housing policies and to build an integrated approach whereby people struggling with housing issues are not regarded as 'users' but as people who should be reconnected to their communities.

The goal was to build a programme that enables citizens to acquire housing autonomy and substantially reduce long-term social assistance measures.

### Main results

The Social Housing Agency (Agenzia Sociale per la Casa <sup>(71)</sup>) was set up in February 2019.

For individualised and targeted support, 10 multidisciplinary teams were set up in 8 territorial districts. They were made up of psychologists, social workers, educators and language mediators. More than 2 500 families were supported.

An innovative model of cooperation offered a platform for cooperation between public and not-for-profit social services, with a view to developing a multidisciplinary approach.

A guarantee fund was set up to cover the unpaid rents of tenants who, due to the loss or substantial reduction of their income, could not keep up their rental payments.

### Rental support allocation

The programme also provided opportunities for apartment owners. They can make their flats available to vulnerable persons under the conditions specified by the Social Housing Agency. Forms of direct and indirect contributions and compensations may be used (e.g. half-yearly advance payment of rent; expenses for ordinary maintenance the cost of which would usually be borne by the tenant; costs for any damage caused by the beneficiaries).

Allocation rights are granted only after the activation of the housing inclusion project is agreed with the Municipal Social Service and the Social Housing Agency.

In order to be eligible for the rental support contribution, a rental contract or a preliminary contract with private owners has to be duly registered. The financial support can cover up to a maximum of 12 months' rent. This can be extended, depending on the individual housing inclusion arrangements.

Rental support allocation can amount to up to EUR 4 800 for households with up to three members. For families with more than three members, the allocation can amount to up to a maximum of EUR 7 200.

### Target groups

The final beneficiaries of the project are families and individuals at temporary risk of poverty or marginalisation; young people; students; workers looking for economically sustainable housing solutions for an autonomous and dignified life; women victims of domestic violence who often do not report this as harassment because they

are constrained by their uncertain housing situation; and individuals and households who are experiencing or at significant risk of housing poverty (i.e. owing to financial, physical, psychological or sociocultural issues) and are struggling to find or retain suitable accommodation.

The Social Housing Agency is a place where citizens can find new and immediate solutions to their housing needs. It is an operational centre and one-stop shop for vulnerable people. It drives social inclusion processes, based on a multidimensional diagnosis and orientation.

Social support services (e.g. kindergartens, home services for persons with disabilities) complement housing assistance.

### HOW WAS THE OPERATION DESIGNED?

The project was implemented and coordinated by the metropolitan city of Palermo in close cooperation with the municipalities of Monreale and Villabate. A network of local organisations was set up through agreements for the provision of services.

The partnership comprised community or voluntary organisations. These included Consorzio Sol.Co – Rete di Imprese Sociali Siciliane con la cooperativa sociale Sviluppo Solidale, Fondazione Ebbene con il Centro di Prossimità Apriti Cuore, Associazione Euro, Centro Studi Opera Don Calabria, Istituto Don Calabria, Associazione NEXT – Nuove Energie x il Territorio, Associazione Centro di Accoglienza Padre Nostro Onlus ETS, Ispettorica Salesiana Sicula 'S.Paolo' and Inventare Insieme Onlus.



The project was supported by the 2014–2020 ESF under the multi-fund National Operational Program for Metropolitan Cities, in close cooperation with the ERDF investments on infrastructures for social inclusion and with the ESF regional operational programmes.

### WHAT IS THE IMPACT?

The project contributed to the development and stabilisation of the housing and social ecosystem, in

<sup>(71)</sup> <https://www.comune.palermo.it/assistenza-sociale-dettaglio.php?cat=398>.

a way that was adapted to the needs of the households and individuals experiencing critical situations (e.g. unemployment, eviction, deinstitutionalisation, domestic violence).



### WHAT ARE THE LESSONS LEARNED?

The project demonstrated the importance of:

- a one-stop shop as a strengthened way to intercept, coordinate and implement adequate and integrated responses to vulnerable people in addressing their housing and social challenges;
- involving the project's beneficiaries and the third sector in processes to improve social inclusion and develop social innovation measures;
- setting up a guarantee mechanism to address emergency situations.

### FURTHER INFORMATION

- [ponmetro14-20.comunicazione@agenziacoesione.gov.it](mailto:ponmetro14-20.comunicazione@agenziacoesione.gov.it).
- <https://www.comune.palermo.it/agenzia-sociale-per-la-casa.php>.

### 2.1.2.5. Enhancing social inclusion by providing additional housing units to the most vulnerable people in touristic areas

#### MALAGA, SPAIN

##### BASIC INFORMATION

Total budget: EUR 57 million  
 EFSI support: EUR 27 million  
 Time frame: 2020–2025

### WHAT IS THE CONTEXT?

The city of Malaga is one of the leading cities in Spain in terms of investment in public housing per capita. It is the largest promoter of public housing in the region of Andalusia and the fourth largest in Spain as a whole. The city council has promoted an increase in the rental housing stock over the last 20 years <sup>(72)</sup>.

Investment in public housing for rent is shaped by various policy frameworks. These include the 2014–2023 rehabilitation and land plan for the municipality of Malaga, the 2016–2020 regional housing plan for Andalusia and, more generally, the 2018–2021 national housing plan.

Andalusia was classified as an EU transition region during the 2014–2020 programming period and is considered as a cohesion region for the EIB's purposes.

There have been considerable social housing shortages in Malaga. The current social housing stock currently consists of around 4 000 units, but the waiting list in 2018 stood at some 11 599 applications for rent and another 7 245 claimants for rent-to-buy options.

### WHAT ARE THE OBJECTIVES AND THE RESULTS?

The operation aimed to address the imbalances in the local housing market by providing adequate housing for local low- and medium-income residents. The objective was then to improve the flexibility and functioning of the housing market and to offer greater housing options to households (especially in the lowest-income groups).

The new housing units should be located in the west of Malaga, where there are technology and industrial parks and good public transport links to the city centre.

#### Main results

The project involved the construction of approximately 525 new social and affordable housing units for rent (62 of these had a rent-to-buy option). In the first phase, approximately 1 000 total units were included in the municipal investment programme.

At least half of the units were allocated to households in the lowest-income brackets and the rest were allocated to medium- to low-income households, as defined by the applicable legislation.

#### Social dimension

The EIB's participation benefited final users by reducing the monthly rental payments required to cover the all-in cost of the project.

<sup>(72)</sup> [https://ec.europa.eu/commission/presscorner/detail/en/IP\\_20\\_2513](https://ec.europa.eu/commission/presscorner/detail/en/IP_20_2513).



It ultimately boosted the affordability of social and affordable housing for a wider range of beneficiaries, including groups identified as needing special protection for access to social and affordable housing (e.g. young people, elderly people, single-parent households, victims of gender violence, persons with disabilities, returning migrants, people at risk of social exclusion, families with incomes below the poverty threshold and evicted people).

### HOW IS THE OPERATION DESIGNED?

The promoters were the Sociedad Municipal de Vivienda de Malaga, S.L. (SMVM) and the Instituto Municipal de la Vivienda (IMV). Both are municipal public service entities responsible for promoting social and affordable housing in the city of Malaga.

The SMVM usually entrusts the IMV with the implementation of housing projects through a legal agreement that covers areas such as contracting, management and supervision of works, and the allocation of available housing units.

#### Financing plan

The EIB has approved up to EUR 70 million of financing, supported by the EFSI <sup>(73)</sup>. A first tranche of up to EUR 37 million was signed in December 2020. In fact, only EUR 27 million of this will be utilised as the estimated project cost decreased from approximately EUR 67 million to EUR 57 million.

The balance of the amount was provided in the form of grants and loans. More specifically, the central government provided EUR 20 million, the region of Andalusia EUR 3 million and other commercial banks EUR 7 million.

The maximum tenor of the EIB loan is 30 years with an amortisation schedule, and a grace period of up to 4 years. The EIB was able to provide a longer maturity

and grace period; importantly, it did so without having any mortgage as collateral. Finally, this financing was provided with a competitive interest rate.

#### Added value of the loan

The long tenor will match the long economic life and lengthy implementation period of the underlying assets, thus ensuring the project's economic and financial viability. The loan was provided under these favourable conditions (i.e. maturity, cost, absence of collateral), due to the then existence of the EFSI guarantee.

### WHAT IS THE EXPECTED IMPACT?

The provision of social and affordable housing for rent has improved the quality of life of people in the most vulnerable situations, particularly those in the lowest-income brackets, and promoted greater social inclusion and a wider social mix across the city.

More generally, the project is expected to boost sustainable urban development.

Moreover, the project helps create more than 600 jobs each year during the implementation phase.

### WHAT ARE THE LESSONS LEARNED?

The existence of the EFSI guarantee enabled the EIB to provide riskier financing under favourable terms and conditions. The higher risks presented by the project resulted from the absence of sufficient collateral and the longer tenor, availability and grace period of the loan required. The promoter was therefore able both to secure (by utilising the available collateral) and to service this additional financing (using the increased available cash flow resulting from the EIB loan's preferential conditions), which would otherwise not have been available and serviceable.

<sup>(73)</sup> [https://commission.europa.eu/strategy-and-policy/priorities-2019-2024/economy-works-people/european-fund-strategic-investments\\_en](https://commission.europa.eu/strategy-and-policy/priorities-2019-2024/economy-works-people/european-fund-strategic-investments_en).

### Potential for scalability or replicability

There is a high potential for replicability because the circumstances under which EFSI has made a difference still exist. The absence of good-quality low- and middle-income housing is clear in many urban centres, and is even more pressing in popular tourist destinations such as Malaga.

The current trend of short-term renting through internet platforms (e.g. Airbnb) creates pressure, in terms of both pricing and availability of housing, on low- to middle-income families in these urban centres. This trend seems to have been accelerating in recent years and to have been creating more acute social problems that require intervention.

Therefore, the use of public guarantees – for instance, those provided by the EFSI – is becoming more important to mitigate this social imbalance, because they help to increase the number of social and affordable housing units that are available.

This financing has successfully helped to address an ever-increasing problem in many urban areas, but this was only possible because (a) the project promoters have experience in handling similar projects and (b) the institutional framework governing social and affordable housing at the national and regional levels is designed to accommodate all the involved parties. More specifically, the institutional framework has the following characteristics.

- **Predictability.** This relates to the frequency and extent of reforms and their impact on both short- and long-term finances.

In Spain, social and affordable housing policies are mainly implemented by the regional governments. The central government imposes some minimum requirements and the main strategic goals and policies at a national level. Every region can adopt different policies. Andalusia (the region where Malaga is located) has developed a strategy on social and affordable housing. The local governments, and through them the social and affordable housing providers, have considerable influence over relevant policymaking.

- **Revenue and expenditure balance.** This relates more specifically to the overall adequacy of the revenues that a provider receives or collects to cover its mandate, the prudent limits imposed regarding the debt level and the availability of exceptional support in case of need.

In Spain, the revenues and expenditures of the social and affordable housing providers depend on the rents collected, the sale of assets and the subsidies received. In the event of liquidation, all liabilities would revert to the municipality, but there is no formal mechanism ensuring revenue and expenditure balance.

- **Transparency and accountability.** This refers to financial reporting and budgeting standards and to the accountability of managers because the public social and affordable housing providers are under the direct control of the municipality(ies) that own(s) them.

Moreover, the municipal housing law states that the municipalities are obliged to provide social and communal housing to those who are eligible, and to provide accommodation to low-income households.

This project has highlighted the need for additional financing, in addition to that typically available from the financial market, that uses public guarantees (like the EFSI). Such guarantees can currently be provided at the EU level through the InvestEU programme.

The InvestEU Advisory Hub <sup>(74)</sup> provides technical assistance and other advisory services to leverage operations and ensure their financial and operational performance with support from InvestEU. The EIB and other InvestEU Implementing Partners can help in the identification, preparation and development of investment projects across the EU.

### FURTHER INFORMATION

- Project promoter home page: <https://smv.malaga.eu/>
- EIB press release on the operation: <https://www.eib.org/en/projects/pipelines/all/20180549>.
- Project promoter contact details: [smv@malaga.eu](mailto:smv@malaga.eu)
- Yannis Bouzopoulos, Financial Instruments Advisor, Advisory Services Department, EIB ([i.bouzopoulos@eib.org](mailto:i.bouzopoulos@eib.org)).

<sup>(74)</sup> [https://investeu.europa.eu/investeu-programme/investeu-advisory-hub\\_en](https://investeu.europa.eu/investeu-programme/investeu-advisory-hub_en); <https://advisory.eib.org/index>.



## 2.2. Person-centred approach

### 2.2.1. Inclusive (social and affordable) housing

#### POLICY FRAMEWORK

**Principle 19** of the European Pillar of Social Rights points out that access to social housing or housing assistance of good quality should be provided for those in need.

**Principle 14** of the pillar calls for effective access, by everyone lacking sufficient resources, to enabling services, which may include housing, and to adequate minimum income benefits, ensuring a life in dignity at all stages of life. This principle has been specified in the Council recommendation of 30 January 2023 on adequate minimum income ensuring active inclusion (2023/C 41/01).

Furthermore, **Article 31 of the European Social Charter** calls on the parties to take measures to promote access to housing of an adequate standard and to make the price of housing affordable for those without adequate resources.

Access to adequate and affordable housing is also a key determinant for accessing employment and education opportunities. Housing can both reflect and reinforce **socioeconomic, generational and geographical inequalities**. As reflected in the **demography**

**toolbox** <sup>(75)</sup> access to affordable housing also determines the opportunities that young people have to realise their personal family aspirations. An inclusive approach to housing is therefore crucial for promoting equality and social cohesion.

Many EU policies and initiatives promote affordable and inclusive housing frameworks in Member States. These are a few of them:

- NEB ([https://new-european-bauhaus.europa.eu/index\\_en](https://new-european-bauhaus.europa.eu/index_en));
- Urban Agenda for the EU (<https://futurium.ec.europa.eu/en/urban-agenda>);
- EUI (<https://www.urban-initiative.eu/>);
- Affordable Housing Initiative ([https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative\\_en](https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative_en));
- European Platform on Combatting Homelessness (<https://ec.europa.eu/social/main.jsp?catId=1550&langId=en&preview=cHJldkVtcGxQb3J0YWw0hMjAxMjAyMTVwcmV2aWV3>).

They are illustrated in more detail in other sections of this toolkit.

<sup>(75)</sup> [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_23\\_4807](https://ec.europa.eu/commission/presscorner/detail/en/ip_23_4807).

### 2.2.1.1. Establishing a local social housing system

#### OSTRAVA, CZECHIA

##### BASIC INFORMATION

Total budget: EUR 540 000

ESF support: EUR 459 000

Time frame: 2016–2019

#### WHAT WAS THE CONTEXT?

Czechia had a shortage of affordable rental homes and no national social housing law.

In Ostrava, the third-largest city in Czechia, around 3 000 households had housing needs. That means they were roofless; lived in substandard housing (e.g. hostels) paid for by the national social protection system; were clients of residential social services; or lived in locations without jobs or services. This situation marginalised part of the community from mainstream society.

#### WHAT WERE THE OBJECTIVES AND RESULTS?

##### Overview

The city of Ostrava addressed the challenges by developing its own social housing system. The project

also aimed at renovating municipal apartments in the six most populated districts of Ostrava, near transport facilities and community services.

A total of 105 apartments for families were renovated (including five apartments assigned for emergency situations).

Beneficiaries were selected against a set of vulnerability criteria that were based on the ETHOS typology of homelessness. Single mothers/fathers received a bonus score because they were more likely to live in low-standard housing or shelters.

#### Integrated approach

Beneficiaries also received social assistance to overcome personal problems; a social worker was assigned to each of the households with an individual plan of support. This assistance was mainly focused on the prevention of loss of housing, communication with the municipal administration, help with furnishing apartments, working on household budgets (financial planning), neighbourhood relationships, a health agenda, etc.

Once in secure and decent homes, families found it easier to work, saw their children do better at school, started to solve health problems and improved their overall quality of life.

Tenants paid rents to the city at half the usual rental rate for similar private properties.



The project was the RegioStars winner in 2018.

### HOW WAS THE OPERATION DESIGNED?

A wide range of actors, including tenants of social housing, helped to create, test and evaluate the project. Municipal districts, non-governmental organisations (NGOs), public universities, a private housing provider, an energy company and national government departments developed a very effective cooperation that was crucial to the project's success.

The social housing system was designed to become self-financing as rental income pays off the cost of renovations while expenditure on hostels decreases.

The contribution from the 2014–2020 ESF was allocated by the operational programme 'Employment' under the priorities 'fighting poverty' and 'social innovation and transnational cooperation'. The national budget covered 10 % of the project's costs.

### WHAT WAS THE IMPACT?

#### Outcomes

Thanks to the project, social housing has become an integral part of the community plan of social services and of the local plan on strategic development <sup>(76)</sup>. The project has benefited the Moravian-Silesian Region more generally.

Regular data collection has made it possible to assess the sustained impact on the supported households of social housing and cooperation with social workers. It appears that households have increased their sense of security, have improved their mental health and feel more fulfilled in life.

At the national level, cooperation with the Ministry of Labour and Social Affairs <sup>(77)</sup> and the Ministry of Regional Development <sup>(78)</sup> affected the preparation of the national legislation on social housing and helped create similar approaches in other parts of the country.

#### Follow-up actions

After winning the RegioStars award, Ostrava continued to develop the local system of social housing. Cooperation

with private owners initiated in 2019 resulted in the expansion of the social housing stock – more than 200 social flats were created.

The city also established a 'contact point for housing', which provides a broad range of thematic counselling and receives applications for social housing.

Furthermore, regular meetings of two professional platforms on social housing allow discussions between experts from local and national administrations, the not-for-profit sector and private owners.



### WHAT ARE THE LESSONS LEARNED?

The project can be further scaled up and replicated due to the following important principles, which were effectively implemented during the action:

- a holistic approach to the provision of social inclusion services to address personal needs;
- a broad cooperation between public administrations, civil society, the academic community and social housing and social services providers;
- close monitoring, evaluation and follow-up on the lessons learned;
- involvement of the final beneficiaries in the design of the project.

### FURTHER INFORMATION

- Marek Mikulec, coordinator of the programme of social housing ([marek.mikulec@ostrava.cz](mailto:marek.mikulec@ostrava.cz)).
- Website (in Czech) (<https://socialniveci.ostrava.cz/>).

<sup>(76)</sup> <https://fajnova.cz/strategicky-plan/>.

<sup>(77)</sup> <http://www.socialnibydeni.mpsv.cz/cs/>.

<sup>(78)</sup> <https://mmr.gov.cz/cs/ministerstvo/bytova-politika/bydeni-jako-jedna-z-hlavnich-priorit-vlady/zakon-o-podpore-v-bydeni>.

## 2.2.1.2. Providing affordable housing for young and middle-income people

### ÎLE-DE-FRANCE, FRANCE

#### BASIC INFORMATION

Total budget: EUR 500 million

EFSI support: EUR 310 million

Time frame: 2016–2020

### WHAT WAS THE CONTEXT?

#### Overview

In recent years, the region of Île-de-France has been heavily prioritising the provision of affordable and social housing, while also ensuring a good social mix and enabling students and young people to access rented housing or the real estate market. The aim is to develop green, innovative and inclusive cities.

To overcome the affordable housing deficit in the region, In'li (Investisseur/Innovation et Logement Intermédiaire), which is owned (99.28 %) by the Action Logement Group, was tasked with launching a major construction programme over a 10-year period.

The Action Logement Group was created by law in 1953; it is responsible for collecting the mandatory employers' contribution for supporting the housing of employees in France. This contribution is payable by all private French companies with at least 20 employees in France and the proceeds are used by the Action Logement Group to fund and implement policy missions in the field of social and affordable housing in France.

#### Scope of affordable housing

Middle-class employees and young workers are finding it increasingly difficult to find housing and, on average, have to commute 84 minutes each day (according to research by Savills). Their needs for affordable housing are important. This form of housing is legally defined as *logements intermédiaires* and benefits from fiscal advantages.

Rents for affordable housing are 15–20 % below the market rate and access is subject to a means-tested threshold (EUR 3 314 each month for a couple in the Île-de-France). These housing units must be located in areas where there is a marked imbalance between supply and demand (areas officially delimited, by the Ministry for Territorial Cohesion and Relations with Local Government, as 'zones A' and 'A bis').

In the Île-de-France, 450 000 households (9 % of the total population) were eligible for affordable housing, while the housing offer was estimated at 200 000 housing units. There was thus a shortage of 250 000 housing units.

### WHAT WERE THE OBJECTIVES AND RESULTS?

The operation aimed at financing the construction of *logements intermédiaires*. The aim was to alleviate the shortage of rental housing provided at an affordable rental level around the city of Paris, and thus to increase the supply of affordable housing available to middle-income households.

The project resulted in the construction of 2 580 affordable rental homes in Île-de-France. It is estimated that they accommodate approximately 6 000 people. This project, which is partly financed by the EIB, is part of an ambitious 10-year plan to build a total of 37 000 affordable dwellings.

### HOW WAS THE OPERATION DESIGNED?

#### Overview

The EIB has supported the promoter's EUR 500 million investment programme with a loan of EUR 310 million (62 % of the total cost). The balance of the financing was supported by the promoter's own funds (EUR 100 million, which represents around 25 % of the total cost)



and by grants from national and regional sources (EUR 90 million – 18 % of the total cost).

### Terms of the loan

The loan carries a maximum tenor of 30 years and a grace period of up to 5 years. The EIB loan covered a share of the construction costs that were planned in the first 4 years of the 10-year investment programme and, in this context, an availability period of 4 years was set to match the implementation schedule; importantly, this was done without requiring any mortgage as collateral. Finally, this financing was provided at a competitive interest rate.

The long tenor matches the long economic life and lengthy implementation period of the underlying assets, thus helping to ensure the project's economic and financial viability. The loan was provided under these favourable conditions (i.e. maturity, availability, cost and absence of collateral) due to the then existence of the EFSI guarantee. Therefore, this loan also partially replaced the promoter's own funds because the bank's participation in the financing of the project (62 %) was higher than usual.

### WHAT IS THE IMPACT?

The provision of new affordable housing helps improve the social mix across the Île-de-France and promote greater social inclusion. More generally, the project is expected to contribute to sustainable urban development by providing high-quality energy-efficient housing accommodation.

The operation was in line with the bank's approach to urban regeneration and integrated urban development, and in accordance with the provisions of the 2016 Urban Agenda for the EU and the EU 2020 strategy.

### WHAT ARE THE LESSONS LEARNED AND WHAT IS THE POTENTIAL FOR SCALABILITY AND REPLICABILITY?

This project highlights the need for additional financing solutions (over and above those typically available from the financial market) that use the EU guarantee available from (at that time) the EFSI <sup>(79)</sup> and (currently) InvestEU.

The guarantee enabled the bank to provide riskier financing (also partially financing the promoter's own funds) with very favourable terms and conditions.

The higher risks associated with the project resulted from the absence of sufficient collateral and own funds, the longer tenor availability and the grace period of the loan required. The promoter was therefore able not only to secure (by using the available collateral) but also to

service (using the increased available cash flow resulting from the EIB loan's preferential conditions) additional financing that would not otherwise have been available and serviceable.

This accelerated the promoter's investment programme.

### Potential for replicability

There is a high potential for replicability because the circumstances under which the EFSI made a difference still exist. The implementation of similar guarantees now would provide much-needed support that could be critical. There is a clear lack of good-quality middle-income housing in all the EU's major metropolitan centres. The use of public guarantees (e.g. those provided by the EFSI and, under the 2021–2027 programming period, the InvestEU programme) is still very relevant.

The existence of a project promoter such as In'li with experience in handling the planned investment programmes is an important element for the financing of similar projects, irrespective of their scale.



Furthermore, in France the existence of a supportive institutional framework provides reassurance to providers of financing for similar projects for the following reasons.

- **Predictability.** This relates to the frequency and extent of reforms and their impact on both short- and long-term finances.

In France, both private and public providers, such as In'li, come under the jurisdiction of local governments (municipalities, groups of municipalities and departments), with the central government playing a leading role in establishing national housing policy. The local governments (and through them the social and affordable housing providers) have considerable influence on relevant policymaking.

- **Revenue and expenditure balance.** This relates more specifically to the overall adequacy of the revenues that a provider receives or collects to cover its mandate, the prudent limits imposed on the debt level and the availability of exceptional support in case of need.

<sup>(79)</sup> [https://commission.europa.eu/strategy-and-policy/priorities-2019-2024/economy-works-people/european-fund-strategic-investments\\_en](https://commission.europa.eu/strategy-and-policy/priorities-2019-2024/economy-works-people/european-fund-strategic-investments_en).

In France, rents for the social and affordable housing providers are regulated by a state decree. However, all providers are requested to maintain a sound financial balance and should therefore adjust their expenditures and debt levels accordingly. They have access to additional financing if needed through the local governments that control them, since they are ultimately responsible for them.

- **Transparency and accountability.** This refers to the financial reporting and budgeting standards and the accountability of managers, because the social and affordable housing providers are financially and legally controlled by the Ministries of Housing and Finance, depending on their status (private law companies or public entities) and should comply with existing legislation.

The InvestEU Advisory Hub <sup>(80)</sup> provides technical assistance and other advisory services to leverage operations and ensure their financial and operational performance with the support of InvestEU. The EIB and other InvestEU Implementing Partners can help in the identification, preparation and development of investment projects across the EU.

### FURTHER INFORMATION

- Project promoter home page: <https://inli.com/>
- EIB webpage on the operation: <https://www.eib.org/en/projects/all/20180203>.
- Project promoter contact details: <https://inli.com/contact>
- Yannis Bouzopoulos Financial Instruments Advisor, Advisory Services Department, EIB ([i.bouzopoulos@eib.org](mailto:i.bouzopoulos@eib.org)).

### 2.2.1.3. Pooling of resources from various sources and providing riskier financing

#### HANOVER, GERMANY

##### BASIC INFORMATION

Total budget: EUR 204 million  
InvestEU support: EUR 60 million  
Time frame: 2019–2024

#### WHAT IS THE CONTEXT?

The growing economy and the attractiveness of Hanover as an urban centre has led to continuous population

growth and rising demand for housing. Hanover's housing market was ranked in the second-most expensive real estate category 'tense housing market with an above-average housing construction gap' <sup>(81)</sup>.



The housing supply available on the market does not meet the current demand from low- and medium-income people. According to a study on the actual needs for additional social and affordable housing, the gap was estimated at around 9 000 housing units between 2020 and 2025.

The city of Hanover therefore decided to expand the social and affordable housing stock and commissioned the local promoter to drive the investments.

Hanova Wohnen GmbH is a municipal housing company that has been in operation since 1927; it has around 13 500 housing units and commercial properties in its portfolio. It builds, acquires and manages all legal forms of housing, and contributes to urban development and infrastructure. It also provides cultural facilities, commercial premises and other social and community services.

#### WHAT ARE THE OBJECTIVES?

The project consists of the construction of approximately 640 new social and affordable housing units for rent for local low- and medium-income residents.

The investment programme comprises seven schemes to provide 232 social housing units (36 %) and 408 affordable housing units (64 %). All housing units will be barrier-free and approximately 12 % will be wheelchair accessible.

The provision of new social and affordable housing will help improve the social mix across the city and promote greater social inclusion.

<sup>(80)</sup> [https://investeu.europa.eu/investeu-programme/investeu-advisory-hub\\_en](https://investeu.europa.eu/investeu-programme/investeu-advisory-hub_en); <https://advisory.eib.org/index>.

<sup>(81)</sup> According to renowned Swiss consultancy Prognos AG's latest tri-annual 'Prospects Atlas2019' ('Zukunftsatlas2019').

More widely, the project is expected to contribute to sustainable urban development with the provision of high-quality and energy-efficient housing accommodation, including climate change mitigation measures. Targeted high energy-efficiency standards will also lead to lower operating costs and energy bills for low- and medium-income tenants.

## HOW IS THE OPERATION DESIGNED?

### Overview

The investment programme is supported by several financing sources:

- EIB – EUR 60 million;
- Kreditanstalt für Wiederaufbau (National Promotional Bank) – EUR 50 million;
- NBANK (Regional Promotional Bank) – EUR 43 million;
- other commercial banks – EUR 45 million;
- the city of Hanover and the region of Hanover – EUR 6 million.

The EIB provides an unsecured loan, which is effectively subordinated to the borrower's standard mortgage loans. The bank's loan thus fills a financing gap as mortgage loans from commercial and promotional banks require that part of the project cost is covered either by the borrower's own funds or by unsecured loans without recourse to the assets financed. Therefore, this loan can also be described as quasi-equity provided to Hanova Wohnen GmbH.

This riskier form of financing is possible only due to the availability of InvestEU support.

### Terms of the loan

The maximum tenor of the EIB loan is 27 years with an amortisation schedule and a grace period of up to 3 years. Additionally, the borrower can adapt the repayment schedule, so that the debt service is tailored to the expected cash flow of the financed project.

An availability period of 4 years is provided in order to match the long implementation period of the project and to reflect its public-sector nature. InvestEU backing enables the EIB to provide longer maturity and a repayment schedule tailored to the cash flow generated from this project; importantly, this was done without having any mortgage as collateral. Last but not least, this financing is provided at a competitive interest rate.

These terms and conditions are needed for the implementation of the investment plan as, in the case of shorter maturity and/or grace period and/or a higher interest rate charge, the cash flow of Hanova Wohnen GmbH would have been inadequate to smoothly finance its debt obligations over the long term.

## WHAT IS THE EXPECTED IMPACT?

The project is expected to increase the supply of social and affordable housing for rent and to increase the market flexibility to respond to the current social and affordable housing needs.

The overall environmental and social impact of the project is expected to be positive, with high environmental standards and notable social externalities, such as providing social and affordable housing for households on waiting lists due to the abovementioned significant housing gap.

Furthermore, this housing project provides a boost to the local economy and helps secure jobs for both low- and high-qualified workers.

In addition to alleviating the shortage of social and affordable housing in Hanover, this financing will also support the city's sustainable development by promoting the construction of high-quality energy-efficient buildings and promoting the reuse of brownfield sites (i.e. a redeveloped area of 16 615.00 m<sup>2</sup> will be used as part of this project).



## WHAT ARE THE LESSONS LEARNED?

This project highlights the need for market intervention (like that provided by InvestEU) to help to address the imbalances in the local housing market. This is a common situation in many urban centres all around the EU and increases the need for the mobilisation of similar financing structures, tailored to local particularities, on a wider scale.

There is a high potential for scalability and replicability, because similar tailor-made financing that provides quasi-equity is often required elsewhere. This case study shows that new projects can be eligible for an InvestEU guarantee if they follow high environmental standards, are integrated into urban planning and are well planned.

Hanova Wohnen GmbH satisfies the following conditions:

- good historical and projected operational performance;
- stable operating cash-flow generation combined with access to financial markets;
- the city of Hanover controls the company and all major decisions;
- implicit and explicit government support;
- the company provides an essential public service.

The institutional framework governing social and affordable housing providers in Germany helped to set up this project due to the following existing characteristics.

- **Predictability.** This relates to the frequency and extent of reforms and their impact on both short- and long-term finances.

Housing providers such as Hanova Wohnen GmbH can easily operate in the framework of the traditionally consensus-driven policies in Germany.

- **Revenue and expenditure balance.** This relates more specifically to the overall adequacy of the

revenues that a provider receives or collects to cover its mandate, the prudent limits imposed on the debt level and the availability of exceptional support in case of need.

Hanova Wohnen GmbH is operating under these conditions, as the city has the ultimate control and ensures its ongoing existence.

- **Transparency and accountability.** This refers to the financial reporting and budgeting standards and the accountability of managers. Pursuant to the housing act, not-for-profit housing associations may be established in the form of commercial companies.

In this particular case, the city administration exercises full control over Hanova Wohnen GmbH and is subject to the control mechanism employed for all publicly owned companies with an important public mandate.

To leverage operations and ensure their financial and operational performance with support of the InvestEU programme, advisory support and technical assistance are available under the InvestEU Advisory Hub <sup>(82)</sup>. The EIB and other InvestEU Implementing Partners can help in the identification, preparation and development of investment projects across the EU.

## FURTHER INFORMATION

- Project promoter home page: <https://hanova.de/>
- Press release on the operation: <https://www.eib.org/en/press/all/2022-349-investeu-in-germany-eib-supports-social-and-affordable-housing-in-hanover-with-eur60-million>.
- EIB homepage on the operation: <https://www.eib.org/en/projects/all/20190569>.
- Yannis Bouzopoulos, Financial Instruments Advisor, Advisory Services Department, EIB ([i.bouzopoulos@eib.org](mailto:i.bouzopoulos@eib.org)).
- Project promoter ([Finanzen@hanova.de](mailto:Finanzen@hanova.de)).

<sup>(82)</sup> [https://investeu.europa.eu/investeu-programme/investeu-advisory-hub\\_en](https://investeu.europa.eu/investeu-programme/investeu-advisory-hub_en); <https://advisory.eib.org/index>.



## 2.2.2. Homeless people

### EU POLICY FRAMEWORK

#### Combating homelessness – a priority for social Europe

Homelessness is one of the most extreme forms of social exclusion, negatively affecting people's physical and mental health, well-being and life expectancy, and their access to employment and to other economic and social services.

The phenomenon of homelessness affects all Member States and has increased substantially over the last decade in the EU. Almost 895 000 people are homeless on any given night across the EU, as estimated in the *Eighth Overview of Housing Exclusion in Europe 2023* produced by Feantsa and the Abbé Pierre Foundation <sup>(83)</sup>.

#### European Platform on Combating Homelessness

EU institutions, Member State governments and civil society have committed to work together towards combating homelessness in the EU. At the high-level conference in Lisbon co-organised by the Portuguese Presidency of the Council of the EU in June 2021, national ministers and representatives of the Commission, the European Parliament, the Economic and Social Committee, the Committee of Regions, civil society organisations, social partners and cities signed the Lisbon Declaration <sup>(84)</sup> and launched the **European**

**Platform on Combating Homelessness.** The platform is a concrete deliverable of the European Pillar of Social Rights action plan to implement principle 19 on housing and assistance to the homeless.

All stakeholders have committed to renewing their efforts to fight homelessness, notably by reinforcing prevention and implementing integrated, housing-led approaches that seek to end, not simply manage, homelessness.

They agreed on the following objectives:

- no one sleeps rough for lack of accessible, safe and appropriate emergency accommodation;
- no one lives in emergency or transitional accommodation longer than is required for successful move-on to a permanent housing solution;
- no one is discharged from any institution (e.g. prison, hospital, care facility) without an offer of appropriate housing;
- evictions should be prevented whenever possible and no one is evicted without assistance for an appropriate housing solution, when needed;
- no one is discriminated against due to their homelessness status.

The work programme of the platform is built around **three work strands**:

1. strengthen evidence on homelessness <sup>(85)</sup>;
2. mutual learning activities of the platform <sup>(86)</sup>;
3. access to finance <sup>(87)</sup>.

<sup>(83)</sup> <https://www.feantsa.org/en/report/2023/09/05/report-8th-overview-of-housing-exclusion-in-europe-2023>.

<sup>(84)</sup> <https://ec.europa.eu/social/BlobServlet?docId=24120&langId=en>.

<sup>(85)</sup> <https://ec.europa.eu/social/main.jsp?catId=1621&langId=en>.

<sup>(86)</sup> <https://ec.europa.eu/social/main.jsp?catId=1624&langId=en>.

<sup>(87)</sup> <https://ec.europa.eu/social/main.jsp?catId=1625&langId=en>.

### 2.2.2.1. A breakthrough change to help homeless families integrate in society

#### BRNO, CZECHIA

##### BASIC INFORMATION

Total budget: EUR 387 000

ESF support: EUR 369 000

Time frame: 2017–2018

#### WHAT WAS THE CONTEXT?

In April 2016, more than 421 families in Brno were living in private hostels, shelters and other forms of emergency or temporary accommodation for the homeless. Of these families, 92 % experienced long-term (more than 6 months) homelessness in a median period of 8 years. Two thirds of these families were Roma. Of the homeless people in Brno, 41 % lived separated from other family members, often due to lack of available housing.

Once homeless, the families were typically considered not fit for housing by both private and public landlords and then they had little access to housing.

The legal framework and practices excluded people with housing debts or a track record of evictions. These obstacles made it challenging to regain housing for homeless families, including in publicly owned housing units.

#### WHAT WERE THE OBJECTIVES AND RESULTS?

This project aimed to test and showcase for the first time in Czechia whether family homelessness of both Roma and non-Roma families can be ended through a Housing First approach.

‘We want to set up a sort of real estate agency that helps homeless people to find an apartment and maintain it, to finally break the vicious circle,’ said Vít Lesák, an expert from Social Housing Platform in Brno.

The project promoter considered the provision of housing as a basic necessity so there were no preconditions, apart from being a household with children living in Brno city and being willing to cooperate with a social worker. This contrasted with the traditional approach, which excluded indebted families and was sometimes discriminatory.

Rather than granting housing to homeless people when they are deemed ‘ready’, (e.g. show sobriety and engagement with treatment), Housing First provides a homeless person with a house first, together with support of social services to enable people to keep their apartments and improve their overall situations. Housing First takes a human rights approach that views housing as a right, not something one needs to qualify for.

Between September 2016 and May 2017, 50 families were randomly assigned to the pilot programme through a lottery organised by the City Council for Health and Social Affairs. Only one family turned down the offer.

Each family was provided with a non-segregated municipal flat and associated services. Some of the apartments were directly owned by the City Hall, others were the districts’ properties.



For all these families, their experiences of homelessness has sustainably ended. None of the families has moved out of their apartment.



### HOW WAS THE OPERATION DESIGNED?

To design and implement the project, the municipality of Brno worked closely with IQ Roma Servis, a Roma community social service provider, the University of Ostrava and other local authorities such as the Department of Social and Legal Protection of Children, the Labour Office and the Department of Education. Brno municipality was also leading the programme to test the assumption that a local authority partnering with local actors is best placed to be responsible for ending homelessness and for further integration of its marginalised citizens.

With provision of guidance, the city of Amsterdam, pioneers of the Housing First approach in Europe, was an important partner in the project.

The ESF provided 95 % of the budget of the action, while the co-financing was provided by the municipality and NGOs.

### WHAT WAS THE IMPACT?

The impact of the project was measured by a randomised controlled trial, counterfactual design, which allowed it to isolate outside factors by comparing the treatment and control groups. This social impact methodology, performed by the University of Ostrava, was used for the first time in Czechia.

So far, the project has demonstrated positive impacts on family reunification, school attendance, physical and psychological health, family budgets and overall quality of life.

The project contributed to shifting the narrative about Roma families, which is essential to prevent discrimination in the housing market and otherwise.

The project was publicly considered as a best practice by the Minister of Labour and Social Affairs and it affected

the governmental work on social housing in Czechia. The national strategy to fight social exclusion was adopted in 2016 with an objective to increase the number of families relocated from hostels to standard housing.

The project was the winner of the Feantsa Ending Homelessness Awards in 2017.

### WHAT ARE THE LESSONS LEARNED?

The project is valuable not only because of its pioneering aspects, but also because it stressed the importance of the Housing First approach to end homelessness.

It also has significant potential for replicability and scalability because of its evidence-based methodology to capture the social impact.

### FURTHER INFORMATION

- Webpage of the project promoter: <https://hf.socialnibydeni.org/housing-first-for-families-in-brno>.
- Contact data of the project promoter: [platforma@socialnibydeni.org](mailto:platforma@socialnibydeni.org).

### 2.2.2.2. Capacity development programme for homeless people

#### PORTAS ABERTAS, CITY OF GUIMARÃES, PORTUGAL

##### BASIC INFORMATION

Total budget: EUR 352 000

ESF support: EUR 147 000

Time frame: November 2021–June 2023

### WHAT WAS THE CONTEXT?

Considering the importance and nature of social challenges, the local authorities decided to streamline social support to the most vulnerable people living in the municipality. The local 2022–2026 social development plan defines the strategic options in the priority areas of social intervention. It creates a reference framework for all the partners to leverage efforts and undertake concrete actions as regards poverty, structural social exclusion and social vulnerabilities.

To this end, the Guimarães Social Network was set up. It aims to:

- combat poverty and social exclusion and promote social inclusion and cohesion;
- promote integrated social development;
- promote integrated and systematic planning, enhancing synergies, skills and resources;

- ensure greater effectiveness and better coverage and organisation of the set of social responses and facilities at the local level;
- create regular channels of communication and information between partners and the general population.

The social network is driven by the principles of solidarity and pooling of community resources, partnership, innovation and gender equality.

To streamline decision-making processes, the Local Council for Social Action was set up with the participation of representatives of public and private organisations such as:

- public authorities – Guimarães city, Social Security Institute – Guimarães Local Service;
- education and social protection entities;
- public security police;
- healthcare structures;
- non-profit organisations;
- organisations in charge of protection of children and young people.

A needs assessment highlighted the challenges regarding emergency accommodations, one-bedroom housing units and shared housing, and the importance of specialised teams with experience of supporting homeless people.

### WHAT WERE THE OBJECTIVES AND RESULTS?

The objectives of the project were as follows:

- signal, identify and refer individuals experiencing a situation of homelessness to a support service, in order to ensure that no one remains in this condition for more than 24 hours;
- establish and empower technical support teams to effectively and efficiently carry out psychosocial monitoring, ensuring the development of individual intervention plans;
- ensure access to resources and basic needs in terms of health, hygiene, food and housing;
- implement actions for personal and emotional empowerment and provide professional training to create opportunities for vocational integration;
- carry out information and awareness-raising initiatives within the community to deconstruct prejudices and value the human condition;
- facilitate dialogue among various stakeholders in the territory (institutions, professionals, communities and citizens) with the aim of providing more integrated, efficient and tailored responses to the specific needs of homeless individuals;
- connect and cooperate with the digital inclusion project of the Creative Community Guimarães.

In total, about 10 activities were carried out, for example the creation of an itinerant 'SOS homeless' team, the 'by my guest' space, the 'this is also my home' social space and implementation of an autonomy apartment, which covered 86 homeless people while 7 people were housed in a shared apartment. Homeless people (average age 48 years) are involved in continuous training and are professionally active.



Actions were undertaken under the motto 'Hold on to life, for you, for me, for us!'



### HOW WAS THE OPERATION DESIGNED?

The project was coordinated by the municipality of Guimarães, in collaboration with the Portuguese Red Cross and other organisations such as Sol do Ave – Associação para o Desenvolvimento Integrado do Vale do Ave, Lar St. António and Padre António Vieira Institute.

The ESF contribution was covered under the 2014–2020 northern regional operational programme (NORTE 2020) – Priority Axis 7 – Investment Priority 9.i – social inclusion and poverty.

Local authorities' contribution amounted to EUR 200 000.

Major eligible expenditure was related to human resources (four case managers and three assistants).

The remaining allocation covered expenses for consumable materials, meals and the acquisition of services for activities and training programmes for technicians, distributed among the executing entities according to the Portas Abertas action plan.

### WHAT IS THE IMPACT?

Starting from a personal approach focused on promoting personal and social skills of homeless people, the project facilitated the transition from street conditions to a housing context, providing access to emergency shelter and subsequent transition to shared housing. Therefore, it contributed to empowerment and social reintegration.

### WHAT ARE THE LESSONS LEARNED?

The implementation of the project stressed the importance of a shared vision of the challenges and of

the way forward. Concerted execution of actions involved four entities and contributed to the identification of guiding measures for the development of a municipal action plan with the main objectives of intervention and prevention.

At the individual intervention level, the project stressed the role of case manager.

Another lesson is the need for extending support even after people are no longer homeless. Furthermore, respect of time and freedom of life decisions while being homeless was another takeaway.

### Potential for scalability or replicability

The aim of this programme is to potentially become a part of the action plan of the national strategy for the integration of homeless people. With a well-structured and successful pilot phase, the project seeks to create a model that can be effectively implemented in other locations, not only on a local scale but also on a national scale.

The ultimate goal is to integrate this methodology into the broader strategy for addressing homelessness in the country, providing a more comprehensive and sustainable solution to support and empower homeless individuals, helping them develop their skills and capabilities, and ultimately facilitating their successful reintegration into society.

### FURTHER INFORMATION

- Alexandra Cunha, Head of the Division for Social Cohesion Development ([Alexandra.cunha@cm-guimaraes.pt](mailto:Alexandra.cunha@cm-guimaraes.pt)).
- Elisabete Mendes, Coordinator of the Homeless Planning and Intervention Unit and the project 'Portas Abertas' ([Elisabete.mendes@cm-guimaraes.pt](mailto:Elisabete.mendes@cm-guimaraes.pt)).
- Paula Oliveira, social action counsellor ([Paula.oliveira@cm-guimaraes.pt](mailto:Paula.oliveira@cm-guimaraes.pt)).
- Norte 2030 Programme Managing Authority ([norte2030@ccdr-n.pt](mailto:norte2030@ccdr-n.pt)).
- Video on the project: [https://fb.watch/L\\_iZJ5Kqdl/](https://fb.watch/L_iZJ5Kqdl/).
- Webpage of the project promoter: <https://www.cm-guimaraes.pt/viver/noticias/noticia/projeto-portas-abertas-adota-metodologia-ubuntu-para-capacitar-tecnicos>.

### 2.2.2.3. Housing First pilot project by a foundation and public authorities

#### KOŠICE, SLOVAKIA

##### BASIC INFORMATION

Total budget: EUR 720 000  
ESF support: EUR 375 000  
Time frame: November 2019–June 2023



#### WHAT WAS THE CONTEXT?

Košice is the capital of a region in Eastern Slovakia (240 000 inhabitants). It is a city that faces many challenges and disparities.

In total, there were 1 877 apartments owned by the municipality and municipal enterprises (1.6 % of the total housing stock in the city). Social housing represented 87 % of the municipal housing stock. The monthly fee for housing in the public sector was regulated by a law. The maximum price of annual rent was 5 % of the purchase price of the apartment.

On average, only 18 % of housing applications for social housing were positively processed each year.

Around 6 000 people experienced homelessness and housing exclusion in the city while other 5 019 people lived in a repeated homelessness situation. Among them, 310 families were homeless and 748 children lived in shelters and encampments.

The **most significant characteristics** of the global environment were:

- systemic gaps and structural challenges;
- limited measures to prevent homelessness;
- a focus on short-term solutions rather than solutions aimed at preventing or ending homelessness;
- fragmented, siloed and high-threshold services;

- multiple forms of discrimination.

The National Strategy on Preventing and Ending Homelessness provides a policy framework; it was approved in April 2023. In this context, the 2024–2026 action plan is being developed. Its main goal is to ensure the basic ecosystem for the transition from managing to ending homelessness via:

- legislation – definition of homelessness and improvements of access to housing and services, housing subsidy and other measures to prevent homelessness;
- funding of housing-led projects and development of social housing;
- analysis of housing affordability, and of the integration of health and social services;
- methodologies for data collection.

#### WHAT WERE THE OBJECTIVES AND RESULTS?

The overall objective was to implement the Housing First pilot project in the city.

Specific objectives were as follows:

- increase the affordability and availability of social rental housing by renting apartments from public and private landlords;
- establish a multidisciplinary support team to help families participating in the project maintain and sustain their housing based on flexible, tailor-made and individual support;
- pilot the Housing First approach to end family homelessness, and develop knowledge and gather data that can be used to advocate for scaling up the Housing First approach nationally;
- increase the level of understanding and solidarity with people in vulnerable situations by the majority population by using the data-first approach; support activities aimed at sensitising and eliminating prejudices.

#### Main results

A complex approach to ending homelessness has been developed and piloted, based on the Housing First approach (providing affordable rental housing and integrated multidisciplinary support services) and job inclusion (Dorka Bags is a social enterprise that develops skills and provides support services; it offers employment to help homeless parents get and retain jobs on the open labour market).

#### Methods of implementation

The professional multidisciplinary team adapted its services to clients according to their needs, ensuring services were tailor-made and sensitive to clients' circumstances. The team comprises, in addition to



a social worker, a nurse, a psychologist and a lawyer. This service has become a **registered social service – support of independent housing**.

The clients were paying their affordable rent and were considered equal community members in the given locality from the beginning. To support clients in housing, a crisis fund has been established, and housing benefits have been provided.

The **social rental agency** activities have been implemented to ensure the development of the rental housing stock for the project.

Along with covering the most basic of human needs, it delivered on the accompanying aspects of health, safety, stability and well-being, including the removal of the stigma of homelessness.

### HOW WAS THE OPERATION DESIGNED?

The project was piloted by Foundation DEDO with the support of the European Economic Area's Active Citizens Fund Slovakia and in partnership with the Košice Municipality and the Košice Self-governing Region.

The project was scaled up under ESF Priority 4, 'social inclusion'. It aims to continue under the ESF+ priority objective 5, 'active inclusion and accessible services'.

The promoters and coordinators of the project were Foundation DEDO and the non-profit organisation All for the Family, n. o.

Other partners were the Ministry of Labour, Social Affairs and Family of the Slovak Republic; the Institute for Labour and Family Research; the Platform for Social Housing (CZ); and several private and corporate donors.

### WHAT IS THE IMPACT?

By the end of 2023, 37 families with experience of homelessness had been housed and provided with multidisciplinary support.

The pilot has contributed to the municipal goal of ending homelessness in the city by 2030.

It has also effected a systemic change of approach **from managing to ending** homelessness in Slovakia.

In 2024 and beyond, it is planned to scale up the project in Košice and to replicate it in Prešov.

### WHAT ARE THE LESSONS LEARNED?

The project demonstrated the importance of a comprehensive approach to addressing various challenges faced by homeless people.

It confirmed the relevance of the complex approach to the needs of people experiencing homelessness and the effectiveness of using the Housing First approach in ending homelessness.

#### Potential for scalability or replicability

The project is a good example of interventions to expand the social housing stock by renting apartments from private and public landlords. To ensure housing sustainability for participating households, functional housing benefits are needed to cover the proportion of rents exceeding 30 % of a household's monthly income.

### FURTHER INFORMATION

- Chair of the Board of Directors of Foundation DEDO ([vachnova@nadaciadedo.sk](mailto:vachnova@nadaciadedo.sk)).
- Contact data of the project promoter: [info@nadaciadedo.sk](mailto:info@nadaciadedo.sk).
- Webpage of the project promoter: <https://www.nadaciadedo.sk/>.
- Webpage on the housing assistance: <https://vsetciperodinu.sk/>.



### 2.2.3. Persons with disabilities and independent living

#### EU POLICY FRAMEWORK

##### Persons with disabilities

The UN Convention on the Rights of Persons with Disabilities (UNCRPD) defines disability as any long-term physical, mental, intellectual or sensory impairment that, in interaction with various barriers (attitudinal or environmental), may hinder the full and effective participation of the person with that disability in society on an equal basis with others.

Around 93 million people living in private households in the EU have some form of disability and, according to recent estimates, an additional 3 million persons with disabilities live in institutions<sup>(88)</sup>. Many persons with disabilities in Europe do not have the same chances in life as persons without disabilities. Schools or workplaces, infrastructures, products, services and information are not all accessible to them. Persons with disabilities are often discriminated against and those living in institutions are segregated from the community and socially excluded.

##### Policy responses

The EU and all its Member States are individual parties to the **UN Convention on the Rights of Persons**

**with Disabilities (UNCRPD)**<sup>(89)</sup>. This important treaty has guided the content of the 2021–2030 **Strategy for the Rights of Persons with Disabilities** (<https://ec.europa.eu/social/main.jsp?catId=1484&langId=en>) and its predecessor, the 2010–2020 European Disability Strategy.

One general principle in the UNCRPD that underpins the strategy is **accessibility**, as a key enabler of rights and a prerequisite for the full participation of persons with disabilities on an equal basis with others.

To support the implementation of the already adopted EU legislation and standards<sup>(90)</sup>, in 2023 the European Commission launched the European resource centre **AccessibleEU**<sup>(91)</sup> to create a community of practice on accessibility, including training accessibility professionals, sharing good practices and supporting the development of tools for and standards on accessibility. A core area of activity of AccessibleEU is the built environment; the resource centre is notably involved in works aimed at the revision of European standard EN 17210 on the accessibility and usability of the built environment.

Another general principle in the UNCRPD that is echoed in the strategy for the rights of persons with disabilities is the right of persons with disabilities to **independent living**, that is, the right to choose where and with whom

<sup>(88)</sup> Grammenos, S. (forthcoming), *European Comparative Data on Persons with Disabilities – Data 2021*, *European disability expertise* (please check <https://ec.europa.eu/social/main.jsp?catId=1540&langId=en>).

<sup>(89)</sup> <https://ec.europa.eu/social/main.jsp?catId=1138&langId=en>.

<sup>(90)</sup> Including, for instance, the European Accessibility Act (<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32019L0882>), which sets EU-wide functional accessibility requirements for certain important products and services.

<sup>(91)</sup> [https://accessible-eu-centre.ec.europa.eu/index\\_en](https://accessible-eu-centre.ec.europa.eu/index_en).

they live and to participate in community life on an equal basis with others.

The European Commission is preparing **guidance** for Member States recommending improvements on independent living and inclusion in the community, in order to enable persons with disabilities to live in accessible, supported housing in the community, or to continue living at home. The guidance will illustrate examples of promising practices of developing the supports in the community and of providing housing and living arrangements for independent living.

The Commission regularly discusses the implementation of the UNCRPD at the EU and Member State levels in the Disability Platform Expert Group <sup>(92)</sup>, consisting of:

- the European Commission,
- experts from EU Member States,
- representatives of several EU-level NGOs, including organisations of persons with disabilities.

Furthermore, on 7 June 2023, the Commission adopted the **communication on a comprehensive approach to mental health** <sup>(93)</sup>. The communication emphasises the higher risk that persons with disabilities have of developing mental health problems, and the importance of supporting their autonomy, independence and participation in society to mitigate this risk. It is crucial to ensure accessibility for persons with disabilities, including to improve their position in the labour market and to implement good practices of deinstitutionalisation in the area of mental health, as stressed in the strategy for the rights of persons with disabilities.

In this context, creative solutions, such as intergenerational housing, are to be encouraged.

### Long-term care and independent living

Long-term care consists of a range of services and assistance for people who, as a result of mental and/or physical frailty, disease and/or disability over an extended period of time, depend on support with daily living activities and/or are in need of some permanent nursing care.

The daily living activities for which support is needed may be the self-care activities that a person must perform every day, namely activities of daily living, such as bathing, dressing, eating, getting in and out of bed or a chair, moving around, using the toilet and controlling bladder and bowel functions, or may be related to

independent living, namely instrumental activities of daily living, such as preparing meals, managing money, shopping for groceries or personal items, performing light or heavy housework and using a telephone.

The risk of developing long-term care needs increases as one reaches old age, when people are more likely to experience functional ability decline. Just over a quarter of EU citizens aged 65+ report severe difficulties in personal care or household activities.

### Policy responses

Responsibility for the design and delivery of long-term care services lies primarily with Member States.

The **European care strategy** <sup>(94)</sup> put forward by the Commission on 7 September 2022 sets an EU-level agenda to support Member States in ensuring high-quality, affordable and accessible care services across the EU and improving the situation both for care receivers and for the people who care for them, professionally or informally.

Together with the strategy, the Commission presented a proposal for a **Council recommendation on affordable high-quality long-term care** (adopted by the Council on 8 December 2022) <sup>(95)</sup>, which was supported by an analytical staff working document.

The Council recommendation:

- invites the Member States to take action to improve access to affordable, high-quality long-term care for all people who need it;
- addresses the adequacy of social protection for long-term care, the availability and quality of long-term care services, the challenges faced by formal and informal carers and long-term care governance.

To support the implementation of the recommendation at the national level, each Member State appointed a **national long-term care coordinator** <sup>(96)</sup> or set up another appropriate coordination mechanism. The kick-off meeting of the national coordinators and two mutual learning seminars focusing on the quality of long-term care and social protection for long-term care have already taken place in Brussels in 2023. Other mutual learning events, including on the long-term care workforce, are planned for 2024.

The Member States are invited to report to the Commission, by June 2024, on the measures taken/planned to implement the recommendation.

<sup>(92)</sup> <https://ec.europa.eu/transparency/expert-groups-register/screen/expert-groups/consult?lang=en&groupID=3820>.

<sup>(93)</sup> A comprehensive approach to mental health ([https://health.ec.europa.eu/publications/comprehensive-approach-mental-health\\_en](https://health.ec.europa.eu/publications/comprehensive-approach-mental-health_en)).

<sup>(94)</sup> [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_22\\_5169](https://ec.europa.eu/commission/presscorner/detail/en/ip_22_5169).

<sup>(95)</sup> [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.C\\_.2022.476.01.0001.01.ENG](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.C_.2022.476.01.0001.01.ENG).

<sup>(96)</sup> <https://ec.europa.eu/social/BlobServlet?docId=27015&langId=en>.

### 2.2.3.1. Accompanying services to prevent institutionalisation – a French platform to reinvent home help

#### AUVERGNE-RHÔNE-ALPES, FRANCE

##### BASIC INFORMATION

Total budget: EUR 7 383 000  
ERDF support: EUR 1 845 000  
Time frame: 2014–2020

#### WHAT WAS THE CONTEXT?

Prevention and delay of the loss of autonomy with ageing and support for independent life in a mainstream environment are key objectives in France, as reaffirmed by the Minister for Solidarity, Autonomy and People with Disabilities in his roadmap for action<sup>(97)</sup>. In line with these objectives, the French government has been piloting measures to help older people or persons with disabilities choose and use technical aids to help them stay in their homes longer and prevent institutionalisation.

#### WHAT WERE THE OBJECTIVES AND RESULTS?

The objective was to set up a platform to provide home care services to people who are frail, have chronic diseases or are experiencing a loss of independence due to either age or a chronic disabling illness. Therefore, the project aimed at improving the care services system and monitoring its activities.

A web and phone platform, 'IsèreADOM', was set up in 2020 as the first regional platform in France to improve access to information and guidance for the relevant people and to support better coordination between services provided by health and medico-social professionals. This resulted in smoother and swifter adaptation of home care to the needs of users and ensured continuity of care for patients.

These results were a breakthrough because the digitalisation of information related to people in need can anticipate or avoid hospitalisations.

The mechanism enabled health-related information sharing through the implementation of automatic fall sensors, or sensors communicating information on patients' weight, blood pressure and temperature. Remote coaching was also set up to integrate prevention plans, combined with group activities, such as cognitive stimulation or physical activity.



#### HOW WAS THE OPERATION DESIGNED?

In order to implement the project, a consortium of information technology development companies got involved in setting up the platform. Hospitals were also brought on board to carry out a medico-economic evaluation of several test panels, for example for people at risk of falling and for those with heart failure or cancer.

Lawyers and economists were involved in defining the economic model of the platform and its framework for deployment. Finally, **home care professionals** needed to receive the right support in order to adjust to this new tool and exploit its potential. Local players, such as the gerontological sector, were also recruited in order to enhance the platform with information on living well at home.

The project was implemented with the support of the ERDF–ESF Rhône Alpes cooperation programme under the priority 'strengthening broadband deployment and access to ICT for SMEs, and the healthcare and education sectors'.

#### WHAT IS THE IMPACT?

The investment quickly became a success. During the test phase, visitors to the website logged in 30 000 times between 2017 and 2019. Afterwards, 1 200 providers joined the directory of local services and almost 2 000 calls were made to the toll-free number.

The platform has also encouraged the **professionalisation of home help services** and improved the practices of local authorities for the care of people who are losing their independence. These achievements were recognised with the award of **the Senate's Prix Territoria d'Or in 2018 and the SilverÉco Trophy in 2019**.

The functionalities of the platform have revitalised **the home care sector** in the Auvergne-Rhône-Alpes region with a sustained engagement of a wide range of technical, legal and economic experts.

<sup>(97)</sup> Statement by Mr Jean-Christophe Combe, Minister of Solidarity, Autonomy and People with Disabilities, on his roadmap and the prospects for action of his policy, in Paris on 20 September 2022.



In this way, people were able to stay longer in their homes and institutionalisation of people in need of long-term care was systematically prevented.

### WHAT ARE THE LESSONS LEARNED?

The project demonstrated the importance of:

- prevention actions to avoid institutionalisation;
- mobilisation of the right actors to address the challenges faced by people in need of long term care;

- the design of a comprehensive set of actions and one-stop shop for delivery coordination;
- digital tools to ease access to information and adjust services to the outcomes of the needs evaluation.

### FURTHER INFORMATION

- Booklet on the project: <https://www.tasda.fr/wp-content/uploads/2019/01/TASDA-BrochureA4-IsereADOM-Usagers.pdf>.
- Webpage of the project promoter: [www.isereadom.fr](http://www.isereadom.fr).



## 2.2.4. Roma communities

### EU POLICY FRAMEWORK

The main policy document is the **EU Roma Strategic Framework for Equality, Inclusion and Participation for 2020–2030**<sup>(98)</sup>; this was adopted by the Commission in October 2020 on the basis of the lessons learned from the previous framework, which was focused on the socioeconomic integration of Roma.

The new EU Roma strategic framework promotes a comprehensive three-pillar approach to promote effective equality, socioeconomic inclusion and meaningful participation of Roma, with the following objectives:

- fight and prevent antigypsyism and discrimination;
- reduce poverty and exclusion to close the socioeconomic gap between Roma and the general population;
- promote participation through empowerment, cooperation and trust;
- increase effective equal access to quality inclusive mainstream education;

- increase effective equal access to quality and sustainable employment;
- improve Roma health and increase effective equal access to quality healthcare and social services;
- **increase effective equal access to adequate desegregated housing and essential services.**

To monitor progress in achieving these objectives, the Commission introduced, for the first time, EU headline targets for each objective.

In March 2021, the Member States have unanimously adopted the **Council recommendation on Roma equality, inclusion and participation**<sup>(99)</sup>, which is directly linked to the EU Roma strategic framework; in this recommendation, the Member States committed to implementing concrete measures to tackle the enormous inequality gap suffered by the Roma population across the EU.

In October 2023, the Council of the European Union adopted the **Conclusions on measures to ensure equal access for Roma to adequate and desegregated housing**, and to address segregated settlements<sup>(100)</sup>.

<sup>(98)</sup> [https://commission.europa.eu/system/files/2021-01/eu\\_roma\\_strategic\\_framework\\_for\\_equality\\_inclusion\\_and\\_participation\\_for\\_2020\\_-\\_2030\\_0.pdf](https://commission.europa.eu/system/files/2021-01/eu_roma_strategic_framework_for_equality_inclusion_and_participation_for_2020_-_2030_0.pdf).

<sup>(99)</sup> [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ%3AJOC\\_2021\\_093\\_R\\_0001](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ%3AJOC_2021_093_R_0001).

<sup>(100)</sup> <https://data.consilium.europa.eu/doc/document/ST-13517-2023-INIT/en/pdf>.

The conclusions aim to improve the housing situation of Roma and to eradicate segregation. They also underline the importance of tackling the problem of antigypsyism, improving the use of available EU funding and involving Roma themselves in shaping relevant policies.

### 2.2.4.1. Empowering the Roma community with a wide range of integrated actions

#### RUSE MUNICIPALITY, BULGARIA

##### BASIC INFORMATION

Total budget: EUR 190 000

ESF: EUR 161 000

Time frame: 2021–2023

#### WHAT WAS THE CONTEXT?

The local authority faced the following challenges:

- improve the adaptability and quality of life of people in need of social support;
- overcome the isolation and social integration of marginalised groups;
- empower people at risk of social exclusion and provide them with the means to deal with their daily problems;
- change the mindset of the local community so that they view people in vulnerable situations with tolerance, empathy and respect.

In the area of social inclusion, the municipality shaped the interventions within the following policy frameworks:

- a local strategy for the development of social services from 2016 to 2020, prepared by the municipality, and annual plans for social services provision for 2020–2021;

- a regional strategy for the integration of Bulgarian citizens of Roma origin and other citizens from vulnerable social groups living in similar conditions (2013–2020);
- a long-term employment strategy for persons with disabilities from 2011 to 2020;
- the national long-term care strategy and the national health strategy for 2014–2020;
- a regional strategy for social services development for 2016–2020.

#### WHAT WERE THE OBJECTIVES AND RESULTS?

The general objective of the project was to create conditions for the integration of vulnerable people from different ethnic groups into public and economic life through the implementation of complex measures and following an integrated approach. To this end, the project touched upon various strands of action:

- education – prevent children and students leaving the educational system early and ensure equal access to educational institutions;
- health – provide access to health services for persons with disabilities belonging to ethnic minorities;
- social housing – assess the needs for the second stage of construction;
- employment – improve access to the labour market for people in vulnerable situations and increase their share in overall employment;
- counter stereotypes and discrimination – develop positive attitudes towards the problems of people in vulnerable situations.

#### HOW WAS THE OPERATION DESIGNED?

The promoter of the project was Ruse municipality, in partnership with three NGOs (Dinamika Centre, Development of Social Capital and Equilibrium) and University Hospital Kanev.



The ESF contribution was ensured under the operational programme 'Human resources development for 2014–2020'.

The most important of the 10 actions undertaken to achieve the objectives were as follows:

- complex evaluation of the needs of people/children/families accommodated in social housing, with a budget of EUR 28 500;
- organisation of events initiated by vulnerable people accommodated in social housing to achieve a positive change in public attitudes regarding their problems in segregated regions, with a budget of EUR 5 600;
- activation of economically inactive people, with a budget of EUR 15 900;
- psychological support tailored to individual and personal characteristics, with a budget of EUR 16 000;
- reducing the rate of dropout from the educational system among girls, and encouraging those who have dropped out to return to education, with a budget of EUR 16 000;
- the creation of new jobs in the Social Entrepreneurship Demonstration Centre, with a budget of EUR 33 400.

### WHAT IS THE IMPACT?

The project aims to have a considerable impact by developing an ecosystem of integrated services that support people at risk of social exclusion.

Final beneficiaries will be provided with access to the mainstream health and social care system that meets their specific and individual needs. The expected impact is that all medical, psychological, educational and social barriers would be overcome.

### WHAT ARE THE LESSONS LEARNED?

The project developed an innovative social model for an integrated approach to the provision of a wide range of social services to respond to the specific characteristics and needs of the final beneficiaries.

#### Potential for scalability or replicability

The National Association of Municipalities in the Republic of Bulgaria supports dissemination of information among other municipalities. The promoter of the project therefore plans to organise an open day to share information on innovative aspects (especially as regards community integration of Roma people).

### FURTHER INFORMATION

- Katya Petrova ([katq\\_peteva@abv.bg](mailto:katq_peteva@abv.bg)).

## 2.2.4.2. Support programme for rehousing families in a situation of chronic social and housing exclusion

### PROGRAMME PARES – MURCIA, SPAIN

#### BASIC INFORMATION

ESF and ERDF support: < EUR 9 million  
Time frame: 2016–2023



### WHAT WAS THE CONTEXT?

The region of Murcia has one of the largest Roma communities in Spain.

The Roma community has often faced important challenges related to substandard housing, slums or the absence of decent housing. These prevent people from meeting their most basic needs.

The beginning of a new approach in the region to countering social exclusion was the creation in 2008 of La Asociación Habito Murcia, which offers a platform for cooperation between regional and local governments and civil society organisations. Eradication of slums has become a major policy priority.

In 2013, the Habito Association produced a diagnostic report 'Extreme residential exclusion of Roma families in the municipalities of Murcia and Alcantarilla'. The publication drew attention to the emergency situation faced by Roma families.

The actions were carried out within the framework of the 2021–2030 national strategy for Roma equality,



inclusion and participation <sup>(101)</sup> and the 2023–2030 national strategy to combat homelessness.

### WHAT WERE THE OBJECTIVES AND RESULTS?

The aim of the PARES programme was to relocate the most disadvantaged families living in chronic social exclusion and substandard housing conditions and to provide these families with individualised social services in order to really change their personal situations.

The PARES programme was designed to provide social support for the relocation of around 85 families. By the end of 2023, 190 people were relocated and 285 participated in the support programme.

In order to guarantee the success of the rehousing in the long term, special attention was paid to adapting the type of housing to the families, taking into account the number of rooms, the area and the relationship with neighbours.

Social support was provided before, during and after relocation. Each person/family benefited from the guidance and support of a social worker. This close personal monitoring was considered as the best way for families to strengthen their processes of change once they have access to decent housing.

Social support and guidance were provided in the areas of housing, education, job search, health, administrative issues and community participation.

Families participated throughout the process of planning, designing and developing the intervention. This is periodically and jointly reviewed and evaluated.

### HOW WAS THE OPERATION DESIGNED?

The Region of Murcia – Regional Ministry of Social Policy, Families and Equality, and the Directorate General for Social Services and Relations with the Third Sector were the promoters of the programme.

Financial support was provided jointly by the ESF and the ERDF under the investment priority (9.2) dedicated to vulnerable Roma people. Thanks to the ESF+ and the ERDF, financial support is granted until 2027.

The ESF funding was managed by the regional ministry responsible for social services (currently the Regional Ministry of Social Policy, Families and Equality) while the ERDF funding was managed by the regional ministry responsible for housing (Regional Ministry for Development and Infrastructures).

The ESF financed the measures before, during and after the relocation, while the ERDF financed the acquisition and use of suitable housing for each family. The relevant local municipalities took over the management of the housing.

The combination of resources under both EU funds increased the leverage effect and developed coherent interventions to promote social inclusion.

A coordination protocol between the different public administration systems (healthcare, social services, employment support, education, etc.) and service providers contributed to the success of the programme.

### WHAT IS THE IMPACT?

The most important long-term impact is the inclusive resettlement of vulnerable people in standard housing conditions in mainstream neighbourhoods.

<sup>(101)</sup> [https://www.mdsocialesa2030.gob.es/derechos-sociales/poblacion-gitana/docs/estrategia\\_nacional/Estrategia\\_nacional\\_21\\_30/Estrategia\\_aprob\\_cm\\_2\\_nov\\_ENGLISH.pdf](https://www.mdsocialesa2030.gob.es/derechos-sociales/poblacion-gitana/docs/estrategia_nacional/Estrategia_nacional_21_30/Estrategia_aprob_cm_2_nov_ENGLISH.pdf).

This programme helped to create an inclusive community that values all its members and helps them to meet their basic needs.

### WHAT ARE THE LESSONS LEARNED?

- Importance of close institutional coordination.
- Development of training programmes to increase the employability of beneficiaries.
- Digitalisation measures as an integral part of social inclusion approach and access to administrative procedures (most participants had no basic education and 25 % are illiterate).
- Educational support of minors to enable them to have a normal school career.
- Participation of families at all stages of the intervention.

- Communication to raise awareness of shanty towns, substandard housing and social exclusion.
- The ability of each family to refer to a professional to ensure and coordinate systematic, comprehensive and continuous social support and assistance.

### FURTHER INFORMATION

- Juan Carlos Argente del Castillo Sánchez, Head of the Planning and Evaluation Department, Regional Ministry of Social Policy, Families and Equality, Autonomous Community of Murcia ([planificacionserviciossociales@carm.es](mailto:planificacionserviciossociales@carm.es) and [info.pares@programapares.org](mailto:info.pares@programapares.org)).
- Video material on the project: <https://www.youtube.com/watch?v=wsxmlbNcmCE&t=16s>.
- <https://www.youtube.com/watch?v=zifsEec6uHw>.
- Webpage on the project: <https://programapares.org/>.

## 2.2.5. LGBTIQ people

### EU POLICY FRAMEWORK

#### Background

Equality and non-discrimination are core values and fundamental rights in the EU, enshrined in its treaties and in the Charter of Fundamental Rights.

In 2015, the Commission presented the ‘List of actions to advance LGBTI equality – 2015-2019’<sup>(102)</sup>, the first policy framework specifically combating discrimination against lesbian, gay, bisexual, transgender, intersex and queer (LGBTIQ) people.

Recent research nevertheless shows that greater social acceptance of and support for equal rights has not been always translated into clear improvements in LGBTIQ people’s lives. In a 2019 survey, the European Union

<sup>(102)</sup> [https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/combating-discrimination/lesbian-gay-bi-trans-and-intersex-equality/lgbtiq-equality-strategy-2020-2025/list-actions-advance-lgbti-equality-2015-2019\\_en](https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/combating-discrimination/lesbian-gay-bi-trans-and-intersex-equality/lgbtiq-equality-strategy-2020-2025/list-actions-advance-lgbti-equality-2015-2019_en).



Agency for Fundamental Rights found that discrimination on the grounds of sexual orientation, gender identity / expression and sex characteristics was actually increasing in the EU: 43 % of LGBTIQ people declared that they felt discriminated against in 2019 (compared with 37 % in 2012).

Some LGBTIQ people in the EU feel that it is still unsafe to show affection publicly, to be open about their sexual orientation, gender identity, gender expression and sex characteristics (be it at home or at work) and/or to simply be themselves without feeling threatened. A significant number of LGBTIQ people are also at risk of poverty and social exclusion. Not all feel that it is safe to report verbal abuses and physical violence to the police.

### The 2020–2025 LGBTIQ equality strategy

To address these challenges, the Commission adopted the 2020–2025 LGBTIQ equality strategy <sup>(103)</sup> on 12 November 2020.

This is the first ever Commission strategy on LGBTIQ equality and delivers on the Commission's commitment to building a Union of equality. It strives to build an EU where diversity is celebrated as part of our collective richness, and where all people can be themselves without risk of discrimination, exclusion or violence. It sets out a series of measures to step up action, to integrate LGBTIQ equality into all policy areas and to help lift the voices of LGBTIQ minorities. It aims at bringing together Member States and actors at all levels in a common endeavour to address discrimination against LGBTIQ people more effectively by 2025.

<sup>(103)</sup> <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52020DC0698>.

## 2.2.5.1. Housing and psychosocial support for members of the LGBTIQ community

### GREECE

#### BASIC INFORMATION

Total budget: EUR 660 000

ESF support: EUR 528 000

Time frame: 2023–2025

### WHAT IS THE CONTEXT?

The LGBTIQ community often faces discrimination and inequality based on sexual orientation and/or gender identity. Discrimination affects LGBTIQ people at every stage in life, such as family, employment, education, health and housing.

In line with the EU's 2020–2025 LGBTIQ Equality Strategy and Greece's 2021–2027 National Strategy for Social Inclusion and Poverty Reduction and the corresponding national action plan, there is a need for further measures in the areas of public services, social welfare, protection of civil and family rights, anti-discrimination law, labour policy, the educational system and medical care in order to achieve a holistic approach when tackling discrimination against LGBTIQ people.



### WHAT ARE THE OBJECTIVES AND RESULTS?

The objective of the action is not only to provide accommodation for the members of the LGBTIQ community, but also to ensure a more holistic approach in order to support and empower them and to raise awareness of their rights in society.

The operation is composed of two strands:

- temporary housing,
- psychosocial support.

The action will benefit not only members of the LGBTIQ community, but also those who have experienced violence and/or discrimination due to their identity, characteristics, gender expression and/or sexual orientation, and those who have witnessed such incidents of violence and/or discrimination and want to report them.

### HOW IS THE OPERATION DESIGNED?

The project was carried out under the 2014–2020 ESF regional operational programme 'Attiki' and will continue under the 2021–2027 ESF+ regional programme 'Attiki'.

Two support platforms will be set up:

- a system of semi-autonomous apartments for temporary accommodation;
- a psychosocial support structure (including the psychological support telephone hotline).

It is expected that around 450 members of the LGBTIQ community will benefit from the project.

The action has been designed as a pilot because it is an innovation in the social inclusion system.

Once the evaluation of the social impact has been completed, the project may be rolled out in other regions, if relevant.

### FURTHER INFORMATION

- Web page on the project: <https://lgbtqi.nostos.org.gr/>
- Filippos Zervas, Head of Unit, Coordination and Monitoring of Horizontal ESF+ Actions ([fzervas@mou.gr](mailto:fzervas@mou.gr)).
- Dimitris Drosis, Head of the Managing Authority of the Regional Operational Programme of Attica ([ddrosis@mou.gr](mailto:ddrosis@mou.gr)).

## 2.2.6. Migrants and refugees

### EU POLICY FRAMEWORK

As emphasised in the **New Pact on Migration and Asylum** <sup>(104)</sup>, a successful integration and inclusion policy is an essential part of a well-managed and effective migration and asylum policy. It is also essential for social cohesion and for a dynamic economy that works for all.

National governments are primarily responsible for creating and implementing integration policies, but the EU plays a key role in supporting EU countries through

funding, developing guidance and fostering relevant partnerships.

The **Action plan on Integration and Inclusion 2021–2027** <sup>(105)</sup> promotes inclusion for all, recognising the important contribution of migrants to the EU and addressing the barriers that can hinder the participation and inclusion of people with a migrant background, from newcomers to citizens, in European society.

The plan emphasises that access to adequate and affordable housing is a **key determinant of successful integration**. Housing conditions have a strong impact

<sup>(104)</sup> [https://ec.europa.eu/home-affairs/policies/migration-and-asylum/new-pact-migration-and-asylum\\_en](https://ec.europa.eu/home-affairs/policies/migration-and-asylum/new-pact-migration-and-asylum_en).

<sup>(105)</sup> [https://ec.europa.eu/home-affairs/document/download/2148b15d-884c-4ac6-977a-1ffc6b5a8d59\\_en](https://ec.europa.eu/home-affairs/document/download/2148b15d-884c-4ac6-977a-1ffc6b5a8d59_en).



on employment and education opportunities. They also facilitate (or can hinder) interactions between migrants and host communities. Poor housing conditions and segregation in housing can exacerbate divisions, which, in turn, undermine social cohesion. Increasing housing prices, shortages of affordable and social housing (particularly in big cities) and discrimination on the housing market make it difficult for migrants to find adequate and long-term housing solutions.

Migrants are more likely to live in overcrowded and substandard housing than native-born residents. As indicated in the last **EU–OECD Settling In Report** <sup>(106)</sup>, more than one in six migrants in the EU live in overcrowded accommodation (a rate that is 70 % higher than that for the native-born population). Furthermore, 26 % of migrants live in substandard housing (compared with 20 % of the native-born population).

When it comes to segregation and discrimination, the **EU anti-racism action plan 2020–2025** <sup>(107)</sup> underlines the point that discrimination on the housing market can reinforce segregation, which can then have a knock-on effect in terms of education or employment opportunities and, in the case of families with children, significantly impair children's development. According to OECD studies <sup>(108)</sup>, immigrant concentration, in the long term, tends to hamper host-country language acquisition and, in many cases, educational advancement for children of immigrants.

### 2.2.6.1. Solidarity with Ukraine – assistance to refugees

#### OPOLSKIE VOIVODESHIP, POLAND

##### BASIC INFORMATION

Total budget: PLN 10 352 000  
ESF support: PLN 8 800 000  
Time frame: 2022–2023

#### WHAT IS THE CONTEXT?

Russia's full-scale invasion of Ukraine caused a massive displacement of refugees into neighbouring countries. More than 2 million Ukrainians benefited from temporary protection in Poland from 22 February 2022 to 30 June 2023.

According to the latest data, 25 000 beneficiaries of temporary protection have settled in the Opolskie

Voivodeship. Of these, 1 200 benefit from the municipal housing stock. Of the beneficiaries of temporary protection, 45.50 % are women and 4 % are men (excluding children and young people under the age of 18 years).

An analysis of the situation demonstrated the need to provide appropriate accommodation and integrated services in order to ease the residential situation of beneficiaries of temporary protection in the voivodeship.



#### WHAT WERE THE OBJECTIVES AND RESULTS?

The objective was to provide social support in three areas:

- provision of adequate living conditions (especially for mothers with children), so that they can live in decent conditions;
- basic Polish language lessons;
- provision of integration services for children and young people (e.g. camps, excursions, use of recreational and cultural services).

The main results were as follows.

- Seventy cities and towns in the voivodeship were involved in the implementation of the project.
- A total of 21 social services and leisure activities delivered assistance to 974 people and 591 minors.

<sup>(106)</sup> [https://ec.europa.eu/migrant-integration/library-document/settling-report-indicators-immigrant-integration-2023\\_en](https://ec.europa.eu/migrant-integration/library-document/settling-report-indicators-immigrant-integration-2023_en).

<sup>(107)</sup> [https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/combating-discrimination/racism-and-xenophobia/eu-anti-racism-action-plan-2020-2025\\_en](https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/combating-discrimination/racism-and-xenophobia/eu-anti-racism-action-plan-2020-2025_en).

<sup>(108)</sup> <https://doi.org/10.1787/29f23e9d-en>.

- Basic language training courses were organised for adults (1 200 hours in total – 20 groups/courses of 60 hours); 343 people from Ukraine took part (Opolskie Centre for Education).
- Fifty-four apartments (assisted and municipal housing for beneficiaries of temporary protection) located in 17 project partner cities have been supplied after renovation and adaptation work; 186 people from Ukraine lived in the created premises.

### HOW WAS THE OPERATION DESIGNED?

This was a partnership project implemented by:

- the Regional Centre for Social Policy in Opole (a unit of the Opolskie regional government);
- the Opolskie Centre for Education in Opole;
- 17 party municipalities in the Opolskie voivodeship (Biała, Brzeg, Dobrzeń Wielki, Dobrodzie, Głubczyce, Głuchołazy, Kluczbork, Leśnica, Nysa, Olesno, Paczków, Popielów, Prudnik, Strzelce Opolskie, Strzeleczy, Ujazd and Wołczyn).

### WHAT WAS THE IMPACT?

The project was an important way of effectively enabling the beneficiaries of temporary protection to fulfil their rights.

Beneficiaries were not obliged to stay in collective accommodation centres that had been temporarily set up in the municipalities of the region, and could therefore integrate more easily into the new communities (working and continuing their education).

The creation of such housing has also revitalised municipal resources with a future possibility of using premises for other people and families when needed (e.g. young participants in camps, homeless people and victims of domestic violence).



### FURTHER INFORMATION

- Regional Centre for Social Policy in Opole ([rops@rops-opole.pl](mailto:rops@rops-opole.pl)).
- Agnieszka Gabruk, Director of Regional Centre for Social Policy in Opole ([a.gabruk@rops-opole.pl](mailto:a.gabruk@rops-opole.pl)).
- Regional Centre for Social Policy in Opole ([https://rops-opole.pl/?page\\_id=2823](https://rops-opole.pl/?page_id=2823)).

## 2.2.6.2. Co-housing and case management for unaccompanied young refugees

### ANTWERP, BELGIUM

#### BASIC INFORMATION

Total budget: EUR 6.117 million  
ERDF support: EUR 4.9 million  
Time frame: 2017–2019

### WHAT IS THE CONTEXT?

Migration pressure has affected the city of Antwerp and its province. At the time of the launch of the project, there were 6 482 beneficiaries of international protection in Antwerp. Among them, unaccompanied minors often faced specific challenges, in particular when they reached legal adulthood. One of these challenges related to access to decent housing because they were no longer entitled to the housing previously provided.

### WHAT WERE THE OBJECTIVES AND RESULTS?

The city of Antwerp developed a pilot project to support beneficiaries of international protection and people with subsidiary protection aged between 17 and 22 years with a fully integrated approach combining various strands of actions:

- affordable housing and living together,
- education and language learning,
- leisure and a social network,
- psychological counselling,
- professional activation and access to employment.

A total of 75 co-housing units were set up by the municipality through purchase, renovation and private renting schemes. The housing solution was affordable because the monthly rent amounted to EUR 250 per person.

A total of 135 young beneficiaries of international protection and young people with subsidiary protection aged between 17 and 22 years lived in these units together with Flemish buddies for between 1 and 3 years. They also received Dutch and integration classes, and tailored training and guidance to help them participate in education or the labour market. At the same time, the buddy helped them with different aspects, for example looking for a job, building a network, learning Dutch, becoming familiar with a new culture.

Both groups benefited from living in affordable housing and improved their intercultural capacities.

## HOW WAS THE OPERATION DESIGNED?

The city of Antwerp was the promoter and coordinator of the project, which was funded mostly through the urban innovative actions initiative under the ERDF. A close collaboration was established with a range of organisations:

- Solentra provided psychological support;
- Vormingplus searched for and screened volunteers;
- Atlas took care of integration and Dutch-language courses;
- VDAB provided an appropriate follow-up plan for post-secondary education;
- JES VZW accompanied the young people in their education or work;
- the Centre for Migration and Intercultural Studies, at the University of Antwerp, measured the impact of the co-housing and the follow-up trajectories in relation to integration.

## WHAT IS THE IMPACT?

Once the project had finished, structured research into the outcomes confirmed the importance of the project as a way to help young unaccompanied newcomers integrate into Belgian society. The results showed that the project had helped them find employment or start an educational course. It also helped them build a social network.

## WHAT WERE THE LESSONS LEARNED?

There were some learning points:

- co-housing does not work for everybody;
- all the participants need to be open to the co-housing principles;
- professional support is essential because it helped young beneficiaries of international protection and the Flemish buddies to develop a relationship and grow and understand each other better.

## FURTHER INFORMATION

- Testimonies (<https://youtu.be/Wlq3fJudaw> and <https://vimeo.com/363230038>).
- Urban innovative actions information (<https://www.uia-initiative.eu/en/uia-cities/antwerp>).
- Article on the project: <https://repository.uantwerpen.be/docman/irua/ce5cb4/156699.pdf>.
- Contact data of the project promoter: [jongerenwerking@antwerpen.be](mailto:jongerenwerking@antwerpen.be).



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