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# Financing housing solutions for the homeless in Europe

EXAMPLES FROM PORTUGAL AND FRANCE

# Financing housing solutions for the homeless in Europe

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# Key messages

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- Europe's homelessness has risen by 80% since 2015.
- The demand for social and affordable housing throughout Europe exceeds supply, presenting significant challenges for transitioning the unhoused to independent living as well as implementing projects to meet their needs.
- More funding for housing solutions would help achieve housing for everyone, as called for under the Lisbon Declaration on the European Platform on Combatting Homelessness of June 2021.
- Blending grants with loans can turn housing projects for the homeless into attractive investments for partners active in social projects, and is an approach which the Council of Europe Development Bank (CEB) stands ready to explore.
- Supporting initiatives such as renovating existing housing stock and creating multi-purpose housing that incorporates units for homeless individuals in social and affordable housing and private market housing, could boost lending, thereby reducing the proportion of grants required.
- The Housing First model, which prioritises immediate access to housing, is a research-proven, cost-effective and sustainable solution to combatting homelessness.
- Prioritising sustainable, long-term funding and adopting appropriate financing models is essential for the long-term success of housing-led solutions.

# Introduction

## Homelessness in Europe: Trends and data

Over the last ten years, estimates suggest an increase of more than 80% in Europe's homeless population – jumping from about 700,000 homeless people in 2015 to almost 1.3 million in 2023 (FEANTSA & Fondation Abbé Pierre, 2015; FEANTSA & Fondation Abbé Pierre, 2024)<sup>1</sup>.

The contemporary landscape of homelessness in Europe is complex. Economic challenges, housing shortages, social exclusion, the increase in the number of refugees and other systemic issues increasingly contribute to homelessness. Profiles of homelessness exhibit similarities across Europe. Working-age men are the most affected, with homeless women and children as well as youth representing an emerging trend that is more difficult to measure as people from these demographics often find shelter in informal accommodation (Develtere, 2022; OECD, 2024). Latest estimates assume that in 2023 at least 1,287,000 people were sleeping rough, staying in night shelters and in temporary accommodation in the European Union (EU) and the United Kingdom (FEANTSA & Fondation Abbé Pierre, 2024). However, measuring the number of homeless people is constrained by various factors (FEANTSA & Fondation Abbé Pierre, 2023).

The main obstacles to obtaining harmonised data on the number of homeless people in Europe are the definition and measurement methods of homelessness. There is no single definition of homelessness in Europe, with varying definitions across the EU and even the absence of an official definition of homelessness in some member states. Currently, there are twenty EU member states with an official definition (FEANTSA & Fondation Abbé Pierre, 2023). Some countries have a narrower definition, encompassing only users of emergency accommodation and people “sleeping rough”, which describes persons forced to live on the streets. Other countries have broader definitions, including those who are, for example, staying with family and friends or those staying in institutions, such as hospitals or prisons, for a longer period than needed (Develtere, 2022).

In 2007, the European Observatory on Homelessness introduced the European Typology of Homelessness and Housing Exclusion (ETHOS) “Light”, a statistical tool derived from the ETHOS typology, focusing solely on homelessness and categorising it into six distinct living situations. These categories include people living on the streets, in emergency accommodations, in temporary housing for the homeless, in institutions, in non-conventional dwellings, and those temporarily staying with family and friends due to housing shortages (Hermans, 2023). ETHOS “Light” serves as a harmonised definition of homelessness designed specifically for statistical purposes, serving as a pragmatic tool for the development of homelessness data collection (FEANTSA, n.d.); however, it is not yet universally adopted.

Measurement methods differ across Europe: three general methods are used to collect data, namely through recurrent and one-off counts and surveys, administrative databases, and longitudinal studies; moreover, how the methods are implemented also varies across countries (Hermans, 2023).

## How homelessness is addressed at the EU level

While definitions and strategies to prevent and mitigate homelessness vary across Europe, the EU is stepping up efforts to support its member states in addressing the issue. For the past two decades, there have been several declarations by the European Parliament and other EU institutions addressing homelessness (Busch-Geertsema, 2016). Between 2011 and 2013, the Housing First approach was tested through the Housing First Europe project funded under the EU PROGRESS programme (Busch-Geertsema, 2013). The project was implemented in five cities, including Lisbon. In 2017, the EU introduced the European Pillar of Social Rights (EPSR) encompassing 20 key principles. Principle 19 focusses on support for the homeless, including housing and assistance (European

1. FEANTSA: European Federation of National Organisations working with the Homeless

Commission, The European Pillar of Social Rights Action Plan, 2021). However, FEANTSA and Fondation Abbé Pierre argue that the launch of the European Platform on Combatting Homelessness (EPOCH) is the first effective collective initiative taken to combat homelessness (FEANTSA & Fondation Abbé Pierre, 2023).

EPOCH is a concrete deliverable of the EPSR Action Plan to implement Principle 19 on Housing and assistance to the homeless. It operates through three key working groups: 1) strengthening evidence on homelessness, 2) promoting mutual learning activities and 3) facilitating access to funding and finance (co-chaired by the CEB). The working group offers an opportunity for members to exchange knowledge as well as to learn about possible EU and Multilateral Development Bank (MDB) financing, including through a combination of loans and grants.

The Platform was launched following the signing of the Lisbon Declaration under the Portuguese EU-Presidency in June 2021. This landmark agreement involved national ministers, representatives of the European Commission, the European Parliament, the Economic and Social Committee, the Committee of Regions, civil society organisations, social partners, and cities. The declaration outlined a collective commitment to ending homelessness, and to making significant progress by 2030 (European Commission, n.d.). The importance of the issue is further highlighted by its continued presence on the agenda of European policymakers. In March 2024, the European Housing Ministers published the Liège Declaration for Housing calling on the European Commission to develop an EU Platform to find sustainable solutions for sufficient social and affordable housing within Europe. This platform works closely with EPOCH to address homelessness in Europe (Liège Declaration for Housing, 2024). The Liège Declaration was then followed by the La Hulpe declaration on the Future of the European Pillar of Social Rights signed by EU institutions<sup>2</sup> and social partners in April 2024. The declaration highlights the need for affordable social housing to successfully combat homelessness and upscale Housing First solutions. It also recognises the importance of EPOCH (La Hulpe Declaration on the Future of the European Pillar of Social Rights, 2024).

## Housing-led solutions

The majority of the budget allocated to homelessness services in Europe is spent for short-term solutions such as emergency shelters, and day services (passive services). In order to achieve the goal of ending homelessness by 2030, more budget has to be allocated to efficient long-term responses (active services), such as housing-led solutions (O'Sullivan, 2022) as well as to preventing homelessness.

Housing-led solutions have proven to be very effective in helping individuals out of their homelessness. Housing-led approaches understand housing as a fundamental right and aim to provide immediate access to stable housing without the requirement to become 'housing ready', meaning that they do not have to meet certain criteria before being offered housing (Pleace, et al., 2021). This is in contrast to the 'staircase' approach, where homeless people go through various temporary housing solutions before being offered a more stable solution (European Consensus Conference on Homelessness, 2010). Housing First is the most well-known housing-led solution.

The Housing First approach is based on eight core principles, including understanding housing as a human right, giving choice and control to the service users and the provision of support for as long as needed (Pleace, 2016). It is a high-intensity programme, which provides housing as well as support services tailored to the individual needs of each resident. These services may include case management, mental health counselling, substance abuse treatment, employment assistance and healthcare. By combining housing with comprehensive support services, Housing First aims to address the root causes of homelessness and help individuals rebuild their lives (Busch-Geertsema, 2013). While the initial cost of the Housing First model might seem high, in the longer term, it has proven to be a more cost-efficient and sustainable solution to combat homelessness. Studies have demonstrated that the costs associated with Housing First are often lower than the expenses incurred by emergency shelters, hospitals, jails, and other services frequently utilised by individuals experiencing homelessness (Pleace, 2016).

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2. Sweden and Austria did not endorse the declaration.

While Housing First is an efficient programme for addressing homelessness, it also faces a number of challenges. For instance, the often limited availability of social and affordable housing units limits the possibilities for its implementation (Busch-Geertsema, 2016; O'Sullivan, et al., 2023). The coordination and integration of support services within the Housing First model requires a national or local homelessness strategy with a multi-stakeholder approach that involves all relevant parties to ensure residents receive comprehensive and coordinated care. However, a lack of coordination and limited resources can hinder efforts to establish seamless support networks for programme participants (O'Sullivan, 2022; O'Sullivan, et al., 2023). Additionally, securing adequate funding for Housing First initiatives can be difficult, especially in times of economic austerity or competing budget priorities (Busch-Geertsema, 2016). Housing First programmes require continuous financial support to cover the costs of housing subsidies, support services and administration. Without sufficient funding, Housing First programmes may struggle to maintain operations and provide quality services to participants.

Securing sustainable, long-term funding and effective financing models is essential for ensuring the provision of housing for as long as it is needed. Therefore, this paper analyses the financing structures applied in two initiatives designed to combat long-term homelessness through housing-led solutions. The overarching goal is to identify key success factors for establishing bankable financing schemes that can be replicated in similar contexts. With an operational lens, this paper seeks to comprehensively understand the barriers and challenges encountered by these projects as well as the benefits of the financing models applied.

The two different projects further analysed in this discussion paper are located in Portugal and France, respectively. Portugal and France stand out as frontrunners in driving the homelessness discourse in Europe, with Portugal's initiation of the Lisbon Declaration in 2021 exemplifying its proactive stance. The rationale for selecting these countries is further underscored by their differing funding mechanisms. While France employs a centralised approach to funding homelessness services, where national legislation and financial systems determine which services receive funding, Portugal relies on a highly localised framework, in which municipal governments largely control the funding and scope of homelessness services. Examining projects operating within these contrasting funding structures offers valuable insights into the challenges and opportunities associated with financing models across diverse funding landscapes.

# Homelessness financing in Europe

## Europe's funding systems at a glance

Funding systems and structures for homelessness services across Europe are complex and varied, posing significant challenges in tracking expenditure and assessing impact. In much of Europe, funding for homelessness is embedded within broader budgets, such as social services, which can result in competition for resources with other areas like elder care, and make it difficult to calculate exact spending on homelessness (Pleace, et al., 2021). Most funding remains directed towards traditional shelter-based models, with only a few countries, like Finland, showing a significant shift towards Housing First strategies (O'Sullivan, et al., 2023). Operational costs for homelessness services vary widely across countries, complicating comparisons of spending and effectiveness (Pleace, et al., 2021).

Broadly, the funding allocated to combating homelessness across Europe is seen as insufficient, inadequate and inefficient – often failing to meet the rising needs (Pleace, Baptista, & Knutagård, 2019; Pleace, et al., 2021). Some countries have experienced reductions in funding and face sustainability challenges due to short-term financing models. Furthermore, significant disparities exist between different municipalities and regions regarding their funding capacity, directly impacting the level and quality of homelessness responses (Baptista & Marlier, 2019). While a few countries, like Portugal, have made strides in supporting Housing First through multiple funding sources, overall funding mechanisms remain inconsistent and often misaligned with national strategies, limiting the effectiveness and efficiency of homelessness services across the EU (Baptista & Marlier, 2019; Pleace, et al., 2021). In addition, homelessness solutions might be constrained by funding limits in light of an overall tense fiscal situation in Europe. The limitations were previously put on hold between 2020 and 2023 due to the Covid-19 pandemic and the energy crisis and have been reformed since (Darvas, Welslau, & Zettelmeyer, 2024; Holman, 2024).

The EU provides significant funding; however, homelessness is not a specific investment objective, meaning that these resources are sometimes difficult to access. While the EU funds contribute to the successful implementation of projects to combat homelessness, Henrique Joaquim, the coordinator of the Portuguese National Strategy for the Integration of Homeless People (ENIPSSA), has emphasised that the creation of a single funding instrument is of utmost importance to reduce bureaucratic barriers and facilitate the access to the funds (Joaquim, 2024). Various programmes offer funding opportunities for homelessness housing solutions, particularly under the European Social Fund Plus (ESF+), which consists of four strands: the European Social Fund (ESF); the Youth Employment Initiative (YEI); Fund for European Aid to the Most Deprived (FEAD); and the European Programme for Employment & Social Innovation (EaSI).

The ESF+, with a budget of €88 billion for the 2021-2027 period, is a key tool for promoting social inclusion, with at least 25% of its resources dedicated to initiatives that combat social inequalities and poverty, including homelessness (Stakelum, 2022; Lakatos, 2023). Within the ESF+, the EaSI strand plays a crucial role by allocating €762 million to support a number of policy priorities including social protection and active inclusion (European Commission, n.d.). The European Commission, for instance, launched a call in September 2023 to provide over €15 million to support innovative solutions, which includes testing new approaches on a small scale before wider implementation as well as building the capacity of organisations engaged in tackling homelessness (European Commission, 2023). In addition to these efforts, the European Regional Development Fund (ERDF) supports the creation and renovation of housing infrastructure, thereby complementing the ESF+ by addressing the infrastructure needs of homelessness through investments in social housing and related services (FEANTSA & Housing First Europe Hub, 2022). Successful examples show that various funding sources can be blended for one project, such as the ESF general social inclusion measures combined with FEAD money to address material deprivation (Lakatos, 2023).



At least ten countries have dedicated a budget in their national Recovery and Resilience Plans<sup>1</sup> to facilitate access to social housing and to implement Housing First solutions. Portugal seems to have one of the most ambitious plans having developed six different programmes addressing the issue (Lakatos, 2023). The largest amount of €1.2 billion has been allocated to the Programme to Support Access to Housing aiming to provide 26,000 housing units to the most vulnerable in Portugal (European Commission, n.d.).

Further opportunities for financing social infrastructure are provided by InvestEU, including social housing, by mobilising public and private investment, further strengthening the EU's efforts to combat homelessness (European Union, 2021).

In addition to and also in combination with EU financing, multilateral development banks (MDBs) can support projects financially, for instance through loans and grants, or by providing non-financial services such as technical assistance (OECD, 2018). So far, the involvement of European MDBs in the financing of homelessness solutions is limited due to the mostly small size of these projects as well as the nature of the projects and their need for a high degree of grant funding. As there is no immediate return on investment for homelessness projects, MDBs would need to provide blended finance in the form of concessional loans combined with grants to make projects financially viable (Mustapha, Prizzon, & Gavas, 2014). MDBs also collaborate with the EU to support homelessness projects, one of the latest examples is the technical assistance financed by InvestEU and commissioned by the CEB to support the Lyon Metropolitan Area in preparing a new Housing First initiative.

The following sections will outline key homeless policies and their funding structures in Portugal and in France. In order to better understand how funding structures for Housing First solutions are applied in reality, a Housing First project in Lisbon and one project in Lyon will be further examined.

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1. These countries include Greece, Hungary, Ireland, Italy, Latvia, Luxembourg, Portugal, Romania, Slovenia, Spain and Sweden.

# Case study: Portugal

## Homelessness policies and funding structures in Portugal

Homelessness remains a major issue in Portugal<sup>1</sup>, with 10,773 people reported as homeless as of 31 December 2022, marking a 19% increase from the previous year. The highest rates are in Alentejo, Lisbon Metropolitan Area, and Algarve (ENIPSSA, 2022). Updated counting methods in 2022, which involved all municipalities for the first time, likely contributed to the reported rise, according to Henrique Joaquim, the coordinator of ENIPSSA (Lusa, 2023). Key factors exacerbating homelessness include rising housing prices, pressure from the tourism sector, particularly the temporary rental market, and increasing migration to Portugal. Between 2017 and 2023, housing prices increased by 47.6% (Statistics Portugal, 2024a), while demand, fuelled by tourism and migration, has surged (Statistics Portugal, 2024b; Statistics Portugal, 2024c). Portugal launched its first Housing First project, *Casas Primeiro*, in 2009 to test the methodology, and the central government introduced its first National Strategy for the Integration of Homeless People 2009-2015 (ENIPSA 2009-2015). This was followed by a revised strategy in 2017 (ENIPSSA 2017-2023) (O'Sullivan, 2022).

Launched by the Association for Research and Psychosocial Integration (AEIPS), *Casas Primeiro* has been remarkably successful, with over 85% housing retention among participants (Perista, 2019). The programme primarily relies on private rentals due to Portugal's limited social housing market (Duarte & Almas, 2020). The share of social rental dwellings in the total housing stock was only 2% in 2011 and dropped to 1.1% in 2021 (OECD, 2024; Pleace, et al., 2021). Given the success of the first initiative, more Housing First projects have been implemented, including *É UMA CASA* in Lisbon and other initiatives across the country (FEANTSA, 2020). However, it is noteworthy that around 80% of the Housing First initiatives are implemented in Lisbon (Pleace, Baptista, & Knutagård, 2019).

Building on the first national strategy (ENIPSA 2009-2015), ENIPSSA 2017-2023<sup>2</sup> addresses past challenges and introduces an official definition of homelessness in line with the ETHOS Typology. Moreover, the revised strategy has strengthened coordination and monitoring mechanisms to enhance its implementation, such as through the creation of an inter-ministerial committee or the development of bi-annual action plans (Baptista, 2018). In addition, ENIPSSA 2017-2023 emphasises the need for, and financial and institutional commitment to, permanent rather than temporary housing solutions, thereby promoting Housing First and other housing-led programmes (FEANTSA, 2020; Baptista, 2018). The strategy's three intervention axes focus on promoting knowledge and awareness raising, strengthening intervention and integration efforts, and improving coordination, monitoring and evaluation mechanisms.

Overall, it must be emphasised that while there have been a number of positive developments in the Portuguese homelessness policy, challenges remain. There are concerns, for instance, that current funding models could promote negative competition as well as the absence of umbrella organisations to strengthen capacity building and address an unbalanced housing market (Perista, 2019). The strategy has been extended until the end of 2024, with a third strategy (ENIPSSA 2025-2030) under review, with a particular focus on prevention measures (PESSOAS, 2024).

Funding for Housing First initiatives in Portugal comes from the EU, national government and municipalities (Pleace, et al., 2021). The European Social Fund (ESF) supports both Housing First and case management services (Perista, 2019). On the national level, the Institute for Social Security (ISS), an agency under the Ministry of Labour, Solidarity and Social Security, provides funding for homelessness services, including Housing First initiatives (Baptista & Marlier, 2019). In 2020, for the first time, a budget was earmarked in the Portuguese national budget, dedicating €7.5 million to fund innovative solutions to homelessness, including Housing First – highlighting a shift in the Portuguese approach to homelessness (Pleace, et al., 2021). The 2024 State Budget specifically mentions that

1. In this section, Portugal only refers to continental Portugal excluding Madeira and the Azores.

2. ENIPSSA stands for *Estratégia Nacional para a Integração das Pessoas em Situação de Sem-Abrigo*, the Portuguese national homelessness strategy.

“during 2024, the Government shall ensure the funding of protocols signed by the ISS, I. P., for the implementation of innovative projects to provide housing support for people experiencing homelessness, namely Housing First” (Diário da República, 2023). The main providers of homelessness services are NGOs and municipalities, with most NGOs receiving partial funding from public sources such as local authorities or the social security system (Perista, 2019). Despite these advances in the funding of housing solutions for the homeless, challenges remain, such as three-year limits on the duration of funding contracts and delays in the disbursement of funds, which can affect the sustainability of Housing First initiatives (Pleace, Baptista, & Knutagård, 2019).

The first national strategy led to the gradual establishment of Homelessness Planning and Intervention Centres (NPISA), which are vital for addressing homelessness at the local level (Perista, 2019; FEANTSA, 2017). They focus on planning, resource mobilisation and coordinating intervention efforts (ENIPSSA, n.d.). The creation of NPISAs has improved communication between public and private sectors, raising awareness of homelessness needs at the local level (Perista, 2019). Currently, 37 NPISAs are active across the country, mainly in coastal and urban areas (Câmara Municipal de Lisboa, 2024). The NPISA Lisbon, established in 2015, is coordinated by the Lisbon City Council, with support from the Santa Casa de Misericórdia de Lisboa and the Social Security Institute. Additionally, Lisbon introduced its third Municipal Plan for People in Situations of Homelessness for 2024-2030, which focuses on ensuring housing support and reintegration through a person-centred approach. The plan is structured around five key areas: Prevention, Street Intervention, Accommodation, Social Insertion and Knowledge and Communication. Approximately 91% of the total €69.6 million budget is allocated to temporary and long-term housing solutions (Câmara Municipal de Lisboa, 2024).

The housing situation in Lisbon is particularly challenging, with high rents and a significant housing crisis affecting many of Lisbon’s residents. Faced with a dramatic, 58.2% increase in rents between 2017 and 2023 (Statistics Portugal, 2024), Lisbon has also seen an increasing demand for short-term rentals by tourists and digital nomads, which has placed additional upward pressure on prices, making it even more difficult for residents to find affordable housing. Measures have been introduced to address this issue, such as ending the “Golden Visa” scheme<sup>3</sup> and limiting new licenses for short-term rentals such as Airbnb (Rua & Demony, 2023). Lisbon’s ever-increasing housing prices are also a major challenge for NGOs implementing Housing First solutions, as they can rent fewer apartments with the same budget. Despite these challenges, Lisbon’s efforts to promote Housing First show some positive results. Lisbon was the only municipality in Portugal where the number of homeless people decreased in 2022 compared to 2021, dropping by 5% (ENIPSSA, 2022).

### **Project: É UMA CASA, Lisboa Housing First<sup>4</sup>**

One of Lisbon’s Housing First projects is the project *É UMA CASA, Lisboa Housing First*. Launched in 2013, the project is run by CRESCER, an NGO that works to integrate vulnerable groups into the community. The organisation coordinates various programmes including the provision of direct support to homeless people, integration of homeless people into the labour market and the provision of Housing First solutions.

*É UMA CASA* operates on the principles of the Housing First model and was piloted with seven private rental houses targeting people who were considered “impossible to house” by traditional methods. The success of this initial phase led to significant growth over the past eleven years, with the project now managing 140 homes across the city. These houses, which are rented from the regular housing market, are scattered throughout Lisbon, ensuring integration rather than concentration of services in certain areas. Participants are often referred by street outreach teams, hospitals, shelters and other services, with a focus on those who have not found solutions through other community resources. The project’s methodology emphasises building relationships with individuals on the street, offering support even before they are housed and continuing this support as they transition into permanent housing. Although some participants have moved towards independence, with around 10% in employment, education or

3. The golden visa scheme was introduced in 2012 by the Portuguese government. Non-EU/EEA citizens can obtain Portuguese residency by investing in the country.

4. The entirety of the case study is informed by an interview with the initiative’s project manager. Cristiana Merendeiro, Project Manager, CRESCER, Interview took place on 9 August 2024.

training, they remain within the project due to the high cost of renting independently in Lisbon's private housing market. The project has also recently expanded to the neighbouring city of Loures using municipal housing rather than market rentals.

The planning process for the project *É UMA CASA* in Lisbon began in 2012 with an in-depth social diagnosis of the Mouraria neighbourhood, where a significant population was found to be chronically homeless. Recognising the limitations of existing interventions, the project team sought alternative approaches and identified the Housing First methodology, which prioritises immediate access to permanent housing as the basis for addressing other needs. The planning phase involved extensive research, including visits to existing Housing First projects across Europe and consultations with Sam Tsemberis, who developed the methodology. The team then secured municipal approval and funding for their proposal, launching the pilot phase in January 2013. This phase involved securing seven rental properties and leveraging an established outreach team to identify and support the first participants. Within four months, the first group of people was successfully transitioned from the streets into stable housing, marking the beginning of the project's expansion across Lisbon.

The project *É UMA CASA* involves a network of both formal and informal partnerships that are crucial to its success and sustainability. Formal partnerships include financially-backed collaborations with the Lisbon City Council and the Portuguese Social Security. These are complemented by equally vital informal partnerships, particularly with private landlords and community members. These informal relationships often begin with transparent communication about the goals and benefits of the project, leading to mutual trust and cooperation. Some landlords offer reduced rents or do not increase rents out of a sense of social responsibility. Additionally, some landlords maintain long-term partnerships by offering additional properties to the project. Neighbours play a significant role in integrating tenants into the community, often providing daily support and fostering social connections. The project also actively collaborates with local services, such as healthcare providers, social services and community centres, to ensure that tenants have access to essential resources and support systems. Despite occasional challenges, such as landlords withdrawing from agreements, the project employs negotiation strategies and maintains strong relationships with housing agencies to secure and sustain housing for its participants. This multi-faceted partnership approach helps *É UMA CASA* to effectively address the complex needs of its target population.

The successful results of Housing First projects such as *É UMA CASA* have helped shift homelessness policy not only locally in Lisbon but also nationally. According to CRESCER, in the past decision-makers were often sceptical about the programme's effectiveness and feasibility. However, through persistent advocacy and engagement with stakeholders, including politicians, journalists and the wider community, policymakers came to recognise the value of the project's approach. Rather than aligning with existing policies, Housing First has actively shaped and influenced the policies, ensuring that the focus remains on empowering individuals and supporting their autonomy.

### **Financing model for *É UMA CASA***

Initially, the project was funded by local parish councils and private donors. These early sources of funding were instrumental in establishing the project's foundations before it secured more consistent support from municipal and social security bodies. Today, the project is mainly funded by the Portuguese Social Security and the City of Lisbon. The Portuguese Social Security contributes to the cost of human resources, thus supporting the operational costs of the project. The City of Lisbon provides a monthly allocation of approximately €600 per household to cover expenses such as rent, related services and a share of staff costs. Most of the budget is spent on rent, followed by services and then human resources.

The financial support framework includes annual contracts with the City of Lisbon, which are subject to review and renewal. For example, in 2020, a competitive call for additional funding was launched, resulting in the allocation of 100 houses divided between two organisations. Once awarded, the project began operating under a time-limited contract that requires annual reporting to the City of Lisbon. This includes monthly updates on tenant status and

housing occupancy, bi-annual performance reports and an annual financial report detailing budget allocations and planned activities for the coming year. These contracts are then renewed on a yearly basis.

The implementation and operation of *É UMA CASA* has encountered a number of persistent challenges and barriers, particularly in relation to the funding of the project. The project faces financial constraints, as funding is often insufficient to cover the full costs of rent, services and human resources. Particularly in places such as Lisbon, where rents have risen massively in recent years, it is a challenge to find accommodation within the funding limit of EUR 21 per person per day, given that this amount should also cover services and a part of human resources. In addition, there is no funding for additional expenses that may be necessary, such as for maintenance. Some of these additional costs would normally be covered by the landlord, but given the pressure on the housing market in Lisbon, some landlords are reluctant to invest in necessary repairs.

One of the main challenges identified in the literature was the three-year limit on the duration of funding contracts, which can have a negative impact on the sustainability of Housing First initiatives (Pleace, Baptista, & Knutagård, 2019). During the interview it was found that the funding contracts are actually renewed annually in practice, creating even more financial uncertainty than described in the literature. Furthermore, the limited amount of funding and the uncertain renewal of the contract have a strong impact on the staff working on the project. In the case of *É UMA CASA*, the coordinator is counted as a field worker, although he or she is responsible for the team and the programme participants and must be available at all times. Field workers must be highly competent and have a variety of skills, such as general administration, facilitating community integration and working with people with substance dependence and mental health problems. However, salaries budgeted for the field workers are low, and they have to accept unstable employment conditions, working on one-year contracts, as the contract with the City of Lisbon is renewed every year.

The literature also identifies the current funding model as a challenge, flagging that it could potentially promote negative competition for funding rather than cooperation (Perista, 2019). While interviews indicated that this was not the reality on the ground, it does remain a point of concern for the future. CRESCER explained that they apply for calls from the City of Lisbon, closely following the guidelines of the call, but the budget is not reduced to the point where the funding becomes unattainable. The City of Lisbon usually opens several vacancies in one call, giving several organisations the opportunity to win the call.

In response, the project has proactively sought additional funding opportunities and explored partnerships with private entities to strengthen its financial stability. Strategic planning efforts aim to improve long-term financial sustainability and reduce reliance on unpredictable public budgets. Nevertheless, scaling up to meet growing demand remains a significant hurdle, as does addressing the worsening regional housing crisis. While the project has adopted a resilient and adaptive approach, leveraging national and international networks for knowledge sharing to overcome these barriers, it requires ongoing advocacy and strategic adaptation to secure additional resources and ensure its continued success and impact.

# Case study: France

## Homelessness policies and funding structures in France

As in many other European countries, the number of homeless people in France has continued to rise over the last two decades, doubling between 2001 and 2012, reaching 141,500 in 2012, and further increasing to 209,074 in 2021 (FEANTSA & Fondation Abbé Pierre, 2015; FEANTSA & Fondation Abbé Pierre, 2023). Despite the methodological shortcomings associated with the registration of homeless numbers, the trend is clear. Recent counts in major cities such as Paris and Bordeaux show that this upward trend persists (City of Paris, 2024; City of Bordeaux, 2024). In response, policymakers have launched initiatives such as the *Un chez-soi d'abord* (A Home First) pilot project and the first and second national, five-year plans for Housing First and for Combating Homelessness.

In 2018, DIHAL<sup>1</sup> launched the “Five-year Plan for Housing First and for Combating Homelessness” (*Plan Logement d'abord*), with the aim of embedding the Housing First model more widely across France. DIHAL engaged local actors through voluntary calls for expressions of interest in 2018 and 2021, resulting in 47 local authorities (*départements*) implementing Housing First in an accelerated manner (Chanal & Berut, 2023). These 47 local authorities receive financial support from the State to develop and innovate Housing First solutions to eventually transform existing systems and practices, moving away from the traditional ‘staircase’ model (Chambon & Hennin, 2022). DIHAL, which is responsible for coordinating and animating this public policy, plays a crucial role in mobilising stakeholders, providing technical assistance and promoting innovation at the local level (Hennin & Estecahandy, 2022).

Between 2018 and 2022, more than 440,000 homeless people gained access to housing (République française, 2024). However, challenges such as the lack of sustainable financing, shortage of affordable housing and structural barriers remain, requiring continued efforts and diversified solutions to fully achieve the objectives of Housing First (Fondation Abbé Pierre, 2024; Hennin & Estecahandy, 2022). In continuation of the previous national plan, the second “Five-year Plan for Housing First and for Combating Homelessness” for 2023-2027 has been recognised for its positive impact, other policies pose further challenges in the fight against homelessness such as funding cuts for the construction of social housing and an increase in rental evictions (Fondation Abbé Pierre, 2024). The decrease in the production of social housing is significant: in 2016, 125,000 social housing units were financed, compared to 85,000 in 2023 (Flaszewski, 2024).

Indeed, experts have criticised the relatively low level of funding, which limits the scale-up potential of Housing First initiatives (Baptista & Marlier, 2019). At the same time, the reliance on hotels as emergency accommodation remains a significant problem, with substantial overflow spending reported, particularly in the greater Paris region (Fondation Abbé Pierre, 2024; Pleace, et al., 2021). While the main budget line BOP 177<sup>2</sup> has seen significant increases, rising from €1.2 billion in 2012 to €2.9 billion in 2024, the proportion of the funding allocated for emergency accommodation has also increased from 26% of the budget in 2012 to 47% in 2024 (République française, 2024; Sénat, 2023). The rising costs, constant overspending on emergency accommodation and a comparatively low budget allocation to long-term housing solutions has recently been criticised by the French Court of Auditors (Cours des comptes, 2024). In 2021, the responsibility for the budget was transferred to DIHAL, which is responsible for implementing the Housing First policy, and uses the BOP 177 budget line to promote the transformation of shelters into long-term housing units (Chanal & Berut, 2023). While France mainly uses a centralised approach to fund the majority of homelessness services, local authorities provide additional support to specific vulnerable groups, such as pregnant women, single mothers with young children and minors, although the primary financial responsibility remains with the central government (Pleace, et al., 2021).

1. Délégation interministérielle à l'hébergement et à l'accès au logement (Interministerial Delegation for Accommodation and Access to Housing)

2. BOP 177 stands for 'Emergency Housing, Path towards Sustainable Housing and Social Insertion of People in Insecure Situations'

Since 2018, Lyon Metropolitan Area has been accelerating its implementation of Housing First solutions as one of the 47 local authorities working within the framework of the “Five-year Plan for Housing First and for Combating Homelessness” and receiving financial support from the government (Métropole Grand Lyon, 2023). In its “Lyon Metropolitan Area’s Housing, Accompaniment and Inclusion Plan for People in Difficulty (PLAID) 2023-2027” it stresses the importance of moving away from the traditional shelter system. However, Lyon is still increasing shelter places, particularly for single mothers with children under the age of three due to its child protection responsibilities. The administrative status of these women often blocks access to long-term housing, leading the city to provide costly shelter solutions. While emphasising the need for a continued supply of emergency shelters is needed to help people without legal status, the metropolitan plan aims to make Housing First into the default response to homelessness (Métropole Grand Lyon, 2023). To achieve its objectives, Lyon Metropolitan Area is prioritising increasing the supply of both private and public affordable housing to address the structural shortage in supply. In addition, Lyon is working with the housing and shelter sectors to encourage the creation of pilot projects and development of innovative solutions to implement Housing First projects. To support this transformation, Lyon is working to change the culture and practices of local stakeholders for creating solutions to homelessness (Chanal & Berut, 2023).

Funds from the central government provided under the “Five-year Plan for Housing First and for Combating Homelessness” are the main source of funding for homelessness initiatives in Lyon and are complemented by municipal funds to support the construction or renovation of housing. In addition, Lyon is proactively seeking additional sources of funding and has recently received funding from the EU’s EaSI programme to finance a Housing First project for young people (Chanal & Berut, 2023). However, it remains challenging to access sufficient financing for adequate support structures and housing, especially for rejected asylum seekers and migrants (Chanal & Berut, 2023). The Lyon Metropolitan Area continues to focus on combating housing insecurity and providing housing solutions. These efforts include the construction of social housing, including the requirement that new publicly supported construction projects have to include a certain number of social housing units, as well as the use of vacant private housing stock (Payre, 2022).

Moreover, Lyon Metropolitan Area is making a pronounced effort to support its youth, particularly those between 18 and 25, and tailor programmes to meet their specific needs. The city distributes a “solidarity income” of up to €400 per month for its younger generation (Payre, 2022). Lyon is one of the cities that has created a Housing First for Youth model specifically aimed at young people, while other cities include youth in their regular Housing First programmes (Molard, 2023). In the following, we will take a closer look at one of Lyon’s Housing First for Youth projects.

### Project: Logis Jeunes in Lyon<sup>3</sup>

One of Lyon’s Housing First for Youth projects is *Logis Jeunes*. The project is run by ACOLEA, an organisation committed to providing educational, social and medical support in order to promote individual growth and well-being. It ensures the inclusion of vulnerable children, adolescents and adults, including those with difficulties or disabilities, by facilitating their participation in society, school, work and community life.

The project *Logis Jeunes* was first implemented in 2019 as part of the “Five-year Plan for Housing First and for Combating Homelessness”. The project aims to support young adults aged 18-19 transitioning out of the system of social assistance for children (*Aide Sociale à l’Enfance*). The programme addresses the specific needs of individuals who have experienced prolonged instability in foster care or group homes, and who prefer independent living to collective housing options. The goal is to provide stability and autonomy to vulnerable young people, ensuring that they can integrate into society and secure permanent housing. Through a subleasing arrangement, participants gain

3. The entirety of the case study is informed by an interview with a Deputy-Director of the initiative’s youth centre. Sarah Jeannin, Deputy Director of the Youth Centre, ACOLEA, Interview took place on 1 October 2024



immediate access to independent apartments, with ACOLEA acting as a guarantor. If participants demonstrate stable rent payments and responsible tenancy, the lease is transferred to their name, after a period of 18-24 months.

The programme serves approximately 60 young people annually, with many successfully transitioning to independent living by the end of their participation (24 months on average). Candidates are selected through referrals by social services based on vulnerability criteria, and participants must be eligible for financial support through national and local support schemes. As a result, certain populations, such as migrants who do not have access to these financial support services are not able to participate in this project. Given the financial limitations of participants, housing is primarily sourced from social housing market. In addition to housing, the programme provides comprehensive social support, including assistance with employment, financial management, legal aid, assistance with administrative procedures and social integration. The team of social workers engages directly with the youth, often meeting them outside of formal office settings to build trust and comfort. The support also extends to cultural and recreational activities, encouraging youth to engage with society and build connections, which is considered critical to their social reintegration. In response to the increasing prevalence of mental health and addiction issues among participants, the programme provides holistic social services aimed at promoting long-term stability and social inclusion.

The planning process for the project *Logis Jeunes* began in 2017, with funding and implementation beginning in 2019. Initially, the project was designed to support a broader population of young people, but as it developed, the focus shifted specifically to those leaving the system of social assistance for children (*Aide Sociale à l'Enfance*). This adjustment was based on the understanding that the programme effectively addresses the particular challenges faced by these young people, such as the need for stable housing and support during their transition to independence. This proactive approach highlights the importance of thorough planning and stakeholder engagement in the establishment of the programme. ACOLEA is committed to sustaining and continuously adapting the programme, with ongoing evaluations conducted annually to ensure that it continues to meet the needs of participants. The programme continues to be aligned with national policies, such as the "Five-year Plan for Housing First and for Combating Homelessness" as well as local strategies in Lyon. To further assess the social impact of *Logis Jeunes* a collaboration with students from the University of Lyon 2 has been established to develop social impact indicators. This initiative highlights the programme's commitment to adapting to evolving social policies, while maintaining its core principles and effective support mechanisms for its participants. Despite changes in funding sources over the years, the programme has maintained its original framework, supported by key stakeholders committed to promoting best practices in housing-led solutions.

*Logis Jeunes* actively fosters both formal and informal partnerships to enhance the integration of young adults into their communities. While the programme does not usually work directly with participants' neighbours, it prioritises facilitating social integration within neighbourhoods. Informally, project staff help build connections within each neighbourhood, guiding young people's discovery of local amenities, such as grocery stores and youth services, which fosters a sense of belonging and community engagement. The programme's formal partnerships are strategically established with organisations such as SoliVet, which supports people experiencing social exclusion who have pets. This collaboration enables the provision of veterinary services to young participants, many of whom own animals. In addition, the project partners with youth offices (*Bureaux d'Information Jeunesse*), which provide weekly sessions to create consistent support points for young people. These locations serve as essential reference points, allowing young people to return independently for guidance and resources. Overall, the dual approach of informal and formal partnerships contributes significantly to the programme's success in facilitating the social integration of its participants, with some benefiting from structured support and others thriving through independent navigation of their environment.



## Financing model of Logis Jeunes

Initially, *Logis Jeunes* received funding through the “Five-year Plan for Housing First and for Combating Homelessness” and the “National Strategy to Prevent and Combat Poverty”. Currently, the project receives just over half of its annual €630,000 funding from the child protection services of the Lyon Metropolitan Area (€330,000) and the remaining balance from state funding for *intermediation locative*, a system which aims to provide housing for vulnerable people who do not have access to the traditional rental market. ACOLEA does not cover the rent for project participants of the project. Salaries account for the largest part of the budget, followed by the cost of office spaces, transport and collective activities, such as group trips. In addition, the project occasionally covers unpaid rent and vacant housing costs, which is a significant financial burden. Participants benefit from several forms of financial aids which help them to cover their rent. The *Contrat Jeune Majeur* extends support to young adults who were formerly under child welfare services, providing ongoing financial, educational and housing assistance. At the same time, the *Caisse d’Allocations Familiales* (CAF) provides housing subsidies to people with limited resources. This combination significantly reduces their rental costs, which typically range from €5 to €80 per month, although actual rents can range from €300 to €400.

Since ACOLEA has to apply for the funds on an annual basis, the project finds it difficult to undertake long-term financial planning. Each year, the project team submits detailed reports and budget proposals for review to the Council of the Lyon Metropolitan Area, with no certainty about the amount of financial support they will receive, especially in light of the diminishing financial resources available. In addition, the project is further burdened by unexpected costs, such as the maintenance of the apartments, including problems such as bedbugs and cleaning costs when tenants leave the apartments in poor condition. In order to improve conditions for employees, ACOLEA offers permanent contracts to its staff, however, this increases financial risk, as continued funding is not guaranteed. Although financing remains uncertain, the project is nonetheless supported and well-regarded by the Lyon Metropolitan Area due to its results.

An additional challenge for the implementation of *Logis Jeunes* is the lack of affordable, small housing units, such as studios or one-bedroom apartments. This scarcity in Lyon’s rental market makes it difficult to secure suitable housing, and larger, more expensive apartments are often unaffordable. Furthermore, the programme’s commitment to participant autonomy, which allows young people to choose their own housing, often leading to delays if they reject available options. Participants may reject a proposed housing unit for a number of reasons including if the distance to their workplace is too long or if the neighbourhood feels unsafe, especially for women. While these issues do not hinder project implementation, they do require regular problem solving and innovation.

# Conclusion

Tackling homelessness requires comprehensive and sustainable solutions to support the most vulnerable people in our society and offer them a way out of homelessness. Housing-led approaches, such as the well-known Housing First model, have proven effective in reducing homelessness. Research shows that while these approaches are more cost-effective in the long term compared to emergency or short-term solutions, they demand significant upfront investment. This is largely because tenants typically do not pay rent directly, instead, it is covered by the implementing organisations. Therefore, this paper looks at the financing models of housing-led solutions in two countries, Portugal and France, with the aim of raising awareness about how different actors in the sector can engage and facilitate successful project implementation through adequate financing.

As the examples from Portugal and France suggest, there are three main challenges to the implementation of housing-led solutions, namely the limited sustainability of funding solutions, the complexity of budgeting limited resources for unpredictable housing related costs, such as emergency repairs, and the lack of affordable housing. Firstly, the longevity of funding may not be guaranteed, as it appears that projects often have to get their budgets approved on an annual basis, without knowing in advance whether the budget will be approved and how much money will be allocated to the project. The Housing First approach is built on the principle that individuals can remain in their homes for as long as necessary, but this is jeopardised if financial support is cut. Additionally, the project can only employ staff on short-term contracts, or if they are employed on a permanent basis, the organisations take a high risk. Secondly, the volatility of the operational environment means that unexpected costs, such as for unforeseen maintenance, can leave budget-strapped organisations struggling to cover costs. Finally, the lack of affordable housing is a critical barrier to the success of housing-led initiatives. This can impede the implementation of the project particularly in relation to the provision of affordable accommodation for new participants, but is also constraints the project's capacity, as shown in the case of Lisbon, where people who would otherwise be able to transition out of the project are unable to afford housing on the private market.

To ensure the long-term success of housing-led solutions, it is essential to prioritise the sustainability of financing. Stable, long-term funding must be secured to provide certainty for both participants and organisations, allowing them to plan and operate without the constant threat of financial disruption. Securing additional funds would allow projects to better adapt to unforeseen expenses, such as maintenance, which can strain project budgets and hinder progress. Finally, the housing shortage must be tackled with a comprehensive strategy. Possible approaches involve the renovation of existing housing stock and adopting mixed-use housing policies. This could include allocating a certain percentage of units in each building to the private market, another percentage to social and affordable housing, and a dedicated portion to homelessness housing. By integrating these different housing types, we can create more inclusive communities while addressing the pressing need for affordable and homelessness-specific accommodation.

These approaches could also present viable, bankable solutions for financing partners, including MDBs like the CEB, by creating investment opportunities in the renovation and development of mixed-use housing projects. These measures, if effectively implemented, would greatly enhance the viability and reach of housing-led initiatives like Housing First, helping to reduce homelessness across Europe.

# Annex: Methodology

This CEB discussion paper employs both secondary and primary research methods to gain a deeper understanding of national homelessness policies, funding systems and the practical mechanisms behind project financing. The secondary research involved a thorough examination of existing literature on homelessness and financing models for housing solutions, as well as relevant EU, national, and local policies. Primary research was conducted through semi-structured interviews, guided by an interview framework that included key questions from this paper, with the flexibility to pose follow-up questions to capture the specific details of each project and its funding structure (Wengraf, 2001)<sup>1</sup>.

To understand how these financing frameworks are applied in practice, we interviewed representatives from two organisations that manage the projects selected for this discussion paper. The interviews served two main purposes: firstly, to validate the data collected on national and local policies and project-specific information during the secondary research; and secondly, to gather insights into project implementation and the financing models that are not readily available online, such as the challenges and barriers encountered during the implementation process.

The limited scope of this paper does not allow for an in-depth exploration of homelessness policies across all European countries, nor does it present an example from each country. However, by examining two cases, this paper aims to illustrate how Housing First initiatives can be financed, while also raising awareness of the challenges faced by organisations implementing these programmes.

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