

# POLICY PAPER: HOUSING EXCLUSION

Current Developments and Recommendations for Policymakers.



December 2024

Eurodiaconia is a European network of churches and Christian NGOs providing social and healthcare services and advocating social justice.

# **ORGANISATION VALUES**



# **OUR MISSION AND VISION**

Inspired by our Christian faith, our vision is of a Europe where social injustice is eradicated and each person is valued, included, and empowered to realize their fullest potential, particularly the most vulnerable and marginalized. Together we work for just and transformative social change across Europe.

## **WHO WE ARE**

Eurodiaconia is a growing European network of churches and Christian NGOs with 61 national and regional organisations providing social and healthcare services, as well as advocating for social justice. Eurodiaconia members provide diverse services to persons in need, working to see everyone live in dignity and their human rights are respected and protected. Services offered range from health care, childcare, elderly care, hospice and palliative care, youth inclusion programmes, employment and inclusion services to vulnerable groups such as migrants and Roma, housing services for persons experiencing homelessness and services to persons with disabilities. Eurodiaconia represents over 33.000 service centres, with approximately 1.000.000 staff and over a million volunteers are involved in providing diaconal services. For example one of our members Diakonie Deutschland is one of the largest providers of facilities for the care, support and persons in need in Germany. It offers 33.374 services and has a capacity of 1.18 million beds/spaces, it employs approximately 627.349 qualified staff and has over 700.000 volunteers. Similarly, one of our members in Czechia, Slezska Diakonie, is one of the largest non-profit organisations providing quality social services in Český Těšín region. It offers more than 100 social services in more than 60 centres and has over 1200 employees. In France, our member Fédération de l'Entraide Protestante (FEP) represents approximately 370 member associations and foundations and provides more than 1000 services, with 24.000 employees and over 15.000 volunteers. These three organisations are just examples of the breadth of the delivery of the mission and vision of Eurodiaconia.

**Author:** Annika Sparrer **Editors:** Heather Roy

**Design**: Lana Pope & Donal Brady



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'Access to social housing or housing assistance of good quality shall be provided for those in need. Vulnerable people have the right to appropriate assistance and protection against forced eviction. Adequate shelter and services shall be provided to the homeless in order to promote their social inclusion.'

European Pillar of Social Rights, Principle 19

# INTRODUCTION

Eurodiaconia is a network of 61 churches and NGOs that provide social and health care services across Europe and advocate for social justice. Inspired by our Christian faith, our vision is of a Europe where social injustice is eradicated and each person is valued, included, and empowered to realize their fullest potential, particularly the most vulnerable and marginalized. Together we work for just and transformative social change across Europe.

# WHY THIS DOCUMENT?

Eurodiaconia advocates on EU level for the rights of people experiencing homelessness, increased and targeted support, and robust funding for social services providers supporting people in need. Amongst its national members, many have been working closely with homeless persons for many years. They are reporting a growing number of people being excluded from housing, with vulnerable groups such as children, seniors, migrants, women and people facing cognitive impairment being particularly affected.

Such observations are supported, for instance, by FEANTSA's ninth overview of Housing Exclusion in Europe 2024 which reveals a dramatic picture of increasing homelessness across most of the EU: They suggest an alarmingly high number of 1.283 million people sleeping rough, staying in night shelters and in temporary accommodation on any given night – amongst them 400.000 children.<sup>1</sup>

The European Union aims to reduce the number of people at risk of poverty and social exclusion by 15 million in 2030. The Covid 19 pandemic has slowed down the results of the combat against poverty, leading to nearly 95 million people (21.4% of the population) at risk of poverty and social exclusion across Europe in 2023.<sup>2</sup> Homelessness is the most severe form of poverty and social exclusion in Europe. To address this, the European Commission, the European Parliament, Member States, and leading Civil Society Organisations signed the Lisbon Declaration in 2021. The Lisbon Declaration sets the ambitious target to eradicate homelessness across the European Union by 2030.<sup>3</sup>

# Concretely, this means:

- No one sleeps rough due to the lack of accessible, safe, and appropriate emergency accommodation
- No one lives in emergency or transitional accommodation longer than needed to successfully move into a permanent housing solution
- No one is discharged from any institution without an offer of appropriate housing
- 1 FEANTSA 2024: 9th Overview of Housing Exclusion in Europe, online available: <a href="https://www.feantsa.org/en/report/2024/09/19/report-9th-overview-of-housing-exclusion-in-europe-2024?bcParent=27">https://www.feantsa.org/en/report/2024/09/19/report-9th-overview-of-housing-exclusion-in-europe-2024?bcParent=27</a>
- 2 Eurostat 2024: Living conditions in Europe poverty and social exclusion, online available: <a href="https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Living conditions in Europe poverty and social exclusion">https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Living conditions in Europe poverty and social exclusion</a>
- 3 Lisbon Declaration on the European Platform on Combatting Homelessness 2021, online available: <a href="https://ec.europa.eu/commission/presscorner/detail/en/ip\_21\_3044">https://ec.europa.eu/commission/presscorner/detail/en/ip\_21\_3044</a>

- No one is discriminated against due to their homelessness status
- Evictions should be prevented whenever possible, and no one is evicted without assistance for an appropriate housing solution

### THE EU POLICY CONTEXT

To better facilitate the efforts and work towards this goal, the European Platform on Combatting Homelessness<sup>4</sup> was introduced in 2021 and has since served as a crucial plenum for mutual learning, easing access to funding, and strengthening data collection and monitoring. EPOCH has been instrumental in keeping homelessness high on the EU political agenda while fostering collaboration across Europe to support those committed to working toward eradication of homelessness.

Despite these efforts and ambitions, the European Union is not on track to effectively eradicate homelessness. Looking at the broader picture, the European Union is also not on track to meet its goal of reducing the number of people at risk of poverty and social exclusion by 2030. In 2023, nearly 95 million people were at risk of poverty and social exclusion and many among them face housing difficulties, such as housing cost overburden (33.5%)<sup>5</sup>, living in overcrowded housing (29.7%)<sup>6</sup>, or not being able to adequately heat their homes (22.2%)<sup>7</sup>.

Eurodiaconia believes that homelessness challenges the recognition and respect of the inherent human dignity of affected individuals, limiting their capacity to develop their potential and to participate fully in society. Furthermore, it damages social cohesion and the potential for inclusive economic growth. A coordinated response is necessary to fully understand the interlinked and multifaced factors shaping homelessness, to learn from best practices, and to ensure that the EU reaches its goal of eradicating homelessness by 2030 as well as reducing the number of people living at risk of poverty and social exclusion by 15 million.

Eurodiaconia's members play a crucial role in addressing homelessness by providing targeted support, preventing people and families from losing their home, and offering solutions such as Housing First. Further information about their work can be found in our latest mapping.<sup>8</sup>

<sup>4</sup> Find more information about the Platform here: <a href="https://employment-social-affairs.ec.europa.eu/policies-and-activities/social-protection-social-inclusion/addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-and-supporting-social-inclusion/homelessness\_en\_addressing-poverty-addressing-pove

<sup>5</sup> Eurostat 2024: Housing cost overburden, income below 60% of median equivalised income, online available: <a href="https://ec.europa.eu/eurostat/databrowser/view/ilc-lvho07a">https://ec.europa.eu/eurostat/databrowser/view/ilc-lvho07a</a> custom 14759425/default/table?lang=en

<sup>6</sup> Eurostat 2024: Overcrowding rate, income below 60% of median equivalised income, online available: <a href="https://ec.europa.eu/eurostat/databrowser/view/ilc\_lvho05a\_custom\_14759474/default/table?lang=en">https://ec.europa.eu/eurostat/databrowser/view/ilc\_lvho05a\_custom\_14759474/default/table?lang=en</a>

<sup>7</sup> Eurostat 2024: Population unable to keep home adequately warm, income below 60% of median equivalised income, online available: <a href="https://ec.europa.eu/eurostat/databrowser/view/sdg\_07\_60/default/table">https://ec.europa.eu/eurostat/databrowser/view/sdg\_07\_60/default/table</a>

<sup>8</sup> The mapping can be found here: <a href="https://www.eurodiaconia.org/new-mapping-featuring-eurodiaconia-members-work-on-homelessness-and-housing-exclusion-is-out-now/">https://www.eurodiaconia.org/new-mapping-featuring-eurodiaconia-members-work-on-homelessness-and-housing-exclusion-is-out-now/</a>

# **DEFINING HOMELESSNESS**

Although there is no universal definition of homelessness, an important tool to grasp its different manifestations has been developed by FEANTSA: starting from the premise that homelessness is more comprehensive than the absence of a roof to cover one's head, the European Typology of Homelessness and Housing Exclusion (ETHOS) can be used both in a European and an international context. According to this typology, homelessness can refer to the absence of a home in a physical sense (as a space providing decent shelter to individuals and their family), in a social sense (as a safe space providing privacy and an adequate foundation for personal relations) but also in a legal sense (as a space which is recognised to be one's private residence and hence exclusive possession)<sup>9</sup>. As such, homelessness should not be reduced to absence of housing: it can also refer to insecure and inadequate housing which cannot fulfil the purpose of a 'home'.

Homelessness can stem from many causes, which are often interconnected. Some of these causes are structural, such as a lack of affordable housing, the downscaling of social security systems, or restrictive immigration policies, which can result in undocumented migrants landing on the streets. Several Eurodiaconia members also highlight drug addiction, alcohol problems and mental illness as potential explanatory factors for homelessness. Other factors which can send the lives of individuals into a downward spiral and result in homelessness are the breakdown of intimate relationships and domestic violence. Finally, a lack of adequate support for those who have been released from prison or other institutions can contribute to homelessness.

# HOMELESSNESS AS AN EU CHALLENGE REQUIRING AN EU RESPONSE

Eurodiaconia believes that there are currently several legal provisions which provide a foundation for coordinated EU action on homelessness. For example, Article 9 of the Treaty on the Functioning of the European Union (TFEU) states that EU policies shall consider requirements linked to the guarantee of adequate social protection, the fight against social exclusion and the protection of human health, all of which cannot be appropriately addressed without tackling homelessness. Articles 151 and 153 on the other hand state that both the EU and its Member States shall have the objective of promoting proper social protection and combating exclusion. The Union shall support and complement the activities of its Member States.

The housing crisis, rising numbers of homelessness, and high rates of housing cost overburden have increased the pressure on the European Union as well as on Member States to act upon the situation. For the first time, the European Commission encompasses a dedicated Commissioner for Energy and Housing. His role will be crucial to accelerate the efforts to provide more affordable and social housing, especially for vulnerable groups, and support the combat against homelessness. In 2021, the European Parliament passed a resolution to recognise adequate housing as a fundamental European right, which also highlighted the goal to eradicate homelessness and ensure access to affordable housing<sup>10</sup>. To strengthen the Parliaments role, a special committee on housing will be set up in 2025. Lastly, the Housing Ministers have called for a comprehensive and strong effort to tackle the housing

<sup>9</sup> FEANTSA 2005: ETHOS, online available: https://www.feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion?bcParent=27

<sup>10</sup> European Parliament Resolution 2021, online available: <a href="https://www.europarl.europa.eu/news/en/press-room/20210114|PR95632/meps-access-to-adequate-housing-should-be-a-fundamental-european-right">https://www.europarl.europa.eu/news/en/press-room/20210114|PR95632/meps-access-to-adequate-housing-should-be-a-fundamental-european-right</a>.

crisis in the Liege Declaration, promoting regular stakeholder meetings, more investments in social housing, and a space for mutual learning<sup>11</sup>.

These efforts highlight that the European Union is a key factor in supporting the combat against homelessness. Therefore, Eurodiaconia promotes the following recommendations to both the EU and the Member States on next steps in the fight against homelessness and housing exclusion.

# **RECOMMENDATIONS TO THE EU**

# PROMOTE AND STRENGTHEN THE EUROPEAN PLATFORM ON COMBATTING HOMELESSNESS

The European Platform on Combatting Homelessness is widely recognised as an important stage to promote the goal of eradicating homelessness. It brings together stakeholders from the European Institutions, the Member States and Civil Society and provides a crucial opportunity for mutual learning, improved data collection, and a better understanding of EU funds. To ensure the success of the platform, an ambitious 2025-2028 work program, taking into account the diverse target groups and various challenges of people experiencing homelessness, needs to be implemented.

To strengthen EPOCH, Eurodiaconia supports FEANTSA's recommendations, such as a) the adoption of a Council recommendation on eradicating homelessness, b) bolstering the upscaling of Housing First and other proven solutions to address homelessness, c) mainstreaming homelessness in relevant EU policies, d) guarantee access to shelter for everyone in Europe, and e) build upon the work of the OECD to better assess public policies and developments of homelessness in the EU and Member States<sup>12</sup>.

# BUILD AMBITIOUS TARGETS: THE EUROPEAN ANTI-POVERTY STRATEGY AND EPSR ACTION PLAN

Both the European Anti-Poverty Strategy and the new Action Plan to implement the European Pillar of Social Rights must be in line with the goal of eradicating homelessness across the European Union. The setting of milestones combined with clear indicators such as a reduced timespan of being homeless, the number of people rehoused, or the number of affordable housing units could serve as ambitious contributions to reach the goal. By setting interim targets and providing a clear roadmap, the EU can ensure steady progress toward eradicating homelessness while fostering accountability and momentum among all stakeholders.

Social service providers and NGOs play a crucial role in defining and helping to deliver these targets; therefore, they must be included and consulted in all stages of the process, to ensure that their experiences, challenges, and ideas are taken into account. Additionally, to foster a truly inclusive and sustainable strategy that is able to deliver tangible results on the ground, the voices of experts by experience must be heard and truly included in the process.

Eurodiaconia 2024 : EU ministers call for social and affordable housing: <a href="https://www.eurodiaconia.org/eu-ministers-call-for-affordable-and-social-housing/">https://www.eurodiaconia.org/eu-ministers-call-for-affordable-and-social-housing/</a>

<sup>12</sup> FEANTSA 2024: 9th overview of housing exclusion in Europe, online available: <a href="https://www.feantsa.org/public/user/Activities/events/2024/9th\_overview/EN\_Chap/4.pdf">https://www.feantsa.org/public/user/Activities/events/2024/9th\_overview/EN\_Chap/4.pdf</a>

# PROMOTE THE ERADICATION OF HOMELESSNESS THROUGH SOCIAL INVESTMENT

Centered on prevention, a social investment approach aims to develop policies which prepare people to handle emerging social challenges, rather than merely 'repairing' existing issues that threaten an individual's well-being. Furthermore, a social investment approach is designed to strengthen people's skills and capacities, and to support them in accessing employment and participating in society on an equal basis.

Eurodiaconia believes that relevant social investments approaches are necessary to reduce and prevent homelessness at the same time. Effective homelessness strategies that fall within a social investment approach to housing policy may cover prevention and early intervention, quality homelessness service delivery, rapid re-housing, systematic data collection, monitoring and using shared definitions (ETHOS typology). Investments into safe and temporally stable forms of housing are much more cost-effective than dealing with the consequence of emergency situations<sup>13</sup>.

Eurodiaconia believes that an efficient social investment approach can be fruitfully translated into practice by empowering vulnerable individuals through the introduction of adequate minimum income schemes, accessible and high-quality services of general interest, and inclusive labour market measures. Homelessness constitutes a multi-dimensional phenomenon that cannot be tackled appropriately through initiatives focused solely on providing physical shelter. Building on the Lisbon Declaration, the Parliament Resolution on access to decent and affordable housing for all, and the European Pillar of Social Rights, an integrated approach to tackling homelessness would significantly strengthen the safety net for those who have lost, or are at risk of losing, their homes.

# PROMOTE THE ERADICATION OF HOMELESSNESS WITHIN THE EUROPEAN SEMESTER

The Lisbon Declaration set the goal to eradicate homelessness across the European Union by 2030. However, tangible progress towards the poverty reduction target has been disappointing over the past years. The number of people experiencing homelessness has not decreased as planned but instead increased to nearly 1.3 million. These backlogs can be explained -among others- by structural shortcomings in the supply and access to affordable and social housing, a lack of appropriate funding of service providers working with the homeless and preventing homelessness, and a lack of strong and effective political commitment by Member States.

The European Semester is an important tool to coordinate economic and social policies across the European Union. However, Country Specific Recommendations often fall short in balancing fiscal austerity and social investment. Overemphasis on fiscal austerity can result in cuts to essential social services, such as healthcare and social protection, disproportionately impacting vulnerable groups. Investments in robust public services and social protection are crucial to ensure the needs of the most vulnerable groups, including the homeless, are met. Additionally, the Semester process should encourage inclusive stakeholder engagement to ensure social considerations and recognise

Housing Europe 2018: Supporting people through Housing First: the experience of social housing providers, online available: <a href="https://www.housingeurope.eu/resource-1281/supporting-people-through-housing-first-the-experience-of-social-housing-providers">https://www.housingeurope.eu/resource-1281/supporting-people-through-housing-first-the-experience-of-social-housing-providers</a> In that briefing, a comparison from Belgium shows that Housing First support costs about 17.80 euros per night per person while a night in an emergency shelter costs 55 euros. Of course, the frequency and duration of usage of emergency services vary from person to person and service users tend to stay in Housing First-projects on a longer term.

the needs of the most vulnerable. To effectively combat homelessness, the Semester process must address challenges such as unaffordability of housing, housing cost overburden, and homelessness prevention.

Last but not least, within the framework of the European Semester, the social convergence framework, particularly through the enhanced use of the social scoreboard, can play a key role in addressing housing affordability and homelessness. By focusing on specific indicators already included in the Scoreboard, such as housing cost overburden and people at risk of poverty or social exclusion, the framework can provide a clearer picture of housing-related inequalities across Member States. Strengthening the visibility and weight of these indicators within the European Semester would encourage governments to prioritize policies that tackle housing exclusion, such as increasing the supply of affordable housing, preventing evictions, and addressing homelessness. Aligning national reforms with these metrics would not only promote upward social convergence but also support the EU's broader goals of social fairness and inclusion.

# REDUCE ADMINISTRATIVE HURDLES TO ACCESSING ESF AND UPCOMING ESF+ FUNDING

Like other NGOs and service providers, Eurodiaconia members generally rely on multiple sources of financing, which can include private donations and (in some countries) church taxes. However, the largest share of funding is provided by public authorities. It is therefore important that NGOs and service providers have access to EU structural funds to co-finance their activities.

Unfortunately, Eurodiaconia members continue to experience administrative hurdles due to the complexity of rules surrounding ESF+ funding allocation. Smaller organisations often lack the capacity to apply for ESF+ funding or to manage grants effectively once they have been allocated, the latter of which can have an adverse effect on project implementation and disrupt organisational structures. Eurodiaconia therefore calls on the EU to continue reducing the administrative burden on (potential) ESF+ grant beneficiaries by simplifying application and monitoring procedures.

Eurodiaconia furthermore calls for such efforts to be translated in the upcoming implementation of the ESF+ for the next long-term EU budget 2028-2035.

### INCLUDE HOMELESSNESS IN ALL POLICIES ADDRESSING HOUSING

For the first time, the European Union has a dedicated Energy and Housing Commissioner. One of the key challenges of the Commissioner is the housing crisis, including the lack of social and affordable housing. While it is important to work towards more affordable housing in general, vulnerable and low-income groups must be at the centre of the efforts and cannot be left behind. Rising rent and housing costs in recent years have contributed to housing cost overburden, especially for people at risk of poverty and social exclusion. Therefore, all efforts to increase the share of affordable housing across Europe, such as the Affordable Housing Plan, should particularly emphasise the situation of people experiencing homelessness or vulnerable groups, such as families not being able to pay their rent anymore, to ensure their access to adequate and affordable housing.

State aid rules are essential in building sustainable, social, and affordable housing stock. They should therefore be designed in a way that ensures and promotes all efforts to eradicate homelessness and offer adequate housing solutions for vulnerable groups.

# **RECOMMENDATIONS TO EU MEMBER STATES**

### **DEVELOP AND IMPLEMENT NATIONAL STRATEGIES ON HOMELESSNESS**

Whilst it is encouraging to see that an increasing number of EU Member States are adopting strategic approaches to homelessness, many of them have not yet implemented a national strategy to address the issue. Eurodiaconia calls upon all Member States to develop national strategies which:

- a) Consider the added value of a Housing First approach, which aims to provide people facing homelessness with stable housing from the start. Housing-led approaches have proven to be successful in many circumstances, and various countries have already adopted their principles in their national strategies (e.g. Denmark, Finland, France, Germany). Their potential is strongly tied to the availability of affordable housing and to the continued access of beneficiaries to support by social workers. If adapted to the particular challenges of different national and regional contexts, Housing First can be a proven, impactful, and cost-effective approach to combat homelessness<sup>14</sup>. However, Housing First should not be the only approach but should be accompanied by other forms of personcentred strategies to find a suitable solution for each person in need.
- b) Combine emergency support with effective preventive measures. This not only includes affordable housing, but also reinforcing mechanisms to tackle obstacles such as complicated or high rent guarantees, and measures to reduce the number of evictions (especially for families).
- c) Support the work of NGOs and social services both in addressing homelessness directly as well as in preventing homelessness, for instance through debt counselling services that support families and individuals faced with rent arrears, possible evictions, or over indebtedness.
- d) Counteract the discrimination towards homeless people and the criminalisation of homelessness, both at the national and the local level.
- e) Involve relevant stakeholders such as local authorities, NGOs and service providers, social workers and actively support the participation of experts by experience in the development and monitoring of strategies and policies. Eurodiaconia members emphasise the importance of providing space for the inclusion of homeless persons in diagnosing policy gaps and developing targeted solutions.

# INTRODUCE AND STRENGTHEN TARGETED POLICIES FOR PARTICULARLY VULNERABLE GROUPS

Whilst the homeless are still too often seen as predominantly middle-aged, single men, there is a high share of other target groups that Eurodiaconia's members' support:

- a) young persons
- b) migrants
- c) women
- d) persons becoming homeless due to over-indebtedness
- e) persons with a mental illness
- f) families with children

In response to these changes, Eurodiaconia members have deemed it necessary, over the course of the past years, to adjust their methods of providing support. For example, undocumented migrants face greater obstacles in accessing social services than legal residents and are often forced to hide from the authorities. One of Eurodiaconia's Greece based member aims at providing housing and traineeship for refugees. Young homeless on the other hand can face particular difficulties to enter the labour market, access education and training opportunities. The Helsinki Deaconess Institute therefore aims to provide support to this specific group of persons in Finland. Homeless women face other challenges, such as an increased risk of violence and exploitation. Therefore, many of our members, such as Diakonie Dusseldorf or the Stockholm City Mission, have developed targeted support, programs, and shelters for women.

Homelessness results from a unique interplay of causes amongst the different groups, and therefore requires a range of different policy responses, rather than a monolithic approach which presupposes a high extent of homogeneity amongst Europe's homeless.

# ENSURE BETTER ACCESS TO, AND USE OF, EU STRUCTURAL FUNDS AT THE LOCAL LEVEL

Under the current programming period, at least 25% of the ESF is foreseen to promote social inclusion and poverty reduction and 3% to address material deprivation. Most of the Member States have exceeded this benchmark and have invested between 20% and 30% for social inclusion and poverty reduction, with an EU level average of 25.6%.<sup>15</sup>

The next MFF resources should aim to enhance access to affordable, sustainable, high-quality services; combat discrimination; fighting homelessness and promote the social inclusion of all on the national, regional, and local level. To do so, Eurodiaconia recommends maintaining the current ESF earmarking for social inclusion and material deprivation, leaving member states the possibility to spend more.

<sup>15</sup> ESF Transnational Platform 2018: Social inclusion indicators for ESF investments – Areas for development in addressing the 20% social inclusion target in the ESF+. Online available: <a href="https://ec.europa.eu/esf/transnationality/content/social-inclusion-indicators-esf-investments-areasdevelopment-addressing-20-social-inclusion">https://ec.europa.eu/esf/transnationality/content/social-inclusion-indicators-esf-investments-areasdevelopment-addressing-20-social-inclusion</a>.

# STRENGTHEN EFFORTS TO PREVENT HOMELESSNESS

The goal of eradicating homelessness can only be achieved hand in hand with proactive prevention measures. This includes preventing evictions by providing early, targeted support to households at risk, as well as offering access to appropriate housing solutions when necessary. Additionally, increased investments in social and affordable housing, alongside better coordination and a combination of European, national, regional, and local funding, are essential to offer housing options for vulnerable groups. Given the current housing crisis and rising homelessness rates, authorities across all levels, from local to European, should work hand in hand to finance the mobilisation of vacant housing for adequate affordable housing developments. European funding, in the next MFF, must be leveraged to renovate existing housing and vacant properties, whether in the private sector or social housing, to make them available for homeless individuals—providing a triple win by addressing homelessness, improving housing stock, and revitalizing communities. Finally, targeted support for vulnerable and low-income groups, such as assistance with rising energy costs, is critical to prevent families and individuals from losing their homes due to financial strain.