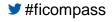




Session 1 – Supporting access to housing for migrants

Charlotte d'Elloy, Senior Consultant, Technopolis









Objectives of the workshop

- ☐ Share preliminary findings with Managing Authorities (MAs).
- Collect feedback from MAs on preliminary findings.
- ☐ Use collective intelligence to inform the design of potential Fls.
- Network with peers and sector stakeholders.





Agenda



- Introduction to the reception/ housing sector chapter of the study (10 min)
- Interactive discussion (40 min)

Break (10 min)

- Presentation of potential Fls (10 min)
- Good practice examples (15 minutes)
- Case #1: ERSTE Bank, Austria
- Case #2: Land Steiermark, Austria
- Case #3: Caisse des dépôts, France
- Interactive discussions (30 minutes)
- Conclusion (5 minutes)









Introduction to the topic of access to housing for migrants & preliminary results and hypotheses





The question we are solving:



Can an AMIF co-funded FI be used for the

integration of Third Country Nationals in the sector

of reception/ housing? How?





EU Shared Management Funds

Complementary approaches



ESF+

- €99.26 bn (2021-2027)
- Homeless persons
- Housing First initiative: provision of housing and helps service users to live immediately and successfully in their own home.
- Eligibility: individuals
- After 12 first months

ERDF

- €226.05 bn (2021-2027)
- Broader scope incl. TCNs
- Focuses mainly on the building of long-term accommodation and social housing (not eligible under AMIF)
- Eligibility: institutions
- After 12 first months

AMIF

- €9.9 bn (2021-2027)
- TCNs (Ukraine)
- Temporary infrastructure (e.g. containers, barracks) and accommodation for reception as well as the construction of permanent infrastructure for reception
- Eligibility: institutions
- 0-12 months+

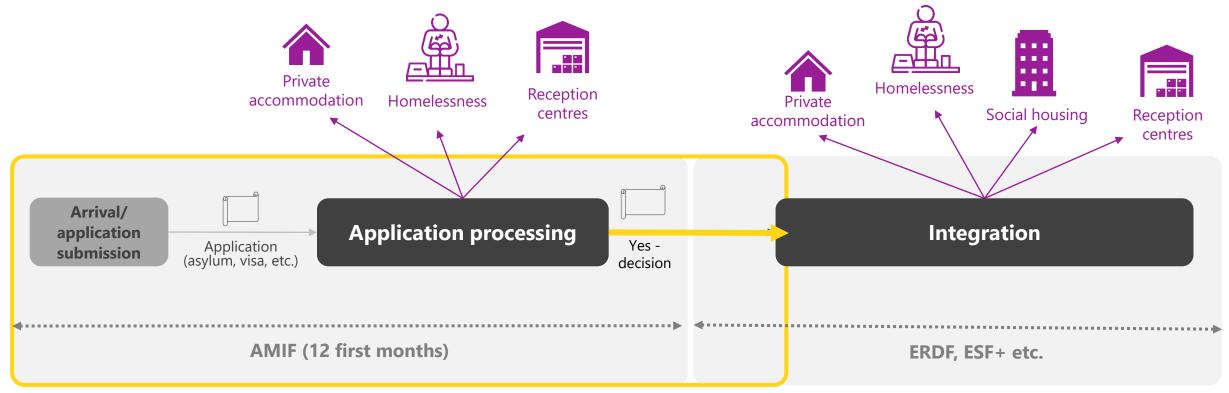




The integration process of Third Country Nationals



...from the perspective of reception and housing



Focus on the reception and transition stage



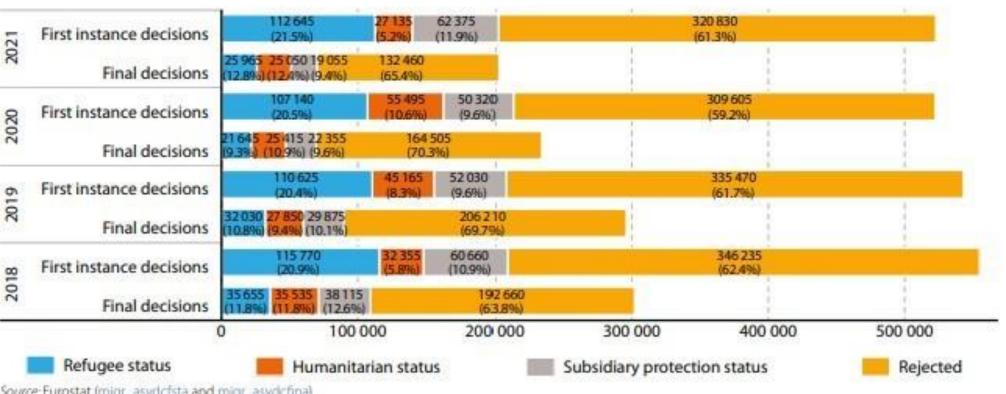


Reception challenges



According to available EU-level data

First instance and final asylum decisions by outcome (absolute number and % of respective total decisions), EU and Norway



No EUlevel data on reception capacities (nor nationally in DE, IT, PL, LT)

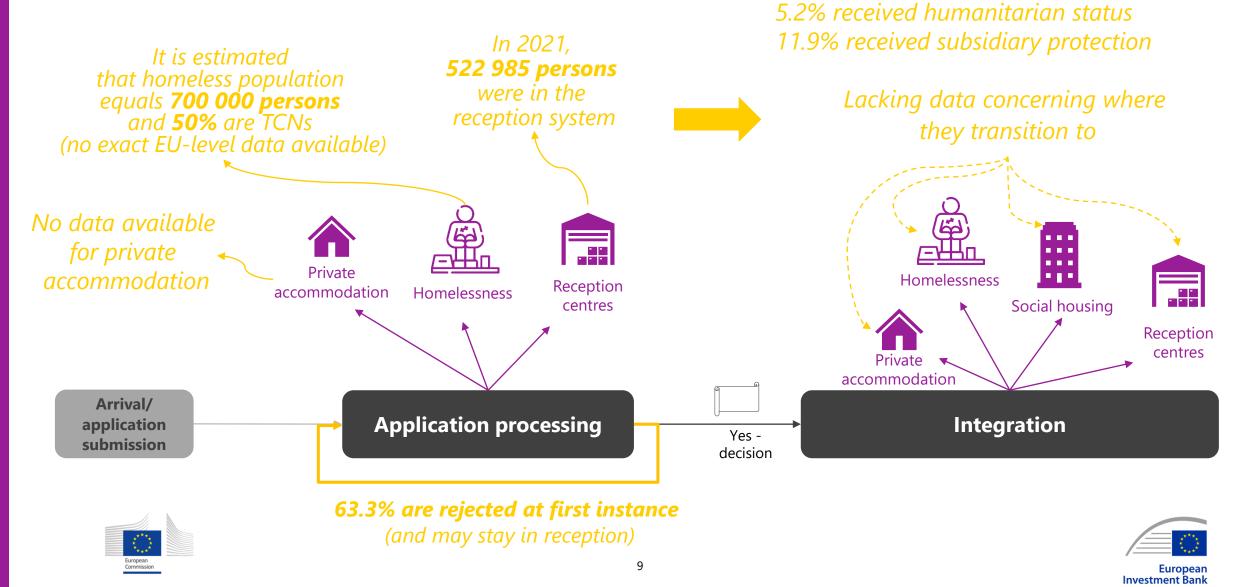
Source: Eurostat (migr_asydcfsta and migr_asydcfina)





Reception and integration challenges

According to available EU-level data



In 2021,

21.5% became refugees,

Finance-related and non-financial reception/ housing needs



Third Country Nationals

Tangible

Basic needs (food, hygiene, medical care)

Adequate accommodation

Transport means

Mobile phone connection

Schools

Deposit to secure home

Rent & durables

Debt repayment (travel expenses) & remittances

Family relocation funds

Employment costs or business loan

Taxes and insurance

Non-financial

Finance-related

Proximity to host community

Legal support (incl. free movement)

Education

Language skills

Psychological help to overcome trauma

Integration information

Social services

Support system for minors turning eighteen

Budgeting and financial identity (debit card, bank account)

Welfare benefits understanding

Price and contract negotiation skills

Consumer awareness to avoid scams and slum lord practices

On-the-job training

Housing market and rights guidance





Intangible











Interactive discussion





Finance-related and non-financial reception/ housing needs



Third Country Nationals

Tangible

Basic needs (food, hygiene, medical care)

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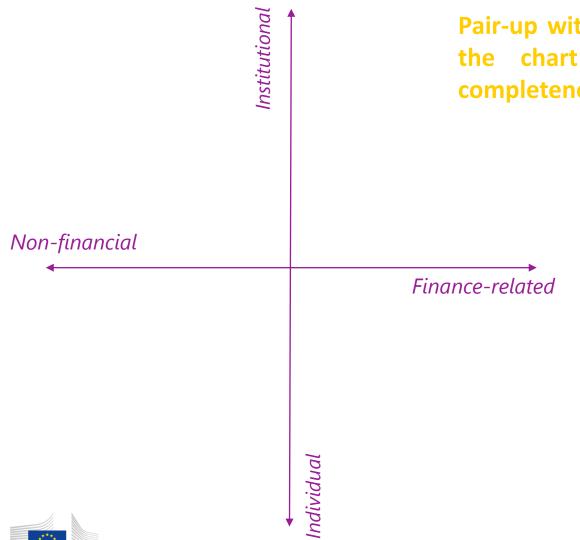


Intangible

Needs and barriers concerning TCNs' reception?



Managing authorities



Pair-up with your neighbour and fill out the chart together. It's not about completeness but relevance.

Supporting questions:

- Do you have an overview of TCNs' reception in your country?
- What is your experience or personal knowledge?
- If no, why? If yes, how are they setup?
- Do you know of general trends in your country when it comes to the gap between reception capacities and number of persons in the system or transitioning out of it?



Potential FIs

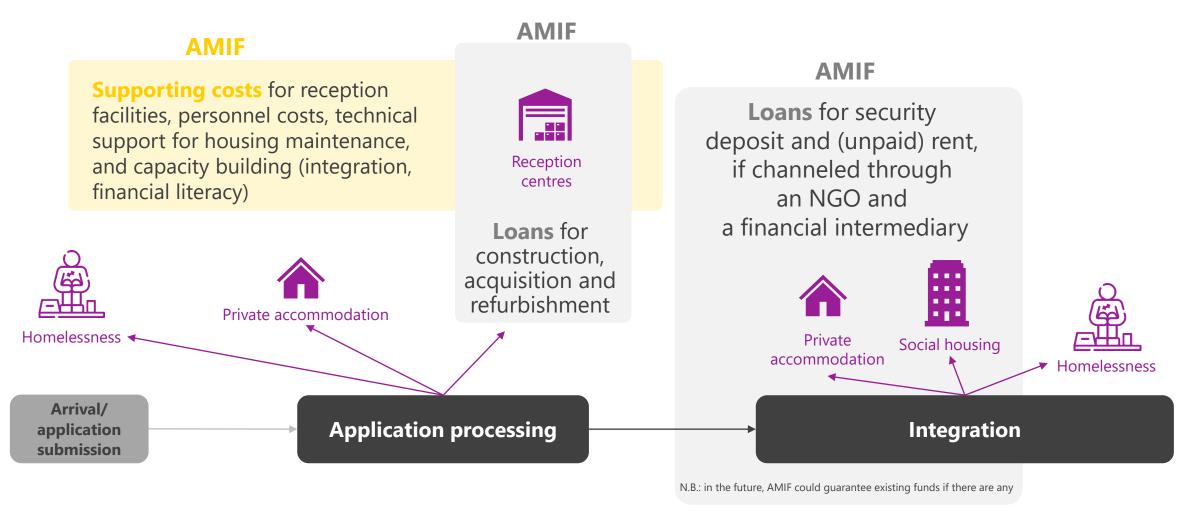




Potential financial instrument under AMIF



According to available EU-level data







Case study #1 – Erste Bank

Piloted/ envisaged FI solutions from the private sector



Individual Solutions

1. Housing Microloans Issues Issues 2.Rental Microloans **Development** – low-cost self-built Income verification => houses (rural) Income verification => Rental initial cost - deposit (rent 3-4 **Reconstruction** – energy efficiency, regular savings months), broker fee regular savings fixing of deficiencies (water leakage, Refurbishment – furniture, needed **Risk** => guarantees Risk => guarantees sanitation, sewage), adding space.. household equipment 3. Cooperative housing down-payment loan Removing the hurdle of high own funds to access coop.apartments Ownership • 5. SH joint venture Issues 4. Cooperative housing Purchase of apartments to be rented Equity => (quasi) equity Issues development finance via NGOs to excluded groups **Initial cost** => grant / TA **Equity** => (quasi) equity **Development** – flats in urban areas 4. SH development finance **Initial cost** => grant Issues Initiated by civil society, NGOs or Development by municipalities **Risk** => guarantees **Equity** => (quasi) equity municipalities Project finance Risk=> quarantees Missing regulatory Institutional solutions Missing regulatory framework in CEE framework in CEE



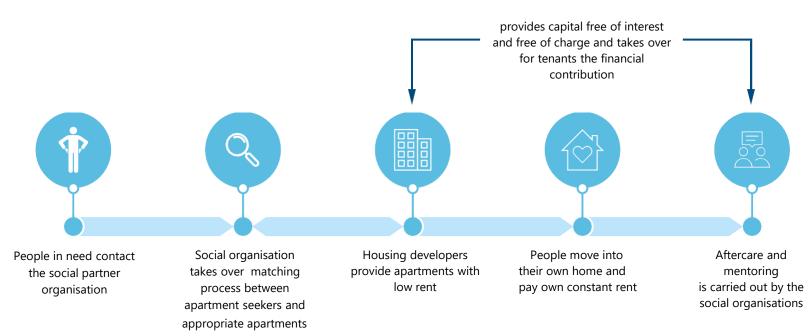


Cooperative apartment down-payment loan



- Cooperative apartments represent affordable low rent accommodation, the hurdles are the long waiting lists (low supply) and the required downpayment (usually in Austria ca €15-20 000)
- Erste Bank in cooperation with social housing cooperatives provides interest free loans to finance down-payments on 200 apartments for families in difficult financial situations.



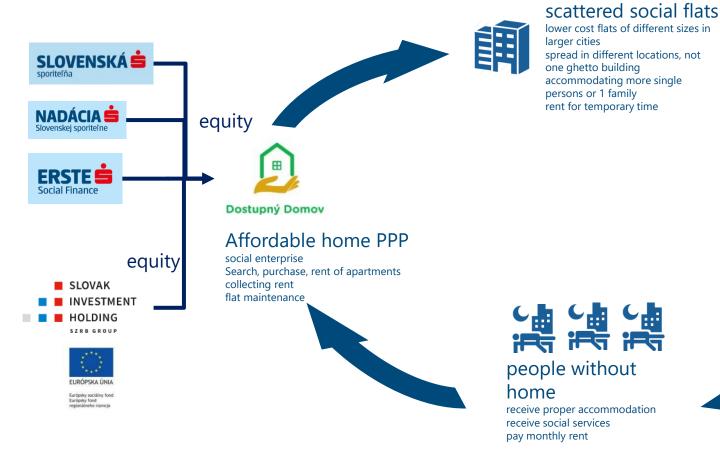








Social Housing joint-venture in Slovakia





social organizations

select homeless people provide social services provide job integration support provide mediation with neighbors rent collection from final beneficiaries





Case study #2 – Land Steiermark (AT)

FI solutions from the public sector



"Kautionsfond":

- Exclusively available to people with low-income (below €1208/month for single person; €1812 /month for couples and €402.67/month/child)
- Loan of maximum €1000
- Subsidies can be added
- Repayable within three years, no interest fee
- Repayment in self-chosen tranches
- Implemented by:



Source: https://existenzsicherung-steiermark.caritas-wegweiser.at/





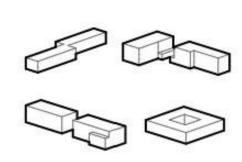


Case study #3 – Caisse des dépôts (FR)

FI solutions from the public sector

"Toits temporaires urbains":

- Project answers the need for flexible emergency accommodation (flow of incoming persons in diff. parts of the territory at varying times) and the need to use temporarily vacant land:
 - environmentally-friendly wooden constructions;
 - easily movable by any third-party;
 - reconfigurable for adaptation to another use;
 - with ambitiously high architectural quality and user comfort;
 - at reasonable cost.























Interactive discussion





Implementation of a financial instrument

Managing authorities





Supporting questions:

- What is needed to implement FI solutions? Are there specific barriers?
- What is your experience in implementing FIs? What would you need to go further in this direction?



Supporting questions:

- Do you know of other FI/ capacity building examples you would want to share with us (in the area of migration / refugee reception / social housing of marginalised groups)?
- What is the specific added value of having an FI in this area at EU, national, local level?

Use the supporting questions to formulate on sticky notes the needs & barriers you have encountered, or you know of, and good practices you wish to discuss.







Conclusion







Outcomes of the workshop

- ✓ Managing Authorities (MAs) and sector stakeholders are informed about preliminary findings.
- ✓ Preliminary findings are refined with MAs' view point.
- ✓ Ideas and feedback on the design of potential FIs are generated
- ✓ Exchange on the topic is fostered between peers.









Request for support





Request for additional support



Based on our discussion, if possible, we would kindly like to ask you to provide us with additional inputs which can be used for the preparation of a market assessment report, specifically:



Stakeholders and contact persons



Studies, reports, documents, data, action plans



Priorities for the programming period, strategies, project pipelines



Other additional information which might be relevant for the needs of the study, e.g. best practice







Contact information





Contacts





Zuzana Nehajova Project Manager

Mobile +421908723395

Email <u>zuzana.nehajova@cz.ey.com</u>



Ewa BańkowskaMicrofinance sector

Mobile +48 512 488 669 Email <u>ewa@mfc.org.pl</u>



Michele Alessandrini
Social impact investing sector

Mobile +39 3384725311
Email m.alessandrini@t33.it



Charlotte d'Elloy Housing sector

Mobile +43 664 1067821
Email charlotte.delloy@technopolis-group.com







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