



Session 1 – Supporting access to housing for migrants

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 #ficompass





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 FIs.
- ❑ 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 FIs (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

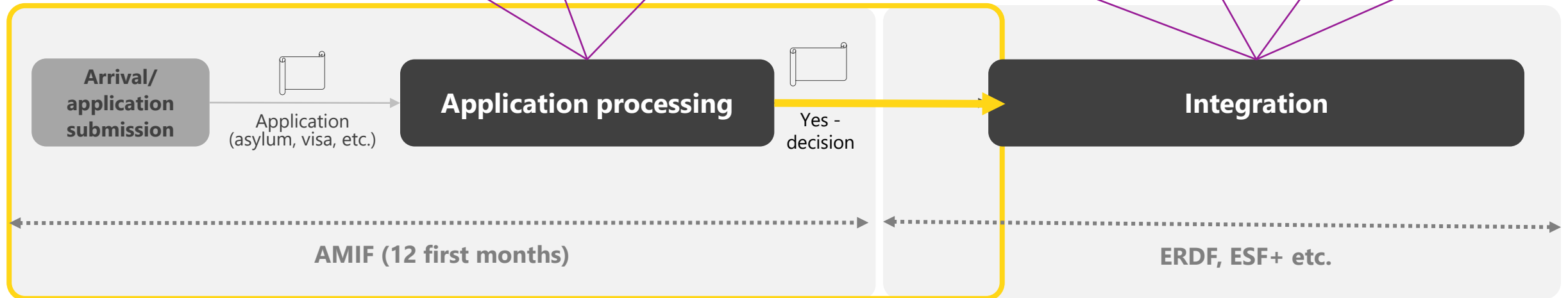
- €226.05 bn (2021-2027)
- Broader scope incl. TCNs
- Focuses mainly on the building of long-term accommodation and social housing (not eligible under AMIF)
- Eligibility: institutions
- After 12 first months

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



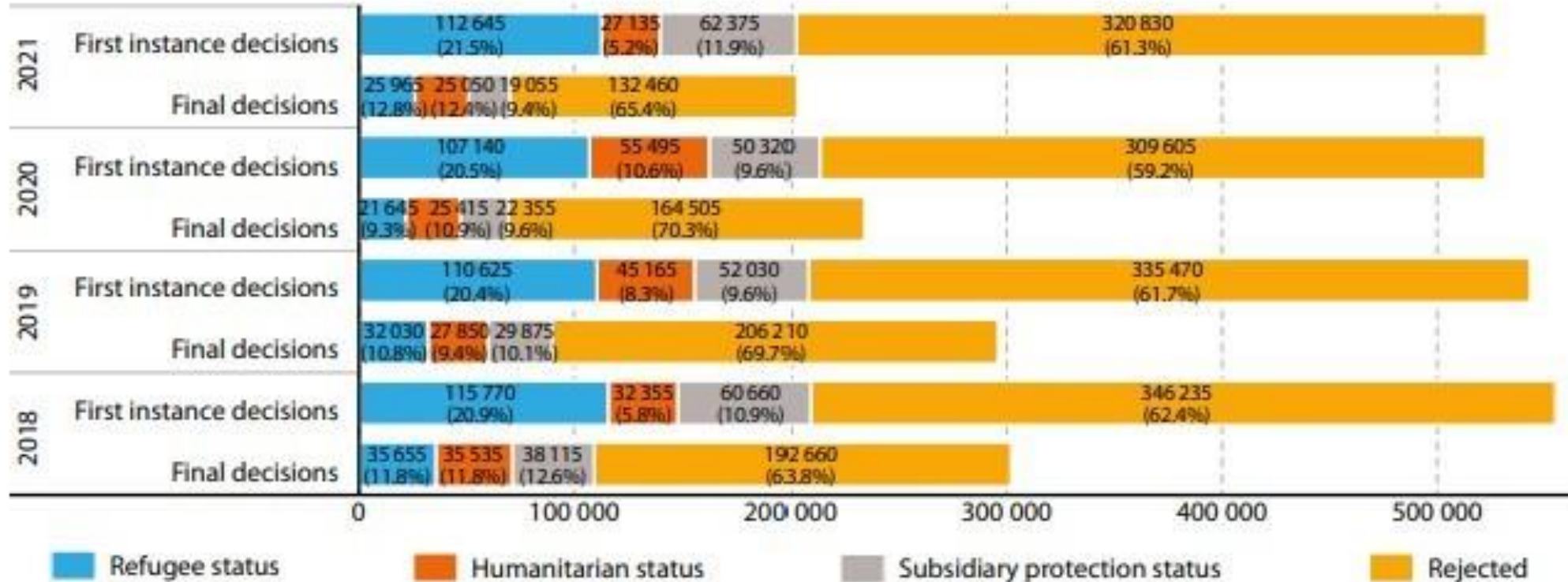
Focus on the reception and transition stage

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

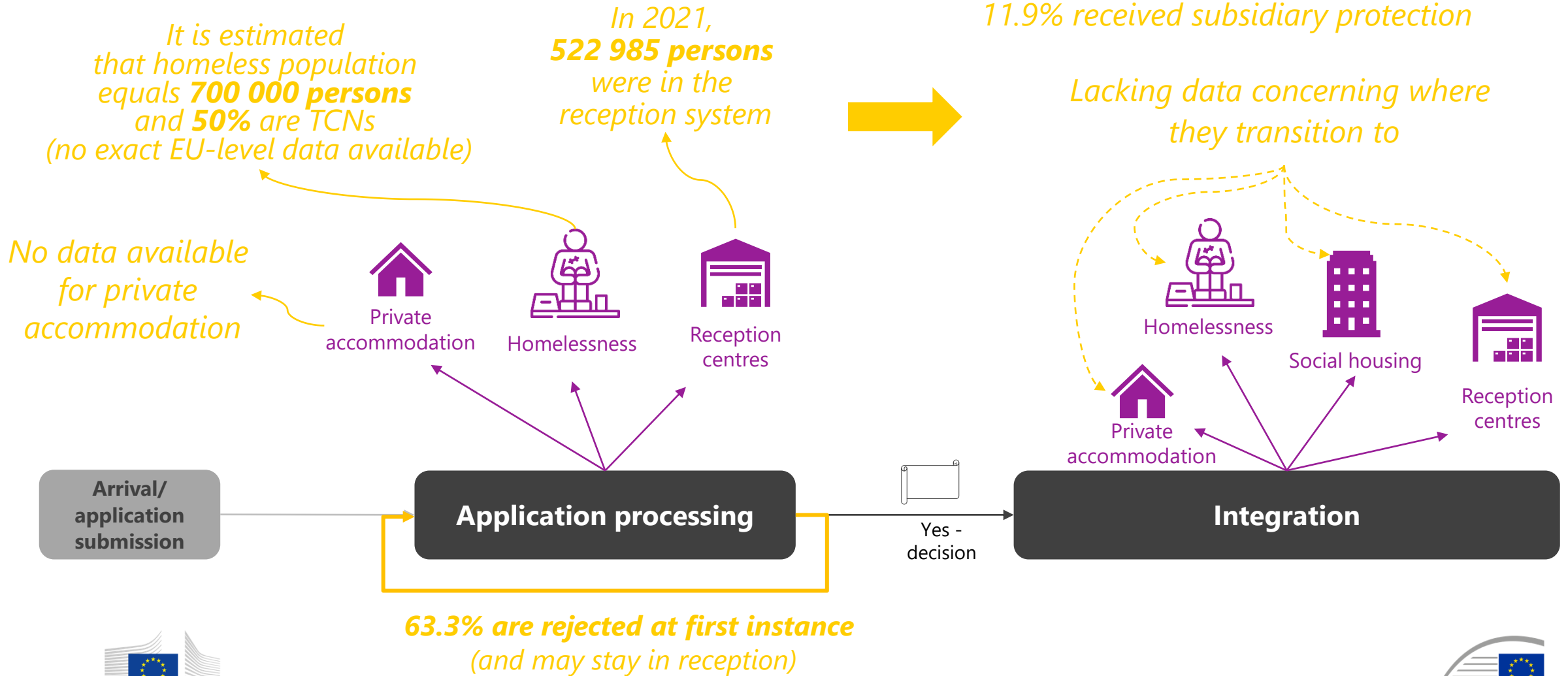


Source: Eurostat ([migr_asydcfst](#) and [migr_asydcfina](#))

No EU-level data on reception capacities (nor nationally in DE, IT, PL, LT)

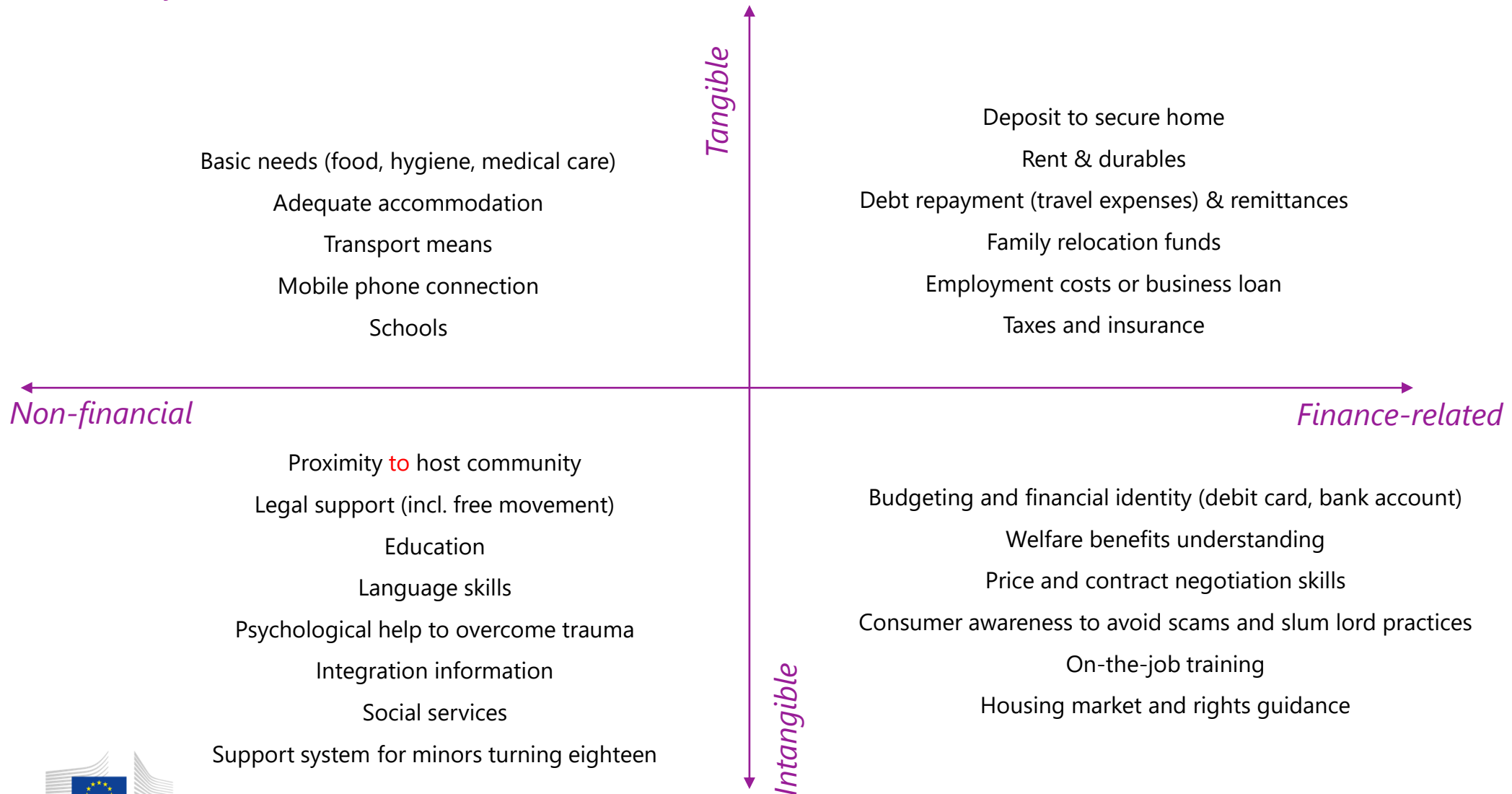
Reception and integration challenges

According to available EU-level data



Finance-related and non-financial reception/ housing needs

Third Country Nationals





**Thoughts or
questions?**

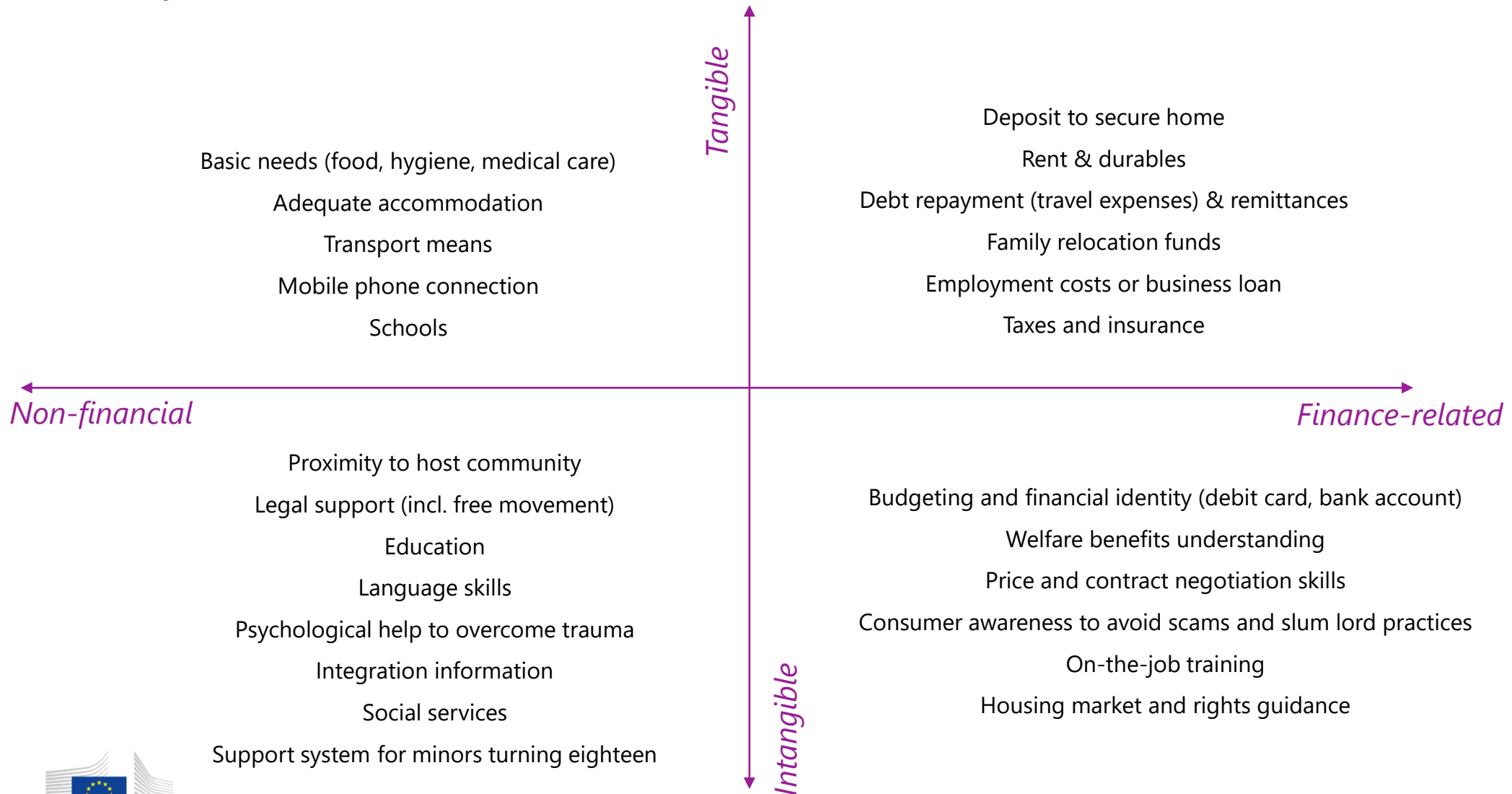


Interactive discussion



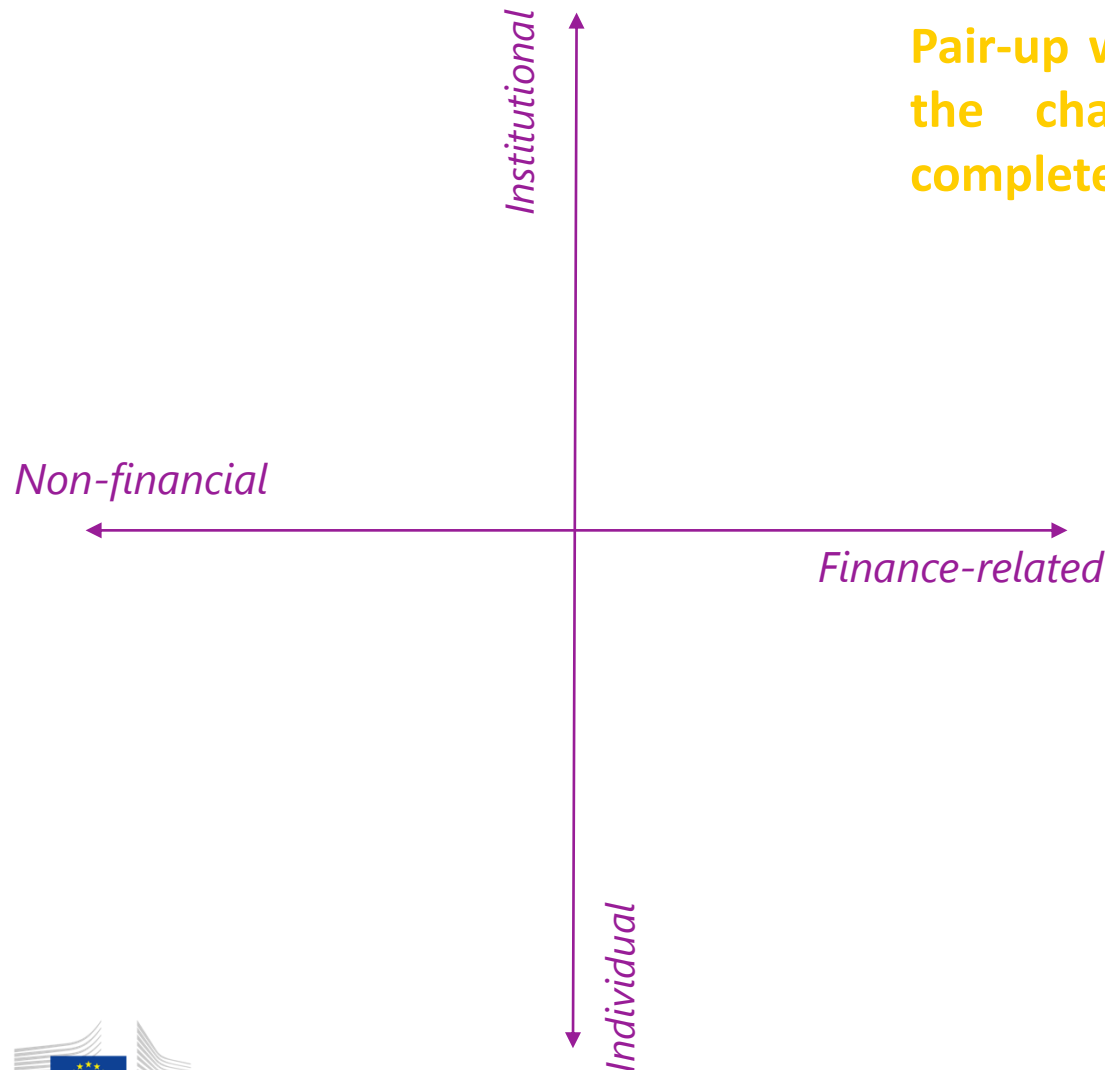
Finance-related and non-financial reception/ housing needs

Third Country Nationals



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 set-up?
- 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?

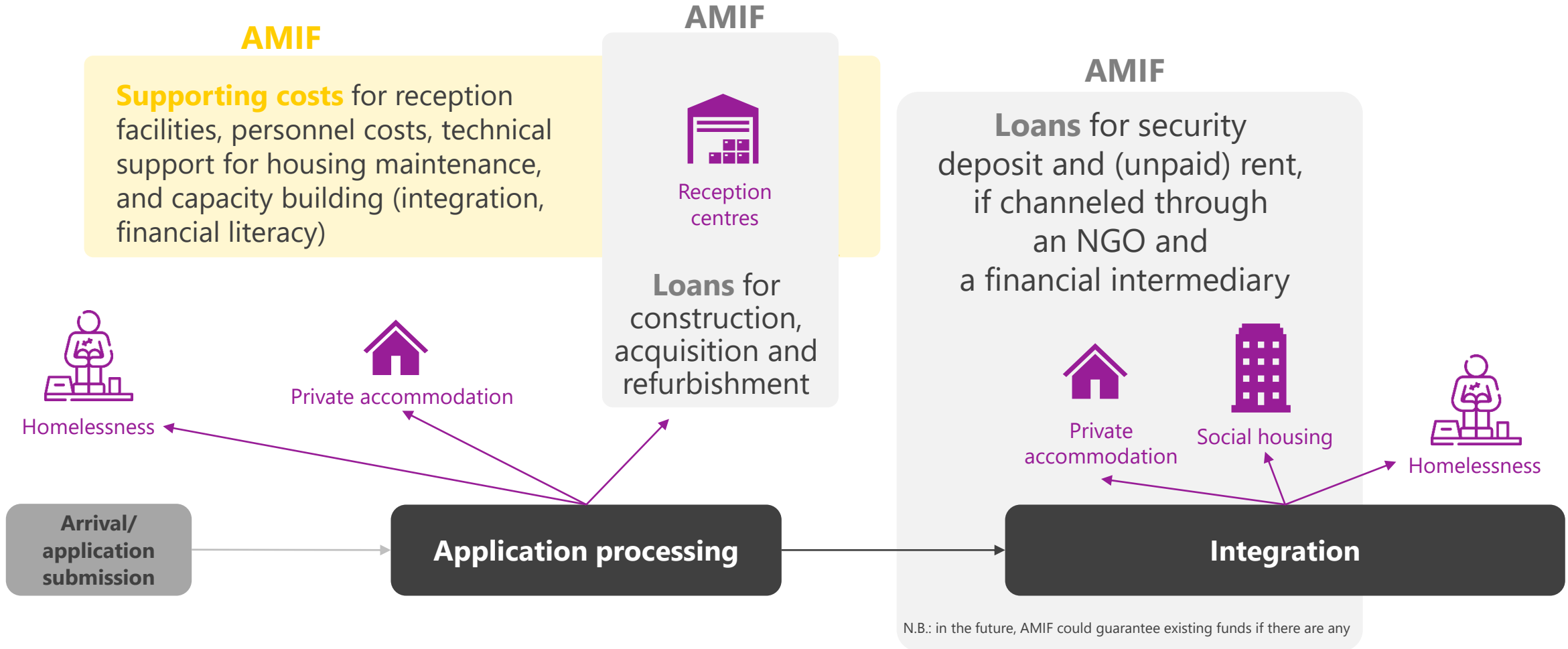


Potential FIs



Potential financial instrument under AMIF

According to available EU-level data



Case study #1 – Erste Bank

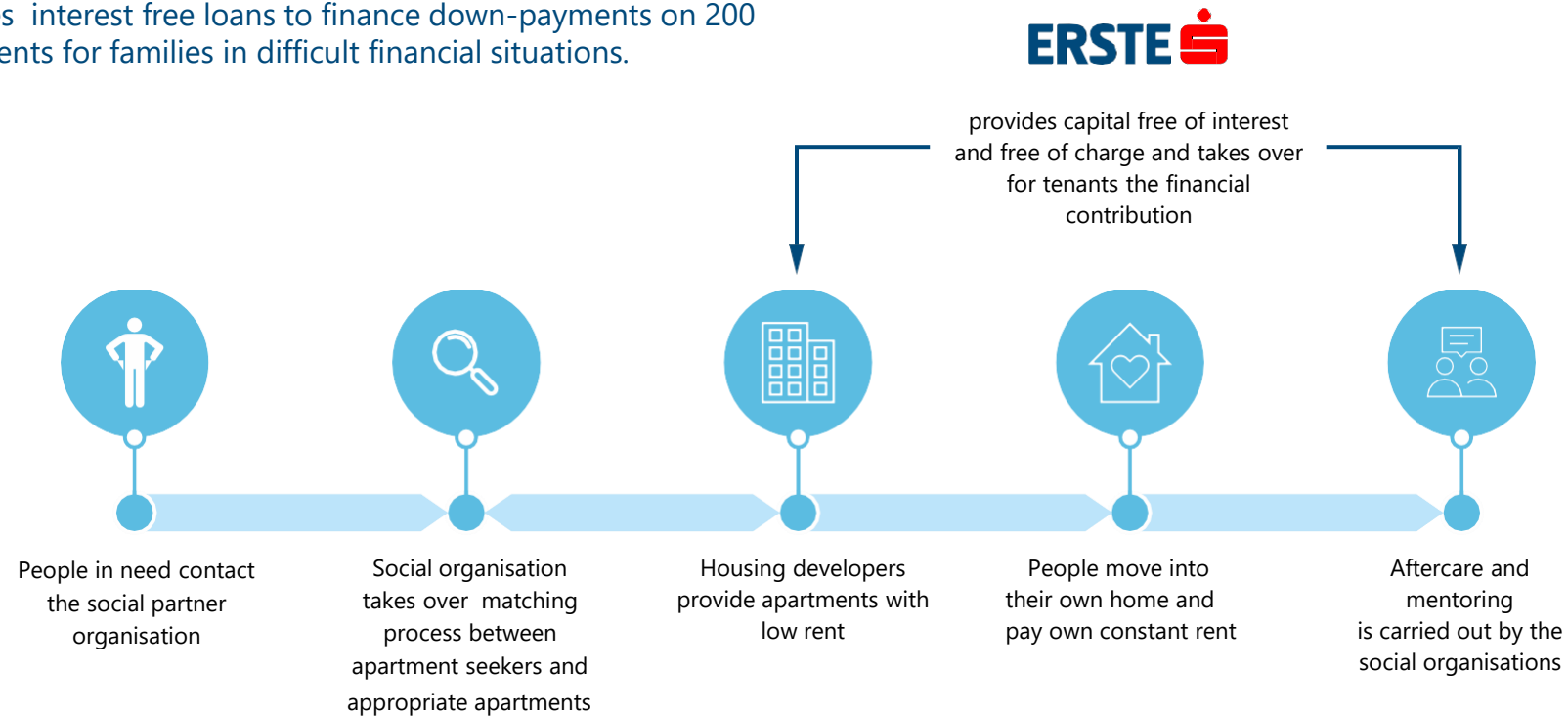
Piloted/ envisaged FI solutions from the private sector





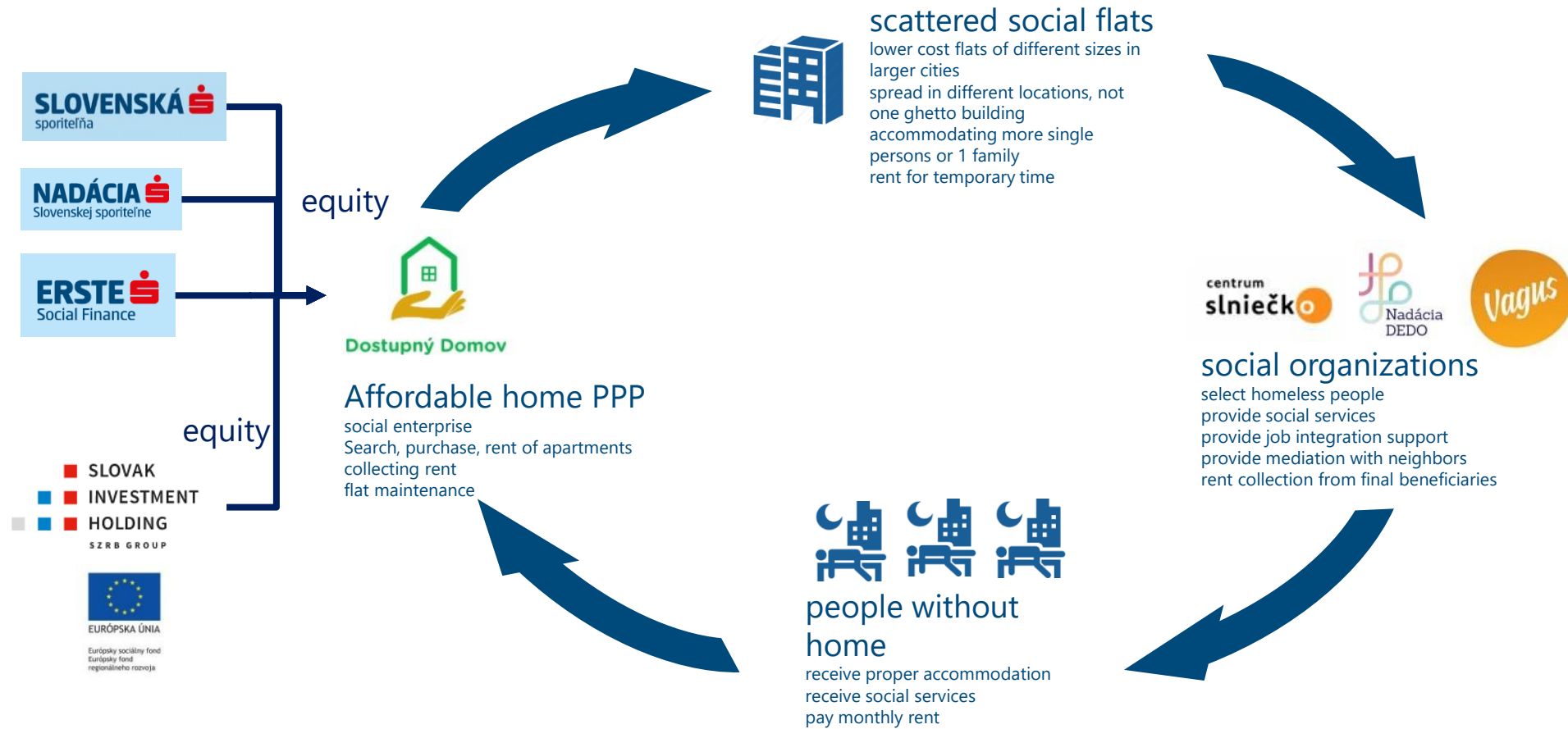
Cooperative apartment down-payment loan

- Cooperative apartments represent affordable low rent accommodation, the hurdles are the long waiting lists (low supply) and the required down-payment (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



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/>

Caritas volkshilfe.
ÖSTERREICH

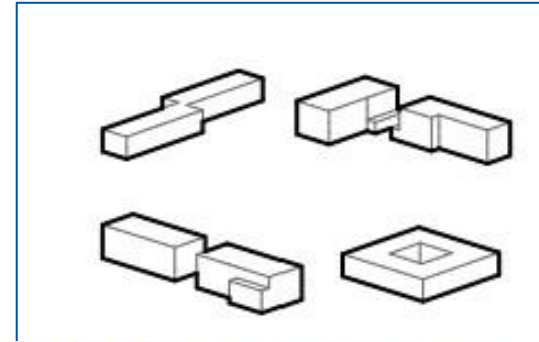
Case study #3 – Caisse des dépôts (FR)

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.



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Interactive discussion



Implementation of a financial instrument

Managing authorities



Needs & Barriers

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?

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.

Good practice

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?



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



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