

**Speaking Points for Vice Governor Johannes  
Boehmer**  
**48th Session of the Congress, 27 March 2025**

**Introduction**

Honorable Members of Congress,

Thank you for inviting me to the 48<sup>th</sup> Congress Session to speak about the very important challenge of homelessness. As Vice-Governor of the Council of Europe Development Bank (CEB), I would like to emphasize the crucial role our institution plays in tackling some of Europe's most urgent social issues, including homelessness – a challenge we have been addressing since 1956.

The mandate of the CEB is simple but vital: our goal is to foster social integration and improve the living standards of vulnerable communities across Europe. We accomplish this by financing and supporting initiatives that combat social exclusion, enhance housing conditions, generate employment, and ensure access to essential public services for those who need it most.

Our work is inherently connected to the fundamental principles of the Council of Europe, our mother institution to which we are linked through a partial agreement. While the Council of Europe serves as the guiding light of European values—upholding human rights, democracy, and the rule of law—the CEB translates these values into concrete, tangible actions that directly benefit the lives of individuals and communities in need.

A key focus of our efforts is ensuring that the right to adequate housing, as outlined in international human rights frameworks and upheld by the European Committee of Social Rights, is accessible to everyone.

As homelessness is in stark contrast to these values of human dignity, we, at the CEB, contribute with our operations to a Europe where social justice and dignity are more than ideals—they are realities that improve the lives of vulnerable populations.

## ***[Homelessness in Europe***

*Chapter on **Homelessness in Europe** can be left aside if the prior speaker, O. DE SCHUTTER, already presents the background and numbers.*

*Now, I would like to share with you a brief overview of the current state of homelessness in Europe, as well as the CEB's work to support some of the most vulnerable people in our society, but also the importance of a multi-level governance approach.*

*We all know it from walking through the streets of our cities: Homelessness is an increasingly pressing issue across Europe with numbers having doubled from 700,000 homeless people in 2015, to almost 1.3 million in 2023. However, collecting accurate data is challenging as many homeless people live in so-called hidden homelessness; they are for instance finding shelter at their family's or friends' places. There is a need for cross-border collaboration and cooperation among various governance levels and organisations to collect harmonised data and exchange best practices. This will help to design holistic policies that can effectively address the various needs of a diverse homeless population.*

*We see that the growing numbers of homeless people in Europe are increasingly drawing political attention. For example, the signing of the Lisbon Declaration in 2021 demonstrated a shared political commitment from European, national and local representatives, but also civil society organisations to combat homelessness. We are relieved to see, that housing is now a top priority within the new European Commission with the first Commissioner appointed for Energy and Housing. We hope that housing for the homeless will be one of the priorities within the Commission's plan for housing. The Council of Europe's European Social Charter serves as a crucial point of reference in the fight against homelessness. It specifically states the Right to housing and the need to ensure accessibility, promote adequate living conditions, and actively prevent, reduce, and ultimately end homelessness.]*

## **CEB's Work on Homelessness**

The CEB is becoming increasingly active not only in financing but also in advocating for the fight against homelessness in Europe.

In December of last year, we organised, together with the Council of Europe, a conference on homelessness and how it can be addressed through social investment. We brought together speakers from our own institutions, the European Commission, academia, local and regional authorities, and civil society organisations. One of the conference's main conclusions is the importance of collaborating across governance levels to effectively combat homelessness. This is also reflected in the working group on homelessness financing of EPOCH, the European Platform on Combatting Homelessness, which the CEB is co-chairing. The working group brings together representatives from the national and local level to discuss how financing can become more accessible.

Since its inception, the CEB has been instrumental in funding major housing initiatives on the local, regional and national level such as in Berlin, Catalonia, and Slovenia, directly contributing to the creation of affordable housing helping to prevent homelessness. Our approach goes beyond just providing shelter; we integrate homelessness prevention within broader social inclusion strategies, such as vocational training, addressing the systemic issues that contribute to this crisis.

However, despite these efforts, the challenges we face remain daunting. The European housing crisis is far from over, with affordable housing continuing to be scarce, and homelessness increasingly concentrated in urban centers. Rising housing costs further exacerbate the problem, leaving vulnerable populations in a state of crisis.

In response, the CEB is intensifying its commitment to addressing these issues. We aim to facilitate the setup of sustainable, impactful projects by blending loans and grants when we aim to address the needs of vulnerable groups. European financing programmes, such as InvestEU, along with the support of multilateral development banks, should play a key role in unlocking additional funding for social housing and homelessness projects across Europe. We are also encouraging innovative approaches such as mixed purpose housing that could unlock financing of housing projects for homeless people through cross-subsidy.

However, innovative financial mechanisms such as guarantees or cross-subsidies with the affordable housing segment can help only so much. The financing of integrated housing solutions for the homeless at large scale needs significant grant funding support, to make housing projects financially sustainable.

Over the past decade, the total funding volume provided by the CEB for the housing sector has amounted to nearly €5 billion. When executed strategically, these social investments can break the cycle of homelessness, offering individuals the opportunity to rebuild their lives with the support and dignity they deserve.

### **The Importance of Cities and Regions**

Sustainable financing solutions, strong political will and cooperation, and a holistic approach are crucial to successfully address and significantly reduce homelessness. Local and regional authorities play a pivotal role in developing and implementing effective solutions. To reach sustainable results we need to focus on homelessness prevention, effective response mechanisms, and helping individuals transition to independent living.

Research has shown that inaction to reduce homelessness is expensive. It comes at a high social and economic cost, burdening the health services, law enforcement, and social services while limiting individuals' ability to contribute to society. Scaling up our response will not only improve lives but also reduce public expenditure in the long run.

To develop effective and long-lasting solutions, multi-level governance cooperation and a multi-stakeholder approach is vital. The decision making process should include policymakers from the local to the national level as well as actors from civil society organisations and funding partners depending on the project type. Sharing best practices at the European level will ensure that policies and funding mechanisms reflect the needs on the ground. We need to create policies and financial tools that make resources accessible at the local and national levels. By strengthening collaboration, we lay the foundation for a more effective, sustainable response to homelessness across Europe.

## **Closing**

The European Social Charter reminds us of our duty to ensure the Right to housing for all. Achieving this goal requires a collective effort, from the European to the regional and local level.

The CEB stretches out its hand to engage with regions and local governments to set up impactful cooperation with the aim to reduce homelessness! By working together, we can turn our shared vision into lasting change.

Looking to the future, the CEB is dedicated to scaling up its efforts and ensuring that combating homelessness remains a top priority. With continued collaboration, investment, and political support, we are confident that we can create lasting solutions and ensure that no individual is left without a home.

- Thank you -