

Policy Paper

A place to call home: Combatting homelessness and housing exclusion in Europe

RED CROSS EU OFFICE

The Red Cross EU Office represents 27 EU National Red Cross Societies, the Norwegian Red Cross, the Icelandic Red Cross, and the International Federation of Red Cross and Red Crescent Societies.

We are the EU-facing voice of the Red Cross Red Crescent network. We work with EU institutions and stakeholders to ensure that the experiences, needs and voices of people facing vulnerability, exclusion and crisis are reflected in EU policies and action.

Cover: French Red Cross teams provide a warm drink and companionship to people experiencing homelessness. © Marie Magnin

Executive summary

Homelessness remains one of the most severe forms of poverty and social exclusion in Europe. Despite growing political attention to housing and homelessness, the number of people experiencing homelessness continues to rise in many countries. Beyond the absence of housing, homelessness undermines people's health, wellbeing and ability to participate in society, often restricting access to rights, opportunities and essential support.

The European Union has taken important steps to strengthen its response, including launching the European Platform on Combatting Homelessness, committing to end homelessness by 2030, appointing the first European Commissioner responsible for housing and developing a European Affordable Housing Plan. These initiatives create an opportunity to transform political ambition into tangible improvements for people experiencing homelessness or at risk of housing exclusion.

Across Europe, National Red Cross Societies work alongside public authorities, local communities and civil society organisations to prevent and address homelessness. Through outreach, emergency accommodation, housing support, social work and specialised services, they witness both the human consequences of homelessness and the structural barriers that drive it. They also see first-hand the policies, partnerships and services that help prevent homelessness and support people into stable housing.

Drawing on this experience, the Red Cross approach is built around three interconnected priorities:

- Preventing homelessness and housing exclusion before they occur
- Ensuring dignified, rights-based responses when homelessness occurs
- Supporting sustainable pathways into permanent housing

Effective homelessness policies require action across all three dimensions. Prevention must remain the first priority, supported by adequate social protection systems and early intervention to address housing insecurity before it results in homelessness. When homelessness occurs, responses should safeguard rights, dignity and wellbeing, including through sustainable emergency accommodation and access to the support needed to address individual circumstances. Long-term solutions depend on increasing the availability of social and affordable housing, establishing clear routes into permanent housing and ensuring that people can access the support they need to sustain it. Achieving progress across these dimensions requires stable funding, coordinated action and the expertise of social workers and not-for-profit organisations.

The recommendations set out in this policy paper are addressed to EU Member States and draw on the experience of Red Cross staff and volunteers across Europe.

Introduction

A home is more than a roof over one's head. It is a foundation for safety, health, dignity and participation in society. Yet for a growing number of people across Europe, having a safe, adequate and affordable place to call home is increasingly out of reach.

More than one million people are estimated to experience homelessness across Europe, including around 400,000 children.[1] At the same time, housing exclusion extends far beyond visible homelessness. Rising housing costs, shortages of affordable and social housing, and increasing pressure on household budgets are leaving more people at risk of housing insecurity and exclusion.



Through cooking and shared meals, Red Cross community programmes foster connection, participation and a sense of belonging. © Swedish Red Cross

1 European Commission, Understanding the housing crisis, Commission Staff Working Document SWD(2025) 1053/2, page 13.

Access to adequate housing is increasingly recognised as essential to protecting human dignity and promoting social inclusion. Adequate housing must be affordable, secure, habitable, accessible and connected to essential services. This understanding is reflected in international and European human rights frameworks, including the EU Charter of Fundamental Rights and the European Pillar of Social Rights.

Political recognition of housing exclusion and homelessness has grown at both European and national levels in recent years.[2] This creates an important opportunity to strengthen efforts to prevent and end homelessness. The challenge now is to ensure that this momentum translates into meaningful improvements for people experiencing homelessness or at risk of housing exclusion.

More homes alone will not end homelessness. While expanding the supply of affordable and social housing is essential, it is equally important to ensure that this housing is accessible to everyone who needs it.

Homelessness is rarely caused by a single factor. People may lose their housing because of poverty, ill health, family breakdown, violence, inadequate support systems or a combination of interconnected challenges. Certain groups, including young people leaving care, women fleeing violence, people with complex support needs, migrants and families facing financial hardship, may face distinct and overlapping barriers that increase their risk of homelessness and housing exclusion. This diversity of experiences highlights the need for both comprehensive approaches to preventing and addressing homelessness and more focused analysis of the challenges faced by particular groups. The accompanying thematic policy paper, *A place to belong: Ensuring access to adequate housing for migrants in Europe,*[3] explores the barriers that place migrants at heightened risk of housing exclusion and homelessness.

Through their work with people experiencing homelessness, housing exclusion and poverty, National Red Cross Societies see first-hand how housing, health, social protection and wider life circumstances interact. This experience demonstrates that homelessness cannot be addressed through housing solutions alone. For some people, access to housing may be sufficient to regain stability. Others may require healthcare, psychosocial services, income and employment assistance or other forms of tailored support to access and maintain a home.

The Red Cross approach is therefore built around three interconnected priorities: preventing homelessness and housing exclusion before they occur; ensuring dignified, rights-based and person-centred responses when homelessness occurs; and supporting sustainable pathways into permanent housing. This requires integrated approaches that bring together housing, health, social and psychosocial support, while recognising people experiencing homelessness as active participants in decisions that affect their lives.

2 European Commission, Directorate-General for Employment, Social Affairs and Inclusion, Homelessness national strategies.

3 Red Cross EU Office (RCEU), A place to belong: Ensuring access to adequate housing for migrants in Europe, 2026.

“For me, a home is more than just four walls. It’s a place where you feel safe, can sleep without being afraid, and can have your things. I miss the feeling of having my own place and knowing I can stay there. A home would give me hope and a chance to start rebuilding my life again.”

George, interviewed by the Swedish Red Cross

Priority 1
Preventing homelessness and housing exclusion before they occur

Preventing homelessness requires action before people lose their homes. This is becoming increasingly urgent as rising housing and living costs place growing pressure on household budgets, while social protection does not always provide an adequate or accessible safety net.

Across the EU, rents continue to rise and housing costs weigh particularly heavily on people already experiencing poverty. A 2025 report prepared by the European Social Policy Analysis Network[4] identifies significant gaps across Member States in the adequacy and coverage of housing allowances, minimum-income schemes and other forms of social assistance. In some countries, recent reforms have further restricted access to or reduced certain benefits. At a time of increasing housing insecurity, these gaps can leave households with little capacity to absorb income loss, rising rents or unexpected expenses, allowing financial hardship to develop into arrears, housing insecurity and ultimately homelessness.



Italian Red Cross volunteer nurses provide health screenings and information to residents of local shelters supporting people experiencing homelessness and those facing economic hardship. © Michele Squillantini / Italian Red cross

Homelessness is often described as one of the most extreme forms of poverty and social exclusion. Preventing it therefore requires more than dedicated homelessness policies alone.[5] It also depends on effective anti-poverty measures and social protection systems that reduce risks before people reach crisis point. The shift from crisis response towards prevention is reflected in the Lisbon Declaration on the European Platform on Combatting Homelessness, which commits Member States to work towards ending homelessness by 2030, including by preventing evictions wherever possible and ensuring that nobody leaves an institution without an appropriate housing solution.

4 Directorate-General for Employment, Social Affairs and Inclusion, The fight against homelessness and its links with anti-poverty policies across the European Union, prepared by the European Social Policy Analysis Network (ESPAN), 2025.

5 ESPAN study, ibid.

Importantly, prevention can take place at different stages along the pathway into homelessness. A framework developed for the European Platform on Combatting Homelessness[6] distinguishes between measures that reduce homelessness risks across the population, targeted support for people facing heightened risks and interventions when housing loss becomes imminent. Across these three categories, responses can include adequate social protection and affordable housing, support at critical transition points such as leaving institutional settings, and practical assistance such as financial support, legal advice, debt counselling or mediation.

While emergency accommodation plays an essential role in protecting people from rough sleeping and immediate harm, it should not substitute for further action upstream. Under the ETHOS framework,[7] people staying in emergency and temporary accommodation because they have no housing of their own are already experiencing homelessness. Prevention policies should therefore prioritise strengthening affordable housing and social protection systems, identifying risks early and intervening before housing is lost.



Some participants in the Portuguese Red Cross Housing First programme have now lived in their homes for more than a decade. © Portuguese Red Cross

6 European Platform on Combatting Homelessness, Key Elements in Homelessness Strategies to End Homelessness by 2030: A Discussion Paper, European Commission, 2022.

7 FEANTSA, ETHOS – European Typology of Homelessness and Housing Exclusion, 2005, updated 2017.

> Now at home I apply all the energy-saving advice we were given and keep it very much in mind. I am surprised by how something so simple can make such a difference in keeping the cold out.

Ana Paula, participant in a Spanish Red Cross housing support programme

Strengthening social protection and addressing gaps in access

National Red Cross Societies encounter people experiencing poverty and material hardship through food and material assistance, emergency financial support and a wide range of community-based social services. These points of contact can help stabilise people's circumstances, address immediate needs and connect them with social benefits, public services and other entitlements. This is particularly important for people facing administrative, financial, language or other barriers to accessing support or whose income remains insufficient despite receiving benefits.

Such assistance can contribute to homelessness prevention by helping people address challenges before financial hardship escalates into housing insecurity or housing loss. However, its role must remain complementary. Humanitarian and not-for-profit organisations cannot compensate for inadequate social protection or a shortage of affordable housing. Growing demand for emergency assistance may itself be an indicator of unmet needs and barriers in statutory systems, and should inform efforts to strengthen income support and access to public services.

Swedish Red Cross: Humanitarian assistance as a window into wider system gaps

People often turn to the Swedish Red Cross after already seeking help elsewhere but remaining unable to cover basic living costs. The Swedish Red Cross combines food and material assistance with social accompaniment, helping people access available services and entitlements while addressing immediate hardship.

The experience of the Swedish Red Cross also provides insight into wider barriers in social protection systems. The growing demand for assistance and the changing profile of people seeking it can point to gaps in coverage, accessibility and adequacy, including restrictive eligibility criteria, underfunding, fragmented responsibilities and discrimination. When humanitarian organisations increasingly serve as a source of assistance for people whose basic needs should ordinarily be met through statutory support, it indicates that existing social protection systems are not reaching everyone effectively.

Identifying housing insecurity and intervening early

A second dimension of prevention is identifying people at risk of losing their housing and providing timely support before homelessness occurs. Housing insecurity may become visible through rent arrears, difficulty paying for food or utilities, health problems or contact with social, migration and community services long before somebody approaches a dedicated homelessness service. These points of contact can play an important role in recognising emerging housing risks and connecting people rapidly with appropriate support.



A Hellenic Red Cross volunteer supports an older person with essential supplies through a community support programme. © Hellenic Red Cross

Interventions can include legal and financial assistance, income support, debt counselling, mediation with landlords and public authorities, and support in accessing rights and benefits. Effective prevention also depends on strong referral pathways between community organisations and housing, legal, health and social services. Early intervention is particularly important at predictable moments of heightened risk, including when people leave prisons, hospitals, care settings or situations of violence.

Spanish Red Cross: Energy poverty as an early warning sign of housing insecurity

For many households, difficulty paying energy bills is not only a financial challenge. It can mean living in inadequate housing conditions, accumulating debt, facing disconnection or struggling to maintain a stable home. Energy poverty can therefore be an early indicator of underlying housing insecurity and potential homelessness risk.

The Spanish Red Cross works with people experiencing energy poverty through personalised assessments, practical advice, assistance in accessing available benefits and, where necessary, support with energy costs. In 2025, 59% of participating households reduced their electricity consumption and 58% reported improved thermal comfort. The programme also identified an average potential saving of EUR 257 per household per year through contract optimisation.

The experience demonstrates how early intervention on seemingly small problems can help prevent escalating housing exclusion. It also underscores the importance of ensuring that people can access the support they are entitled to: before intervention, 74% of households eligible for Spain's social energy tariff were not receiving it. The programme therefore points not only to the importance of energy support but also to the need for simpler access to assistance and stronger links between housing, social protection and homelessness prevention policies.

Recomendations

Strengthen social protection systems to prevent homelessness before it occurs

People rarely become homeless because of a single event. More often, homelessness happens when multiple safety nets fail at once, with inadequate support, insufficient services and gaps in protection leaving people without the help they need. Therefore, effective prevention requires adequate social protection systems that enable people to meet essential needs and withstand income loss, rising housing costs and other life shocks. Social benefits should be adequate, accessible and regularly adjusted to changes in the cost of living. Measures that reduce people's ability to meet housing costs and other essential needs should be carefully assessed for their impact on poverty, housing security and social inclusion.

Prevent housing loss through early intervention

Effective prevention means identifying and addressing housing insecurity before it leads to housing loss or homelessness. This depends on timely access to legal and financial support, including debt advice, help to maintain housing and other prevention measures. Such initiatives should help people overcome barriers such as rental debt, deposit requirements and affordability gaps, while providing targeted housing support where needed. Psychosocial services are equally important in helping people manage the stress, anxiety and uncertainty associated with housing insecurity. Red Cross teams also highlight the importance of life skills training, holistic social work that considers the needs of entire households, and stronger coordination between social services, health systems and housing providers to support long-term housing stability.

Priority II

Ensuring dignified and rights-based responses when homelessness occurs

People end up homeless for many and often interconnected reasons. A loss of income, family breakdown, health problems or displacement can place someone at risk of losing their home, particularly when affordable alternatives are scarce or adequate support is difficult to access. People experiencing homelessness are not a homogeneous group. Individuals and families may face a range of complex and overlapping circumstances, including mental health conditions, substance dependence, disability, insecure residence status or lack of necessary documentation, or difficulties accessing social protection and other essential services.

While preventing homelessness must remain the priority, people experiencing homelessness also need support in the here and now. The Lisbon Declaration recognises this by highlighting that no one should sleep rough for lack of accessible, safe and appropriate emergency accommodation, and no one should remain in emergency or transitional accommodation longer than necessary before moving into permanent housing. When homelessness occurs, responses must therefore protect people's dignity, rights and wellbeing while enabling a swift move into a permanent home.

With no common EU definition of homelessness and limited comparable data, its true scale remains difficult to capture, particularly when it comes to hidden homelessness such as people staying temporarily with others or living in insecure or inadequate housing. Frameworks such as ETHOS help illuminate this broader reality by recognising homelessness as a spectrum of housing exclusion encompassing different situations and pathways into and out of it.

Meeting people wherever they are

Across Europe, Red Cross teams operate mobile intervention teams as well as day and night services for people experiencing homelessness. These are often the first point of contact with people who are disconnected from, unable to access or reluctant to approach existing services. In practice, this means meeting people where they are, building trust over time, providing immediate assistance and connecting them with housing, healthcare, social protection and other forms of support.



During the COVID-19 pandemic, Hellenic Red Cross volunteers carried out street outreach in Athens, helping people experiencing homelessness access health information, preventive measures and basic healthcare. © Hellenic Red Cross

Hellenic Red Cross: Building trust through sustained outreach

The Hellenic Red Cross Homeless Programmes Service uses a mobile support unit, mapping exercises and daily street outreach to identify and support people experiencing homelessness. Multidisciplinary teams of social workers, psychologists, nursing staff and trained volunteers offer immediate assistance, including food, hygiene items, clothing, first aid and information on social rights and available services.

A defining feature of this approach is continuity. Between April and June 2026, the Hellenic Red Cross recorded 508 street contacts, including 410 follow-ups, reflecting the importance of building relationships over time. These sustained contacts help build trust with people who may otherwise remain disconnected from services and create opportunities to connect them with healthcare, accommodation, social protection and employment support.

The experience demonstrates that effective outreach is not only about responding to immediate needs, but also about maintaining relationships that can support longer-term pathways out of homelessness.

Hungarian Red Cross: Adapting services to people's realities

Through its street social work, the Hungarian Red Cross reaches people experiencing homelessness whose needs are not always met through conventional shelter services. Its experience shows that people avoid shelters for many different reasons, including shelter rules, addiction, health conditions or caring responsibilities, rather than a lack of willingness to move away from the street.

The programme also highlights the importance of continuity and flexibility in outreach work. Restrictions on the use of public spaces can force people to leave familiar locations, making it more difficult for outreach teams to maintain contact and increasing the risk that people become disconnected from support services, particularly during periods of extreme weather.

This example shows how important it is to adapt services to people's circumstances and respond flexibly to changing needs, rather than expecting people experiencing homelessness to fit within standard service models.

“I tried to find work, a home, stability, but it’s all the time “no, no, no, no”. It’s been very difficult for me. People, every time, they ask “paper, paper”. I was tired.”

N., a person who has migrated to Sweden interviewed by Swedish Red Cross

For someone who has recently lost their housing, timely outreach can help prevent prolonged street homelessness. For people who have lived on the street for longer, sustained engagement can help rebuild connections with services and create pathways towards housing. This also requires cooperation between services, as relationships between professionals often make a real difference in helping people access the support they need.

For outreach to fulfil this role, however, appropriate services must be available to refer people to. Low-threshold and flexible approaches are particularly important for people experiencing multiple and complex vulnerabilities. Yet outreach alone cannot overcome structural barriers such as housing shortages, restrictive eligibility requirements, fragmented services or insufficient access to mental health and specialised support.

Ensuring dignified standards in emergency accommodation

Emergency accommodation remains an essential part of the response when people have no safe place to stay. It should provide safety and stability while protecting people's privacy, dignity and autonomy and responding to different needs and vulnerabilities. Yet standards vary significantly across Europe. While minimum standards are necessary to safeguard acceptable living conditions, they should be understood as a baseline rather than a measure of quality.



French Red Cross volunteers provide hot drinks to a person experiencing homelessness. © Alex Bonnemaoson

From a Red Cross perspective, the quality and suitability of accommodation depend not only on physical standards, but also on the support available to people during their stay. Accommodation should provide more than a place to sleep. It should also offer access to multidisciplinary support and serve as a pathway towards longer-term housing, stability and inclusion. In line with our Fundamental Principles,[8] access to Red Cross emergency accommodation is based on humanitarian need, including for people who may otherwise be excluded because of their administrative or migration status. This reflects the Red Cross' distinct humanitarian role, which must remain separate from migration control and enforcement functions.[9]

People's needs vary considerably from social, health or psychosocial support to assistance with administrative procedures or specialised services responding to complex vulnerabilities. Services must therefore be flexible enough to respond to individual circumstances rather than applying a uniform model.

Belgian Red Cross: Emergency accommodation as a pathway to stability

The Belgian Red Cross operates the Belliard, Train Hostel and Marie Curie centres in Brussels, combining emergency accommodation with individual social support for people experiencing homelessness. Developed in response to both the homelessness and reception crises, these centres support a diverse range of people, including families, migrants with or without residence status, EU citizens and Belgian nationals facing housing insecurity.

Beyond providing a safe place to stay, the centres help residents access healthcare, administrative assistance, social protection and other essential services. Since 2023, the Belliard and Train Hostel centres have provided accommodation to around 930 single men, while the Marie Curie centre has supported more than 100 families since opening in 2025. Of the 191 children accommodated at Marie Curie, 95% remained in school.

The Belgian Red Cross experience illustrates how emergency accommodation can provide more than temporary shelter when it is combined with individualised support and clear pathways towards housing and inclusion.

More broadly, emergency accommodation can provide the stability and dignity people need to rebuild their lives and reconnect with services. However, emergency accommodation must not become a substitute for permanent housing. Many centres initially established as temporary emergency responses have required repeated extensions because homelessness remains high. This creates uncertainty for residents, staff and partner organisations and makes long-term planning difficult. At the same time, the continuing shortage of affordable and transitional housing limits opportunities for residents to move out of emergency accommodation. Without adequate routes into stable housing, even good quality emergency services risk managing homelessness rather than helping to end it.

8 IFRC, Fundamental Principles

9 RCEU, Dignified and resilient asylum reception to support inclusive societies, 2025.

Recomendations

Ensure sustainable, dignified emergency accommodation as an essential component of homelessness responses

Emergency accommodation should never become a substitute for permanent housing solutions. However, it remains an indispensable response for people experiencing acute crises and in need of immediate support. Such services require stable and predictable funding that enables operational continuity, workforce stability and preparedness. Access should be timely, universal and based on need, without unnecessary administrative barriers or restrictive eligibility criteria. Emergency accommodation should provide safe, dignified living conditions and ensure access to multidisciplinary support, including social work, healthcare, mental health and addiction services, according to individual needs.

Recognise and support the role of social work and not-for-profit organisations

In increasingly strained housing markets characterised by shortages of affordable and social housing, not-for-profit providers and social workers play a critical role in identifying routes out of homelessness. They coordinate support, build trust and help people navigate complex systems on their pathway towards stable housing. Their expertise and frontline experience should therefore be systematically integrated into the design, implementation and evaluation of homelessness strategies. This includes decisions on service capacity, quality standards, workforce planning and the specialised support required to respond to diverse needs.

Priority III

Supporting sustainable pathways into permanent housing.

Placing a home at the centre of pathways out of homelessness

Housing-led approaches, including Housing First, are increasingly recognised in European policy and practice as effective and sustainable approaches to ending homelessness.[10] Their core principle is that access to a secure, independent home should be the starting point for recovery, social inclusion and rebuilding one's life, rather than an outcome that people must earn by demonstrating their 'housing readiness'. This marks a departure from traditional 'staircase' or 'continuum of care' models, in which people are expected to progress through successive stages of accommodation and support before gaining access to permanent housing.

Housing-led approaches prioritise access to housing while providing support tailored to individual circumstances. Depending on people's needs, this may include assistance with tenancy management, household finances, healthcare, social services, education, employment or community participation. The Lisbon Declaration similarly highlights the importance of access to permanent housing alongside the support needed to sustain it.



During an evening outreach visit, a Spanish Red Cross volunteer provides food, hot drinks and a listening ear to a person experiencing homelessness. © Spanish Red Cross

Such approaches share the principle that housing should come first, but differ in the intensity of the support they provide and the groups they are designed to serve. Housing First was developed for people experiencing long-term homelessness with complex support needs, particularly when traditional homelessness services have not provided a sustainable route into housing. Unlike staircase approaches, it does not require people to complete treatment programmes or demonstrate readiness before accessing permanent housing.[11]

A defining feature of Housing First is that support remains available for as long as it is needed, rather than ending after a predetermined period. While the nature and intensity may evolve, access to housing is not conditional on accepting services or achieving specific personal goals. Other housing-led approaches may provide more targeted or time-limited assistance where people's support needs are less complex.

[10] European Commission, Proposal for a Council Recommendation on fighting housing exclusion, 6 May 2026.

[11] Housing First Europe, What is Housing First.

Feeling at home means having a place where you can be who you really are. A place where you can take off your mask without fear of being judged.

Participant interviewed by the Luxembourg Red Cross

Portuguese Red Cross: Combining permanent housing with long-term support

The Portuguese Red Cross' Housing First programme in Braga supports people who have experienced long-term homelessness and for whom traditional homelessness services may not have provided a sustainable pathway into housing. Participants are offered direct access to permanent housing alongside support tailored to their individual needs. Support can include assistance with tenancy management, access to healthcare and essential services, rebuilding social connections and pursuing education, training or employment opportunities. Importantly, support remains available for as long as it is needed and is not limited to a predefined timeframe. Some participants have now lived in their homes for more than a decade, illustrating the potential of lasting housing stability when permanent housing is combined with sustained support.

The Braga experience also highlights the importance of funding arrangements that reflect the long-term nature of Housing First. Many homelessness services rely at least partly on time-limited project funding, including support from EU funding instruments. Yet people's housing needs frequently extend beyond programme cycles. Sustaining and expanding Housing First therefore requires long-term public investment that covers both access to housing and the continuity of support for as long as it is needed.

Housing First in practice: long-term housing and open-ended support

Not everyone experiencing homelessness or housing insecurity requires the same intensity or duration of support. For some people, targeted and time-limited assistance may be enough to overcome the financial, administrative and social barriers that prevent them from accessing and sustaining housing.



As part of an energy poverty programme, Spanish Red Cross staff visit people in their homes to help improve energy efficiency and comfort.
© Spanish Red Cros

Slovak Red Cross: Supporting access to housing through tailored assistance

The Slovak Red Cross illustrates this approach by helping people facing housing insecurity access safe, independent rental housing. Acting as a trusted intermediary with landlords, it helps open housing opportunities that may otherwise remain inaccessible and, where eligible, provides temporary assistance towards housing costs. Red Cross social workers offer tailored counselling to help people find suitable accommodation, navigate rental arrangements and address related challenges involving income, employment, benefits, health and administrative procedures.

Through this housing-led project, close to 400 people have received social counselling, of whom around one in five have been successfully housed. The Slovak Red Cross also reports that some clients and their families have maintained their housing after direct project support ended.

This experience shows that targeted assistance at the point of accessing housing, combined with support to sustain a tenancy, can help people establish longer-term stability without necessarily requiring open-ended specialist support. The objective is not simply to secure a rental contract, but to help people maintain a stable home after direct assistance ends.



Red Cross volunteers prepare and distribute food packages to people facing financial hardship, providing practical support and helping meet essential needs.
© Swedish Red Cross

“It’s been a long time I left my home country and searching for a new beginning, a new life, to build something. I didn’t know that it’s this hard for everything.”

S., a person who has migrated to Sweden interviewed by Swedish Red Cross



During a heatwave, a French Red Cross team reached out to a mother and her children on the streets near Paris. © Alex Bonnemaison

Luxembourg Red Cross: Supporting people while expanding housing options

The Luxembourg Red Cross supports people experiencing homelessness or housing insecurity through a range of housing-led initiatives. These include social rental management schemes, support with accessing and sustaining tenancies, and Housing First programmes for people with more complex support needs. By acting as an intermediary with landlords and providing individualised support, the organisation helps people access housing that might otherwise remain out of reach.

By June 2026, the Luxembourg Red Cross had supported 757 people with housing and managed 232 housing units, including 147 through social rental management.

Alongside this individual support, the Luxembourg Red Cross is working to expand the supply of affordable housing by developing and renovating housing units in partnership with public authorities and with a framework that supports the role of not-for-profit housing providers. This reflects the recognition that helping people navigate the housing market is only part of the solution where affordable housing remains scarce. The Luxembourg experience illustrates the importance of combining tailored support with efforts to expand housing options. Helping people navigate the rental market is essential, but lasting progress also depends on increasing the availability of sustainable and affordable homes and enabling effective partnerships between public authorities and not-for-profit organisations.

Addressing structural barriers to exiting homelessness

Despite growing recognition of housing-led approaches, a significant gap remains between policy ambition and reality. Across many Member States, shortages of social and affordable housing create bottlenecks, preventing people from moving directly from the street, emergency or temporary accommodation, or institutional settings into secure, long-term housing.

People in emergency and temporary accommodation may have no viable pathway into permanent housing, leaving them in services that were never intended to provide long-term accommodation. Similar challenges affect people leaving institutional settings, including reception centres for asylum seekers, where exits may be delayed because appropriate and affordable housing is unavailable. These bottlenecks can prolong stays in temporary accommodation, contribute to repeated moves between insecure housing situations and, in some cases, result in people entering or returning to homelessness upon exit.

The lack of suitable housing therefore affects not only people's ability to leave homelessness, but also the functioning of emergency, reception and institutional services by limiting their capacity to help people newly in need of support.

The examples presented in this section illustrate that sustainable transitions out of homelessness require both access to a stable home and support that reflects individual circumstances. For some people, this means open-ended, specialised assistance through Housing First, while for others, targeted support may be sufficient to access and sustain independent housing. Yet even the most effective support models depend on the availability of sustainable housing. Expanding housing-led approaches therefore requires greater access to affordable and permanent housing, alongside investment in the services that help people secure, sustain and benefit from it.



Participants in the Portuguese Red Cross' Housing First programme receive permanent housing alongside support tailored to their individual needs. © Portuguese Red Cross

Recomendations

Expand and ensure access to social and affordable housing

Member States and local authorities should ensure that people experiencing homelessness can access a fair share of newly built and existing social and affordable housing. This could include allocation mechanisms reserving a proportion of available housing for people transitioning from the street, emergency accommodation or other institutional settings. Access to social and affordable housing represents one of the most effective pathways to secure, long-term housing. Expanding supply must therefore be accompanied by measures to ensure that people most at risk of homelessness can access housing in practice.

Establish targeted pathways from homelessness into permanent housing

Efforts to reduce visible homelessness must not simply shift people into hidden homelessness. Clear and targeted routes should be established from the street and emergency or temporary accommodation into permanent housing. Without such pathways, people risk being pushed into insecure, informal or inadequate housing, exposing them to exploitation, unsafe living conditions and recurring displacement while prolonging uncertainty and concealing the true extent of housing exclusion. Experiences from several European cities demonstrate that targeted housing transitions can help people move more quickly and sustainably from homelessness into permanent housing.

Support the transition to housing-led approaches

We welcome the growing emphasis on housing-led approaches, which recognise permanent housing as the foundation for addressing homelessness. However, moving towards housing-led approaches requires more than repurposing existing services. This transition must be supported by dedicated funding and adequate preparation, including workforce training, capacity building, organisational development and the ability to adapt and test new service models. Funding for housing-led approaches should complement, rather than replace, the resources needed to maintain good quality emergency and temporary accommodation while housing supply and support systems expand.

Ensure sustainable and coordinated funding to prevent and end homelessness

Stable funding is essential to support prevention efforts, ensure dignified responses and expand pathways into permanent housing. It enables organisations to retain skilled staff, build trusted relationships with people and maintain the operational capacity and flexibility needed to respond effectively to fluctuating levels of demand across prevention, emergency homelessness responses and housing-led provision. To maximise the impact of limited resources, greater coordination across EU, national, regional and local levels is essential. EU funding instruments should be used in a complementary manner, with funding for social inclusion and employment under the future National and Regional Partnership Plans supporting prevention and social support services. In addition, investment in social and affordable housing, including the construction, renovation and repurposing of buildings, should be financed through dedicated infrastructure and regional development funding.

A home means security to me. It's a place where I can be myself and feel like I belong. I think a home is something many people take for granted. For me, it would mean a lot to have my own door to lock and a bed to sleep in.

Carlos,
interviewed by the Swedish Red Cross

These are the **seven Fundamental Principles** that guide our work:

Humanity	drives us to respond to suffering wherever we find it.
Impartiality	ensures assistance goes to those most in need, regardless of who they are or where they come from.
Neutrality	allows us to work on all sides, keeping doors open and dialogue possible so assistance and protection can be delivered safely.
Independence	preserves trust, so people know we act on needs alone, not political agendas.
Voluntary service	reflects the millions of volunteers around the world that make it possible to provided localized support in some of the most remote communities.
Unity	ensures one National Society serves all people in a country, bringing communities together.
Universality	binds the entire Movement together, with National Societies supporting each other across borders so no one is left behind.

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