

EASPD Study

Building inclusive housing: Perspectives from across Europe



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Executive summary

This study by the European Association of Service providers for Persons with Disabilities (EASPD) examines inclusive housing practices in Finland, Greece, Moldova, Slovakia, and Spain. It highlights the persistent barriers persons with disabilities face in accessing adequate, accessible, and affordable housing, despite legal requirements under the UN Convention on the Rights of Persons with Disabilities (UNCRPD), ratified by the EU and all Member States.

It highlights that housing is a key element of deinstitutionalisation (DI) and community-based living for persons with disabilities. As accessibility standards are mostly restricted to new constructions or major renovations, most of the existing housing stock remains inaccessible. This adds to the affordability pressures that are particularly acute for adapted housing, exacerbated by generally low-income levels of persons with disabilities. Furthermore, fragmented governance between housing and disability services is a big barrier in providing housing policies that systematically take the needs of persons with disabilities into account.

The study presents seven on-the-ground practices that demonstrate promising approaches to inclusive housing. They represent several models working in various national contexts, but all report challenges related to policy and financial frameworks affecting their activities.

To address these challenges, the report calls for stronger alignment between the disability and housing policies. It recommends increased investment in accessible and affordable housing, including through EU social and cohesion funds and revised State Aid rules. Policymakers should strengthen the role of disability service providers, foster cross-sector collaboration, and adapt models such as Housing First model to meet the needs of persons with disabilities. The upcoming EU Affordable Housing Plan and the second phase of the EU Disability Rights Strategy offer a timely opportunity to embed these principles into future policy and funding frameworks, ensuring that all persons with disabilities can live independently and be included in the community.

Introduction

As the housing crisis deepens across the European Union, people with disabilities are particularly at risk of seeing their right to housing being violated, whether through homelessness, inadequate living conditions, or the lack of accessible adaptations and the high costs associated with that. Moreover, institutional settings often fail to meet the criteria of adequate housing, as they can lead to isolation from the community and restrict the individual's right to choose their place of residence and living arrangements. As the EU intensifies its efforts on affordable and sustainable housing, it must take this opportunity to advance the shift towards community-based living.

The European Association of Service providers for Persons with Disabilities (EASPD) is the leading voice of disability services across Europe. Representing over 20 000 services in over 46 different countries, we promote human rights and equal opportunities for persons with disabilities through effective and high-quality support.

Our work focuses on key areas essential to quality support provision. This includes inclusive living, employment, education, early childhood intervention, workforce development and human resources, person-centred technology and artificial intelligence, policy impact and arts, culture and sports.

Housing is a critical element in the process of deinstitutionalisation (DI). Many individuals remain in hospitals, institutions or temporary accommodations due to the absence of accessible, affordable homes within the community. This issue adds to a lack of accessibility of mainstream services and fragmented support systems.

Various housing models offer valuable inspiration for improving policy frameworks. Among them, the Housing First model has shown significant success in ending homelessness among people with high support needs in the USA and Canada and in several European countries¹. This model relies on eight core principles, including access to housing as a human right with no condition, choice and control for service users, separation of housing and treatment, person-centred planning, and flexible and sustainable support². While these principles may need to be adapted to the context of housing for persons with disabilities, Housing First reminds us that housing is not just about houses. It's about fostering inclusion within communities and neighborhoods, and for those with support needs, it also means ensuring access to person-centred and sustainable services, often provided daily.

¹ Pleace, N. (2016), *The Housing First Guide – Europe*. [online] Available at: https://housingfirsteurope.eu/wp-content/uploads/2021/12/HFG_guide-en.pdf (Retrieved: October 15, 2025).

² *Ibidem*

This means that service providers for persons with disabilities are key stakeholders to shape better housing policies. They are strategic partners to ensure that future policies effectively address both the housing crisis and the transition from institutional to community-based care and support. Through personal assistance, supported housing, and community-based support, they empower millions of individuals to live independently, participate in society, and enjoy a better quality of life.

This study seeks to showcase country cases and effective practices that support and empower individuals in realising their right to live independently and be included in the community. The seven practices presented in this study illustrate diverse approaches to overcome this crucial need, ranging from direct housing provision to provision of on-site support in houses owned by others. **Combined, they support above two thousands of persons with disabilities living in the community.**

Legal Framework

According to the [European Expert Group on transition from institutional to community-based care](#), at least 1.44 million persons were still living in institutions in 2020 in the EU³. The European Affordable Housing Plan is a major opportunity to reverse this trend and take a step towards the right to accessible, affordable, and non-segregated living arrangements for persons with disabilities, in line with the [UN Convention on the Rights of Persons with Disabilities](#) (UNCRPD).

The UNCRPD, ratified by the EU and all Member States, enshrines this right. Article 9 calls for equal access to housing, also requiring the implementation of minimum accessibility standards and guidelines for public facilities and services. Article 19 affirms the right to live independently and be included in the community, including the right to choose the place of residence and where and with whom to live, the right to have access to a range of in-home, residential and community support services and facilities on an equal basis with others. Article 28 guarantees an adequate standard of living and social protection, including access to public housing.

In 2017, the UN Committee on the Rights of Persons with Disabilities (UNCRPD Committee) adopted the [General comment No. 5 on living independently and being included in the community](#) explicitly requiring the UNCRPD State Parties to provide affordable housing for persons with disabilities. It emphasises the importance of ensuring enough accessible and

³ Šiška, J. and Beadle-Brown, J. (2020). *Transition from Institutional Care to Community-Based Services in 27 EU Member States: Final report*. Research report for the European Expert Group on Transition from Institutional to Community-based Care.

affordable housing units in the path to DI, the need for public and subsidised housing programmes, and highlights that requiring persons with disabilities to pay for disability-related expenses themselves is contrary to the UNCRPD.

In its [Concluding Observations on the second and third periodic reports of the EU](#), the UNCRPD Committee raises concerns about various violations of the UNCRPD including institutionalisation, lack of accessibility of the built environment and accessibility standards. Concerning Article 19, it raises concerns about the use of EU funds for the construction and maintenance of institutional facilities and the inefficiency of monitoring mechanisms in the allocation of those funds. It recommends prioritising investments for the development of accessible and affordable housing for persons with disabilities, personal assistance, centres for independent living, and other types of individualised support. The Committee also raises concerns about the high level of poverty and social exclusion among persons with disabilities. It calls for the European Affordable Housing Plan to specifically target accessible and affordable housing for them, recommends prioritising such housing within the EU Regional Development Fund and earmarking EU Social Fund allocations for social inclusion and combating poverty of persons with disabilities.

In the EU context, the [EU Charter of fundamental rights](#) recognises in its article 7 the right to private home, and in its article 34 the right to social security and social assistance including the right to housing assistance. Article 26 of the Charter also recognises the right of persons with disabilities to be integrated and to participate in the life of the community. Inclusion of persons with disabilities and housing assistance are further recognised as two of the twenty key principles of the [European Pillar of Social Rights](#), along with the principle focusing on long-term care, promoting the right to quality home-care and community-based support.

In addition, among the flagship initiatives of the [Strategy for the Rights of Persons with Disabilities 2021-2030](#), the [Guidance on independent living for persons with disabilities](#) significantly emphasises the EU commitment to implement article 19 of the UNCRPD and to promote the right to accessible, affordable, and non-segregated living arrangements for persons with disabilities and to support Member States in developing and implementing national deinstitutionalisation strategies.

Children with disabilities are clearly identified as a target group of the [European Child Guarantee Recommendations](#) which also recognises adequate housing as one of the key services required to prevent and combat social exclusion. Ensuring access to adequate housing for children in need requires considering the needs of families with children with disabilities as a key element of preventing institutionalisation.

Glossary⁴

Institutional care and institutional settings are defined as any residential care where residents are isolated from the broader community and/or compelled to live together, they do not have sufficient control over their lives and over decisions which affect them, and the requirements of the organisation itself tend to take precedence over the residents' individual needs. Although living conditions may vary from one institution to the other, common points concern the life conceived by a "ward system", which homogenises and classifies the residents, some of them spending most of their time in their beds, while others having few choices about their day to day lives. The setting generally discourages personal development due to the absence of meaningful activities, lack of privacy and personal space. Residents mainly relate with other residents, the staff, sometimes with relatives, and, by far, very little and not often with the community outside the institution. Particular attention needs to be paid also to the "institutional culture" which may thrive in any setting, regardless of the size; therefore, definitions based only on quantitative indicators (i.e. numbers) are not sufficient to determine the potential institutional character of a setting.

Deinstitutionalisation (DI) is a complex and multipurpose process which implies a fundamental reshaping of how society can provide the necessary tools for individuals to participate on an equal basis. As a process, it is often wrongfully associated to the simple closure of institutional settings, however, DI embodies the transition away from isolating and segregating institutional care towards community-based care and support and the development of a range of support and other services in the community which enable participation and inclusion, such as prevention, early childhood intervention, family support, health, education, employment and housing. Crucially, it also requires ensuring that both the built environment and mainstream services are fully accessible, removing physical, sensory, and attitudinal barriers, so that people with disabilities can engage fully and independently in everyday life. Accessibility and universal design principles are therefore central to fostering genuine inclusion and enabling individuals to exercise their rights on an equal footing with others.

Community-based care and community-based services refer to the spectrum of services that enable individuals to live in the community. It encompasses mainstream services, such as housing, healthcare, education, employment, culture and leisure, which should be accessible to everyone regardless of the nature of the impairment or the required level of support. It also

⁴ The definitions are largely drawn from the list of key terms presented in the following publication: European Association of Service providers for Persons with Disabilities (EASPD) (2021), *Deinstitutionalisation Strategy in Greece, Technical support on the deinstitutionalisation process in Greece*, Brussels.

refers to specialised services, such as personal assistance for persons with disabilities, respite care, supported houses and apartments and others.

Group homes are small-scale residential facilities typically housing a limited number of individuals with disabilities, often presented as a more community-based alternative to large institutions. However, despite their size, group homes may still exhibit institutional characteristics such as lack of individual autonomy, rigid routines, and limited community interaction, if they do not fully embrace person-centred and inclusive practices. The institutional nature of group homes lies not in their size but in their structure and culture, which may still prioritise organisational needs over individual rights.

Supported houses and apartments refer to housing arrangements where persons with disabilities live in their own homes, either alone or with others, and receive tailored support services to maintain independence. These settings are designed to promote autonomy, choice, and inclusion. Residents typically have control over their living environment, including decisions about who they live with and how they are supported. Supported housing enables people to participate fully in community life, with services adapted to their personal needs and preferences.

Personal assistant budget is a financial allocation granted to persons with disabilities to hire and manage personal assistants who support them in daily activities, both inside and outside the home, in a one-to-one relationship. This budget is based on an assessment of individual needs and is intended to empower the person to live independently and participate in the community. The person receiving the budget retains control over how, when, and by whom the assistance is provided. The personal assistant budget is recognised under Article 19 of the UN CRPD as a key tool for enabling independent living.

Methodology

Complementing its [Position paper: Housing as a path to inclusion and independent living: Recommendations for the European Affordable Housing Plan](#), EASPD has completed a collection of country cases and practices on inclusive housing for persons with disabilities. This initiative, launched in June 2025, aims to identify and highlight effective practices from EASPD's membership, to support and empower individuals in exercising their right to live independently and be included in the community. This report highlights initiatives offering inspiration for Member States to develop better policy, legal, and funding frameworks. Finally, this study intends to contribute to the European Commission's European Affordable Housing Plan.

To gain as much insight as possible into the structure and functioning of housing system for persons with disabilities in Finland, Greece, Moldova, Slovakia and Spain, various research methodologies and tools have been applied. We first conducted a desk study which included a review of each country's system to support persons with disabilities to live in the community. We focused on institutional trends and deinstitutionalisation strategies, accessibility requirements and universal design, and general or targeted measures benefiting persons with disabilities accessing housing. We then collected further data through a questionnaire sent to professionals working in seven different service providers for persons with disabilities within our membership. They are all experts on inclusive living and have operation related to housing for persons with disabilities. Most of them are also direct housing providers. They are based in Finland, Greece, Moldova, Slovakia, and Spain. The questionnaire was separated in two parts: Part A on national policy framework including questions on DI strategies, accessibility standards and housing allocation, and Part B on the practice itself including questions on the organisation's services, funding models, collaboration with public and private actors, and main barriers. EASPD Secretariat carried out the analysis of the data and drafted the study in close cooperation with the experts.

Country Cases

Finland

Population (01/01/2025, Eurostat): 5 635 971

Number of persons with disabilities (estimate): 300 000 – 350 000

Institutional rate or trends: The number of people with intellectual disabilities living in institutional settings has significantly decreased since 2010, when around 2400 individuals lived in long-term care institutions. Of the 573 persons who were living in institutional services for persons with intellectual disabilities at the end of 2019, a lot have transitioned to supported housing in the following years⁵ with 341 still living in institutions in 2024⁶. However, for economic and operational reasons, unit sizes of supported housing have been increased, and services centralised, leading to a decrease of the quality of services and more institution-like solutions in practice. This trend is enhanced by recent funding cuts in the social sector⁷.

Deinstitutionalisation strategy: Finland has no single, unified national DI strategy but rather a series of policies and frameworks, including two Government Resolutions on Securing Individual Housing and Services for Persons with Intellectual Disabilities, adopted in 2010 and 2012. The first one established the KEHAS programme aimed at providing the necessary support for 3,600 people with intellectual disabilities to move out of their childhood homes or institutions. However, the result of this programme has been questionable as the “community-based” housing that it provided has largely consisted of group homes for 15 or more residents⁸. Persons with disabilities requiring highly specialised housing support and children with disabilities are particularly at risk of living in institutional-like settings due to the lack of

⁵ Finnish Institute for Health and Welfare (2024). *Social welfare institutional and residential services in 2023*. [online] Available at: <https://www.julkari.fi/bitstream/handle/10024/149042/2023%20Sosiaalihuollon%20laitos-%20ja%20asumispalvelut%20-raportti.pdf?sequence=1&isAllowe> (Retrieved: October 15, 2025).

⁶ Finnish Institute for Health and Welfare. [online] Available at: https://sotkanet.fi/sotkanet/en/taulukko?indicator=s_Zwijk-01rVEJSxARBKcZRIvZK1rGJ9rrWseaG3uCuGIWAC58SiEGYiwhLPMrQ3dgSqBKB8oDAA=®ion=s07MBAA=&year=sy5ztdY1BAA=&gender=t (Retrieved: October 15, 2025).

⁷ Rantamäki, P., Hömppi, P. and Nurmi-Koikkalainen, P. (2025), *Individual housing of persons with disabilities in Finland and the Nordic countries – situation, challenges and development needs*. [online] Available at: <https://blogi.thl.fi/vammaisten-henkiloiden-yksilollinen-asuminen-suomessa-ja-pohjoismaissa-tilanne-haasteet-ja-kehittamistarpeet/> (Retrieved: October 15, 2025).

⁸ Tuokkola K. and Katsui H. (2018), *From institutions to community living: drivers and barriers of deinstitutionalisation - Case study report: Finland 2018*. [online] Available at: https://fra.europa.eu/sites/default/files/fra_uploads/finland-independent-living-case-study-report_en.pdf (Retrieved: October 15, 2025).

suitable, individualised housing options in their local communities or because their families are not provided with adequate support services. In its [Concluding Observations on the initial report of Finland](#) published in August 2025, the UN Committee on the Rights of Persons with Disabilities also recommends to develop a coordinated DI strategy and a national rights-based legislative and policy framework for the provision of community-based supports and services, including accessible housing, home support, and personal assistance.

Accessibility requirements and universal design: There is no dedicated accessibility legislation for housing in Finland, but housing-related provisions are included in the [Government Decree on the Accessibility of Buildings \(241/2017\)](#), among other regulations. However, current national accessibility legislation applies only to new construction and major renovation work. There's no general obligation in Finnish national legislation to promote accessible housing.

General and targeted housing support: In Finland, persons with disabilities can access housing support through both general and specific programmes. They can get financial assistance via Kela, the Social Insurance Institution of Finland, which offers [General Housing Allowance](#) for low-income persons and [Housing Allowance for Pensioners](#) for those living permanently in Finland, having a low income and receiving a pension which entitles to this allowance. Additional support includes disability benefits, care allowances, and funding for home modifications⁹. Finland is also a key leader of the Housing-First model with strong national policies aimed at eradicating long-term homelessness¹⁰.

On the ground: Tukena

Locality: Finland (National)

Description: Tukena is a Finnish non-profit actor consisting of two organisations. Tukena Foundation focuses on promoting human rights, inclusion, and equal opportunities through advocacy, development, and knowledge. Tukena Ltd. is a nationwide social service provider offering person-centred and community-based support for individuals with intellectual disabilities or similar support needs.

⁹ infoFinland.fi [online] Available at: <https://www.infofinland.fi/en/health/disabled-persons/financial-support-for-disabled-persons> (Retrieved: October 15, 2025).

¹⁰ Rojas Morales, L. M., (2024), *Finland's "Housing First" Policy successfully tackles long-term homelessness (2008–ongoing)* [online] Available at: https://www.sdg16.plus/policies/housing-first-policy-finland/?utm_source=chatgpt.com (Retrieved: October 15, 2025).

Housing operation: Tukena owns and manages apartments for persons with disabilities but also supports access to housing owned by others and provides on-site support. There are currently 1200 people living in independent apartments with their support.

Funds involved in housing: The Finnish State provides grants for building rental housing for groups needing special support. Tukena's apartments are also funded through co-financing models and private investment. People with disabilities living in supported housing or service homes pay rent like any other tenant, often with their housing allowances from Kela Social Insurance. Support staff in these homes are funded through agreements with well-being services counties, which are responsible for organising social and health care services. These counties may also collaborate with others or outsource services to private providers. For Tukena, this means services are typically arranged through public procurement under the Public Procurement Act via competitive tendering, framework agreements, or service vouchers. Counties set service requirements and quality standards, while selected providers deliver services based on agreed terms, including pricing, responsibilities, and monitoring.

Impact of current funding and policy frameworks: Tukena is significantly impacted by funding and policy frameworks as the whole sector relies on public funding. According to their experience, the recent decisions from the Finnish government to cut social security benefits and narrow down the scope of the legislation on disability services affects the quality of housing services and support that they can provide.

Collaboration models: Tukena has agreements with the regional authorities, paying for the services through public procurement schemes, as well as local authorities, responsible for the infrastructure. They also collaborate with the private sector for financing and constructing properties and with other NGOs for advocacy activities and co-creation.

Top 3 barriers to inclusive housing:

- Funding cuts (infrastructure, services, allowances).
- Institutional culture (policies, and lack of national strategy that would include persons with disabilities, Disabled Persons Organisations and NGOs).
- The role of regional authorities in addressing the needs of people with disabilities, within the framework of their mandate.

Greece

Population (01/01/2025 - Eurostat): 10 409 547

Number of persons with disabilities (prevalence-based estimate): 2 300 000

Institutional rate or trends: In Greece, according to the Hellenic Statistical Authority, residents in care units run by the network of regional welfare centres and other public bodies fell from 3007 in 2019 to 2794 in 2021. Of these, 1827 were in units for persons with disabilities or chronic conditions¹¹.

Deinstitutionalisation strategy: In the late 1990s, Greece launched the “Psychargos” Programme (1997–2006) to deinstitutionalise and expand community care for persons with intellectual or psychosocial disabilities, initially funded mainly by the EU (75%) and later by the Greek state. The programme helped to make progress towards DI by creating new community facilities, improving attitudes towards people with mental health issues, and empowering service users. However, it faced ongoing challenges such as limited rural access, weak coordination, lack of systematic evaluation, and financial pressures. Greece also launched a National Deinstitutionalisation Strategy (2021–2030) that includes measures to close large residential centres and develop supported living. However, voices have raised arguing the Greek State still leans too heavily on group homes and too little on better independent living solutions¹².

Accessibility requirements and universal design: In Greece, binding accessibility standards apply mainly to new residential buildings and major renovations. The Law 4067/2012 (New Building Regulation) requires all new buildings, including housing, to be accessible to persons with reduced mobility. A [ministerial Decision from 2020](#) further issued technical guidelines for retrofitting existing structures for accessibility (e.g. for entrances, movement routes, and sanitary facilities), in line with Design for All principles. A [National Accessibility Authority](#) was established in 2021. In parallel, the [Law 4994/2022](#) fully transposed the European Accessibility Act (EU Directive 2019/882) into Greek law, setting broad accessibility requirements for products and services. However, housing accessibility remains challenging in practice as most housing buildings are still inaccessible. Moreover, only some adaptations to make houses more accessible are commonly covered by social security (e.g. raised toilet seats), with no financial

¹¹ Hellenic Statistical Authority (ELSTAT), (2021), *PRESS RELEASE - Monitoring the work of Social Care Units (NPDD): year 2021* Available at: <https://www.statistics.gr/documents/20181/eaffd70c-0019-bca5-984d-d3be7615e1b3> (Retrieved: October 15, 2025).

¹² ENIL, (2021), *Response of ENIL and i-living to the Greek Deinstitutionalisation Strategy*, Available at: <https://enil.eu/response-of-enil-and-i-living-on-independent-living-to-the-greek-deinstitutionalisation-strategy/> (Retrieved: October 15, 2025).

assistance for essential adaptations like ramps, door adjustments, or assistive technology. Other challenges include poor compliance monitoring to accessibility standards; Greece's uneven and mountainous terrain combined with traditional architecture and general lack of awareness and preparedness to ensure accessible housing.

General and targeted housing support: As highlighted in its 2025 Country Report within the European Semester cycle, Greece stands out for its lack of social housing system and acute affordability pressure¹³. Nearly 31% of the population spends over 40% of their income on housing¹⁴, while almost 80% of people with disabilities experience financial hardship, well above the EU average¹⁵. Housing support is primarily delivered through central government benefits and subsidy schemes, sometimes implemented via municipalities. While there is no dedicated national housing allowance for people with disabilities, they may qualify for general housing benefits and receive disability-related cash benefits which indirectly support housing costs. In parallel, municipalities manage local housing support and emergency shelters. Persons with disabilities otherwise rely on NGOs services.

On the ground: PLOES - Astiki Etaireia Psichokoinonikon Meleton

Locality: Piraeus, Attica

Description: PLOES is an NGO active in the field of mental health and social inclusion of groups at risk of vulnerability including persons with intellectual disabilities and autism, with the aim of developing programmes and structures that respond to their multi-level needs. People working under the umbrella of PLOES include mental health professionals, social workers, occupational and speech therapists, special education professionals, child psychiatrists and psychologists.

Housing operation: PLOES has two housing programmes. First is the Ostria Boarding House, a residential facility offering home-like support for autistic adults transitioning from institutional care or living with their families to independent living. Second is the Protected Apartment for Young Adults, small-scale, community-integrated apartments where young adults with

¹³ European Commission (2025), *2025 Country Report – Greece*, Available at: https://economy-finance.ec.europa.eu/document/download/e4a67707-7a12-4af0-8f3a-9b01301e263f_en?filename=EL_CR_SWD_2025_208_1_EN_autre_document_travail_service_part1_v4.pdf (Retrieved: October 15, 2025).

¹⁴ Ekathimerini, (2024), *High share of spending goes to housing costs*. [online] Available at: <https://www.ekathimerini.com/economy/1255011/high-share-of-spending-goes-to-housing-costs/> (Retrieved: October 15, 2025).

¹⁵ Chrysostomou, A., (2021), *High number of people with disabilities face financial problems*. Cyprus Mail. [online] Available at: <https://cyprus-mail.com/2021/02/18/high-number-of-people-with-disabilities-face-financial-problems> (Retrieved: October 15, 2025).

intellectual disabilities or autism live semi-independently. They have a total of 4 housing units that they own, benefiting 41 persons.

Funds involved in housing: PLOES receives public funds from the Ministry of Health (Mental Health Department) to support its housing activities and housing support (staff, coordination, etc.). The Ostria Boarding House and Protected Apartment for Young Adults programmes are funded by European Social Fund (ESF+) and national resources, including by the Attica Regional Authority. The tenants do not pay rents.

Impact of current funding and policy frameworks: Policies and funding systems significantly influence PLOES' housing initiatives and their ability to offer community-based solutions that promote autonomy and social inclusion, in line with Greece's DI efforts. However, the reliance on project-based funding can pose challenges for long-term sustainability and scalability, especially when funding cycles end.

Collaboration models: PLOES has formal agreements (Memorandums of Understanding) with municipalities and regional authorities, defining responsibilities and ensuring compliance with accessibility and safety standards. They also work under co-financing arrangements, primarily through the ESF+ and national contributions, covering infrastructure, staffing, and operational costs for projects like their Boarding House and supported apartments. Additionally, PLOES coordinates with authorities and partner NGOs to align services, monitor outcomes, and support the expansion of existing housing programmes.

Top 3 barriers to inclusive housing:

- Fragmented funding and policy support
- Insufficient integrated support services and awareness of inclusive housing
- Limited accessible and affordable housing stock

On the ground: IASIS

Locality: Athens

Description: IASIS is an NGO dedicated to providing psychosocial support and counseling services, to combat the social exclusion of groups at risk of vulnerability, and to promote mental health and community-based psychiatric care. IASIS is also involved in research and educational programmes, promoting digital inclusion and improving IT skills, language, and soft skills through workshops.

Housing operation: IASIS supports access to independent apartments for 274 persons with disabilities. Since 2022 it operates 168 apartments in Athens and Thessaloniki and 3 sheltered houses as part of their organisation. The facilities are owned by private landlords.

Funds involved in housing: The housing facilities and housing support (staff, coordination, etc.) are funded nationally through the Ministry of Social Cohesion and Family Affairs. Additionally, some previous programmes of IASIS were funded by the European Social Fund (ESF+).

Impact of current funding and policy frameworks: According to their experience, the funding schemes and policy frameworks surrounding the activities of IASIS significantly affect the quality, scale and continuity of housing support for persons with disabilities in Greece as the country has no social housing system.

Collaboration models: IASIS collaborates with different stakeholders, both public and private. They have contracts with several suppliers such as supermarkets. As for collaboration with public authorities, they got a national approval for the services that they provide and collaborate with local and regional authorities through Memorandums of Understanding and other agreements. They also benefit from state aid through the "Housing and Work for the Homeless" programme.

Top 3 barriers to inclusive housing:

- Lack of social/public housing stock
- Inaccessibility of the existing housing stock
- Fragmented and project-dependent support

Moldova

Population (01/01/2025 - Eurostat): 2 381 325

Number of persons with disabilities (estimate): 161 900

Institutional rate or trends: Historically, Moldova relied heavily on large residential institutions for persons with disabilities. Although there has been some progress into community settings, thousands of people still live in institutions and new admissions continue, due to a lack of community-based housing and care options. Estimation from 2024 evaluate that around 3000 persons with disabilities are institutionalised in Moldova, out of which 102 are children¹⁶.

Deinstitutionalisation strategy: Moldova adopted the [National Programme for the deinstitutionalisation of persons with intellectual and psychosocial disabilities in residential institutions \(2018-2026\)](#). The Programme provides measures to (1) transform six residential institutions by developing community-based services, (2) prevent the institutionalisation of persons with intellectual and psychosocial disabilities, (3) strengthen the capacities of the human resources providing support to persons with intellectual and psychosocial disabilities both in residential institutions and in social services community, (4) assess and monitor the respect for the rights of persons with intellectual disabilities and both in residential institutions and in community social services, and (5) inform and raise awareness about the right of persons with disabilities to live in the community.

Accessibility requirements and universal design: Most buildings in Moldova, especially older ones, aren't designed for persons with disabilities. In 2012, Moldova passed the Law No. 60 on social inclusion of persons with disabilities, which is the main text regulating their rights. This law defines the notions of accessibility and universal design in view of the implementation of the UNCRPD. It also identifies the access needs of persons with disabilities and provides measures towards accessible housing, buildings, roads, transports, schools, health facilities, workplaces, communications, electronic and emergency services, etc. In addition, the Government has approved a series of documents providing methodologies to better implement the legislation in practice. For example, design and construction norms and other technical regulations have been developed to better design transport stations, streets, sidewalks, etc¹⁷.

¹⁶ Ministry of Labor and Social Protection of the Republic of Moldova (2024), *Annual Statistical Report No. 103-A – Children in Residential Care for the Year 2024*. [online] Available at: <https://social.gov.md/wp-content/uploads/2025/04/Raportul-statistic-anual-nr.-103-A-%E2%80%93-D0%A1opiii-din-sistemul-rezidential-pentru-anul-2024.pdf> (Retrieved: October 15, 2025).

¹⁷ See for example: [CP C.01.02:2018](#) - Civil buildings. Buildings and constructions. General design provisions to ensure accessibility for people with disabilities; [CP C.01.10:2018](#) - Civil buildings. The habitable environment with

The Government of Moldova also developed sanctions for non-compliance with accessibility rules.

General and targeted housing support: In Moldova, many persons with disabilities live with very modest pensions often much lower than the national average. Moldova does have laws that prioritise social housing for persons with severe disabilities. However, in practice, the stock of accessible social housing is very limited, and many eligible people remain on waiting lists. Persons with disabilities can receive allowances for housing needs from their municipalities. They are also eligible for energy allowances as part of the broader social protection measures aimed at assisting vulnerable households during the cold season. These allowances are provided through the Energy Vulnerability Reduction Fund (EVRF), established by the Moldovan government with support from international partners like the EU and United Nations Development Programme (UNDP). In case of supported living services, the Territorial Agency for Social Assistance pay for communal services (water, energy, heating) and for the supporting staff. In case of community homes (persons with disabilities requiring 24/7 support and care), 100% of housing costs as well as the cost of the supporting staff are provided by the state.

On the ground: Keystone Moldova

Locality: Moldova (National)

Description: Keystone Moldova is a non-for-profit organisation that promotes inclusion, provides sustainable community-based support systems, and advocates alongside persons with disability. They notably support inclusion in mainstream community-based services of persons with disability, develop community-based alternative care services, such as family support services, foster care, mobile team, shared living, respite, supported living, community homes, etc. They support around 700 persons with intellectual disabilities to live independently in their communities.

Housing operation: Keystone works with 15 housing units. In total, 64 people live in these housing services. They have 9 community homes for people with disabilities requiring 24/7 support and care and 5 supported living services. Among them, 12 units are rented by Keystone Moldova under contracts with public authorities putting the houses at the disposal of the organisation at no cost for 13 years. In one unit, Keystone developed a Supported Living service within a house owned by a person with a disability directly. Two additional houses are owned directly by public authorities, who also manage and deliver the services there. All housing units

systematised elements, accessible for people with disabilities. Design rules.; [CP C.01.12:2018](#) - Buildings and rooms with workplaces for people with disabilities. Design rules.; [CP C.01.11:2018](#) – Civil buildings. Public buildings and constructions, accessible for people with disabilities. Design rules.

were designed through a participatory process involving persons with disabilities. Keystone also supported the Government to develop regulations and standards for Community homes and Supported living services¹⁸. The main principles leading those regulations include personal dignity and integrity, person-centred planning, participation, multidisciplinary and individualised approach of care, community inclusion and family reintegration, public-private partnership, transparency and openness.

Funds involved in housing: For the supported living services, the Territorial Agency for Social Assistance pays for common expenses (water, energy, heating) and for the support staff. Meanwhile the inhabitants pay for internet, food, clothes and personal items with their disability allowances or salaries. The costs for renovation of the houses and procurement of furniture are shared between public authorities, the tenant, and the inhabitants. For community homes, 100% of housing costs, including communal ones and staff, are supported by the State. In addition, as Keystone Moldova has a social enterprise, they use some of their surplus to support renovation, acquisition of new equipment, and improve energy efficiency and digitalisation of houses.

Impact of current funding and policy frameworks: Keystone Moldova welcomes the RESTART social assistance reform in Moldova, initiated in 2024, and relocating responsibility for community-based services from District Councils to the newly established Territorial Social Assistance Agencies (ATAS) under the Ministry of Labor and Social Protection. The centralisation of service provision has enhanced the sustainability of these services. However, challenges remain such as funding shortfalls affecting the procurement of medications, provision of recreational activities, staff training, and maintenance of the infrastructures.

Collaboration models: Keystone has different arrangements with public authorities. It started with a Memorandum of Understanding with public authorities for developing the services. For the houses rented by Keystone, the services are provided by public authorities while Keystone monitors the quality of these services notably through staff training. For the house owned by a person with disability, a formal agreement exists between the public authorities and the homeowner to facilitate the development and delivery of services within the house.

Top 3 barriers to inclusive housing:

- Limited public budget for the development of housing services

¹⁸ See : [Standards for supported living services](#) and [Standards for Community homes](#)

- Limited accessibility of houses/apartments for rent and financial constraints of people with disabilities to contribute
- Stigma and discrimination. Landlords and communities may discriminate against persons with disabilities, either overtly or through subtle exclusion.

Slovakia

Population (01/01/2025 - Eurostat): 5 419 451

Number of persons with disabilities (prevalence-based estimate): 1 100 000

Institutional rate or trends: For 2019, estimations indicated that around 40,000 people with disabilities were living in institutional facilities, showing that residential care continues to dominate long-term support¹⁹.

Deinstitutionalisation strategy: The process of DI in Slovakia was officially launched in 2011 with the government's "[Strategy for Deinstitutionalisation of the System of Social Services and Substitute Care](#)" (Resolution No. 761/2011). National Action Plans were subsequently prepared for [2012–2015](#) and [2016–2020](#). However, evaluations have repeatedly highlighted that progress has been slow and a report from 2018 describes the process as stagnating and notes that Slovakia has not met its obligations under the UNCRPD²⁰.

Accessibility requirements and universal design: Slovakia's housing accessibility regulations for persons with disabilities are defined under several key laws: [Act No. 447/2008](#) on Social Services, [Act No. 182/1993](#) on Building Code, and related regulations. Those regulations include provisions for barrier-free housing, especially for persons with physical disabilities, and require certain dwellings and public buildings to be structurally adapted.

General and targeted housing support: Persons with disabilities are prioritised in social housing allocations according to the State Social Support Act ([Act No. 600/2003](#)) and local regulations. In practice, however, social housing is severely limited, comprising just 2–3% of the total housing stock. Moreover, most of the available housing is not accessible. Persons with disabilities can receive the general housing allowances depending on income, household size, and type of housing, under the State Social Support Act. In addition, some municipalities provide support such as financial support to make housing adaptations, social housing advisors, and support for independent living. However, availability varies among regions and the coordination between social services, housing provision, and the provision of support lack efficiency.

¹⁹ Krupa, S. (2019). *Deinstitutionalisation – An Opportunity for Change*. Implementation Agency of the Ministry of Labour, Social Affairs and Family of the Slovak Republic. [online] Available at: <https://fsr.gov.sk/2019/12/06/deinstitucionalizacia-prilezitost-na-zmenu/> (Retrieved: October 15, 2025).

²⁰ Rada pre poradenstvo v sociálnej práci (RPSP) (2018), *Open letter to the Prime Minister of the Slovak Republic, Ing. Peter Pellegrini, on the stagnant process of deinstitutionalisation*, [online] Available at: <https://www.rpsp.eu/2018/02/22/odborne-kurzy-v-mesiaci-marec-2018/> (Retrieved: October 15, 2025).

On the ground: TENENET

Locality: Slovakia (national)

Description: TENENET's mission is to provide comprehensive help and support to children, families and persons in various life situations. They offer psychological counseling and psychotherapy, social counseling and special-pedagogical counseling, speech therapy and physiotherapy, early intervention and counseling for persons in or after serving a sentence and their families, as well as help for women experiencing violence and their children.

Housing operation: TENENET has housing operation through the Housing Led project, addressing homelessness and promoting social inclusion by providing affordable, sustainable, and independent rental housing through assisted housing, move-in support, and housing retention services. Through this project, they provide housing for a total of 50 people, including 8 with disabilities. Finding suitable housing for them was challenging, as available accommodation is often not adapted to specific needs. Thanks to a partnership with other organisations, TENENET has still been able to support these 8 persons with housing. The houses are owned by the municipalities or social care facilities, or by private landlords. Each contract lasts at least 6 months, during which TENENET covers the housing costs from the project funds. They also work with the clients to secure sustainable housing beyond the project's duration.

Funds involved in housing: The Housing-Led project in Slovakia is primarily financed through the ESF+. The project benefits from the Operational Programme Human Resources (OP HR), which is co-financed by ESF+ and ERDF. As the maximum co-financing rate for projects under the ESF+ can reach 95%, the majority of the project's funding comes from public sources, primarily through EU funds. This high co-financing rate is particularly relevant for projects targeting social inclusion and innovation.

Impact of current funding and policy frameworks: The funding and policy frameworks affect the quality of housing and support provided by TENENET, a non-profit association working in the psychosocial field. Consequently, they do not generate income to fund housing initiatives on their own and rely on public funding to provide this kind of support.

Collaboration models: They collaborate with housing providers, as well as with other NGOs, through formal contractual agreements. The collaboration includes co-financing housing projects and, in some cases, jointly providing housing to people in need, ensuring coordinated support and resource sharing.

Top 3 barriers to inclusive housing:

- Limited availability of accessible housing

- Insufficient funding for sustainable support
- Weak coordination between housing and social or assistive services

Spain

Population (01/01/2025 - Eurostat): 49 077 984

Number of persons with disabilities (2020): 4 383 900 self-reported vs. a little over 2 000 000 legally recognised

Institutional rate or trends: Although DI plans exist, progress is slow. In the [State Strategy for a New Model of Community-Based Care 2024-2030](#), it's estimated that 350 258 persons live in residential care in Spain and among them, 32 934 are persons with disabilities.

Deinstitutionalisation strategy: Spain recently adopted the State Strategy for a [New Model of Community-Based Care 2024-2030](#), led by the Ministry of Social Rights, Consumer Affairs. It contains measures to transform support and care systems for persons living in situations of dependency, vulnerability, or exclusion. In addition, the Ministry of Social Rights promotes and supports projects towards DI such as the recent [Study on Deinstitutionalisation Processes and Transition to Personalised and Community Support Models](#) and the Lives Platform ([Plataforma Vidas](#)), an initiative brings together 20 pilot projects and various stakeholders in a process of collective learning. However, voices have raised accusing the Spain to invest too little in alternatives to institutionalisation and even actively fund new institutions, including with Next Generation EU funds.

Accessibility and universal design: Spain has binding legal requirements for housing accessibility. [Law 51/2003](#), the [Royal Decree 173/2010](#), and the [Technical Building Code \(CTE\)](#) set mandatory accessibility standards for new and renovated buildings. The Catalonia region has adopted its own [Accessibility Code \(Decree 209/2023\)](#), including specific standards for housing, transport, products, and services. While this is a step forward for accessibility, the focus is mainly on physical and sensory aspects, and sanctions are rarely enforced, resulting in widespread noncompliance.

General and targeted housing support: Social housing in Spain remains scarce. In Catalonia, only 1.7% of homes are available for social rent. Rising housing costs are a major barrier: purchase prices increased by 44% between 2015 and 2025, exceeding even the 2007 housing crisis level. Accessible housing is especially expensive, aggravated by weak coordination between housing and disability services. Housing falls under the Department of Land, Housing and Ecological Transition, while disability services are managed by the Department of Social Rights and Inclusion, resulting in fragmented support. Persons with disabilities may receive housing allowances and access publicly funded support services, including municipal rental mediation and local housing offices providing advice and benefit assistance. Dedicated services include the Support Service for Independent Living at Home, the Personal Assistance Budget,

and residential homes (temporary or permanent). The Personal Assistance Budget is considered a good practice, though only 89 people benefited from it as of June 2025.

On the ground: Support Girona

Locality: Catalonia

Description: Support-Girona is an NGO providing legal and social support to persons of any age with any type of disability, including psychosocial, intellectual, or aging-related, along with appropriate and effective safeguards to protect them from abuse by other persons. It promotes autonomy, dignity, and inclusion through supported decision-making, respecting each person's will and preferences. With over 100 professionals, it supports more than 1000 people, often in complex situations.

Housing operation: They support 805 people with disabilities accessing independent living. Of those, 158 live (independently) on property from their relatives, 211 are renting their houses/apartments, 88 own their property and 214 live with their families. 60 persons live in supported flats. 134 live in rented rooms. The houses are owned either by persons with disabilities or their families, by private landlords, or by Support-Girona (3 units).

Funds involved in housing: Housing is funded through public funds and rent contribution. Housing support such as staff and coordination is funded by public funds. For the apartment owned by Support-Girona, they work mainly through annual grants from the Catalan government. Persons with disabilities living in pay rent for the apartment. They can apply for housing allowance paid by either the Spanish state or the Catalan government, covering up to 40% of the rent.

Impact of current funding and policy frameworks: The organisation is affected by the lack of specific funding to buy and manage housing for persons with disabilities. Support-Girona owns very few housing units because they must be bought with surpluses from their main activity. They mostly manage living arrangements through the Law of Urban Leasing applicable to all housing exceeding 11 months.

Collaboration models: Support Girona has special collaboration with the Catalan Housing Agency through their non-profit for public interest organisation status. They can acquire properties by the right of first refusal and pre-emption by the public administration. Those are legal mechanisms whereby a public authority or an organisation authorised by them has the priority right to acquire a property, asset, or share before it is offered to general market. They also collaborated with the Department of Social Rights as this Department manages a yearly

grant programme under which Support-Girona has implemented housing related projects. However, these grants are not housing specific nor a stable stream of funding.

Top 3 barriers to inclusive housing:

- Housing market prices
- Low labour rates for persons with disabilities
- Social Services Portfolio for persons with disabilities mostly fund institutional setting

On the ground: Som Fundació

Locality: Catalonia

Description: Som Fundació is a non-profit organisation which takes care of the quality of life of persons with intellectual or developmental disabilities in Catalonia and supports them in decision making. Its main activities include legal guardianship, future planning, and decision-making support. The foundation also offers information and guidance to families and professionals. Som Fundació works to improve quality of life and foster social integration for over 800 persons across the region.

Housing operation: Som Fundació support access to housing by providing on-site support and coordinating with public authorities or housing providers. They also provide social, economic and legal support to maintain housing and prevent homelessness in independent living processes. While they do not own the housing units directly, they support more than 320 persons with intellectual and developmental disabilities living in their own homes or in rented housing. They also manage the real estate assets of persons with disabilities and rent apartments through this activity. They usually rent them to social sector foundations, on the open market, or to persons who also receive support from Som Fundació. This management is always carried out in the best interest of the owner, and rents are set at market rates.

Funds involved in housing: The housing operations are funded by public grants and private calls, but also by tenants' contribution as persons living in the houses managed by Som Fundació pay a rent set according to the market-rate. Som Fundació receives municipal public grants from the Barcelona City Council (6,500 € in 2024 and in 2025) and participates in the Government of Catalonia's calls for grants (€44,500 were awarded in 2024 and in 2025). They are also supported by the Government of Catalonia through a "concert", a formal agreement between the organisation and the public administration to ensure stable and continuous

coverage of the essential services, in this case, decision-making support for persons with intellectual or developmental disabilities. The concert covers the staff costs related to these services, as well as other associated operational expenses. Finally, they receive private grants to ensure the sustainability of Independent Living projects. In 2024, they received €36,000 from Fundació Sagrada Família and €30,000 from Fundació “la Caixa” both in 2024 and in 2025.

Impact of current funding and policy frameworks: As they do not purchase housing directly, they do not face barriers related to property acquisition. However, policies and funding remain relevant, as they determine the resources available for maintenance, adaptations, and support services, ensuring that persons with disabilities can live independently and safely.

Collaboration models: In addition to persons with disabilities and their families, Som Fundació collaborates with local authorities, such as the *Institut Municipal de Persones amb Discapacitat (IMPD)*, attached to the Barcelona City Council. In the frame of this collaboration, the IMPD rent one apartment to Som Fundació that provides the support and follow-up for the person living there. Each project is periodically updated and jointly monitored with the IMPD²¹. The city council has also previously ceded two apartments to Som Fundació to foster community living for persons with intellectual disabilities. In some cases, persons supported by Som Fundació also benefit from additional public services, such as the Municipal Home Support Services (SAD) and the Independent Living Support Service (SASVI)²². They also occasionally collaborate with private landlords or other social service providers. They do not purchase housing themselves but manage housing owned by other by adapting it according to the residents’ needs.

Top 3 barriers to inclusive housing:

- Housing market prices
- Low labour rates for persons with disabilities
- Social Services Portfolio for persons with disabilities mostly fund institutional setting

²¹ <https://ajuntament.barcelona.cat/accessible/ca/qui-som/institut-municipal-de-persones-amb-discapacitat>

²² [Accés al servei de suport a l'autonomia a la pròpia llar . gencat.cat](#)

Comparative analysis

Key findings:

1. Institutional culture and national strategies

Across all five countries, **institutionalisation** remains a significant issue, though trends show gradual movement toward community-based alternatives. Finland and Greece have both seen reductions in the number of persons in institutional care setting. However, this transition remains partial, as some residential settings still accommodate large groups, that can exceed 15 residents. Moldova and Slovakia face deeper structural challenges, with thousands still in institutions and slow progress despite formal deinstitutionalisation strategies. Spain has adopted a new strategy (2024–2030), but implementation is fragmented, and funding sometimes still supports institutional models. **All five countries seem to struggle to provide adequate housing for individuals with high support needs, often defaulting to institutional-like settings.**

2. Limited accessible and affordable housing stock

While accessibility legislation exists in all five countries, **accessibility standards** are mainly required for **new constructions and major renovations**, leaving much of the existing housing stock inaccessible. Additionally, **implementation remains fragmented**. For example, Moldova has enshrined accessibility principles in 2012, but implementation remains limited. Spain also refers to weak enforcement of existing legal frameworks, with poor compliance monitoring and limited sanctions. Also, most countries focus on **physical and sensory accessibility**, often neglecting the needs of **people with intellectual disabilities**.

General costs of housing are increasing in all countries, which are higher for housing adapted to the needs of persons with disabilities. Only a few countries offer financial compensation for the adaptations, which are often limited to a few specific measures. This adds to the fact that persons with disabilities face barriers in buying properties due to **difficulties accessing financial services** such as obtaining loans or insurance. **Legal restrictions**, such as guardianship arrangements, can also prevent them from accessing housing benefits or signing tenancy agreements, further limiting their independence and access to support.

3. Weak coordination between housing and disability services

Most countries provide a combination of mainstream housing support (social housing and housing allowances) and disability-specific support, including funding for accessibility upgrades,

independent living services, and housing advice. However, while countries like Finland have strong general and targeted housing support policies, the social housing system remains largely insufficient in most countries. Moldova and Slovakia have introduced a legal priority for persons with disabilities in **social housing allocation**, but the actual availability of accessible houses is low, and waiting lists remain long. These challenges add to the severe **affordability** issues, especially for adapted houses, and **fragmented governance** between housing and disability services. While Spain offers promising tools towards independent living like the Personal Assistance Budget, their use is still minimal. Coordination gaps and regional disparities are common across countries, undermining the effectiveness of support. **Overall, while legal provisions exist, practical access to housing services within the community remains a major challenge for persons with disabilities.**

4. Fragmented funding for services

The **funding models** presented in the study reflect a mix of public financing, EU funds, private contributions, and tenant payments, with varying degrees of sustainability and stability. In Spain, Som Fundació and Support-Girona receive regional and municipal grants, tenant rents, and benefit from formal agreements ensuring the continuity of the service. Som Fundació also benefits from private grants. Tukena (Finland) benefits from state grants and deliver their services under public procurement law. Keystone Moldova is mostly financially supported by the state and complement with their own resources and small contributions from the inhabitants. NGOs in Greece (PLOES and IASIS) and Slovakia (TENENET) used ESF+ to fund their supported living, highlighting risks for long-term planning. **Across all cases, national and EU public fundings play a critical role, but reliance on short-term grants often limits scalability and long-term impact. Southern and Eastern NGOs are more exposed to project-based cycles and sustainability risks.**

5. Multi-Level Collaboration

The **collaboration models** of the seven practices demonstrate a strong reliance on multi-level partnerships with public authorities, private actors, and civil society. Tukena (Finland) engages with regional and local authorities through public procurement and infrastructure agreements, while also partnering with the private sector and other NGOs. PLOES and IASIS (Greece) operate under formal agreements such as Memorandums of Understanding with municipalities and regional bodies, ensuring compliance and services delivery. Keystone (Moldova) also has structured arrangements with public authorities for service provision and quality monitoring and facilitates agreements between homeowners and the state. TENENET (Slovakia) works through contractual partnerships with housing providers and NGOs to co-finance and deliver

housing. Som Fundació and Support-Girona (Spain) collaborate closely with regional and municipal authorities, benefiting from property access, joint monitoring, and integration with broader public services.

Policy Recommendations

1. Housing as an element of deinstitutionalisation and community-based living

The current EU emphasis on housing and the second phase of the Disability Rights Strategy represent a unique opportunity to accelerate the transition from institutional to community-based care through consistent and coordinated action.

- ⇒ **Align the EU Strategy on the Rights of Persons with Disabilities with the EU Affordable Housing Plan.** As the European Commission is currently planning the 2nd phase of the EU Disability Rights Strategy, it should ensure alignment of goals and implementation of these two frameworks, including targets, funding priorities, and monitoring mechanisms. Building upon the Guidance on Independent Living and Inclusion in the Community and in collaboration with the EU Affordable Housing Plan, the EU has a unique opportunity to support the implementation of the right to housing for persons with disabilities across Europe. This means access to person-centred and community-based services, appropriate funding, and a commitment to inclusion to avoid isolation and dependence.
- ⇒ **Scale up EU funding for community-based living and accessible, affordable housing.** Strengthen and expand EU funding for community-based living and accessible, affordable housing, including housing adaptations and to foster the development of community-based housing services as part of the deinstitutionalisation process. ESF+ has played an important role in financing community-based housing for persons with disabilities, and this support should be maintained and enhanced. Accessibility of the built environment should be established as a prerequisite for accessing EU funding. EU funding regulations should ensure that investments prioritise community-based housing services that promote independent living and inclusion in the community. Co-financing rates and administrative requirements should be adapted in order to facilitate investments by national and local authorities, non-profit housing providers, and social services.
- ⇒ **Unlock national investments in accessible housing through the revision of State Aid rules.** Update State Aid rules to allow larger and more flexible investments in accessible housing. Through the revision on the General Block Exemption Regulation, more flexibility can be granted for especially costly accessibility adaptations. This should also be coupled by either raising or removing the limits on how much Member States can spend on home adaptations to help providers invest in long-term, community-based solutions in line with the rights of persons with disabilities. As the provision of social housing and related social services in general often requires significantly larger funding than the minimis thresholds allow for, we strongly encourage the Commission to promote and simplify the use of the SGEI decision for

the Member States and not-for profit actors, including providing up-to-date guidance and training.

- ⇒ **Improve data collection and monitoring.** Require Member States to collect data on accessible and affordable housing stock, access of persons with disabilities to housing and social housing, exclusion rates, number of people residing in institutions, and moving to community-based settings. This data should feed into broader EU monitoring of deinstitutionalisation efforts and be embedded in the European Semester process.

2. Remove barriers and expand access of persons with disabilities to accessible and affordable housing.

Targeted actions should ensure that persons with disabilities can enjoy their right to housing, by increasing the range of accessible housing in rural and remote areas and by addressing the legal, administrative and financial barriers people face.

- ⇒ **Increase supply by introducing housing quota and set EU accessibility standards.** Increase the overall supply of affordable housing and encourage Member States to reserve a portion of public housing for persons with disabilities. This includes setting aside units in newly built or renovated affordable housing, especially when supported by European funds. Universal design and inclusive architecture should be promoted through targeted incentives alongside the adoption of a set of EU standards for accessible design in both new construction and renovation, especially in social and publicly funded housing. These EU based standards should account for different disabilities and should work as a precondition for receiving European Union funding. Housing development and policies should reflect the values of the UNCRPD by ensuring access, autonomy, and choice in housing for all, while accounting for individual needs and supporting independent living.
- ⇒ **Ensuring the same level of accessible and affordable housing for persons with disabilities living in rural or remote areas.** Persons with disabilities living in rural or remote areas should have the same access to accessible and affordable housing as those in urban areas. They should not face fewer service options or be forced to live in facilities that do not meet their needs. Nor should they have to relocate far from their families to access appropriate support. Accessible housing, including the use of assistive technologies, and community-based services should meet the same quality and accessibility standards in both rural and urban areas.
- ⇒ **Provide direct funding support to individuals and families.** Encourage the creation of national funding systems that allow persons with disabilities and their families to make

independent choices about where and how they live. Support person-centred approaches to funding such as Personal Assistance Budgets (PABs) covering the cost of home adaptations (ramps, accessible bathrooms, visual alarms), assistive technologies (smart home devices or mobility tools), and in-home support, especially during life changes like leaving institutional care.

- ⇒ **Remove legal and administrative barriers for the access to housing for persons with disabilities.** Encourage reforms that eliminate restrictions prevent persons with disabilities from signing tenancy agreements or accessing housing support. This includes addressing guardianship laws that limit legal capacity, promote supported decision making and ensure people can access clear and easy-to-understand information about housing options and rights. The transition to community living should be made with careful planning to ensure that people do not lose either their current housing or the support provided.
- ⇒ **Ensure co-production, coordination and build a European community of practice.** Involve persons with disabilities, families, their representative organisations and social services in the design, delivery, and evaluation of housing policies. Governance platforms at national and European level bringing together all the different stakeholders can lead reforms while taking into consideration the needs and specificities of each stakeholder. A European Community of Practice can play a key role in exchange of ideas, tools, and good practices for creating inclusive housing and support systems across Europe.
- ⇒ **Recognise the intersectional vulnerabilities of persons with disabilities in all actions aimed at improving access to housing.** This includes persons with disabilities at risk of homelessness, or who experience multiple and intersecting forms of discrimination, such as based on gender, sexual orientation, gender identity, age, race or ethnicity, religion or belief, migration status, socioeconomic status, or family situation.

3. Strengthen the role of disability services and improve cross-sector collaborations

While securing housing for persons with disabilities, it is also essential to ensure access to services and support further enabling them to realise their right to independent living and inclusion in the community. This also needs to improve cooperation, coordination and mutual learning between sectors.

- ⇒ **Strengthen the role of disability services.** In light of the current legal and structural realities across Europe, where accessible and adequate housing options remain limited, disability service providers — particularly those supporting persons with intellectual disabilities — play a vital role in ensuring that people are not left without a home or the assistance they need to

live independently. Within this context, the European Affordable Housing Plan should recognise and support this role by offering targeted funding and technical assistance. This includes helping disability service providers access the housing market, apply for social housing, manage housing-related benefits, and adapt housing stock to meet accessibility requirements tailored to individual needs.

- ⇒ **Adapt and expand the Housing First approach to meet disability needs.** Promote the wider use of the Housing First model as a key strategy to support persons with disabilities, especially those at risk of homelessness, institutionalisation, or social exclusion. This approach prioritises providing immediate, permanent housing with no preconditions, combined with flexible, person-centred support. Housing First should be adapted to meet the specific needs of persons with disabilities, including those with psychosocial or intellectual disabilities, by ensuring homes are accessible and that support services are available, rights-based, and tailored to individual goals.
- ⇒ **Improve cross-sector cooperation.** Help Member States build strong coordination between housing authorities, disability services, and the homeless sector. Joint planning, shared eligibility rules, and integrated service models can ensure that housing is linked to the support needed for independent living. European Social Fund+, Horizon, or Erasmus+, can support fund joint initiatives that bring together these stakeholders to create cross-sector innovation.
- ⇒ **Provide training for professionals across sectors.** Develop training programmes for social workers, housing officers, planners, and local authorities to build awareness of the rights and experiences of persons with disabilities. Persons with disabilities, their families, social services should support the co-design and co-delivery of these programmes to ensure disability inclusive perspectives. Use programmes like the Union of Skills, Erasmus+, and Horizon Europe to increase skills development and support collaborative work. Encourage Member States to align training with the UNCRPD including user-led planning, personalised support, and inclusive housing design.

Conclusions

This study highlighted the persistent and multifaceted barriers that persons with disabilities face in accessing inclusive, accessible, and affordable housing across Europe. Despite legal commitments under the UNCRPD and national DI strategies, institutionalisation remains prevalent, and community-based living is far from being a reality for many.

The country cases and on-the-ground practices examined in Finland, Greece, Moldova, Slovakia, and Spain reveal common challenges:

- **Institutional culture** continues to shape housing solutions, often resulting in group homes or institutional-like settings that limit autonomy and inclusion.
- **Accessibility standards** are inconsistently applied and often limited to new constructions, leaving the majority of existing housing stock inaccessible.
- **Affordability pressures** are acute, especially for adapted housing, and compounded by low-income levels and limited financial support for persons with disabilities.
- **Fragmented governance and funding** between housing and disability services hinder coordinated responses and long-term planning.
- **Legal and administrative barriers**, including guardianship regimes and lack of legal capacity, restrict access to housing rights and tenancy agreements.

Yet, the practices showcased also demonstrate the potential for innovation, resilience, and impact when disability service providers, public authorities, and civil society collaborate effectively. These initiatives support over two thousands individuals in their autonomy and participation in the life of their communities, offering valuable models for replication and scaling.

To move forward, Europe must embrace a rights-based, person-centred approach to housing policy. This means:

- Recognising housing as a cornerstone of independent living and inclusion.
- Aligning housing strategies with the goals of deinstitutionalisation.
- Investing in accessible housing stock and support services.
- Empowering persons with disabilities through direct funding, legal reforms, and inclusive governance.

The European Affordable Housing Plan and the second phase of the EU Disability Rights Strategy offer a unique opportunity to embed these principles into future policy and funding frameworks. By doing so, Europe can take a decisive step toward fulfilling the promise of the UNCRPD and ensuring that every person with a disability has the right, and the means, to live independently and be included in the community.



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