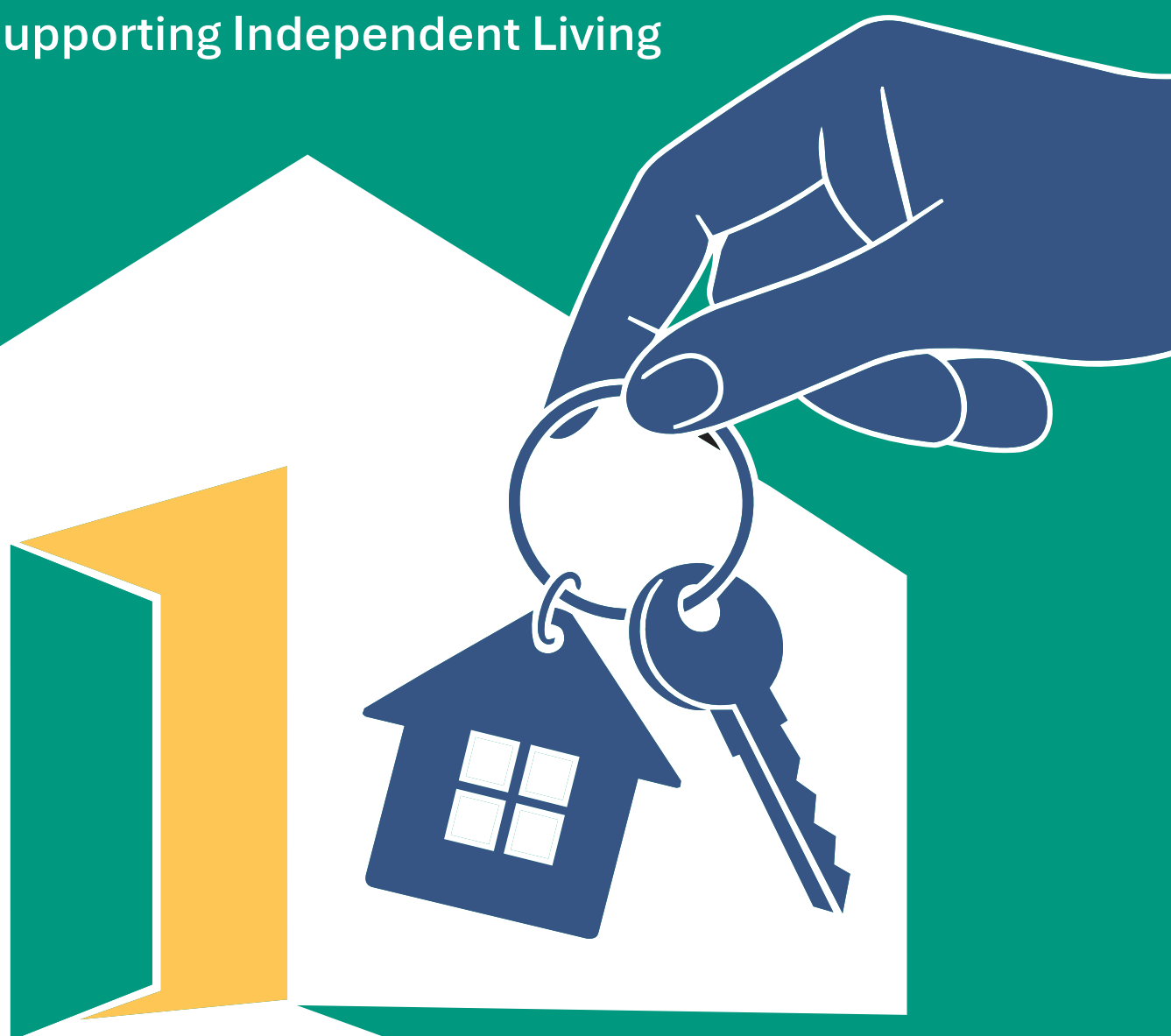


# Home is Where Independent Living Is

Briefing on the role of housing  
in supporting Independent Living



## **Home is Where Independent Living Is**

Briefing on the role of housing in supporting Independent Living  
August 2026

Promoting the Right to Independent Living for All Disabled People in Europe 2026

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# Plain language summary

**This report is about housing and Independent Living for disabled people in Europe.**

**It looks at why disabled people need accessible and affordable housing, and how housing is connected to homelessness, deinstitutionalisation and the lives of young disabled people.**





Disabled people need more than  
a roof over their heads. They need  
an accessible and affordable home  
in the community, together with  
the support they choose and need.

## What is Independent Living?

Independent Living does not mean living without support.

It means disabled people have the same freedom as everyone else to make decisions about their own lives. They should be able to choose:

- where they live;
- who they live with;
- what support they receive;
- and how they take part in their community.

These rights are protected by the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), especially Article 19 on living independently and being included in the community.

Housing is one of ENIL's 18 Independent Living Pillars. It is connected to other things people need to live independently, including personal assistance, accessible transport, employment, education and health and social services.

## What makes housing accessible?

Accessible housing is different for different people.

It can include step-free entrances, accessible bathrooms and kitchens, enough space to move around, and individual adaptations.

People with different disabilities can have different accessibility needs. This is why Universal Design is important. Homes should be designed so that as many people as possible can use them from the beginning. Individual adaptations should still be available when needed.

Accessibility does not stop at the front door. People also need to be able to use their building, streets, public transport and local services. An accessible home needs an accessible community around it.

## Why does housing need to be affordable?

A home can be accessible but too expensive. It can also be affordable but inaccessible. Disabled people need both.

Around 11% of people with disabilities in OECD countries spend more than 40% of their income on housing, compared with around 9% of people without disabilities.

Disabled people may also have extra costs for personal assistance, transport, adaptations, energy and healthcare.

Energy is part of housing affordability too. In 2024, 13.2% of disabled people in the EU could not adequately heat their homes, compared with 9.2% of the population overall.

As heatwaves become more common, being able to keep a home cool is also becoming important.

## Homelessness and disability

Disabled people can face a higher risk of homelessness. However, there is not enough data about disabled people experiencing homelessness across Europe.

Poverty, inaccessible housing, discrimination, lack of affordable housing and lack of support can all increase the risk of homelessness.

ENIL supports a Housing and Support First approach. People should have a stable, accessible and affordable home in the community, together with the support they need.

Housing and support should not be tied together in a way that takes away people's choices.

People should be able to choose where they live and what support they receive. Emergency shelters and homelessness services also need to be accessible.

## Why is housing important for deinstitutionalisation?

Around 1.4 million disabled people were confined to institutions in the EU in 2020, according to research cited in this report.

People cannot leave institutions if there is nowhere suitable for them to live.

People leaving institutions need:

- an accessible and affordable home;
- real choice about where and with whom they live;
- information about their housing options;
- and personal assistance and other community-based support.

Moving someone from a large institution into a smaller group home does not automatically mean Independent Living.

People need real choice and control over their home, daily life and support.

## What are the barriers for young disabled people?

Young disabled people face the general housing crisis as well as barriers linked to disability.

They may need accessible housing, affordable adaptations, accessible transport and personal assistance before they can move out of the family home.

There is also not enough EU-wide data about the housing situation of young disabled people.

Young disabled people need real choices about where they live and the support they need to live independently.

ENIL calls for:

- more accessible and affordable housing;
- Universal Design in new buildings and renovations;
- individual adaptations when needed;
- accessible neighbourhoods, transport and services;

- accessible homelessness services and emergency shelters;
- a Housing and Support First approach;
- real housing choices and community-based support for people leaving institutions;
- EU funding that supports Independent Living in the community, rather than institutions or segregated settings;
- better data on disability, homelessness and housing;
- and more attention to the housing barriers faced by young disabled people.

## The key message

Housing is a human right and a fundamental condition for Independent Living. Everyone should be able to choose where and with whom they live, and have the support they need to live in the community.

Home is where Independent Living is.

# Introduction

Housing is a fundamental condition for living independently and being included in the community. However, for disabled people, having a home is not sufficient in itself. **A home must be accessible and affordable**, located in the community and accompanied by community-based support a person needs to live independently. Without these conditions, people may have limited choice over where and with whom they live, face exclusion from community life, or remain dependent on family support or institutional settings.

The **United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)**, ratified by the European Union and all its Member States, provides a rights-based framework for housing. **Article 9 on accessibility, Article 19 on living independently and being included in the community, and Article 28 on an adequate standard of living and social protection** are particularly relevant. These provisions establish that disabled people have the right to access their homes and communities on an equal basis with others, to choose where and with whom they live, and to have access to adequate housing.

The **CRPD Committee's General Comment No. 5 (2017)** further explains the link between housing and the right to Independent Living. It highlights the need for sufficient accessible and affordable housing options, distributed across different areas of the community, alongside personal assistance and other community-based support services. Housing cannot be considered separately from the environment in which people live. Access to transport, community services and the physical environment is essential for people to exercise choice and control over their lives.



ENIL takes a similar approach to Independent Living. **Independent Living does not mean living without support.** Disabled people have choice and control over their lives and the support they receive, and are able to participate fully in their communities. There are **18 Independent Living Pillars** that together create the conditions for independent living. These include accessible and adapted housing, personal assistance, equal opportunities to employment, accessible transport, access to inclusive education and appropriate health and social care.

These pillars are interconnected. An accessible home does not by itself enable independent living if a person cannot afford it, cannot access personal assistance, cannot reach essential services, or cannot travel independently within the community. Housing is not an isolated policy issue, but one part of a wider system that enables disabled people to live independently and fully participate in society.

This is particularly important in the context of **deinstitutionalisation**. Where accessible and affordable housing is unavailable, or where housing is not accompanied by appropriate community-based support, people may be unable to leave institutional settings, may be isolated within their homes, or may face other barriers to living independently. **Accessible and affordable housing is therefore a precondition for exercising the right to Independent Living.**



# 1

## What is accessible housing?

Accessible housing is essential for disabled people to live independently and participate in the community. However, accessibility does not have one single definition or solution. The housing needs of disabled people are diverse and depend on the person, their impairment, their individual circumstances and the environment in which they live.

At its most basic level, accessible housing should allow a person to enter and leave their home safely, move around and use the different spaces within it, and carry out everyday activities independently. For people with reduced mobility, this can include step-free entrances, sufficient space to move around in the dwelling, accessible bathrooms and kitchens, and layouts that allow a wheelchair user to use the home safely and comfortably. Depending on the individual needs of the resident, adaptations may also be needed to doors, doorknobs, kitchens, bathrooms or other parts of the dwelling.

However, **accessible housing goes beyond physical access**. People with different disabilities may have different accessibility requirements. People with sensory, intellectual or psychosocial disabilities may need different features or adaptations to make their home safe and comfortable. Accessibility should therefore reflect the different needs of people rather than relying on a single standard for all housing.

### 1.1. Universal Design

This is why **Universal Design** is so important. Housing should be designed from the outset so that it can be used by as many people as possible, regardless of age or disability. At the same time, Universal Design cannot replace individual adaptations where these are needed. **Housing should also be adaptable to changing needs**, allowing people to remain in their homes as their circumstances change.

The work of the **Universal Design Hub of the Bevica Foundation in Denmark** provides an example of how Universal Design can be promoted as a broader approach to creating inclusive environments. The Hub brings together research and knowledge on Universal Design and promotes its application across different areas of society, including the built environment. Its work recognises that people have different and changing abilities, and that these differences should be considered from the beginning of the design process.

Accessibility does not stop at the front door. A dwelling may be physically accessible, while the building, neighbourhood or surrounding environment remains inaccessible. Access to communal areas, public spaces, transport and essential services such as healthcare, education, shops and employment can determine whether a person can actually live independently in the community. **Housing accessibility also depends on the wider environment in which a home is located.** This is often referred to as the **accessibility chain**.

For many disabled people, accessible housing must also be accompanied by appropriate support. Independent Living does not mean living without assistance. Personal assistance and other community-based services may be necessary to support people with everyday activities, household tasks, mobility, communication, healthcare or participation in community life. These services enable people to exercise choice and control over their lives and to live safely in their own homes rather than being forced to rely on institutional settings.

The need for accessible and adaptable housing is also likely to increase in the coming decades. An accessible home is not only relevant to people who currently identify as having a disability. Population aging and the increasing occurrence of age-related impairments and long-term health conditions will increase the demand for housing that can accommodate different needs. According to the OECD, **the share of people aged 65 and over across OECD countries is projected to increase from around 18% today to 28% by 2050.** In some countries, older people are expected to represent at least one third of the population. Accessible and adaptable housing will become an increasingly important part of long-term housing policy.

Accessibility should not be limited to the everyday use of a home. Housing policies and building standards should also ensure that disabled people can **safely evacuate their homes and access emergency services** in situations such as fires, extreme weather events or other emergencies. **Emergency shelters must also be accessible**, so that disabled people are not left behind in times of crisis. **Accessibility should be part of emergency preparedness and resilience planning.**

Accessible housing must be understood as more than a technical requirement or a specific type of housing for a small group of people. It is about creating homes and communities where people with different needs can live safely, independently



### Key points

- **Accessible and adapted housing is one of ENIL's 18 Independent Living Pillars** and is essential for ensuring that disabled people can live independently and participate fully in society.
- ENIL calls for **Universal Design principles and accessibility requirements** to be integrated into all new and renovated buildings, as well as into the development of public spaces, streets and public transport.
- There is **no one-size-fits-all solution**, but designing for accessibility from the outset can benefit a much broader part of the population and reduce the need for costly adaptations later on.

# 2

## Affordable housing

### 2.1. Why is affordability important for persons with disabilities?

For disabled people, having access to affordable housing is as important as having access to accessible housing. A home may be fully accessible but financially out of reach, while an affordable home may not meet a person's accessibility or support needs. **Affordability does not equal accessibility, and both are necessary for persons with disabilities to choose where and with whom they live.**

The financial barriers faced by persons with disabilities are significant. According to the OECD, around 11% of people with disabilities across OECD countries spend more than 40% of their disposable income on housing costs, compared with around 9% of people without disabilities. In the EU, 13% of people with disabilities report great difficulty making ends meet, compared with 7% of people without disabilities. People with disabilities are also at greater risk of poverty, with 28% at risk of poverty compared with 18% of people without disabilities.

Housing affordability is also a question of choice and independence. When affordable and accessible options are not available in the community, disabled people may remain in the family home well into adulthood, even when this is not their preferred living arrangement. This limits their ability to exercise the choice guaranteed under Article 19 of the UNCRPD.

Another important barrier is the **limited supply of affordable and accessible housing**. Social housing waiting lists can be long, and even where disabled people are prioritised, suitable housing may take years to become available. Adaptations to existing dwellings can also require significant financial resources, which may be out of reach for low-income households, particularly where public support is insufficient.

Affordability also needs to be considered in terms of the total cost of maintaining a home. Rent or mortgage payments are only one part of this cost. Energy, transport and other housing-related expenses can substantially increase the financial burden on a household. Additional costs related to support, accessible transport, adaptations and other disability-related needs can further reduce the resources available for housing. **A home that appears affordable based on rent alone may therefore be unaffordable in practice.**

## 2.2. The European Affordable Housing Plan

On 16 December 2025, the European Commission introduced the **European Affordable Housing Plan**, setting out measures to support Member States, regions and cities in increasing the availability of affordable, adequate, sustainable and quality housing. The Plan forms part of a wider package of initiatives, including the **revision of the State aid rules for Services of General Economic Interest (SGEI)**, the **European Strategy for Housing Construction**, and a proposal for a Council Recommendation on the **New European Bauhaus**.

The Plan recognises disabled people among the groups affected by the housing crisis and acknowledges the link between inaccessible housing and the risk of institutionalisation. However, it does not set clear targets or binding safeguards to ensure that increased investment in housing delivers accessible and affordable housing, and community-based support in practice. This is particularly important given the role of EU funding in supporting housing and renovation.

The Plan also does not sufficiently recognise that disabled people can face specific barriers to accessing housing, including higher living costs. Recent data indicate that 10.4% of persons with disabilities report being financially overburdened by housing costs. **Increasing the supply of housing will therefore not, on its own, resolve housing exclusion if new housing remains inaccessible or unaffordable for disabled people.**

### Boosting housing supply

Increasing the supply of housing is an important part of addressing the housing crisis. The Commission's **European Strategy for Housing Construction** aims to support investment in construction and renovation, including through innovation, technology and improved construction processes.

For ENIL, however, **more housing must also mean more accessible and affordable housing**. New housing should be designed according to **Universal Design** principles and located in inclusive communities with access to transport, services and support. Otherwise, **increasing the housing stock will not necessarily improve access to housing for disabled people**.

### Cutting red tape

The Plan also includes a **Simplification Package**, expected in 2027, aimed at reducing administrative burdens and simplifying national, regional and local procedures. Simplifying procedures can help reduce delays and costs and support the development of new housing. However, **simplification should not come at the expense of accessibility requirements, quality standards or other social safeguards**.

## 2.3. Revised SGEI rules and energy poverty

One of the measures accompanying the Plan is the revised **Services of General Economic Interest (SGEI) Decision**, which provides a framework for Member States to support affordable housing. The revised rules explicitly recognise disabled people among the groups that may face particular difficulties accessing the housing market and that may be prioritised in affordable

housing schemes. They allow accessibility requirements to be taken into account when financing the construction and renovation of affordable housing. Also, they allow Member States to consider access to affordable transport and essential services when determining the location of housing projects.

Importantly, the revised SGEI framework recognises that **housing affordability goes beyond rent or mortgage payments**. Energy costs and other housing-related expenses should be taken into account when assessing the overall financial burden on households. This is particularly important for disabled people, who may face additional costs related to support, transport, adaptations and other disability-related needs.

**Energy poverty is an important part of the housing affordability debate.** In 2024, **9.2% of people in the EU were unable to adequately heat their homes**. The situation was worse for persons with disabilities, with **13.2% unable to keep their homes warm**.

Research also points to a higher risk of energy poverty among disabled households. A study examining EU household data found that **17% of households including an economically inactive disabled person were at risk of energy poverty**, compared with 12% of other economically inactive households and 6% of economically active households. The study found that disabled households consumed around 10% less energy overall. This suggests that lower consumption does not necessarily reflect lower energy needs, but it could indicate that households are unable to meet their energy needs adequately.

**Some disabled people may have higher energy needs**, for example due to difficulties regulating body temperature or circulation problems. For households with limited financial resources, reducing energy consumption may come at the expense of adequate heating, cooling or other essential energy services.

Climate change is also changing the way we understand energy poverty. Europe is experiencing increasingly frequent and intense heatwaves, and the need for cooling is becoming an important part of ensuring adequate housing conditions. While energy poverty has traditionally been associated with an inability to adequately heat a home, **access to cooling is becoming equally important**. Disabled people may be disproportionately affected by extreme heat and may have greater difficulty regulating body temperature or managing certain health conditions during heatwaves.

The impact of extreme heat is already serious. **In summer 2026, at least 35,000 excess deaths were recorded during four consecutive heatwaves across Europe**, based on provisional figures covering around half of the continent. The final number is expected to be higher. Housing policy also needs to consider protection from extreme heat, including access to cooling and homes that are designed to stay safe during heatwaves.

The European Commission's **Citizens Energy Package**, presented in 2026, recognises the need to tackle energy poverty, reduce energy bills and strengthen the protection and empowerment of energy consumers. It also places a strong emphasis on improving the energy performance of buildings and supporting renovation. These measures should address **both energy efficiency and accessibility**. Energy renovation should not result in inaccessible homes, while accessibility improvements should not be considered separately from the need to make housing affordable to heat and maintain.



## Key points

- ENIL calls for **affordable housing and energy policies to be connected**. New construction and renovation should ensure that housing is affordable, accessible and energy-efficient.
- Measures to tackle energy poverty should also take into account the specific circumstances and needs of disabled people, including **accessible information and support**.

# 3

## Homelessness and disability

### 3.1. Lack of disaggregated data

Disabled people are often overlooked in discussions on homelessness, despite evidence that they are **overrepresented among homeless populations** in several countries. Cross-national data remain limited and fragmented, making it difficult to establish the scale of the issue across Europe. However, available national data points to a clear link between disability and homelessness. The OECD reports that in Denmark, for example, around one quarter of homeless people surveyed in 2019 reported a physical illness or disability, while nearly 60% reported a mental illness. In Poland, more than one third of the homeless population was reported to have a disability in 2018, compared with around one quarter in the United States and 21% in Estonia.

The relationship between homelessness and disability is not one-directional. Disability can increase the risk of homelessness through poverty, inaccessible housing, discrimination, housing exclusion and lack of support, while homelessness itself can create or worsen existing impairments and support needs. The lack of affordable and accessible housing, combined with limited access to community-based support, can leave persons with disabilities at particular risk of housing insecurity and homelessness.

Existing data often do not capture disability adequately. **Disaggregated data is essential to understand the barriers disabled people face** and the type of support they need. We call for systematic and comparable data collection across Member States, including systematic disaggregated data on vulnerable groups.

### 3.2. Housing and Support First approach

In line with the Housing First approach to homelessness, disabled people living in institutions need to be offered affordable and accessible housing in the community. While housing should come first, access to a personal budget and personal assistance should follow. Income support also needs to be provided. Every disabled person leaving an institution should be offered housing together with the support they need. Housing and support services should not be provided as a single package, but should be available separately so that people can choose the support they receive. Housing First programmes should also have a specific focus on disabled people, including ensuring that the housing provided is accessible.

Homelessness services and emergency shelters also need to be accessible. Disabled people's specific accessibility needs are often not sufficiently reflected in tackling homelessness policies. An inaccessible shelter is simply not an option for a wheelchair user or someone who has other accessibility needs.

A recent discussion with the Hungarian organisation **Utcáról Lakásba! Egyesület** (*From Streets to Homes Organization*) highlighted how limited the options can be for disabled homeless people. According to the organisation, only a very small number of emergency shelter places in Budapest are accessible for wheelchair users, or people with reduced mobility. This means that even when shelters are available, they may simply not be an option for them. If disabled people are overrepresented among people experiencing homelessness, their needs cannot remain overlooked in homelessness policies and services. Accessible emergency accommodation must be part of the response, but longer-term solutions should focus on accessible housing in the community, together with the support people need to maintain it.

### 3.3. Good practice: Kunyhóból Lakásba! programme

There are promising examples of housing-led approaches that provide people experiencing homelessness with access to a stable home and the support needed to maintain it. The Hungarian **Utcáról Lakásba! Egyesület** (*From Streets to Homes Organisation*) runs the *Kunyhóból Lakásba!* programme, which works with municipalities to renovate vacant and poor-condition municipal rental apartments and make them available as social housing to people experiencing homelessness and housing poverty. Residents pay a socially based rent and receive social work and other support from the organisation. The programme follows a Housing First approach, putting access to a stable home at the centre rather than requiring people to move through temporary accommodation before accessing permanent housing.

**The story of Edit, one of the organisation's tenants, also shows why accessible housing needs to be part of this approach.** After an amputation led to her using a wheelchair, Edit spent more than a decade in different forms of homeless accommodation. She later lived in an expensive and poor-quality rental where she had very limited access to the outside. After successfully applying for housing through *Utcáról Lakásba!*, she was able to move into her own home for the first time. At this point, she was over 40 years old. Her story shows how access to suitable housing can create a real pathway out of homelessness and towards greater independence and participation in the community.

### 3.4. Social Housing

Social housing remains an important housing option for people at risk of poverty and housing exclusion, including disabled people. For people who face discrimination or financial barriers in the private housing market, access to social housing can provide greater housing security and make independent living possible. However, social housing is not automatically accessible housing. A person may qualify for social housing but still have very limited options if the available homes do not meet their accessibility needs.

Public investment in housing should therefore create housing that is accessible from the outset, rather than relying on individual adaptations after construction. Accessibility must be considered in the design of new housing and neighbourhoods, including access to common areas,

transport and essential services. In the longterm, this is more sustainable than treating accessibility as an additional cost that is only considered when a disabled person becomes a tenant.

A key consideration when developing social housing is preventing segregation. Social housing must not lead to the creation of ghettos, such as separate neighbourhoods for disabled people. Although such projects will result in housing being provided, they will invariably create or deepen marginalisation of specific groups.

### 3.5. Good practices – increasing social and affordable housing

A good example of how public authorities can use housing policies to increase the supply of social and affordable housing is provided by **Paris's Bioclimatic Local Urban Plan (PLU bioclimatique)**. Paris aims to reach **40% public housing by 2035, including 30% social housing and 10% affordable housing**. The Plan also identifies areas with a significant shortage of social housing where 50% of each new housing project must be dedicated to social housing. In addition, large office redevelopment projects of more than 5,000 m<sup>2</sup> must dedicate 10% of their surface area to the creation of housing.

Such approaches can help increase the supply of social and affordable housing while promoting social mix rather than concentrating poverty in particular neighbourhoods. However, for disabled people **increasing the number of social housing units must go hand in hand with accessibility**.

A different perspective comes from the **AHA Budapest – Affordable Housing for All** project. During a recent conversation with **Bene Bence**, one of the people involved in the project, we learned more about some of the practical challenges of making an existing building accessible. The original plan was to include a proportion of fully accessible apartments, including apartments suitable for wheelchair users. However, during the renovation of the former school building, the project team encountered significant technical and financial barriers related to making the building fully accessible, including the installation of an elevator. According to Bence, the cost of the elevator turned out to be significantly higher than originally anticipated, while the condition of the old building also made the work more complex.

As a result, although accessibility was considered in the design of the apartments, access to the building itself remains a significant challenge. The project team explored ways to secure the additional funding needed, but was ultimately unable to fully resolve the issue. The current solution will therefore include a limited number of fully accessible apartments on the ground floor.

This example shows that the commitment and willingness to create more affordable and accessible housing is not always enough. When accessibility is treated as an additional cost to be addressed during renovation, unexpected technical challenges can make it difficult to deliver the accessibility originally intended. Public and EU funding needs to ensure that accessibility is considered and financed from the beginning of housing projects, particularly during renovation of an old building.

The **IN-HABIT project** provides a concrete example of how housing and disability services can be better connected. **Coordinated by EASPD and running from 2025 to 2028, the Erasmus+ project** brings together housing providers, disability service providers, local authorities and disabled people organisations from across Europe. Its activities include a state-of-play report on inclusive social housing, a collection of innovative housing practices, training for housing pro-

professionals and local authorities, and the development of MyService, an interactive digital hub connecting people with disabilities to community resources and essential support services.

The project addresses a gap that is often overlooked: housing professionals and disability services do not always work together; at the same time, disabled people may struggle to navigate both systems. IN-HABIT focuses on the availability of housing, but also on the capacity of housing providers, local authorities and support services to make inclusion in the community possible.



### Key points

- ENIL calls for **better data on homelessness and disability**, including systematic and disaggregated data across Member States.
- **Homelessness services and emergency shelters must be accessible**, so that persons with disabilities are not excluded from emergency accommodation.
- ENIL calls for a Housing and Support First approach, combining affordable and accessible housing with individualised, community-based support.
- Investment in social and affordable housing needs to **include accessibility from the outset, both in new construction and renovation**.
- Housing policies should remain **grounded in the right to independent living**, ensuring that social housing does not contribute to segregation or institutionalisation.

# 4

## Housing exclusion and deinstitutionalisation

### 4.1. Fighting housing exclusion

As discussed in the previous sections, housing exclusion is not only about the absence of a home. For disabled people, it can also mean being unable to access housing that is accessible, affordable and suitable for independent living.

The European Commission's Proposal for a Council Recommendation on Fighting Housing Exclusion provides an important opportunity to address these barriers. ENIL welcomes the initiative, but considers that the specific situation of disabled people needs to be better reflected throughout the Recommendation. In particular, accessibility, independent living and access to community-based support services should be more clearly recognised.

Inaccessible housing and the absence of community-based support services can contribute to segregation and institutionalisation. Housing policies that do not address accessibility and support needs will not effectively reach those most at risk of housing exclusion.

### 4.2. Housing as a precondition for deinstitutionalisation

For ENIL, the lack of progress on deinstitutionalisation remains a major concern. Independent research estimated that over 1.2 million persons with disabilities were confined to institutions in the EU in 2007, with this figure increasing to over 1.4 million in 2020. Institutionalisation is a serious human rights concern, as it prevents people from participating fully in community life and is likely to expose them to violence and other forms of abuse.

The lack of access to housing is one of the major barriers to successful deinstitutionalisation. Disabled people living in institutions frequently report that they could live independently if appropriate housing were available. However, the lack of suitable housing is linked to several barriers, including discrimination, lack of accessible and affordable homes, and insufficient access to individualised support.

People leaving institutions need to be informed about the housing options available to them and supported in finding a home that reflects their preferences and individual needs. They also need access to the support services that enable them to maintain their home and participate in the community.

Deinstitutionalisation is not simply about changing where people live. It is about choice and control over one's life: where and with whom to live, what support to receive, and how to spend their day. Housing is an essential part of this. Small group homes and other forms of congregated housing cannot be considered an acceptable form of independent living or an outcome of deinstitutionalisation. Moving people from a large institution into a smaller group setting does not in itself give them choice and control over their living arrangements. If people continue to live together in a shared setting, with limited choice over how they organise their daily lives or what support they receive, this does not constitute independent living in the community. The focus needs to be on enabling people to live independently in the community and ensuring access to support according to their individual needs.

Housing and Independent Living cannot be separated. Access to affordable and accessible housing is a prerequisite for exercising the right to live independently and to be included in the community, as recognised by Article 19 of the UNCRPD.

## 4.2. Discrimination and other barriers

Discrimination remains an important barrier to accessing housing. Persons with disabilities may face discrimination from landlords, sellers, banks and other actors in the housing market. In 2024, 9.3% of persons with disabilities reported experiencing discrimination when looking for housing, more than twice the rate reported by persons without disabilities. This can further restrict the housing options available to people leaving institutions and make the transition to independent living more difficult.

Accessibility is another major barrier. The shortage of accessible housing remains one of the main obstacles to independent living across Europe.

As highlighted in the previous section, ENIL supports a Housing and Support First approach, which combines access to affordable and accessible housing with individualised, community-based support. Deinstitutionalisation must also give people genuine choice and control over their living arrangements. Ensure that people leaving institutions have real choice and control over where and with whom they live and what support they receive.



### Key points

- ENIL calls on the EU to strengthen the Council Recommendation on Fighting Housing Exclusion by explicitly addressing disability, accessibility and the right to Independent Living.
- Ensure that people leaving institutions have information, genuine housing choices and support to access and maintain a home in the community.
- Ensure that EU funding supports accessible and affordable housing and Independent Living, rather than institutional or segregated settings.
- Ensure that new and renovated housing is accessible from the outset, in line with Universal Design principles.

# 5

## Housing barriers for young people with disabilities

### 5.1. An important data limitation

In order to understand the situation of youth with disabilities when it comes to housing, the available evidence has to be read across three overlapping datasets: young people's housing conditions, housing conditions of people with disabilities, and evidence on barriers to independent living and deinstitutionalisation.

This alone poses a challenge, as there is a significant gap in comparable EU data on the housing situation of young disabled people. Statistics are generally available either by age or by disability status, but the intersection of the two is much less consistently measured. Moreover, available disability statistics at the EU level primarily cover people living in private households and generally exclude people living in institutional, group settings. This means that the available data may systematically fail to capture some of those most excluded from independent living.

### 5.2. Intersecting barriers

Young people with disabilities are situated at the intersection of a general European housing crisis and the additional economic, accessibility and support, and attitudinal barriers associated with disability.

**In 2024, 28.7% of persons with disabilities in the EU were at risk of poverty or social exclusion, with young people themselves also disproportionately affected: 24.1% of those aged 15–29 were at risk of poverty or social exclusion.** The available aggregate data therefore point towards an intersection of two forms of disadvantage, even though Eurostat has no combined EU-wide indicator specifically for young people with disabilities.

The EU Agency for Fundamental Rights also found that persons with disabilities experience worse independent living outcomes overall than persons without disabilities, are less likely to feel free to decide how to live their lives, and often receive insufficient support with everyday activities even when living in the community. This matters particularly during the transition to adulthood: for many non-disabled young people, leaving the parental home is primarily dependent on income and housing supply. For a young person living with an impairment, it may addi-

tionally depend on whether housing is physically accessible, whether necessary adaptations are affordable, whether accessible transport and services exist nearby, and whether personal assistance or other community support is available. This partially explains why, across Europe, youth with disabilities leave the parental home and reach common milestones much later than the average age of 26.2 years.

Understanding the position of young people with disabilities becomes particularly important given that studies suggest that **70–80% of all existing housing stock is unsuitable for independent living of people with mobility issues, and that in 2024 the employment rate for people with disabilities aged 20–64 was 24% lower than their non-disabled counterparts**. Lack of economic resources and income stability therefore directly interacts with an already limited supply of suitable housing.

Lack of accessible and affordable housing, in addition to the lack of support and services during life's transitions, as mentioned in ENIL's Independent Living Pillar 18, also puts young people with disabilities at risk of being placed in institutions, and puts those in transition from institutional and other alternative care settings (a group referred to as young care leavers) at a particularly high risk of not being able to access Independent Living at all.

Mobility impairments do not account for all disabilities, nor would employment schemes and support for those leaving institutional settings address all barriers, but the compounded effect of inaccessibility, economic instability and lack of choice and control becomes obvious through these examples. To improve access to Independent Living for young people with disabilities, the EU must gather comprehensive and intersectional data, and involve the community in ensuring that new policies adequately reflect its findings.



### Key points

- The EU and its Member States must gather **comprehensive data on the barriers faced by young disabled people** when accessing Independent Living, including housing.
- Ensure that young people leaving the parental home have genuine **housing choices and support** to access and maintain a home in the community.
- Ensure that existing and upcoming **policy frameworks** adequately address the intersection of socio-economic, structural and attitudinal barriers for young people on the housing market.

# Conclusion

**Housing is a human right and a fundamental condition for Independent Living.** The UN-CRPD provides a clear legal framework: Article 9 on accessibility requires equal access to the physical environment and services open to the public; Article 19 on living independently and being included in the community protects the right to choose where and with whom to live and to access the support necessary to live in the community; and Article 28 recognises the right to adequate housing without discrimination.

However, having a home is not enough. **Housing must be accessible and affordable**, and people must have access to the support they need to live independently. Accessible and affordable housing is also an essential part of successful deinstitutionalisation: without real housing alternatives in the community, people may remain in institutions or be forced into living arrangements that do not reflect their choices and preferences.

**Affordability and accessibility cannot be treated as separate issues.** An affordable home that cannot be accessed or used by a disabled person is not an adequate housing option. **Universal Design** should be integrated into new construction and renovation, while individual adaptations must remain available where needed. Housing affordability must also take into account the wider costs of living, including energy costs. **Energy poverty is part of the housing affordability debate**, and policies addressing energy poverty must ensure that disabled people are not left behind.

**Housing exclusion disproportionately affects disabled people and can contribute to homelessness and institutionalisation.** Homelessness policies must therefore explicitly include disabled people, also through **accessible emergency shelters and Housing and Support First approaches**. Housing alone is not always enough. Independent living also depends on personal assistance and other community-based services. These services must support people to exercise choice and control over their own lives, rather than reproducing institutional settings.

Accessibility must also extend beyond the home itself and beyond just physical accessibility. Accessible neighbourhoods, transport, information and essential services are necessary for people to participate fully in the community.

**Emergency preparedness must also take accessibility into account:** disabled people must be able to safely evacuate their homes, access emergency services and find accessible emergency accommodation in situations such as fires, floods, extreme weather events and other crises.

Applying an **intersectional approach** to housing policies helps ensure that the barriers faced by those who experience multiple discrimination are addressed; for example, on the basis of gender and disability, migrant background, race or ethnicity, residency status, economic status and other. Involving **those directly affected from the start**, when collecting data, developing housing strategies, planning investments and housing projects, evaluating accessibility, is crucial to ensure that the housing solutions meet the needs of a diverse population.

**Building the capacity and providing funding to organisations of disabled people (DPOs)** so they can participate in decisions on housing is an important part of the puzzle.

**ENIL therefore calls for housing policies to place the rights of disabled people at their centre.** Increasing the housing supply is important, but it will not solve housing exclusion if the homes created are inaccessible, unaffordable or disconnected from community-based support. EU and national investment should instead contribute to **accessible and affordable housing in community settings, supported by individualised services**, and to the full realisation of Articles 9, 19 and 28 of the UNCRPD.

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## About the European Network on Independent Living

The European Network on Independent Living (ENIL) is a disabled-led, cross-disability network of disabled people and their representative organisations. ENIL promotes the right to independent living, as set out in Article 19 of the UN Convention on the Rights of Persons with Disabilities (CRPD), its General Comments and the *Guidelines on deinstitutionalisation, including in emergencies*. ENIL's work is guided by the CRPD and the Independent Living principles, enshrined in the Independent Living Pillars. ENIL is active at the European level, and internationally, through cooperation with Centres for Independent Living from around the globe. ENIL's actions and activities are based on the social and the human rights models of disability, and on the principles of inclusive equality, self-determination, solidarity and intersectionality.

The ENIL Youth Network is uniting young persons with disabilities and their allies. It was created in 2012 and has over 300 active members. The aim of the Youth Network is to provide a space for young disabled people to engage with youth and disability rights issues at the European level. Through the Network, ENIL provides various learning opportunities to young people, encourages them to actively advocate for their rights, and supports them to address policymakers and to represent the organization at important events.

ENIL has participatory status with the Council of Europe (i.e. is a member of the Conference of INGOs) and consultative status with ECOSOC.

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