

# Council of Europe Development Bank (CEB)

## Roma in Europe's Housing and Energy Agenda

22 April 2026



# CEB: The social development bank for Europe

- Oldest European multilateral development bank in Europe, set up in 1956.
- In 2026, the CEB celebrates its [70<sup>th</sup> anniversary investing in people, for people.](#)
- Membership base has gradually expanded and now includes 43 member states. Ukraine joined in June 2023.
- Finances investment and provides technical assistance in social sectors, while focusing on the needs of vulnerable people, as well as on the social dimensions of climate change and the environment.
- Headquartered in Paris, France.

# The Bank's member states and Target Group Countries

- Albania\*
- Andorra
- Belgium
- Bosnia and Herzegovina\*
- Bulgaria\*
- Croatia\*
- Cyprus\*
- Czech Republic\*
- Denmark
- Estonia\*
- Finland
- France
- Georgia\*
- Germany
- Greece
- Holy See
- Hungary\*
- Iceland
- Ireland
- Italy
- Kosovo\*
- Latvia\*
- Liechtenstein
- Lithuania\*
- Luxembourg
- Malta\*
- Republic of Moldova\*
- Montenegro\*
- Netherlands
- North Macedonia\*
- Norway
- Poland\*
- Portugal
- Romania\*
- San Marino
- Serbia\*
- Slovak Republic\*
- Slovenia\*
- Spain
- Sweden
- Switzerland
- Türkiye\*
- Ukraine\*



\* Target Group Country

# Principles and values

The CEB exists as a legally separate, financially independent entity but maintains strong institutional ties with the Council of Europe.

It upholds the principles and values of the Council of Europe (CoE) by:

- Investing in social sector projects that enhance “the capacity of a society to ensure the well-being of all its members, minimising disparities and avoiding marginalisation” (CoE)
- Contributing to improving the living conditions of the most vulnerable populations in wider Europe



**Human rights, Democracy, Rule of Law**

## Key figures 2025

- 54 new projects approved (total amount €4.5 billion) in 26 countries (49% to Target Group Countries)
- €40million in CEB grants approved with trust fund resources
- €152 million CEB loans guaranteed with trust fund resources
- Loans disbursed: €3.4 billion
- Loans outstanding: €23.6 billion
- Total assets: €39.0 billion
- Net profit: €122.3 million

Learn more about CEB's activity:  
[CEB annual report](#)



## How we work: Borrowers

The CEB can support its 43 member states to finance projects complying with a number of sectoral, geographic, social and financial criteria.

Borrowers include:

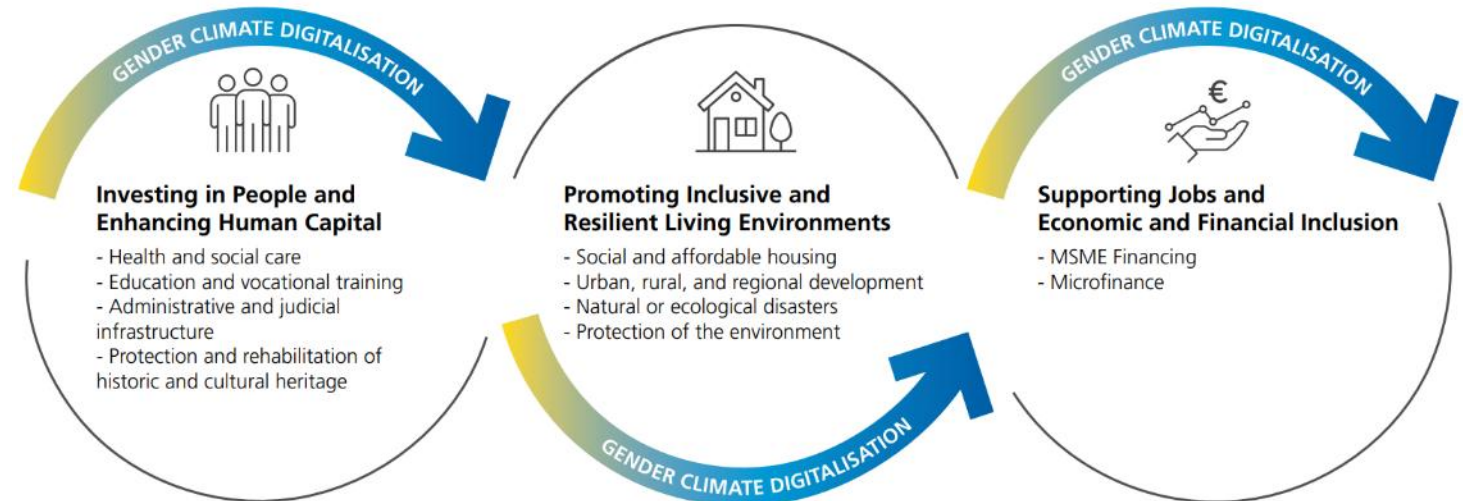
- Governments
- Subnational governments, including local or regional authorities
- Financial institutions
- Other operators/promoters of social infrastructure and services, such as foundations, associations, non-profit organisations

# The CEB's priorities for 2023-2027

- The CEB's priorities span across **three lines of action** and **several sectors of operation**, of which six are considered **“focus sectors”**:

Focus sectors:

1. Health and social care
2. Education and vocational training
3. Social and affordable housing
4. Urban, rural, and regional development
5. MSME financing
6. Microfinance



- **Three cross-cutting** themes interact with the CEB's priorities: climate change, gender equality, and digitalisation.

# Roma Inclusion: a strategic priority for CEB

## ❑ Housing and settlement upgrading

- Decent, desegregated housing and access to basic infrastructure

## ❑ Education, employment and skills

- Access to quality education, vocational training and formal employment

## ❑ Financial inclusion

- Access to microfinance, basic banking services and financial education



# Financing Housing Solutions for Roma Communities

The CEB finances social and affordable housing for low-income and disadvantaged population groups.

- ❑ **Loans** that include components targeting Roma
- ❑ **Dedicated investments** specifically targeted at Roma communities, where needed

## Financing approach:

**CEB loans** and **blended operations** that combine loans with grants, guarantees and technical assistance support, including from EU resources (e.g. WBIF and Invest EU)



# Financing Housing Solutions for Roma Communities

- **Complementary financing:** CEB loans can be blended with EU grants (ERDF, ESF+, InvestEU), covering co-financing including EU-ineligible costs and closing financing gaps.
- **Public financing facilities for scale:** Framework loans allow financing multiple municipal projects (e.g. 300 projects at once) under a single operation, reducing transaction costs and enabling scale.
- **Upstream project preparation support:** Technical assistance can finance feasibility studies, inclusive design, legal and regulatory assessments, helping turn local ideas into bankable projects.



# CEB Projects in social and affordable housing

- **Regional Housing Program (2013-2023):** a multidonor programme (233 M) - joint initiative of BiH, Montenegro, Serbia and Croatia - to provide durable housing solutions to refugees and displaced, including Roma, affected by the conflicts in former Yugoslavia. 120 families moved into RHP-financed apartments.
- **Housing & Empowerment for Roma (HERO):** the EU pilot aimed at improving housing conditions by enabling Roma in SK, RO and BG to self-construct or renovate homes through access to micro-loans combined with technical support and a risk-mitigating mechanism.
- Additional targeted loans and grants addressing Roma housing needs in Hungary, Montenegro, North Macedonia, and Bulgaria.



For more information, visit: <https://coebank.org/>

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