

European Affordable Housing Plan

Opportunities for engagement, Orientations for action

Anti-Poverty Strategy: policies for effective implementation
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EU political engagement and interinstitutional alignment

Housing is about dignity. It is about fairness. And it is about Europe's future.

It will be a European effort, anchored in local realities. We need a radical overhaul of the way we tackle this issue.

President U. von der Leyen

The EU plays a key role in enabling and enhancing the capacity of Member States, regions and municipalities to respond to the housing crisis, which differs across the EU, through the adoption of effective and supportive frameworks.

European Parliament



The European Council calls on the Commission to swiftly present an ambitious and comprehensive plan for affordable housing, the aim of which should be to support and complement Member States' efforts.

European Council



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Lack of affordable housing most pressing issue for citizens in cities, towns and suburbs

Q2 In the place where you live, how much of a problem, if at all, do you think each of the following issues are?
% 'An immediate and urgent problem'



Housing indicators

Between 2013 and 2024

↑ 60%

House prices in nominal terms have increased by more than 60% across the EU, growing faster than household income.

↑ 20%

Average rents have grown by around 20%, with new rents having grown significantly more.

↓ 22%

Residential building permits are down by 22% since 2021.

20%

Existing **housing stock is not used** to its full potential, with around 20% of dwellings unoccupied.

1 million

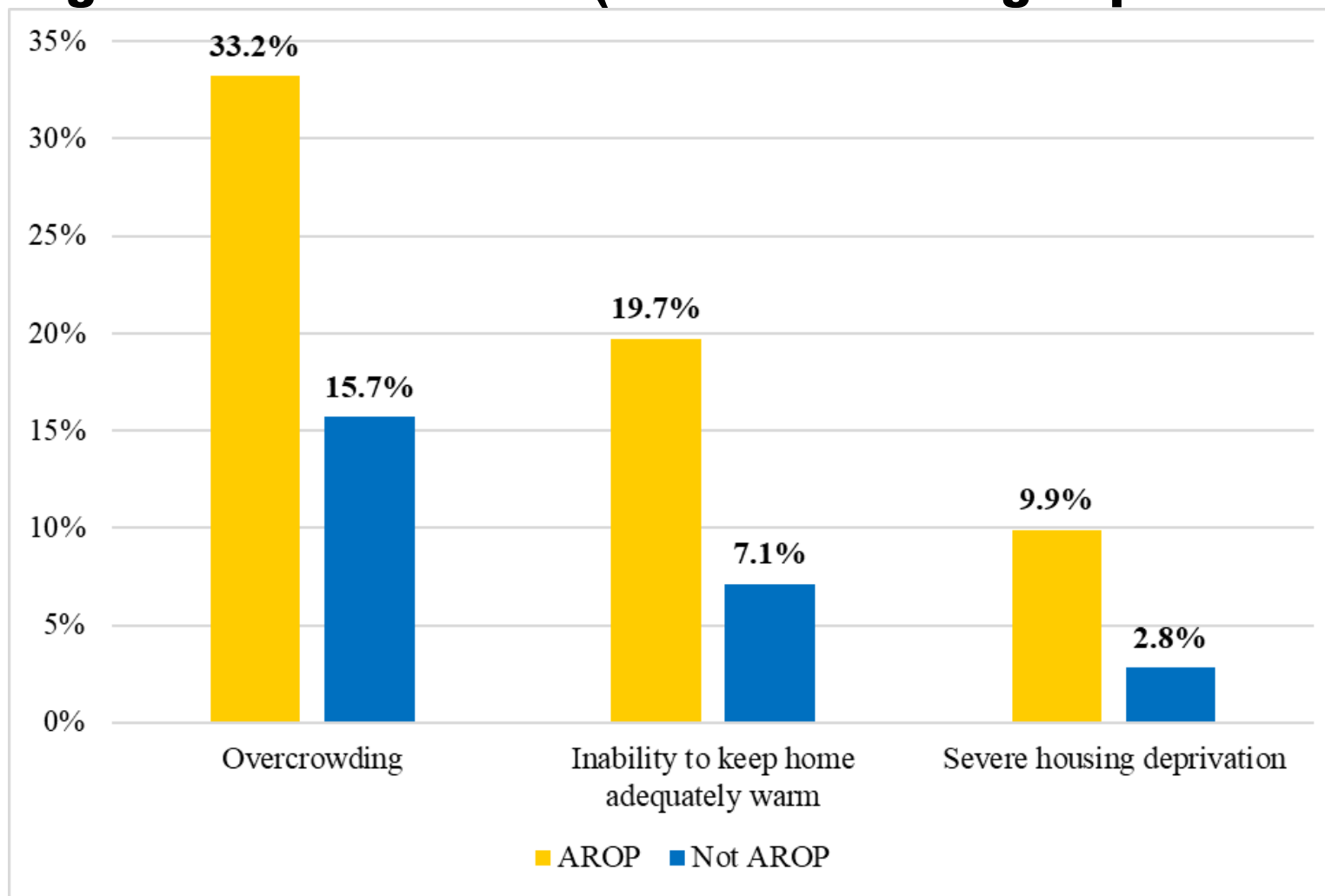
According to the latest national statistics, we have more than **one million homeless** people, including **400,000 children**



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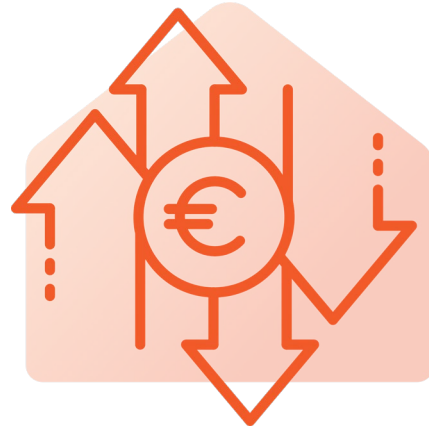
Access to adequate housing by At-risk-of-poverty (AROP) status on average in the EU in 2024 (2023 for housing deprivation)



Pillars of the European Affordable Housing Plan



**Boosting
housing supply**



**Mobilising
investment**



**Enabling immediate
support while
driving reforms**



**Protecting the
most affected**



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Protecting the most affected

- ❖ Housing crisis does not affect all people equally
- ❖ Far-reaching economic and social consequences of difficulties to access affordable, sustainable and quality housing

Homeless people

Low income groups and people in vulnerable situation such as elderly, persons with disabilities

Tenants in vulnerable situation

Young people, particularly from disadvantaged backgrounds, including students and apprentices



EAHP actions



- **Council recommendation** on fighting housing exclusion
- Mobilise **new investment in social housing** and housing-led solutions for homeless people
 - a dedicated workstream within the **Pan-European Investment Platform**
 - potential cooperation initiatives with **philanthropic** organisations and private actors
- Identify models and share good practices combining the protection of property rights of owners with **tenant security**
- Support households fighting **energy poverty**
- Targeted actions for **students and young people**



Proposal for a Council Recommendation on fighting Housing Exclusion – scope



Anti-poverty package

Council Recommendation on housing exclusion

Children
Guarantee

Anti-poverty Strategy

Council Recommendation on fighting housing exclusion

Scope: situations in which individuals/households lack access to adequate and/or secure housing (including people experiencing homelessness)

MS to adopt/revise **strategic frameworks** on fighting housing exclusion and homelessness and set objectives (including on both primary and secondary homelessness)

Recommendations covering

1. **prevention**
2. **support to homeless** people
3. housing **supply** (notably of social and affordable housing)
4. facilitate access to housing to people experiencing housing exclusion in line with **housing-led** approaches



Tailored opportunities towards people affected by housing exclusion and those in a vulnerable situation



- **Housing Alliance** (900 members: national authorities, cities, stakeholders) to work closely with EPOCH to exchange on good practices and financing modalities:
- Synergies between EPOCH financing and the **Pan-European Platform for Investments (PEIP)** and workstream on philanthropy
- **National hubs** (FR, CZ) also covering homelessness
- **Mutual learning** programme on homelessness policies
- Integration of homelessness in the **European Semester**: new housing annexes for all Country Reports and housing recommendations for 20 MS, including on homelessness for 10 MS (CY, CZ, DE, EL, HU, IE, LV, LI, PL, PT, SK, ES).
- Homelessness to be integrated into negotiations mandates of **National and Regional Partnership Plans** (NRPPs) (2028-34 MFF)



Way forward – ensuring engagement, developing cooperation



Housing Alliance

Political level

Housing Summit	Informal meeting of EU Housing Ministers/ Joint EPOCH Ministerial (Dublin, 25-27 November)	Other relevant Council formations (EPSCO, 19 October), Competitiveness Council (COMPET)...
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Technical level

Thematic Working groups (students/young; rental frameworks, transparency...)	EPOCH (Dublin, 25-27 November)	Seminars, conferences... organised by the Housing Task Force
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Pan-European Platform on Investments (PEIP)

National Hubs	Expert/Stakeholder group	Digital Portal
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Visit Housing.ec.europa.eu for more

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The European Affordable Housing Plan

Our houses, our homes, are the building blocks of our communities, the foundation of our society and democracy. Housing is not just a commodity, but a fundamental right and a cornerstone of human dignity. But across Europe, there is a palpable feeling of injustice at the sheer unaffordability and unavailability of housing.

The European Affordable Housing plan sets out to support all levels of national authorities and bring stakeholders together, to bring affordable housing to all Europeans.

It's based on 4 pillars.



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