



TEXTS ADOPTED

P10_TA(2026)0064

Housing crisis in the European Union with the aim of proposing solutions for decent, sustainable and affordable housing

European Parliament resolution of 10 March 2026 on the housing crisis in the European Union with the aim of proposing solutions for decent, sustainable and affordable housing (2025/2070(INI))

The European Parliament,

- having regard to its decision of 18 December 2024 on setting up a special committee on the Housing Crisis in the European Union to propose solutions for decent, sustainable and affordable housing, and defining its mandate, responsibilities, numerical strength and term of office¹,
- having regard to the Treaty on European Union (TEU), in particular Articles 3(3), 5(1) and 5(3) thereof and Protocol No 2 thereto on the application of the principles of subsidiarity and proportionality,
- having regard to the Treaty on the Functioning of the European Union (TFEU), in particular Articles 9, 14, 114, 151, 153, 160, 168, 174, 175 thereof and Protocol No 26 thereto on services of general interest,
- having regard to the European Convention on Human Rights, in particular Article 1 of Protocol No. 1 thereto on the protection of the right to property,
- having regard to its resolution of 10 September 2025 on the role of cohesion policy investment in resolving the current housing crisis²,
- having regard to the opinion of the European Committee of the Regions of 14 May 2025 on the role of cities and regions in the EU

¹ OJ C, C/2025/1982, 11.4.2025, ELI:
<http://data.europa.eu/eli/C/2025/1982/oj>.

² Texts adopted, P10_TA(2025)0187.

Affordable Housing Plan³,

- having regard to the UN-Habitat's 2024 annual report of 2 June 2025 entitled 'Adequate housing for all',
- having regard to the opinion of the European Committee of the Regions of 17 April 2024 on smart, sustainable and affordable housing as a tool for local authorities to face multiple challenges⁴,
- having regard to the report of the UN Economic Commission for Europe (UNECE) of 31 August 2024 entitled 'Challenges and priorities for improving housing affordability in the UNECE region',
- having regard to the opinion of the European Economic and Social Committee of 5 December 2024 entitled 'Social housing in the EU – decent, sustainable and affordable'⁵,
- having regard to the opinion of the European Economic and Social Committee of 18 September 2025 entitled 'For a European Affordable Housing plan – the contribution of civil society'⁶,
- having regard to the Commission communication of 20 January 2026 entitled 'Union of Equality: Anti-Racism Strategy 2026-2030' (COM(2026)0012),
- having regard to the Gijón Declaration on housing for all sustainable, healthy, and inclusive built environments, signed on 14 November 2023 by the ministers for housing and urban development of the EU Member States,
- having regard to the report of 31 May 2021 by the Organisation for Economic Co-operation and Development (OECD) entitled 'Brick by Brick: Building Better Housing Policies',
- having regard to the report of 18 January 2021 by the OECD entitled 'Building for a better tomorrow: Policies to make housing more affordable',
- having regard to the World Health Organization Housing and health guidelines of 23 November 2018,
- having regard to judgment of the Court of Justice of the European Union (Grand Chamber) of 22 September 2020 in the case Cali

³ OJ C, C/2025/3475, 16.7.2025, ELI:
<http://data.europa.eu/eli/C/2025/3475/oj>.

⁴ OJ C, C/2024/3667, 26.6.2024,
ELI: <http://data.europa.eu/eli/C/2024/3667/oj>.

⁵ OJ C, C/2025/771, 11.2.2025, ELI:
<http://data.europa.eu/eli/C/2025/771/oj>.

⁶ OJ C, C/2026/26, 16.1.2026, ELI:
<http://data.europa.eu/eli/C/2026/26/oj>.

Apartments SCI and HX v Procureur général près la cour d'appel de Paris and Ville de Paris⁷,

- having regard to the report of the OECD of 1 May 2019 entitled 'Under Pressure: The Squeezed Middle Class',
- having regard to Articles 1, 4, 16, 17, 21, 21(1), 23, 24, 25, 26, 34(3) and 36 of the Charter of Fundamental Rights of the European Union,
- having regard to Articles 15(3), 16, 19(3), 23, 30 and 31 of the revised European Social Charter,
- having regard to the International Covenant on Economic, Social and Cultural Rights, in particular Article 11(1) thereof,
- having regard to the Universal Declaration of Human Rights, in particular Articles 8 and 25 thereof,
- having regard to Directive (EU) 2024/1275 of the European Parliament and of the Council of 24 April 2024 on the energy performance of buildings⁸ (the Energy Performance of Buildings Directive),
- having regard to Regulation (EU) 2024/1028 of the European Parliament and of the Council of 11 April 2024 on data collection and sharing relating to short-term accommodation rental services and amending Regulation (EU) 2018/1724⁹,
- having regard to Sustainable Development Goals (SDGs) 11, 5, 10 and 3, adopted by world leaders in September 2015 and endorsed by the Council,
- having regard to its resolution of 21 January 2021 on access to decent and affordable housing for all¹⁰,
- having regard to its resolution of 26 March 2019 on financial crimes, tax evasion and tax avoidance¹¹,
- having regard to Commission Decision 2012/21/EU of 20 December 2011 on the application of Article 106(2) of the Treaty on the Functioning of the European Union to State aid in the form of public

⁷ Judgment of the Court of Justice of 22 September 2020, *Cali Apartments SCI and HX v Procureur général près la cour d'appel de Paris and Ville de Paris*, C-724/18 and C-727/18, ECLI:EU:C:2020:743.

⁸ OJ L, 2024/1275, 8.5.2024, ELI: <http://data.europa.eu/eli/dir/2024/1275/oj>.

⁹ OJ L, 2024/1028, 29.4.2024, ELI: <http://data.europa.eu/eli/reg/2024/1028/oj>.

¹⁰ OJ C 456, 10.11.2021, p. 145.

¹¹ OJ C 108, 26.3.2021, p. 8.

service compensation granted to certain undertakings entrusted with the operation of services of general economic interest (C(2011)9380),

- having regard to the European Pillar of Social Rights (EPSR), including the Social Scoreboard, proclaimed and signed by Parliament, the Council and the Commission on 17 November 2017, in particular Principles 2, 3 and 20 thereof, as well as Principle 19 on housing and assistance for the homeless,
- having regard to the Commission communication of 1 April 2025 entitled 'A modernised Cohesion policy: The mid-term review' (COM(2025)0163),
- having regard to the opinion of the European Economic and Social Committee of 16 September 2020 on 'Universal access to housing that is decent, sustainable and affordable over the long term'¹²,
- having regard to the opinion of the European Committee of the Regions of 21 November 2024 entitled 'A renewed Cohesion Policy post 2027 that leaves no one behind'¹³,
- having regard to the Guidelines for the implementation of the right to adequate housing, published by the UN Special Rapporteur on 26 December 2019, in particular to the right to non-discrimination in the context of housing,
- having regard to the European Investment Bank Group's Action Plan for Affordable and Sustainable Housing, launched in June 2025,
- having regard to the 2020 social and affordable housing overview, published by the European Investment Bank Group on 1 July 2020,
- having regard to Opinion 02/2025 (pursuant to Article 322 TFEU) of the European Court of Auditors of 6 May 2025 concerning the Commission proposal of 1 April 2025 for a regulation of the European Parliament and of the Council amending Regulations (EU) 2021/1058 and (EU) 2021/1056 as regards specific measures to address strategic challenges in the context of the mid-term review (COM(2025)0123) and the Commission proposal of 1 April 2025 for a regulation of the European Parliament and of the Council amending Regulation (EU) 2021/1057 establishing the European Social Fund + (ESF+) as regards specific measures to address strategic challenges (COM(2025)0164),
- having regard to the Lisbon Declaration on the European Platform on Combatting Homelessness, adopted on 21 June 2021 by the Union

¹² OJ C 429, 11.12.2020, p. 93.

¹³ OJ C, C/2025/285, 24.1.2025,
ELI: <http://data.europa.eu/eli/C/2025/285/oj>.

institutions, Member States and social partners,

- having regard to the Geneva UN Charter on Sustainable Housing of 16 April 2015 and its aim to ‘ensure access to decent, adequate, affordable and healthy housing for all’,
- having regard to the European housing action plan launched by the Mayors4Housing Alliance and Eurocities in May 2025,
- having regard to the publication by Eurostat entitled ‘Housing in Europe – 2024 edition’¹⁴,
- having regard to the tenth overview of housing exclusion in Europe 2025, published in September 2025 by the European Federation of National Organisations Working with the Homeless (FEANTSA) and Fondation pour le Logement des Défavorisés,
- having regard to the Commission communication of 14 October 2020 entitled ‘A Renovation Wave for Europe – greening our buildings, creating jobs, improving lives’ (COM(2020)0662),
- having regard to Council Recommendation (EU) 2021/1004 of 14 June 2021 establishing a European Child Guarantee¹⁵,
- having regard to the Commission communications of 5 March 2020 entitled ‘A Union of Equality: Gender Equality Strategy 2020-2025’ (COM(2020)0152), and of 7 March 2025 entitled ‘A Roadmap for Women’s Rights’ (COM(2025)0097),
- having regard to the Commission communication of 3 March 2021 entitled ‘Union of Equality: Strategy for the Rights of Persons with Disabilities 2021-2030’ (COM(2021)0101),
- having regard to the Commission communication of 7 October 2020 entitled ‘A Union of Equality: EU Roma strategic framework for equality, inclusion and participation’ (COM(2020)0620),
- having regard to the Commission communication of 8 October 2025 entitled ‘Union of Equality: LGBTIQ+ Equality Strategy 2026-2030’ (COM(2025)0725),
- having regard to the Liège Declaration on affordable, decent and sustainable housing for all, signed at the European Conference of Housing Ministers under the Belgian Presidency of the Council on 5 March 2024,

¹⁴ Eurostat, Housing in Europe – 2024 edition, Eurostat website, <https://ec.europa.eu/eurostat/web/interactive-publications/housing-2024>.

¹⁵ OJ L 223, 22.6.2021, p. 14, ELI: <http://data.europa.eu/eli/reco/2021/1004/oj>.

- having regard to the declaration of the EU ministers responsible for housing, adopted in Nice on 8 March 2002,
- having regard to the housing partnership action plan of the Urban Agenda for the EU, published in December 2018,
- having regard to the La Hulpe Declaration of 16 April 2024 on the future of the European Pillar of Social Rights,
- having regard to the strategic analysis of the European Labour Authority on the construction sector, published in September 2023,
- having regard to the report of 17 April 2024 by Enrico Letta entitled 'Much more than a market',
- having regard to the mission letter of 17 September 2024 from Commission President Ursula von der Leyen to Dan Jørgensen, Commissioner-designate for Energy and Housing,
- having regard to the publication by Ursula von der Leyen of 18 July 2024 entitled 'Europe's Choice – Political guidelines for the next European Commission 2024-2029',
- having regard to the study of December 2025 requested by Parliament's Special Committee on the Housing Crisis in the EU (HOUS) entitled 'Mapping the housing needs in the EU, assessing the impacts of scarcity and providing an overview of relevant EU legislation',
- having regard to its resolution of 24 November 2020 on tackling homelessness rates in the EU¹⁶,
- having regard to the political commitment on housing made by the President of the European Commission in her 2025 State of the Union address of 10 September 2025,
- having regard to the Commission communication of 30 June 2021 entitled 'A long-term Vision for the EU's Rural Areas - Towards stronger, connected, resilient and prosperous rural areas by 2040', its action plan and the Rural Pact,
- having regard to the Commission communication of 26 February 2025 entitled 'Action Plan for Affordable energy' (COM(2025)0079),
- having regard to its resolution of 20 May 2021 on reversing demographic trends in EU regions using cohesion policy instruments¹⁷,
- having regard to the UN Convention on the Rights of Persons with

¹⁶ OJ C 425, 20.10.2021, p. 2.

¹⁷ OJ C 15, 12.1.2022, p. 125.

Disabilities (CRPD), in particular Article 19 thereof, which entered into force for the EU on 22 January 2011 in accordance with Council Decision 2010/48/EC of 26 November 2009 concerning the conclusion, by the European Community, of the United Nations Convention on the Rights of Persons with Disabilities¹⁸,

- having regard to the Commission notice of 20 November 2024 entitled ‘Guidance on independent living and inclusion in the community of persons with disabilities in the context of EU funding’ (C(2024)7188),
 - having regard to Rules 55 and 213 of its Rules of Procedure,
 - having regard to the report of the Special Committee on the Housing Crisis in the European Union (A10-0025/2026),
- A. whereas a home is more than just a shelter and constitutes the foundation for families, households, individuals and communities to grow and thrive¹⁹; whereas housing unaffordability is increasingly affecting not only low-income but also middle-income families, households and individuals across Europe²⁰; whereas young Europeans are particularly affected, facing increasing difficulty in leaving their parents’ home, which, in 2023, was happening at an average age of 26,3²¹; whereas the reduction in average household size requires the housing stock to be redesigned to ensure all groups have access to housing; whereas these trends highlight the need to fully deploy the EU’s demography toolbox; whereas the lack of affordable housing places particular financial strain and risk of social exclusion on vulnerable groups, including elderly and homeless people; whereas for tenants and first-time buyers, among other groups, renting at an affordable price or owning a decent home has become harder than ever; whereas investing in decent, sustainable and affordable housing for all means building a better future for Europe; whereas successfully addressing the current housing crisis contributes to achieving a paramount social goal for the Union;
- B. whereas Article 34(3) of the Charter of Fundamental Rights of the European Union states that ‘the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources’; whereas Article 25 of the Universal Declaration of Human Rights states that

¹⁸ OJ L 23, 27.1.2010, p. 35, ELI:
[http://data.europa.eu/eli/dec/2010/48\(1\)/oj](http://data.europa.eu/eli/dec/2010/48(1)/oj).

¹⁹ European Economic and Social Committee, ‘Secure access to social and affordable housing for all’, 2024,
<https://data.europa.eu/doi/10.2864/8806922>

²⁰ European Commission: European Construction Sector Observatory, ‘Housing affordability and sustainability in the EU’, November 2019.

²¹ European Parliament, ‘Rising housing costs in the EU: the facts (infographics)’, European Parliament website, 17 October 2024.

‘everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care’; whereas Article 17 of the Charter of Fundamental Rights of the European Union states that ‘everyone has the right to own, use, dispose of and bequeath his or her lawfully acquired possessions’ and that ‘no one may be deprived of his or her possessions’; whereas Article 17 of the Universal Declaration of Human Rights states that ‘everyone has the right to own property alone as well as in association with others’ and that ‘no one shall be arbitrarily deprived of his property’; whereas the protection of property is an essential element of individual and public freedoms, and every natural or legal person is entitled to the peaceful enjoyment of their possessions and Principle 19 of the European Pillar of Social Rights calls for ‘adequate shelter and services for the homeless in order to promote their social inclusion’;

- C. whereas Europe is facing not only a housing crisis but, above all, a crisis of affordability, whereas in the EU, from 2010 until the second quarter of 2025, rents increased by 28,8 % and house prices by 60,5 %; whereas in the EU, in the second quarter of 2025, when compared with the same period in 2024, rents increased by 3,2 % and house prices increased by 5,4 %, with many Member States experiencing skyrocketing increases²²; whereas minimum-wage earners spend, on average, 8,6 % more of their disposable income on housing costs than other employees²³; whereas 10,6 % of the EU urban population is suffering housing cost overburden, meaning that the total housing costs represent more than 40 % of their disposable income; whereas around 1,3 million people are homeless and sleeping rough or in emergency accommodation on any given night in the EU, with almost 400 000 of them being children;
- D. whereas housing policies fall primarily within the competences of Member States, and the EU is bound to respect the principle of subsidiarity in accordance with Article 5(1) TEU; whereas 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; whereas EU legislation and policies strongly shape national housing markets and can have direct and indirect effects on the drivers of housing supply and demand; whereas a comprehensive and tailor-made approach to housing policies, opposing a ‘one-size-fits-all’ principle in recognition of the different

²² Eurostat, ‘Housing price statistics – house price index’, Eurostat website, October 2025, <https://ec.europa.eu/eurostat/web/products-euro-indicators/w/2-03102025-bp>.

²³ Eurofound, ‘Minimum wages in 2025: Annual review’, Eurofound website, July 2025, <https://www.eurofound.europa.eu/en/publications/all/minimum-wages-2025-annual-review>.

affordability realities among Member States, is needed to adequately address the diverse housing challenges across Member States; whereas EU support in housing policy should therefore remain flexible and adaptable, including with respect to the choice of instruments and planning mechanisms, enabling Member States, regions and municipalities to tailor solutions to their housing contexts in areas such as construction and rental housing policies;

- E. whereas housing challenges and solutions are diverse across the Member States, regions and cities, including rural and mountainous areas, islands and the outermost regions, many of which subsequently suffer from specific and profound demographic challenges; whereas many Member States lack the knowledge to develop effective and tailor-made local housing policies; whereas, many medium-sized cities have untapped potential in terms of housing space, services and infrastructure, but struggle to attract investment and workforce; whereas territorial development therefore constitutes a strategic objective for the social, economic and environmental cohesion of the EU;
- F. whereas efficient and successful housing policies require multilevel governance and the active involvement of local stakeholders and residents; whereas the role of local, municipal and regional authorities is therefore key, both in identifying needs and in developing tailor-made measures to address local challenges through their competences in land use, spatial, urban and regional planning, building regulations, and permitting; whereas promoting inclusive and community based local and regional development plans that include education, healthcare, infrastructure, transport, economic development, and leisure is essential, while studying different possibilities for municipal cooperation, particularly in densely populated areas; whereas public authorities at all levels must be empowered and properly funded to guarantee access to decent, affordable and adequate housing; whereas peripheral and rural areas must receive adequate attention to ensure equitable access to decent, affordable and sustainable housing for all, regardless of geographical location; whereas innovative rural housing policies, such as allowing multiple dwellings on family owned land with appropriate environmental infrastructure, can help sustain and repopulate rural communities;
- G. whereas among the main causes of the housing crisis is the limited supply of housing stock, both private and public, resulting from a range of factors, including the insufficient construction and underinvestment in decent, sustainable and affordable housing over the past decades, rising energy and utility costs, and a persistent imbalance between housing demand and supply; whereas in 2024, the floor area index saw a further decline of 1,6 % and the dwelling

index stagnated²⁴; whereas in 2023, building permits fell by 14,6 % for floor area and by 19,6 % for the number of dwellings, and have significantly decreased since 2021²⁵, with the number of approved permits for housing units falling from 1,99 million that year to 1,54 million in 2024; whereas this downward trend highlights the need for legal certainty, reduced red tape, enhanced data collection greater efficiency in permitting procedures and the sharing of best practices, as well as local zoning regulations, which are currently overly lengthy and complex, causing delays in construction, repurposing and renovation process; whereas simplifying and streamlining the complex set of rules in order to speed up housing construction, repurposing and renovation across Europe is crucial for the provision of decent, sustainable and affordable housing; whereas the housing affordability crisis presents not only a social challenge, but also a major economic threat to the EU's competitiveness by restraining labour mobility, reducing disposable income, deterring investment, and increasing regional disparities; whereas it is therefore necessary to increase the construction, reconversion of unused buildings and renovation of dwellings both for sale and for rent, meeting accessibility criteria where needed; whereas greater use should be made of unused public infrastructures to increase housing solutions;

- H. whereas ensuring effective use of land and pre-planning for smart density development, including brownfield redevelopment, and speeding up land transformation and management processes are crucial to ensure the availability of land for final construction process; whereas the shortage of land ready for development and of potential building sites constitutes one of the main bottlenecks in housing construction; whereas planning frameworks and regulations play a role in safeguarding standards and ensuring that housing construction is of adequate quality and meets social and safety objectives; whereas the current complexity and length of urban planning procedures, which often take over a decade, hinder the development of new housing supply renovation and repurposing of existing building stock; whereas establishing predictable and transparent pre-planning meetings for planning applicants could improve effectiveness and transparency in housing developments; whereas lengthy and complex planning and legal procedures can delay urgently needed housing developments; whereas, according to the OECD, these mismatches in supply and demand stem from geographical constraints and regulatory restrictions in many cities,

²⁴ Eurostat, 'Building permit index overview', Eurostat website, April 2025.

²⁵ European Commission, 'Accelerating Permitting for Renewable Energy. 2023 Flagship Technical Support Project - Technical Support Instrument', European Commission website, October 2025, https://reforms-investments.ec.europa.eu/accelerating-permitting-renewable-energy_en.

including those related to land use and zoning provisions²⁶; whereas a streamlined and efficient permitting system could substantially alleviate the housing crisis; whereas the EU issued guidelines on 13 May 2022 to streamline and accelerate permitting procedures for the deployment of renewable energy installations, as part of a Technical Support Instrument project; whereas it is necessary to adapt planning instruments and structures to the evolution of settlements and transport networks; whereas delays in housing development are driven by fragmented governance, rigid regulations, limited administrative capacity, overlapping rules and legal challenges; whereas these inefficiencies restrict housing supply and increase costs, particularly in high-demand regions; whereas simplifying procedures, reducing excessive bureaucracy, ensuring timely decisions, strengthening legal certainty, guaranteeing balanced access to justice and improving governance and coordination among different actors are key to improving competitiveness and accelerating the delivery of decent, sustainable and affordable housing;

- I. whereas net land take in functional urban areas in the EU amounted to approximately 450 km² per year between 2012 and 2018; whereas Eurostat data shows an additional increase of 4 900 km² of residential and service land between 2018 and 2022; whereas most Member States converted more land to urban use than they re-naturalised during this period, according to the European Environment Agency, with arable land (47 %) and pastures (36 %) being the most affected; whereas rural housing is shaped by broad and interconnected challenges, including demographic shifts, financial barriers, spatial inequalities, rapid economic changes, rising housing prices and the need for energy transition and industrial transformation, which undermine access to land for farmers, in particular young farmers, and hamper the supply of decent, sustainable and affordable housing;
- J. whereas 10,6 % of EU citizens reported being unable to adequately heat their homes in 2023²⁷; whereas key EU legislation to achieve long-term financial stability, such as the Energy Performance of Buildings Directive²⁸ and the Energy Efficiency Directive²⁹, sets

²⁶ OECD, *Brick by Brick: Building Better Housing Policies*, OECD Publishing, Paris, 2021.

²⁷ Eurostat, 'SDG 7 - Affordable and clean energy', Eurostat website, April 2025.

²⁸ Directive (EU) 2024/1275 of the European Parliament and of the Council of 24 April 2024 on the energy performance of buildings (OJ L, 2024/1275, 8.5.2024, ELI: <http://data.europa.eu/eli/dir/2024/1275/oj>).

²⁹ Directive (EU) 2023/1791 of the European Parliament and of the Council of 13 September 2023 on energy efficiency and amending Regulation (EU) 2023/955 (OJ L 231, 20.9.2023, p. 1, ELI: <http://data.europa.eu/eli/dir/2023/1791/oj>).

technical requirements regarding sustainability, energy efficiency, and safety; whereas the Energy Efficiency Directive, which was revised in 2023, raises the EU energy efficiency target, requiring a further 11,7 % reduction in energy consumption by 2030; whereas improving the energy efficiency of buildings represents an industrial opportunity, but dependence on non-EU components results in strategic vulnerability and loss of added value; whereas EU legislation aims to ensure high-quality, future-proof housing, but also increases construction costs, ultimately borne by buyers and tenants; whereas a warm and safe home should not be a privilege and no one should be left behind, with realistic solutions implemented at EU, national, and local levels;

- K. whereas energy poverty is an issue affecting all Member States and has a disproportionate impact on vulnerable families, including children and elderly, particularly in large, ageing housing blocks with low energy efficiency that result in high heating costs; whereas 14,5 million children in the EU lived in homes with leaks, damp or mould in 2023 and 154 000 Europeans die prematurely every year due to poor indoor air quality; whereas 75 % of the EU's building stock has a poor energy performance rating; whereas energy-efficient buildings powered by renewable energy could reduce energy bills, improve health and well-being, and minimise long-term operational costs; whereas buildings account for 40 % of final energy consumption in the EU; whereas all EU countries should have established a draft national building renovation plan by 31 December 2025; whereas the plans will provide essential information for housing policies, including an overview of the national building stock, investment needs and financing sources; whereas the speed and level of renovations is still unsatisfactory; whereas energy-efficient renovation is unattractive for older people, who have the highest rate of ownership of old homes; whereas the Renovation Wave initiative should promote energy-efficient retrofits aiming for energy performance levels at reasonable cost-efficiency;
- L. whereas in certain Member States housing may be subject to excessive taxation, with the marginal effective tax rate on owner-occupied housing accounting for up to 30 % in some of the Member States, thereby reducing incentives for private investment in housing; whereas the acquisition of land can represent around 40 % of the final purchase price of a house in Western Europe, and up to 60 % of the final purchase price in the most densely populated areas; whereas such high rates of taxation especially deter young families from buying their first home, further intensifying demographic challenges; whereas reforms to property taxation can improve its efficiency, support financial stability and reduce distortions in

housing markets³⁰; whereas balanced tax incentives, such as reduced taxes for first-time buyers, could help improve housing affordability; whereas easing tax burdens on decent, sustainable and affordable housing can improve families' access to quality homes;

- M. whereas the construction sector represents about 9 % of the EU's GDP; whereas construction costs markedly increased from 2021 onwards, following the COVID-19 pandemic³¹, affecting various economic sectors, including construction, and were further exacerbated by Russia's war of aggression against Ukraine, leading to supply chain disruptions for construction and renovation materials, higher energy and construction material prices, labour shortages and rising interest rates; whereas the sharp increase in the cost of construction materials and energy is felt particularly acutely in remote areas, the outermost regions and islands;
- N. whereas, despite some recovery since, construction output in 2019 was still 8,3 % lower than it had been in 2007; whereas productivity, efficiency and cost-effectiveness can be improved via digital, streamlined and one-stop shop permitting, improved administrative procedures, robotisation, artificial intelligence, modular and offsite construction, reuse of construction materials and serial and industrial construction, among other measures; whereas technology should enhance safety and working conditions in the construction sector, including health and safety standards, while contributing to environmental and social sustainability; whereas industrial prefabrication alone can decrease construction time by 20-50 % and create significant energy and cost savings, and innovative practices can help to alleviate inefficient use of urban spaces; whereas there is an innovation gap in the EU construction sector, with only 6,5 % of companies being market leaders in innovation, while 75,9 % of construction companies in Europe do not innovate³²; whereas the EU should encourage large-scale deployment of technologies that improve the energy efficiency performance of housing stock;

³⁰ OECD, 'The Political Economy of Property Tax Reform', OECD Working Papers on Fiscal Federalism No. 18, OECD Website, April 2014, https://www.oecd.org/en/publications/the-political-economy-of-property-tax-reform_5jz5pzvzv6r7-en.html; IMF, 'Taxing Immovable Property: Revenue Potential and Implementation Challenges', IMF e-library, May 2013, <https://www.imf.org/en/publications/wp/issues/2016/12/31/taxing-immovable-property-revenue-potential-and-implementation-challenges-40594>.

³¹ Eurostat: Statistics Explained, 'Construction producer price and construction cost indices overview', Eurostat website, October 2024.

³² European Investment Bank Group, 'Invested in housing - How innovation is improving construction', European Investment Bank Group website, June 2025, <https://www.eib.org/en/essays/innovation-construction-affordable-sustainable-housing>.

- O. whereas 69,2 % of EU households were owner-occupiers in 2023³³, reflecting the importance of property ownership as a driver of stability, intergenerational wealth and freedom of investment; whereas half of EU homeowners have no mortgage, and around one quarter are still at risk of poverty³⁴; whereas property ownership provides additional financial stability for families and pensioners; whereas disrespect for property affects communities and small property owners, especially in cases of illegal occupation or prolonged misuse of the dwelling in the context of contractual relationships that lack effective enforcement; whereas private property is threatened by illegal occupation, known as squatting, and systematic non-payment of rent phenomena, which harms communities and particularly small property owners, forcing them to exit the market and to rightfully recover their property, thereby reducing the available supply and contributing to rising prices whereas illegally staying in a property undermines the EU Charter and constitutes a violation of the rule of law; whereas the EU, Member States and public authorities bear responsibility for addressing property owners' rights, and providing particular support to small-scale owners, families in need and vulnerable households;
- P. whereas a third of the EU population are tenants, many lacking adequate housing; whereas this underlines that resilient and crisis-proof housing systems, such as rental, social and cooperative housing, are needed; whereas different models exist that involve a balance between the protection of property owners and tenants; whereas forced evictions are defined as the permanent or temporary removal, against their will, of individuals, families or communities from the homes or land they occupy, without the provision of, and access to, appropriate forms of legal or other protection; whereas Member States and local and regional authorities bear primary responsibility for providing housing assistance to vulnerable households, especially in cases of eviction; whereas secure and stable housing, whether owned or rented, is essential for individual and community well-being; whereas there is a need to develop and support mechanisms for tenant and community representation; whereas insufficient protection of tenants and vulnerable households undermines social cohesion, equality and stability;
- Q. whereas companies in the construction and renovation sector have

³³ Eurostat, 'Living conditions in Europe - housing', Eurostat website, November 2025, https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Living_conditions_in_Europe_-_housing.

³⁴ European Foundation for the Improvement of Living and Working Conditions (Eurofound), 'Living conditions and quality of life - Unaffordable and inadequate housing in Europe', 2023, p.20, <https://www.eurofound.europa.eu/en/publications/all/unaffordable-and-inadequate-housing-europe>.

reported a lack of skilled workers³⁵; whereas the construction workforce is among the five main occupational groups facing labour shortages in Europe; whereas the construction sector provides 18 million direct jobs and is a key engine of economic growth in the EU; whereas Eurofound data³⁶ shows that job quality is a significant factor in attracting more workers into the construction sector, and that labour shortages are driven by challenging working conditions and relatively high levels of temporary employment and self-employment associated with long subcontracting chains and the cyclical and project-based nature of employment in the sector; whereas addressing these shortages requires investment in vocational education and training, apprenticeships and lifelong learning, as well as ensuring that jobs in the sector are attractive through fair contracts, decent wages, and stable employment conditions; whereas improved working conditions, stronger health and safety standards and other incentives are essential to protect those employed in this high-risk sector, to make construction a sustainable and desirable career path, and to ensure the long-term delivery of high quality housing stock as well as drive competitiveness and innovation in the European construction industry;

- R. whereas the housing crisis is a major obstacle when it comes to attracting and retaining talent in the Member States; whereas labour migrants and seasonal workers make a contribution to key sectors across the EU, yet many are housed in overcrowded or poor accommodation; whereas in several urban areas across the EU, the concentration of labour migrants and seasonal workers in specific neighbourhoods already facing socio-economic challenges can lead to spatial segregation, poor housing conditions and social tensions; whereas the European Labour Authority has identified the establishment of letterbox companies, non-compliance with working conditions, bogus self-employment, fraudulent social security registrations, and the abusive posting of third-country nationals as the most relevant violations in the sector; whereas the responsibility of the private sector to end these types of practices must be clearly defined; whereas social partners in the construction sector should continue to play an active role in tackling undeclared work;
- S. whereas in 2019, approximately 3,4 million enterprises were active

³⁵ European Labour Authority, Report on labour shortages and surpluses 2023, May 2024, p. 51.

³⁶ Eurofound, 'Building on growth potential: Preparing the construction sector for the twin transitions', December 2025, <https://www.eurofound.europa.eu/en/publications/all/building-on-growth-potential-preparing-the-construction-sector-for-the-twin-transitions>.

in the EU construction sector³⁷, most of them small and medium-sized enterprises (SMEs)³⁸, producing EUR 549 billion worth of added value and employing 12,7 million people; whereas self-employed workers, micro-enterprises, and SMEs constitute the core labour force in the sector and are key to its competitiveness, and therefore require a supportive and stable regulatory and investment environment; whereas the real estate activities sector employed 2,7 million people representing 1,7 % of all employment in the EU's business economy in 2022, to which better access to credit and other financing support should be provided; whereas support to the private sector, be it national or EU support, should aim to stimulate the involvement of SMEs, in addition to larger entities, thereby contributing to a healthy, competitive construction sector and diversifying the sizes and types of residential developments;

- T. whereas tourism is a vital economic driver for the EU, as it contributes to 10 % of the EU's gross domestic product, significantly impacting growth, employment and social development, which makes it an asset in addressing economic downturns and unemployment; whereas any measures or actions proposed should not generate negative perceptions of tourism or deter tourism; whereas short-term rental schemes, ranging from entire homes to individual rooms, can contribute positively to local economies, help address depopulation by promoting rural tourism, support the preservation of old properties and provide an additional source of income for owners and tenants; whereas the use of residential properties for tourism purposes can also generate additional income for families, support their economic independence and serve as a source of funding for energy-efficient renovation of buildings; whereas evidence shows, however, that the short-term rental market has become increasingly professionalised and concentrated, spanning from small scale property owners to multi-property investors; whereas studies have documented that in certain neighbourhoods of Barcelona, Paris and Rome, short-term rental accommodation represents between 17 % and 25 % of all housing units; whereas in 2024, guests spent 854,1 million nights in short-term rentals in the EU, which represented an 18,8 % increase compared with 2023; whereas the increase in short-term rental accommodation and the growing shift from long-term housing may come to the detriment of residential housing, especially in tourism-intensive regions such as major cities and coastal, island and outermost regions; whereas more empirical studies are needed to inform action on the proliferation of short-term rentals; whereas diverse solutions are needed, given the diverse

³⁷ Eurostat, 'Key figures on European business - Construction', Eurostat website, June 2022, <https://ec.europa.eu/eurostat/cache/htmlpub/key-figures-on-european-business-2022/construction.html>.

³⁸ SMEunited, 'Construction' SMEunited website, <https://www.smeunited.eu/policies/sectors/construction>.

nature of local realities and the number of municipalities and local territorial entities in the EU; whereas the EU's fragmented and inconsistent legal framework on short-term rentals is undermining enforcement; whereas regions and cities need tools to address legal uncertainty; whereas regulation of this activity, if needed, is better accomplished at a level closer to the citizen, as the principle of subsidiarity mandates, and shows consistency with EU case-law;

- U. whereas access to housing finance is essential to meet housing needs, as well as to support construction, renovation and repurposing, in particular for the approximately 3,8 million SMEs active in the EU construction sector; whereas improving access to credit, without compromising on macroeconomic prudence, should be part of a balanced response to the housing crisis; whereas access to credit for construction has significantly tightened since 2008, with banks reporting declining loan demands across the EU, with mortgage interest rates having increased, thus limiting the development of affordable housing and the sustainable renovation of existing stock; whereas the entire prudential framework should be aimed primarily at ensuring financial stability, focusing on sound banking criteria, and preventing housing bubbles; whereas private developers can play an important role in delivering diverse housing solutions efficiently and sustainably, and at a price that people can afford; whereas crowding-in private investment therefore could be helpful; whereas the renovation, conversion and extension of the existing housing stock is a cost-effective and rapid solution to the housing crisis; whereas, according to the European Central Bank, the last 15 years have seen increased divergence in residential real estate market access, with low- and middle- income households facing greater difficulties in obtaining credit for home purchases; whereas access to loans for purchasing a home can be challenging, specifically for young families and in rural areas, and access to long-term, affordable financing is therefore needed; whereas the regulation of mortgage markets can play a key role in supporting housing affordability; whereas the linkage between real estate trusts and funds, banks and other institutional investors, may pose risks to financial stability; whereas such interlinkages should be subject to transparent reporting;
- V. whereas social and affordable housing is financed by national, regional, and local authorities, with the EU playing a key role through funding instruments, cooperation facilitation and best practice exchanges among Member States and cities; whereas investment in social and affordable housing stock has declined dramatically since the 2008 financial crisis; whereas the proportion of public, cooperative and social housing has been steadily declining; whereas just 7 % of the EU's Recovery and Resilience Facility fund in 2024 was spent on social housing and other social infrastructure; whereas, in the implementation of the RRF, shortcomings have been identified with regard to transparency and clarity in the definition

and monitoring of criteria at national level; whereas national promotional banks and institutions (NPBIs) play an essential role in financing decent, affordable and sustainable housing, leveraging private investment and strengthening the financing framework at national and regional level; whereas NPBIs have promoted more than 380 000 dwellings across the EU and committed close to EUR 50 billion in financing to the housing sector in 2023 alone, thus strongly complementing EU-level initiatives with their long-lasting expertise and experience; whereas access to social housing programmes for the most vulnerable groups should be ensured;

- W. whereas the European Investment Bank (EIB) Group launched its first action plan for affordable housing in June 2025; whereas the EIB action plan includes financial instruments such as debt finance, intermediated loans, equity and counselling services, while maintaining its status as an investment bank and safeguarding its triple-A status; whereas the EIB underlines that among the main challenges of the housing crisis is a lack of supply, due to a wide range of factors, which affects social cohesion and EU competitiveness and which can vary from one place to another; whereas the EIB Group builds its approach on core priorities, such as affordable housing, innovative housing and renovations, thereby lowering household costs and strengthening long-term energy security; whereas there is still a need for greater transparency and clarity from the EIB on available housing financing, including instrument types, financial conditions, eligibility criteria, co-financing requirements, schedules, guarantees and flexible arrangements for special cases and specific areas such as rural areas, islands, and the outermost regions; whereas the lack of clear information and mechanisms hinders access for regions and municipalities, causing delays and exacerbating the housing crisis;
- X. whereas the Commission's proposal for the mid-term review of the cohesion policy funds includes the possibility of doubling the funding available for affordable housing, as well as allowing Member States to voluntarily reallocate part of their current funding programmes; whereas the European Court of Auditors has underlined that this proposal does not include any reference to a gap analysis identifying where EU intervention is most needed; whereas the EUR 7,5 billion of EU support allocated to housing under the cohesion policy funds represents 2 % of the total cohesion policy funding (EUR 379 billion) for the period 2021-2027; whereas, according to the Commission, the Member States will decide on the amounts to be spent on housing and cohesion-related expenditure in their national and regional partnership plans; whereas this risks undermining their capacity to leverage cohesion policy funds and innovative affordable housing projects; whereas the Commission and Member States should adopt multi-year policies aimed at establishing national stocks of affordable and sustainable housing as well as promoting renovations that lower household costs; whereas cohesion policy

funds should be deployed strategically and with efficient and transparent procedures, respecting workers' rights and collective agreements to ensure fair competition; whereas cohesion policy alone cannot resolve the current housing crisis as, according to the economic analysis performed for the EIB Report 2024-2025, the investment gap in affordable housing is estimated at EUR 270 billion per year; whereas public funds can be complemented by attracting private investment; whereas the reallocation of unspent Just Transition Fund money could support the construction of housing, as the Commission has encouraged Member States to channel unspent funds to affordable, sustainable and decent housing;

- Y. whereas the housing crisis experienced by millions of citizens in the EU is hitting young people particularly hard; whereas, in 2023, young people across the EU left their parental home on average at the age of 26,3³⁹, and in certain Member States almost 70 % of young adults aged 18-34 had no alternative but to continue living with their parents⁴⁰; whereas, in 2024, nearly half (49,1 %) of all young adults aged 18 to 34 in the EU lived with at least one parent or contributed or benefited from the household income; whereas, in 2024, close to half (47,2 %) of young adults in the EU who lived with at least one parent or contributed or benefited from the household income were students or otherwise outside the labour force⁴¹ whereas this delay in leaving the family home prevents younger generations from starting an independent life and forces many citizens to postpone important life decisions such as starting a family, living independently or relocating to start one's professional career; whereas access to housing for young people is the first step to enabling their independence and the accomplishment of their objectives and desires; whereas housing has a direct impact on demographic trends; whereas 40,7 % of the total student population in the EU lives away from the family home, but only 38 % reside in student accommodation managed by universities, public entities or accredited operators⁴²; whereas this situation reveals a structural shortage of approximately 4,8 million bed spaces across the EU⁴³, underlining the urgent need for coordinated European, national and local action to expand and improve affordable and quality student housing; whereas high housing costs and a shortage of decent, sustainable and affordable housing rental and starter homes have

³⁹ Eurostat, 'Age of leaving the parental home steady in 2023', Eurostat website, 30 September 2024.

⁴⁰ Eurostat, 'Share of young adults aged 18-34 living with their parents by self-defined current economic status', Eurostat website, July 2025.

⁴¹ Eurostat, 'Key Figures on European Living Conditions', September 2025

⁴² Eurostat, 'Share of young adults aged 18-34 living with their parents by self-defined current economic status', Eurostat website, July 2025.

⁴³ Eurostudent VIII, Housing situation: living away from home, 2021-2024.

deepened generational inequality;

- Z. whereas in many Member States, rents are rising faster than incomes, waiting lists for public housing are growing, and access to decent, sustainable and affordable housing is becoming out of reach for low- and middle-income households; whereas the loss of purchasing power within low- and middle-income households and rising housing costs undermine the possibility of their acquiring or renting affordable housing, with broader demographic and socio-economic consequences, such as increased levels of social exclusion; whereas housing transactions declined in 2023 compared to 2022 in 13 of the 16 Member States for which data is available, marking a second consecutive year of falling sales⁴⁴; whereas addressing not only the supply but also the strategic location of affordable housing, particularly near employment centres, public services and sustainable transport networks, is essential to reduce commuting burdens and enhance quality of life; whereas an inclusive housing policy should address these inequalities and ensure that everyone, regardless of their background or status, has access to decent, sustainable and affordable housing;
- AA. whereas social and affordable housing is financed by national, regional, and local authorities, with the EU playing a key role in supporting them, including through its State aid rules; whereas affordable housing and social housing lack consistent definitions both in academic literature and in the EU acquis, and the criteria for determining them fall within the remit of each Member State, in line with national and regional circumstances; whereas UN-Habitat considers housing to be affordable when net monthly housing expenditure does not exceed 30 % of a household's total monthly income⁴⁵; whereas the OECD defines social housing as residential rental dwellings provided at below-market prices that are targeted and allocated according to specific rules; whereas these approaches are compatible with definitions and criteria used in the Member States which have affordable housing policies and regulatory framework and stipulate detailed categories for affordable housing, income thresholds, and social criteria which prioritise allocation; whereas Parliament is an active participant in this debate and intends to contribute to the definitions following further interaction in consultation with EU institutions, Member States and stakeholders; whereas the definitions require that access to affordable housing markets be open to all service providers; whereas

⁴⁴ Declós, C., 'From market good to social right? Shifting approaches to housing in Europe', Barcelona Centre for International Affairs, 30 September 2021, <https://www.cidob.org/en/events/market-good-social-right-shifting-approaches-housing-europe>.

⁴⁵ UN-Habitat, 'Capacity Development on SDGs Indicators' Monitoring and Reporting – Indicator 11.1.1: Adequate housing and slum upgrading', UN-Habitat website, April 2022.

the provision of social housing, as part of SGEI, is primarily intended for disadvantaged citizens or socially less advantaged groups unable to obtain housing at market conditions; whereas an impact assessment should have been carried out to evaluate how these definitions will affect access to and provision of social and affordable housing in the Member States; whereas effective solutions to improve housing affordability in many EU cities have been developed through public-private partnerships, in which public authorities collaborate with cooperative or non-profit actors to deliver genuinely affordable and social housing;

- AB. whereas people with disabilities are among the groups most impacted in accessing decent and affordable housing; whereas too many persons with disabilities remain in inadequate accommodation due to the lack of accessible housing; whereas upholding EU commitments under the UN Convention on the Rights of Persons with Disabilities requires Member States to expand accessible, community-based housing; whereas 11,1 % of people with disabilities were overburdened by housing costs in 2023⁴⁶; whereas 4,4 % of persons with disabilities experience severe housing deprivation; whereas 70-80 % of existing housing stock is unsuitable for independent living for people with disabilities; whereas estimates suggest that there are more than 1 million persons with disabilities aged under 65 and more than 2 million aged over 65 living in institutionalised care facilities in the EU; whereas insufficient accessibility in the housing stock deepens social exclusion and limits the ability of persons with disabilities to live independently and to participate fully and equally in society;
- AC. whereas effective housing policies require the availability of transparent reliable, detailed and comparable statistics across the EU; whereas data collection and comparability remain a challenge, as housing policies are deeply rooted in local and territorial contexts; whereas current datasets are often fragmented and fail to capture the territorial dimension of housing dynamics; whereas the collection of housing data would allow for a better understanding of location-specific trends and territorial disparities; whereas such data is essential to monitor affordability, assess systemic risks, and guide evidence-based policymaking; whereas robust data is also required on homelessness, affordability, land take, vacancy and the use of building stock, and on renovations and retrofitting, in order to design effective policies; whereas Parliament initiated the EU Land Observatory pilot project, which is currently being implemented; whereas housing is taken into account in cost-of living calculations, revealing variations across EU countries in house and utility prices, based on purchasing power parities and the overall price level index

⁴⁶ Eurostat. Disability statistics – housing conditions, June 2025.
https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Disability_statistics_-_housing_conditions.

for household expenditure; whereas the main housing-related components of consumer goods and services include electricity, gas and other fuels⁴⁷; whereas in 2021, 19,5 % of dwellings in the EU were unoccupied, that is, they were either vacant or secondary residences; whereas that is a 23 % increase in comparison with 2011;

The role of the EU on housing policies

The socio-economic consequences of the housing crisis

1. Expresses deep concern about the housing crisis affecting the EU and its Member States, which is eroding dignity, equality and social cohesion; underlines that millions of Europeans face precarious living conditions as a result of the housing crisis; stresses that affordability is at the core of the housing crisis, in particular for young people, low-income and middle-income families, and vulnerable groups, including elderly people and homeless people, who face heightened barriers to accessing adequate housing; is concerned about the challenges that young people face in leaving their family home and making personal choices that influence their professional and personal lives, such as starting a family or studying and finding a first job in line with their qualifications;
2. Is concerned about the harmful socio-economic consequences of the housing crisis, which is hindering people's access to employment and workers' labour mobility for jobs located in metropolitan areas, creating shortages of workers, among other issues; emphasises that the housing crisis has become a barrier to Europe's competitiveness, as it undermines productivity and makes regions less attractive for investment; is concerned about the effects of the housing crisis on people's purchasing power, creating difficulties for companies to find a suitable workforce; is committed to encouraging greater political will among Member States, as well as local and regional authorities, in the development of tailor-made and innovative solutions and the integration of housing policies within broader social and economic strategies;

The EU and national authorities

3. Strongly welcomes the Commission's commitment to deliver and implement an ambitious European Affordable Housing Plan; recalls that the Affordable Housing Plan must respect the principle of subsidiarity, taking into account the specific needs of each Member State; considers that the Affordable Housing Plan must be designed

⁴⁷ Eurostat, 'Statistics Explained - Comparative price levels of consumer goods and services', December 2025, https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Comparative_price_levels_of_consumer_goods_and_services.

to tackle the housing crisis as a social emergency;

4. Calls on the Commission to duly take into account Parliament's position on the housing crisis; calls on the Commission to convene the first EU housing summit focused on concrete solutions; stresses that the European Affordable Housing Plan should prioritise actions to increase genuine affordability, and support Member States in delivering decent, sustainable and affordable homes for millions of Europeans; points out that housing is a Member State competence, but acknowledges that sectoral EU legislation may have an impact on the overall viability and costliness of building and on the renovation and repurposing of houses; insists that there are EU initiatives that can bring about real added value to addressing the housing crisis, not least by tapping into the full potential of the single market in the construction sector, enabling greater investment via the use of EU funds, raising the standards of the quality of dwellings, enhancing evidence through data collection and sharing, supporting efforts and investment in upskilling and reskilling, facilitating the mobility of construction workers, and boosting the simplification of permitting; calls for the European Affordable Housing Plan to be aligned with the European Pillar of Social Rights, and for it to help tackle social inequalities, eradicate poverty in the EU, and promote social, economic and territorial cohesion and upward convergence;

Local and regional authorities

5. Calls for the EU and its Member States to respect the relevant competences of local and regional authorities and emphasise their key role in identifying housing needs and contributing to national strategies in designing targeted measures for the local population; calls for the EU and its Member States to incentivise municipalities and regions to promote the construction, renovation and repurposing of residential housing within their areas; notes furthermore that, despite urban and industrial areas being particularly affected, the housing crisis extends across all regions, especially to those with permanent geographical handicaps, such as rural and inland areas, islands, the outermost regions, border regions with high commuting populations, and coastal and remote areas, in particular those at risk of demographic decline; underlines the importance of creating and promoting integrated urban strategies that encompass education, healthcare, infrastructure (such as water and electricity), public transport and leisure, ensuring that demographic challenges are effectively integrated into policymaking at all levels; calls for local and regional authorities to have direct and targeted access to EU housing funds and to be empowered to manage them, due to their proximity to the realities of local needs, thus making possible for them to act swiftly to address housing challenges;
6. Stresses that local and regional authorities must be involved in the European Affordable Housing Plan; calls for the enhancement of

consultation mechanisms, coordination and inter-municipal cooperation, as well as the strengthening of partnerships and the leveraging of the local expertise of local and regional authorities, as they are best placed to ensure the successful drafting and implementation of the Plan; calls for the active participation of key stakeholders in shaping and implementing housing policy at local level; insists that EU-level initiatives respect the diversity of regional realities, acknowledging that different territorial contexts (such as metropolitan hot-spots, shrinking regions, islands and the outermost regions) require tailored approaches;

7. Calls for promoting simplification through a multilevel governance approach and in accordance with the partnership principle, including integrated administrative structures and digital measures such as fully digital permit-granting procedures and e-communication related to permitting, to support the development of decent, sustainable and affordable housing projects, taking into account the need to renovate the existing housing stock;
8. Calls on the Commission to promote cooperation and to issue best practice reflecting the diversity of challenges that depopulated and depopulating areas and border, insular and outermost regions are facing, and to prevent housing policies from contributing to the depopulation of certain areas; calls for the EU and its Member States to support local and regional authorities to increase the supply of public, cooperative and non-profit housing; calls for the promotion of digital connectivity projects and transport connection to capitals, major cities and urban centres, as they could help in combating depopulation, ensuring the right to stay and enabling the local population to live in their place of origin, while increasing the number of dwellings available in the market and renovating the existing housing stock; calls for the Commission to issue a specific housing plan addressing both construction and renovation needs for rural, insular and outermost regions as well as for cross-border cooperation, in this respect, and supported by a study on living conditions in those regions in Europe; calls on the Commission and the Member States to implement initiatives, for example through the cohesion policy, to revitalise rural regions by improving infrastructure, supporting housing development programmes, and promoting policies that encourage rural regeneration and support small town development to address unique challenges such as limited infrastructure and economic opportunities;
9. Supports integrated territorial and local development strategies aiming at making rural areas more resilient through collaborative and participatory approaches, as outlined in the long-term vision for the EU's rural areas and the Rural Pact's framework for cooperation, in order to address the unique challenges of rural, remote and mountainous areas in housing policies; calls on the Commission to propose a 'Statute of the EU Islands', coupled with an 'Islands Pact',

similar to the Rural Pact, aimed at recognising insularity as a differential feature, and laying down specific policy measures to support islands in addressing the additional costs associated with insularity to ensure decent, sustainable and affordable housing on islands;

10. Underlines that measures are needed to safeguard housing for residents and to preserve the diversity and vitality of urban communities and the long-term liveability of cities; further stresses the importance of addressing gentrification in urban planning and of regeneration policies, ensuring that revitalisation efforts do not lead to the displacement of residents, including long-term residents and older homeowners, or the loss of affordable housing; stresses the need to allocate adequate resources to local and regional authorities for capacity-building support, and to assist the Member States in their policies of territorial development, promoting construction, repurposing, renovation, investment and streamline permitting and administrative procedures in rural areas, small and medium-sized municipalities and areas considered less attractive; underlines that many municipalities face severe staffing shortages, which limit their capacity to plan, deliver and manage public and social housing, and to ensure proper oversight of private sector activity; underlines that insufficient administrative capacity contributes to mismanagement, lengthy permitting procedures and weak enforcement against unlawful practices;

Increasing the supply of affordable private and public housing

Reducing regulatory burdens and promoting simplification

11. Underlines that among the main causes of the housing crisis are the insufficient supply of dwellings, the limited investment in affordable and public housing, inadequate regulatory frameworks, insufficient government planning and direction, high land prices, competing spatial demands, rising construction costs, increasing energy and utility costs, infrastructure bottlenecks, lengthy permitting procedures, population growth and demographic changes, labour shortages, large-scale abusive financialisation practices, and a persistent mismatch between housing demand and supply; stresses the need to increase investment and housing supply, including cooperative, social and non-profit models, in order to help bring down prices; calls on the public authorities to provide urgent measures to boost affordable housing supply by reducing regulatory burdens, refraining from adding further administrative layers, eliminating unnecessary obstacles and red tape, and alleviating bottlenecks in local, national and EU legislation that undermine the competitiveness of the construction and renovation sectors, calls for a horizontal EU comprehensive assessment of relevant legislation impacting the provision of affordable, high-quality and energy-efficient housing, avoiding unnecessary duplications and additional

burdens for European citizens; in this vein, calls for a joint regulatory audit by the Commission and the European Court of Auditors of EU legislation that may be hindering affordable housing supply; considers that such an audit should remedy the identified shortcomings; recalls that evidence shows that price controls and state interventions can lead to unexpected outcomes, and any such measures should be targeted to limit distortions in the market; notes that such measures create uncertainty, discourage investment, and deter those who could help expand supply; calls for the Member States and regions to have flexibility in achieving housing-related objectives of Union legislation based on their specific context and needs;

12. Urges the Commission to propose a Housing Simplification Package, with the aim of simplifying and streamlining the complex set of rules that currently slow down housing construction and renovation across Europe by reducing administrative burdens, aligning overlapping regulations and shortening permitting procedures; highlights that such an initiative will make it easier and faster for the provision of decent, sustainable and affordable housing supply, including public and social housing, or renovate homes and to reduce buildings costs; acknowledges that simplification and targeted flexibilisation, where relevant, would remove unnecessary barriers while preserving key safety, environmental, and social standards with the goal of accelerating permitting, new construction, and renovation, allowing housing supply to catch up with demand and making homes more affordable across Europe;
13. Urges efforts to improve the availability of building land in a sustainable manner, particularly in densely populated areas; emphasises that responsibility for decisions on publicly owned land and planning processes must remain with national and municipal authorities; urges competent public authorities to mobilise publicly owned land, review land zoning regulations and reclassify infrastructure-ready land for immediate development, to fast-track the delivery of affordable housing and cooperative, social and non-profit models; highlights that any land-use strategy must balance housing needs with high-quality construction standards; emphasises that housing developments must always be integrated into broader development strategies in urban areas, including the development of public infrastructure, to ensure social cohesion and prevent socio-economic segregation and market-distorting practices; calls on the Member States and local and regional authorities to adopt integrated approaches that ensure consistency between construction projects and environmental and social objectives; calls on the Member States to integrate environmental risk assessments into urban planning, ensuring that certain areas vulnerable to climate-related disasters are prioritised for protective measures and resilient infrastructure;
14. Highlights that solutions already exist to build new housing without

new consumption of natural areas, while, at the same time, improving building quality and increasing housing supply and diversity; underlines that these solutions range from gentle, horizontal and vertical density housing, co-designed with local residents, to urban renewal, including the development of lightweight housing;

15. Underlines that habitable brownfields provide an additional reservoir of urban land for possible development; calls on the Member States and local and regional authorities to map brownfields on their territory that could be transformed into housing and to introduce 'brownfield passports' defining conditions under which brownfield areas would be automatically transformed in urban plans into areas for housing development; calls on the Commission and the Member States to actively promote the rehabilitation of abandoned or underused sites within existing urban fabrics, while ensuring that such regeneration projects contribute to affordability, sustainability and social inclusion;
16. Calls on the competent public authorities to provide the responsible institutions with adequate resources to ensure effective and timely handling of applications in order to ensure permitting processes are made faster and simpler, including through measures such as introducing the principle of positive administrative silence for the issuance of building permits for new construction and renovation works, except in cases involving safety of persons, environmental standards and protection measures or requirements for the preservation of cultural, historical, and archaeological or architectural heritage, which must be safeguarded; recalls the importance of participative planning processes and the social function of housing; calls on the Commission to urge the Member States to set out a goal to achieve housing permits within a deadline of 60 days to deliver decent, sustainable and affordable housing; calls on the Member States to promote the delivery of housing through priority action allowing shorter procedures to be activated at national level and to introduce fast-track approval procedures for housing projects deemed critical for addressing urgent shortages;
17. Calls on the Commission to explore how to support the Member States in their efforts to manage urban planning and licencing procedures effectively, giving guidance, providing technical assistance and adequate resources for the strengthening of technical and administrative capacity of local authorities under the Digital Europe Programme and the European Regional Development Fund, or upgrading online guidance tools for the Member States; further advocates advancing the digitalisation of permitting processes through interoperable national platforms enabling electronic submission, tracking, and the approval of applications for building, repurposing and renovation; further calls for the establishment of one-stop-shops at national level, providing advisory support to

reduce administrative delays in line with the Commission's Smart Finance for Smart Buildings initiative and the Renovation Wave; calls on the Commission to issue a study evaluating the causes of the excessive time required to obtain permits and undergo licencing procedures, including a collection of best practice, with a view to improving efficiency; stresses that permitting processes should ensure transparency and facilitate data sharing among local authorities, developers, and citizens, while complying with EU data protection standards; stresses the need for timely, well-resourced and thorough judicial procedures and rulings related to permitting, construction, environmental requests and ownership, in order to avoid lengthy legal disputes, ensuring that processes are both swift and robust;

18. Stresses the need for renovation and repurposing activities to address fragmented housing policies and lengthy permitting procedures, which can hinder the development of existing building stock; calls on the Member States to provide further incentives to renovate derelict housing and highlights the fact that the process of applying should remain straightforward; calls for renovated housing to be made available to those on housing waiting lists or first-time buyers, recognising their needs; calls on the Member States to adopt a new focus and adequately fund the renovation of properties for housing in areas traditionally used for purposes other than residential, so that the property 'above the shop' on subsequent floors is fully utilised to meet urgent local housing needs in these communities;
19. Believes that the EU should maintain a level playing field and ensure the efficient use of EU resources, which should be directed towards ensuring decent, sustainable and affordable housing for all; calls on the Commission and the Member States to fully integrate the Commission's Renovation Wave strategy into housing policies, including support schemes for private housing upgrades, ensuring that building renovation is not only focused on energy efficiency and decarbonisation, but also on social fairness and the expansion of affordable housing supply, improving quality of life, preventing disproportionate rent hikes during renovations and reducing long-term housing costs; stresses the importance of setting specific renovation earmarks within the forthcoming European Affordable Housing Plan and of contributing to improving the average energy performance levels of the residential housing sector and prioritising the worst performing buildings; calls on Member States facing high concentrations of low-efficiency, standardised multistorey buildings to develop mechanisms that enable the necessary renovation rates to meet EU targets; supports incentives for the renovation of dwellings in densely populated areas and advocates solutions that positively incentivise owners to put houses back on the market to make them available for long-term renting, particularly in pressured urban areas; underlines that when designing housing policies, competent

authorities should be able to carry out a single and thorough environmental assessment, avoiding unnecessary duplications, and complete the necessary administrative and procedural steps for a given geographic area prior to the development of residential projects;

20. Calls on public authorities to increase efforts to combat energy poverty, including by accelerating and simplifying procedures for energy-efficient renovation permits and licences; calls on the Member States to support energy-poor households to combat energy poverty; stresses the importance of the social climate plans in supporting renovation to help tackle high energy prices; calls on the Commission to monitor closely the progress made so far in preventing energy poverty;
21. Recalls that the aim of the Energy Performance of Buildings Directive is to reduce energy consumption for households; acknowledges that the Energy Performance of Buildings Directive imposes building requirements that could affect construction costs; notes the importance of environmental standards, such as the energy performance certificate, and calls for measures to ensure that these standards do not have a negative impact on both rental and property markets; expresses concern about the calculation methods and inconsistencies in the energy labelling of residential buildings, which should accurately reflect the actual energy performance of properties; warns about the possible consequences of such labelling; acknowledges that the practical implementation of the Energy Efficiency Directive affects many construction companies and private owners; stresses the need to ensure that regulations do not lead to higher costs for both tenants and property buyers; calls for energy renovation projects to become more accessible through technical assistance and advisory services; calls on the Member States to facilitate participation in energy communities for social housing residents, supporting citizen-led renovation, while respecting national priorities and available resources;
22. Calls on the Member States to adopt an efficient and incentive-based tax system for housing policies; calls on the Commission to undertake a thorough assessment of how tax incentives at national level affect the housing market; underlines that fiscal policies should serve social inclusion; considers that the OECD's international standards regarding housing policies have proven beneficial, encouraging housing investment and helping to curb house price pressures, thereby stimulating supply in high-demand areas; calls on the Member States to establish fiscal incentives for housing renovation and new construction; calls, following a comprehensive

impact assessment, for a reform of the VAT Directive⁴⁸ that could allow for the application of a super-reduced value added tax rate to the supply and construction of housing, as part of a social policy, as defined by the Member States, to renovation and alteration, including demolition and reconstruction, and repairing of housing and private dwellings, and to the letting of immovable property for residential use; stresses that such measures should respect fiscal neutrality, be consistent with the EU's objectives and prioritise support for low- and middle-income households;

23. Underlines that tax policy is an exclusive competence of the Member States; calls for a healthy tax mix in the Member States, strengthening efforts to remove tax obstacles for new entrants to the housing market, such as high registration taxes in certain countries, while at the same time promoting tax conditions that make long-term rentals more affordable, stable and secure; calls on the Member States to review tax regimes with the aim of increasing mobility and ensuring a more efficient use of housing; calls on the Member States to ensure that any tax and financial incentives to support housing contribute to a decent, sustainable and affordable housing market, avoiding price inflation and market-distorting practices that would worsen access to housing;

Raw materials and products for construction and renovation

24. Requests that the Commission issue an analysis of the different causes affecting the price and supply of raw materials and products for construction and renovation, including legislation, with a view to improving access to them and ensuring that the cost of renewal of previous building design features does not escalate, in accordance with the EU's competences and the subsidiarity principle; regrets the lack of a unified single market for raw materials and products for construction and renovation; calls on the Commission to improve the scale-up of innovative and sustainable products and their accessibility in all Member States; calls for particular scrutiny of competition in the construction materials sector to ensure the competitiveness of the sector; believes that innovative solutions are needed to achieve affordable housing and to ensure a future-proof building stock, one solution being prefabrication or off-site construction for renovation, rather than on-site construction, which can substantially shorten construction times and help address supply gaps; underlines that industrial prefabrication can decrease construction time by 20-50 % and therefore reduce the associated disruption, as well as create significant energy and cost savings; is convinced of the importance of the circularity of materials and the resilience of the building sector, including through design that facilitates re-use and the promotion of local sourcing of building

⁴⁸ Council Directive 2006/112/EC of 28 November 2006 on the common system of value added tax (OJ L 347, 11.12.2006, p. 1, ELI: <http://data.europa.eu/eli/dir/2006/112/oj>).

materials; requests that the Commission study the impact of import tariffs on the security of supply and prices of essential building materials needed for the renovation and construction sector, and that it explore new markets for such materials, including through the promotion of strategic agreements; calls for the strengthening of the single market for raw materials and products essential to the housing sector; in this vein, calls for the swift implementation of the Construction Products Regulation⁴⁹ and for EU-wide certification routes to support sustainable construction and competitiveness;

25. Highlights the importance for the EU of enhancing its industrial sovereignty in the construction and renovation sectors and of coming up with measures for identifying and addressing gaps in the construction production chain; calls on the Member States to encourage the use of construction materials produced in the European Union, thereby supporting local job creation and enhancing the EU's competitiveness; calls on public authorities to incentivise the technologies produced in Europe by applying the principle of European preference in public procurement; calls on the Commission to include minimum origin clauses for EU co-financed projects in the sustainable construction sector for 'Made in EU' components, and to launch support programmes for industrial conversion, research and investment within the European value chain; underlines the responsibility of authorities and industry to ensure high standards in construction, protection against defective building materials and accountability; stresses the need for appropriate EU-level safeguards to protect consumers and workers; stresses the importance of improving the sustainability and durability of European buildings and incentivising sustainable and durable refurbishment, while taking due account of the situations and constraints faced by households living in housing in need of refurbishment;

Productivity and innovation

26. Emphasises that regulatory frameworks should support innovation; encourages the competent public authorities to invest in productivity and innovation within the housing sector to increase capacity and reduce construction costs while improving the quality of housing stock, in terms of energy performance, energy efficiency, indoor air quality and ventilation, acoustic and thermal insulation, structural solidity, and accessibility, and to foster productivity and efficiency in the construction process itself, through faster, more cost effective and less labour-intensive methods, including the industrialisation,

⁴⁹ Regulation (EU) 2024/3110 of the European Parliament and of the Council of 27 November 2024 laying down harmonised rules for the marketing of construction products and repealing Regulation (EU) No 305/2011 (OJ L, 2024/3110, 18.12.2024, ELI: <http://data.europa.eu/eli/reg/2024/3110/oj>).

prefabrication and digitalisation of building techniques, where appropriate, while ensuring that traditional and hybrid construction methods continue to be supported, particularly in renovation contexts;

27. Calls for new dwellings to meet reasonable quality and habitability standards on insulation, energy-efficiency, indoor air quality and fire safety; calls for better coordination at EU level to increase fire safety in the Member States; calls on the competent public authorities to ensure that innovation in the housing sector supports local enterprises and traditional crafts, and does not lead to increased housing costs or the displacement of residents; calls for EU and national funds to strengthen support for innovation and research in the construction sector, such as projects led by European microenterprises and SMEs focused on research into new materials and construction methods, and to link innovation support to affordability; calls for European financial instruments to help SMEs scale up module and off-site housing delivery; calls for the development and deployment of smart home solutions and technologies; calls for the standardisation of Building Information Modelling; calls for the European Construction Sector Observatory to be strengthened; calls for innovation to go hand in hand with labour standards, safe working conditions and fair and stable contracts to make the construction sector more attractive; calls on the Commission to introduce a 'Housing Valleys' initiative, creating collaborative hubs for housing solutions based on the model of Innovation Valleys;

Granting legal certainty and protection to property owners and tenants

28. Stresses that housing policy must strike a fair balance between protecting owners' rights and safeguarding tenants; recalls that EU citizens have the right to own, use, dispose of and inherit lawfully acquired possessions; strongly condemns the phenomenon of illegal occupation of private and public properties across Europe, known as squatting, which infringes on the fundamental right to private property; calls on the Member States to protect this fundamental right and adopt stricter measures to safeguard owners, ensuring swift and effective legal mechanisms for the recovery of property, including timely court orders for evictions, strengthening protection for victims of such acts, restoring lawful possessions and upholding the rule of law; underlines that the illegal occupation of housing units can generate insecurity, urban decay and social tension and undermine social cohesion; considers that owners being lawfully able to regain control of their dwellings is not only a matter of fairness and justice, but is also vital for maintaining investor confidence and rental supply; calls for coordinated policies at EU level to address and curb housing occupation, guaranteeing the right to property and the legal certainty of owners as important elements for ensuring, economic stability and security, in particular protecting small owners

who depend on rental income as a means of earning a living, such as pensioners; calls for better cooperation, data collection and information-sharing between the Member States in this regard; and calls for better use of Europol tools where organised crime is suspected to be involved in squatting, including by exploring the added value and possible establishment of an online platform;

29. Encourages property owners to offer long-term and stable rental contracts, in order to enhance security of tenure and provide greater predictability for tenants; encourages the Member States to increase transparency in the private rental sector, based on the advertised prices, with the aim of improving housing conditions for tenants, and to strengthen national legislation in this regard; calls on the Member States to strengthen the protection of tenants' rights, including by encouraging online rental platforms to provide information on average rent levels in the area, in order to ensure fair conditions and prevent disproportionate rent increases; calls on the Commission and the Member States to strengthen their commitment to ensuring equality and non-discrimination in the housing sector; calls for coordinated responses from social services to resolve tenant-owner conflicts and prevent further vulnerability of the parties involved, including small owners and vulnerable tenants in these circumstances; encourages the Member States to offer legal dispute settlement mechanisms for resolving housing-related disputes, for example, in cases of prolonged or abusive non-compliance with rental contracts that deprive owners of the legitimate use of their homes, as well as landlords who fail to comply with tenants obligations; calls on public authorities to protect families, in particular those with children, for example, by facilitating access to temporary shelter to address short-term vulnerability, with the protection of vulnerable families resting with competent authorities; underlines that local authorities need to identify and address cases of non-compliance with property, management and safety requirements, contributing to higher standards in the private rental market; condemns abusive housing practices that subject tenants in vulnerable situations to inadequate, unsafe or unsanitary conditions; supports the role of tenants' unions and housing civil society actors as stakeholders in housing policy;

Tackling specific labour needs: guaranteeing quality jobs, developing talent and investing in skills

30. Is concerned about the labour gap and the lack of competitiveness in the construction and renovation sectors, and the shortage of skilled workers; calls for the European Affordable Housing Plan to be connected to the EU Quality Jobs Roadmap; underlines that the housing crisis cannot be solved without a fully trained and mobile construction workforce; stresses the importance of improving the working conditions of construction workers in order to address labour shortages and attract a skilled workforce; underlines,

therefore, the need to guarantee fair wages, stable employment, safe working conditions, improved contracts, and health and safety standards; stresses that workers' rights should be respected and enforced, and encourages effective monitoring, including the use of digital tools and company registers to detect fraud; calls for national measures to prevent accidents at construction sites; calls for strengthening the implementation of the EU occupational safety and health *acquis*; calls for the Member States to improve collective bargaining for workers in the construction and renovation sectors;

31. Highlights that under the upcoming European Strategy for Housing Construction, it is of the utmost importance to better tackle skills shortages to ensure the availability of necessary, skilled workers in order to improve the construction sector's efficiency; encourages the Member States, public authorities and construction companies to invest more in vocational education and training (VET) and apprenticeships linked to the construction sector, as well as lifelong learning to upskill and reskill workers in these sectors in close cooperation with social partners, including skills for modular home construction, energy-efficient construction and renovation, new sustainable construction materials, and digital solutions; highlights the need to expand VET in the construction sector and to improve access to skills training in regions with low construction output; calls for vocational and apprenticeship programmes focused on modern methods of construction; stresses the need to fast track construction apprenticeships through modular, dual delivery training; highlights the need to train workers of the construction industry on net-zero technologies and to deploy related skills across the production chain and all skills levels in order to ensure that low-skilled workers can also benefit from training on new technologies; calls on the Member States to actively promote and deploy the content produced by the net-zero skills academies; calls on the Member States to make provisions for voluntary, appropriate, industry-regulated construction site training for students; calls for EU funds, such as the ESF+, to be mobilised to back skills development in the construction and renovation sectors;
32. Calls on the Commission and the Member States to boost labour mobility in the construction sector as one of the ways to alleviate skills shortages; urges the Member States and the Commission to effectively use existing tools for matching skills in the construction sector, in line with the Construction Industry Skill Card within the European Centre for the Development of Vocational Training (Cedefop), in order to help regions with severe workforce shortages and promote cross-border opportunities for skilled workers; stresses the need to ensure protections for mobile workers, including equal rights, decent working conditions, and access to training in order to ensure fair mobility; calls on the Commission to facilitate intra-EU mobility with minimal administrative burden, through initiatives for strengthening the mutual recognition of professional qualifications in

the sector including, where necessary, for skilled workers from third countries; highlights the need for recognition and validation of professional skills and qualifications across the EU, as part of the European Strategy for Housing Construction; calls on the Commission to revise the Professional Qualifications Directive⁵⁰) to improve the mutual recognition of qualifications in the sector; welcomes the Commission's proposal for a skills portability initiative to enhance the portability of skills and qualifications across the EU, independently of where they were acquired, as part of the Union of Skills; further welcomes the Commission's proposal for a single digital declaration portal to reduce the administrative burden for the posting of workers⁵¹ and calls for its swift negotiation and implementation; calls for national labour legislation to support efforts to address long-term labour shortages;

33. Encourages the Commission and the Member States to ensure that legal labour migrants and seasonal workers whose accommodation is provided through their employer have access to decent, sustainable and affordable housing; stresses that no worker should be forced to live in overcrowded or poor conditions; calls for strengthened monitoring in this regard; calls on the Commission and the Member States to analyse the social and territorial effects of concentrated housing for labour migrants and seasonal workers; stresses the need to assess whether such spatial segregation undermines social cohesion and the integration of communities; calls on the Member States to collect data at regional and local level on the location and conditions of employer-provided accommodation; calls for a review of the European Labour Authority for more effective cross-border enforcement;

Small and medium-sized enterprises

34. Calls on the Commission and the Member States to strongly support micro-enterprises, SMEs and the self-employed in the construction and housing sectors, including through the provision of the necessary, accessible financing instruments and by ensuring timely payment for public contracts, while removing administrative burdens related to payments due; stresses the importance of improving regulatory frameworks that hinder the competitiveness and employability of micro-enterprises, SMEs and the self-employed, and of addressing the lack of EU-harmonised, performance-based standards and the prevalence of lengthy standardisation timelines,

⁵⁰ Directive 2005/36/EC of the European Parliament and of the Council of 7 September 2005 on the recognition of professional qualifications (OJ L 255, 30.9.2005, p. 22 ELI: <http://data.europa.eu/eli/dir/2005/36/oj>).

⁵¹ European Commission, 'A new digital platform for declaring posted workers', European Commission website, November 2024, https://commission.europa.eu/news-and-media/news/new-digital-platform-declaring-posted-workers-2024-11-14_en.

which prevent the uptake of innovative construction materials, in order to attract and foster talent and allow easier market access; recognises the contribution of the self-employed as a crucial labour force in these sectors, and calls for special protection to ensure stability, fair treatment and social protection for them; invites the Commission and the EIB Group to simplify access to EU funding schemes for micro-enterprises and artisans, paying particular attention to rural and depopulated areas, as a way to preserve local skills and employment; highlights that supporting micro-enterprises and the self-employed is not only an economic priority but also a cultural and social one, as it preserves local traditions and strengthens community self-sufficiency; highlights the need to support SMEs, including those that are housing cooperatives and social enterprises, as a broader strategy to engage in the long-term provision of decent, affordable and sustainable housing;

35. Recalls the crucial role of public procurement in the construction sector, which represents a substantial share of the sector's activity; points out that the complexity of public procurement has increased over time making it more difficult for municipalities to contract public construction; calls on the Commission to materially simplify EU procurement legislation; calls on public authorities to effectively regulate subcontracting, ensuring that public funds support companies that provide high-quality social working conditions and respect industry standards; calls on the Commission to reflect on the inclusion of social and environmental standards in the upcoming revision of the Public Procurement Directive⁵² and to ensure transparency regarding subcontractors and the extent of subcontracted work; notes that the introduction of additional criteria in public procurement procedures could increase the complexity of the procurement process, affecting competition among bidders and prices; stresses that careful design of such criteria is important to ensure alignment with the objective of facilitating the building of more affordable housing; believes that the European Strategy for Housing Construction should ensure that public contracts are not awarded to companies convicted of corruption or human rights violations; calls on the Member States to adapt their procurement rules to help the public sector avoid engaging with contractors that do not have the proven ability or expertise required;

Supporting public, cooperative, non-profit and limited-profit housing supply

36. Acknowledges that the availability and allocation of public, social, cooperative, non-profit and limited-profit housing can contribute to

⁵² Directive 2014/24/EU of the European Parliament and of the Council of 26 February 2014 on public procurement and repealing Directive 2004/18/EC (OJ L 94, 28.3.2014, p. 65, ELI: <http://data.europa.eu/eli/dir/2014/24/oj>).

ensuring affordability, stability and social cohesion, and increasing the housing supply for groups such as low-income households, young people, students, the elderly, persons with disabilities and essential workers; underlines the importance of providing an adequate share of these housing models; calls on public authorities to ensure targeted support for these housing models, as they provide long-term affordability, stability and community value; calls on the Member States to put in place mechanisms enabling local authorities to consider rehabilitating, adding additional floors to or converting the attics of already existing public buildings, and rehabilitating and repurposing unused public building stock, especially that located in historic centres and suburbs, into public or social housing, where relevant, while preserving the architectural or heritage value of historical buildings; highlights the need to explore the potential of collaborative housing solutions, including cooperative, non-profit, limited-profit and community-led housing models managed by local organisations, in order to promote decent, affordable and sustainable housing options and to strengthen community engagement;

37. Notes the role of public housing solutions within a broader housing strategy, and considers that the EU should safeguard Member States' existing successful models of public housing distribution and national common practices in their housing policies; stresses that public housing can contribute to addressing situations of substandard housing and exclusion affecting vulnerable groups; underlines the importance of favouring projects aimed at enhancing inclusive neighbourhoods with opportunities for all; acknowledges the maintenance costs of public housing stock, and therefore encourages efficient and effective processes aimed at reducing the budgetary burden for public administrations and citizens; considers it key to ensure that transparent and objective eligibility criteria are laid down in the allocation of social housing, reflecting local housing conditions, while guaranteeing the efficient and proportional use of public resources; underlines that in public housing, ensuring affordable accommodation depends not only on construction costs but also on the sustainability of management and service provisions; highlights the key role of skilled housing actors in maintaining quality and affordability over time; calls for public funding to support part of the management and service costs, thereby making accommodation more affordable for residents;
38. Considers that social economy entities can make a significant contribution to increasing the supply of affordable and social housing, especially when committing to this mission in the long term, and can complement the role of private entities; notes the importance of public-private cooperation mechanisms, including limited-profit public-private partnerships, which can focus on the management of affordable housing and contribute to a balanced market across the Union; considers it essential to mobilise private investment with social objectives through social economy entities,

which embody a sustainable social economy model complementary to the market, thereby strengthening territorial cohesion; highlights that affordable and social housing projects funded by actors operating under cooperative, limited-profit, or non-profit models support the objective of improving housing affordability for local communities; recalls that the eligibility criteria for access to public funding should allow the participation of social economy entities, which channel investment towards general interest objectives and can dedicate a predominant share of their activity to the long-term management of affordable housing;

39. Welcomes Commission President Ursula von der Leyen's September 2025 announcement⁵³ of a legal initiative on short-term rentals to tackle the remaining regulatory gaps; calls on the Commission to provide additional information and data on outstanding issues, as well as on the suitability of EU intervention; believes that the aim of such initiative should be to ensure a fair balance between tourism development and housing affordability and that this initiative should set common objectives at EU level while leaving Member States, regions and local authorities the flexibility to design and implement measures adapted to their specific territorial realities and housing markets; calls on the Commission to conduct a comprehensive, data- and evidence-based impact assessment of the effects of the proliferation of short-term rentals on housing prices and affordability, availability and tenure security, both in macro and micro real estate markets, following the full implementation of Regulation (EU) 2024/1028⁵⁴ on short-term rentals, and with particular attention to its impact on long-term rental stock; acknowledges that Member States have until 20 May 2026 to implement the regulation; recognises the potential difficulties related to system interoperability, as well as the challenges faced by microenterprises and SMEs in meeting the obligations of this regulation; recognises the differentiated impact that the proliferation of short-term rentals can have on territories depending on their characteristics; acknowledges the lack of legal clarity as regards the compliance of certain national and local legislation with EU law; calls on the Commission to clarify through guidelines the framework in which public authorities can operate; calls on public authorities to ask digital platforms to remove illegal listings for tourist apartments; takes the view that more data is needed, but is concerned that an excessive burden could hinder small businesses, such as sustainable

⁵³ European Commission, '2025 State of the Union Address by President von der Leyen', European Commission website, 10 September 2025.

⁵⁴ Regulation (EU) 2024/1028 of the European Parliament and of the Council of 11 April 2024 on data collection and sharing relating to short-term accommodation rental services and amending Regulation (EU) 2018/1724 (OJ L, 2024/1028, 29.4.2024, ELI: <http://data.europa.eu/eli/reg/2024/1028/oj>).

and rural tourism businesses; believes that local authorities, associations and the relevant stakeholders should be consulted about any future actions, as they are best placed to determine the measures needed, including in stressed areas, and that these actions must not deter tourism; calls for it to be ensured that the proliferation of short-term rentals does not threaten the social fabric, affordability and long-term liveability of cities;

40. Recalls that the judgment of the Court of Justice in Joined Cases C-724/18 and C-727/18⁵⁵ stated that a legitimate public interest may exist for establishing mechanisms to regulate short-term rentals at the national, regional or local level, provided that the measures adopted are necessary, adequate and proportionate; calls for a balanced approach that reconciles the right to private property ownership, legal certainty for owners, and sustainable tourism with the need to preserve the availability of housing and liveability in historic city centres; considers that certain measures could help urban centres regain their residential functions, such as adequate and proportionate licensing systems, increased transparency regarding large-scale foreign property acquisitions in order to monitor housing availability, authorisations from neighbours' associations or the main owner, or safety, quality and consumer protection standards, ensuring that those policies are proportionate and tailored to the specific circumstances; underlines that measures are needed to safeguard housing for residents and preserve the diversity and vitality of urban communities; calls for tourism activities and their positive impacts on local economies to be balanced with the preservation of housing availability for local residents and strategic and essential workers in the long-term;

Securing funding and easing investments

Private investment

41. Urges the mobilisation of private investment, as it is important to complement public efforts in addressing shortages of decent, sustainable and affordable housing, and as the public sector alone cannot address the current lack of liquidity in the market; recognises the strategic role of the private sector, cooperatives and listed real estate companies in addressing the EU's housing crisis by unlocking access to capital, delivering large-scale affordable and social housing, and supporting innovation in construction and sustainability; calls on the Commission to examine the impact of overseas real estate purchases; notes that market-based housing solutions remain an effective way to sustainably expand supply and

⁵⁵ Judgment of the Court of Justice of 22 September 2020, *Calí Apartments SCI and HX v Procureur général près la cour d'appel de Paris and Ville de Paris*, Joined Cases C-724/18 and C-727/18, ECLI:EU:C:2020:743.

highlights the importance of an investment-friendly regulatory environment in this regard; calls for the Member States and the EU institutions to enable the conditions to attract and mobilise long-term, responsible, reliable and stable private investment for the construction, repurposing and renovation of housing for low- and middle-income households; calls for the completion of the Savings and Investments Union as a way to enhance the availability of private capital across borders; underlines the leveraging effects that small amounts of public funds can achieve on the market; calls on the Member States to explore dedicated housing investment vehicles to channel private savings into affordable housing projects; highlights the need to implement performance-based funding and accountability for local authorities, linking incentives to housing delivery targets; calls for the creation of a social impact index to measure and define the additionality generated by investments in social and affordable housing, with the aim of attracting greater investment in the sector;

42. Highlights the increasing difficulty in access to housing finance, as low- and middle-income households face growing difficulties in obtaining credit for housing, including for home ownership; calls on the Commission and the Member States to further explore policies aimed at ensuring fair and sustainable access to housing finance, particularly for first-time and low- and middle-income buyers; underlines the need for macroprudential and supervisory authorities, including the European Systemic Risk Board and the European Central Bank, to take into account systemic risks in their monitoring frameworks and risk assessments; notes that the Capital Requirements Directive⁵⁶ allows Member States to introduce systemic risk buffers for certain exposures and that some opted to introduce systemic risk buffers for certain exposures secured by residential property, which increase the financing costs for commercial real estate; calls on the European Banking Authority to make full use of the flexibilities under its guidelines to support mortgages on residential property, while ensuring financial stability; calls on the Member States to carefully assess the appropriateness of the level of systemic risk buffers for exposures collateralised by residential property; supports the possibility provided in the Capital Requirements Regulation⁵⁷ to allow for preferential prudential

⁵⁶ Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338, ELI: <http://data.europa.eu/eli/dir/2013/36/oj>).

⁵⁷ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1, ELI: <http://data.europa.eu/eli/reg/2013/575/oj>).

treatment of exposures relating to land acquisition, development and construction, thereby facilitating access to financing for housing development; calls on the Commission and the Member States to enhance transparency in real estate transactions and monitor interconnections between real estate funds and banks and other institutional investors, in order to identify potential contagion channels and safeguard financial stability; welcomes, in this regard, the review of the EU securitisation framework presented by the Commission on 17 June 2025 with the aim of freeing up banks' balance sheets and enhancing banks' lending capacity; calls on the Commission to assess the impact of the Capital Requirements Regulation on small construction companies, in order to ensure that loans for residential projects are dealt with in a proportional manner, reflecting the fact that lower systemic risk projects are often pre-sold, insured or guaranteed by public authorities;

43. Stresses the importance of safeguarding financial stability and ensuring that financial instruments contribute to housing affordability; underlines the role of the Stability and Growth Pact in ensuring financial stability in the EU, which is a prerequisite for the proliferation of housing; stresses that both the general escape clause and the national escape clause should remain an exceptional and temporary tool; underlines that any public investment in housing must remain consistent with the Union's fiscal rules;

Public and private cooperation

44. Calls for stronger and more transparent mechanisms for cooperation in housing policy between the public and the private sector, in order to mobilise additional financial resources through European co-financing frameworks that combine public investment with the capacity and innovation of private and public actors; underlines that such partnerships can multiply the impact of public resources and accelerate the development of quality and affordable housing; calls on public authorities to ensure that such partnerships are aligned with the public interest and long-term affordability objectives; calls on public authorities to leverage private sector expertise by offering targeted long-term incentives, where appropriate, to companies and stakeholders involved in genuine affordable housing projects, including investments by local authorities and regional administrations, such as in infrastructure development in urban, suburban, rural and depopulated areas; highlights the role that national promotional banks and institutions can play in this regard; encourages the Commission to ensure that the Renovation Wave and the European Affordable Housing Plan generate real investment opportunities, facilitating responsible and transparent public-private partnerships in large-scale urban renewal and infrastructure development projects; emphasises that government assistance measures should be designed to complement private investment, in order to avoid crowding out and ensure long-term financial stability,

while ensuring that support measures do not overburden taxpayers or distort markets;

Public funding

45. Advocates a strategic, responsible and efficient deployment of investments in the housing sector, through the use of dedicated EU funds, enabling greater housing investment by consolidating and earmarking currently dispersed funding across multiple programmes, such as the cohesion policy funds, InvestEU or NextGenerationEU, including the Recovery and Resilience Facility and underlines the role of the EIB and national promotional banks and institutions, where feasible, ensuring that Member State competences are respected; calls on the Commission to issue recommendations on a dedicated financial mechanisms to provide long-term maturity loans by Member States for financing urgent housing projects; encourages the Member States to reallocate unused resources from their national Recovery and Resilience Plans to financial instruments in order to allow social, public, cooperative and affordable housing units to be built and renovated, provided that local and regional authorities are entrusted with managing these funds; encourages the Commission and the Member States to include efficient, transparent, inclusive and fair allocation mechanisms for beneficiaries of EU funds and financial instruments, such as local and regional authorities, ensuring economic, social and territorial cohesion; points out that uneven economic development in different regions in Europe and subsequent economic intra-EU migration contributes significantly to the pressure on housing prices; underlines, in this regard, the importance of EU cohesion policy with regard to regional development now and in the future; calls for a simplified, digital one-stop platform to allow local and regional authorities direct access to EU housing funds; calls for EU funding schemes to be designed with simplified procedures, including pre-financing and grant mechanisms, to ensure equal access for smaller economies and municipalities with limited administrative capacity and to accelerate social and affordable housing investment; supports national efforts on housing ownership, which could enable households to build assets that can be passed down; urges the Member States to apply flexibility to the design and implementation of funding schemes for new housing, allowing for an equitable mixed use of public and private housing; recommends a stronger InvestEU programme for the 2028-2034 period to increase the volume of guarantees backed by the EU budget for decent, sustainable and affordable housing projects; calls on the Commission to reinforce dedicated housing structures and further explore the added value of creating a European housing agency, which would collect and analyse relevant data provided by national statistical institutes, Eurostat and Eurofound, in order to support the sharing of best practices, provide technical assistance and guidance to Member States and regional and local authorities, and support capacity

building at all levels in order to maximise synergies and cooperation between various institutions;

46. Emphasises the important role that cohesion policy plays in boosting economic, social and territorial cohesion within the EU, reducing disparities between regions, and avoiding fragmentation and distortion within the single market; considers that its potential to support urban and rural development challenges could be further strengthened; calls on the Member States to use the available flexibility to allow for the inclusion of housing objectives within the European Regional Development Fund, the Cohesion Fund, and the Just Transition Fund; calls for stronger financial support to local, regional and urban authorities for the development of decent, sustainable and affordable public housing, while encouraging Member States to ensure that EU funding is used efficiently and transparently across all national, regional and local levels of governance; stresses that such investments must be tied to long-term affordability, ensuring lasting benefits for communities; stresses that public support for housing projects should be tied to urban and regional development strategies based on good governance; calls for EU investments to respect compliance with accessibility measures for elderly people and persons with disabilities, and for them to be used as a tool to strengthen social cohesion; calls on the Commission to encourage Member States to submit a national housing gap analysis and a national housing supply plan, accompanied by permitting milestones and funding alignment measures; urges the Member States to adopt multi-annual social housing delivery targets, including in relation to infrastructure and services; calls for special attention to be paid to construction and rehabilitation projects in areas affected by and that might face natural disasters and catastrophes, emphasising the importance of adaptation and spatial planning, including the effective use of the European Regional Development Fund and ESF+ to finance support measures; stresses the importance of ensuring that the European Regional Development Fund and InvestEU provide adequate instruments to upgrade existing housing stock;
47. Endorses the role that the EIB plays in catalysing public funding and private financing for the affordable housing sector; supports the EIB Group's Action Plan for Affordable Housing and its intention to collaborate with the Commission to address the shared challenges in enabling access to finance for affordable housing, including stimulating investment in innovative construction to reduce costs and construction time; supports the establishment of a pan-European investment platform, together with NPBI, aimed at increasing funding for decent, sustainable and affordable housing and supporting the Member States to develop enabling policy frameworks where needed, while maintaining the EIB's role as an investment bank and safeguarding its triple-A status; highlights the key role that the EIB can play in cooperation with NPBs, the Council

of Europe Development Bank and international financial institutions in providing investment that supports social cohesion for the supply of decent, sustainable and affordable housing; reaffirms that this should be developed on the basis of an open architecture model, ensuring the meaningful and effective participation of NPBI; calls on the Commission to promote the work of NPBI through the exchange of good practice and the swift implementation of the European Affordable Housing Plan, drawing on their long-standing expertise and regional connections in the financing of affordable and social housing; welcomes the types of projects financed, such as development of affordable housing for key professions, student accommodation and residences for the elderly; underlines that EIB-backed investments must prioritise long-term affordability; supports the establishment of the 'More homes. Better homes' online portal as a building block for the pan-European investment platform; believes that NPBI should be involved in the development of any relevant portal or tool at the EU level from the start; calls for the EIB to explore the establishment of a European funding platform aimed at increasing funding and securitisation for decent, sustainable and affordable housing; welcomes the EIB's new housing one-stop-shop portal to provide housing advice and foster innovation in the construction sector; calls on the EIB to expand both access to low-interest, long-term loans backed by EU guarantees and the scale and geographic reach of its housing-related financing, taking into account not only energy-efficiency and sustainability criteria but also local community needs and priorities as well as the renovation of housing stock across Europe; points out that the increasing demand for housing must be met by measures aimed at boosting the supply of social, decent, sustainable and affordable housing;

48. Calls on the Commission to analyse housing price dynamics, including available evidence of potentially abusive speculation, and, on the basis of this analysis, to call on the Member States for possible appropriate measures; stresses the importance of safeguarding financial stability and ensuring that financial instruments contribute to ensuring decent, sustainable and affordable housing for all; calls on the Commission and the Member States to enhance transparency in real estate transactions, including through improved data collection and possible EU-level tools; calls on the Commission and the Member States to exchange data and best practice on combating abusive financialisation practices and speculative purchases, reducing the likelihood of destabilising local housing markets; calls on the Member States to adopt measures to incentivise bringing vacant and derelict homes back into use, as this is essential to increasing supply, safeguarding affordability, and revitalising communities; stresses that public investment in housing should serve the public interest and deliver long-term value; welcomes public ownership models where housing remains publicly managed, which could be useful in certain contexts to prevent abusive financialisation practices, underlining that housing projects

that pass into private hands are also legitimate; stresses that Member States should be free to choose how to manage these projects in line with their national policies;

Supporting housing demand

Young people

49. Emphasises the need to pay particular attention to younger and future generations, especially in areas with low rates of economic independence and where young people take longer to leave their family home; notes that young people are increasingly dependent on the rental market as their main form of housing tenure⁵⁸, and therefore calls for stronger tenant and property rights and protections to ensure stability and affordability for younger generations; calls on the Commission to investigate and promote regional and local best practices regarding housing initiatives for young people, with simplified procedures, including first-time buyer schemes; calls on the Member States and local authorities to promote measures enabling young people to access housing credit, including incentives such as reduced transaction rates for young buyers and first-time buyers; calls for exemptions from transaction taxes for first-time buyers who occupy the property for a certain period; supports the provision of low-interest loans for young people and first-time buyers; underlines that providing affordable housing for young people entering the labour market could be recognised as a strategic dimension of social policies; calls for the Member States to integrate youth housing needs in their national reform programmes under the European Semester; calls on the Member States to adapt planning laws to allow young people to build affordable dwellings on family land, enabling rural and intergenerational housing solutions; calls on the Member States to adopt dedicated incentives, including in the use of EU funds, for the construction and renovation of affordable and social housing for young people; calls for the consideration of incentives for small property owners who lease housing to families or young people on long-term contracts, particularly in areas with escalating housing costs that are driven by market forces, such as tax incentives or support measures for tenants; suggests that other financial incentives for property owners can also reduce prices, while increasing the number of houses available for renting; highlights the importance of simplifying administrative and transaction-related procedures, including additional and housing-related costs, to enhance transparency, predictability and affordability,

⁵⁸ Paz-Pardo, G., 'Younger generations and the lost dream of home ownership', European Central Bank website, 26 January 2022, <https://www.ecb.europa.eu/press/research-publications/resbull/2022/html/ecb.rb220126~4542d3cea0.en.html>.

particularly for young people and first-time buyers across the EU;

50. Urges the Commission to present a proposal for a Council recommendation addressing the youth housing crisis, with the aim of improving young people's access to adequate and affordable housing; stresses that, in order to implement such a Council recommendation, Member States, on a voluntary basis, would be required to present national action plans, setting out concrete measures and, where appropriate, new policies to address young people's affordability challenges and their exclusion from housing;
51. Calls on the Commission and the Member States to guarantee decent, sustainable and affordable housing solutions for students; underlines the need to promote better access to rental housing solutions, supporting the national mobility of students relocating to another city, as well as for Erasmus+ experiences, academic exchanges and traineeships; calls on the Commission to launch a European model of student housing going beyond mere accommodation foster students' well-being, community life and personal growth; calls on the Member States to set up national housing strategies to include provisions for student housing, improving the stock of public and private student accommodation; underlines that affordable student housing must be recognised as an important dimension of education policies; calls on the Member States to incentivise the development of affordable student accommodation near third level institutions to meet growing demand; calls for the EU to include youth accommodation in its investments and policy agenda, including by supporting the financing of student hubs and other youth housing initiatives through public-private partnerships; calls for EU funds to provide targeted incentives for the construction of affordable and decent student housing; highlights that ensuring affordable access to quality student housing offering educational and community services requires innovative private, public and joint public-private financing frameworks, in which public support complements the contributions of the private sector; stresses that EU housing policies should align with cross-cutting objectives on life skills, civic engagement and mental health, as set out in the 'Union of Skills' communication and the European youth strategy 2019-2027; recommends the creation of a pilot project to scale up integrated models of student housing that combine affordable accommodation with educational and community programmes;
52. Recalls Commission President Ursula von der Leyen's commitment in 2019 to ensuring that every child in Europe at risk of poverty or social exclusion, including homelessness, has access to the most basic of rights, such as healthcare, housing and education, which was followed by the adoption of Council Recommendation (EU) 2021/1004 of 14 June 2021 establishing a European Child

Guarantee⁵⁹; stresses that the objectives of the European Child Guarantee cannot be achieved without an ambitious dedicated budget at both EU and national level; reiterates, in this context, its call for a substantial dedicated budget of at least EUR 20 billion for the European Child Guarantee; underlines the urgent need for this dedicated budget to be allocated in the next multiannual financial framework in order to respond to the growing challenge of child poverty and social exclusion, including homelessness;

Low- and middle-income households

53. Calls on the Member States to tackle the difficulties in access to housing for low- and middle- income households, with special attention to strategic and essential workers, including healthcare workers teachers, law enforcement officers, firefighters, social and care workers, and other key public service employees, while ensuring balanced contractual frameworks that protect both vulnerable tenants and small landlords; calls on the Member States to establish service housing models paying particular attention to strategic and essential workers as best practice; calls for support across all affordable housing options, including rental, public, cooperative, limited-profit, and non-profit models, ensuring long-term affordability, and stable, secure tenancy arrangements in this regard; urges the Member States to review and, where necessary, revise their affordability criteria so that they genuinely reflect the cost of living and ensure effective access to decent, sustainable and affordable housing for low- and middle-income households;
54. Welcomes the Commission's consultation, launched on 5 June 2025 and takes note of the revision of the State aid rules for services of general economic interest (SGEI), to facilitate the provision of decent, sustainable and affordable housing in a faster and more efficient way, while allowing greater flexibility to facilitate national investments; underlines that Member States, in line with the principle of subsidiarity, should have the discretionary power to support this according to their local, regional or national needs; underlines the importance of an ex ante impact assessment on a country-by-country basis of any proposed changes to the SGEI rules; stresses that any revision of State aid rules should not come at the cost of Member States' investments in social housing, but could allow greater flexibility to facilitate public investment in housing, while respecting the diversity of national markets; acknowledges the risks that should be considered, including potential private and public crowding out, displacement of investment from social housing, compatibility with EU case-law, and the integrity of the single market; recalls the original purpose of SGEI and the fact that expanding the scope to include broader target groups does not divert

⁵⁹ OJ L 223, 22.6.2021, p. 14, ELI:
<http://data.europa.eu/eli/reco/2021/1004/oj>.

resources from the most vulnerable groups; is concerned that broadening the social housing target group under these rules risks exacerbating market distortions and undermining fair competition; highlights that it is essential to maintain a careful balance between addressing social housing needs and preserving competitive, efficient housing markets for all service providers, both public and private, in the provision of affordable housing; underlines the need to ensure that any future framework relating to affordable housing remains open, allowing both public and private operators to participate, thereby preserving a level playing field and preventing undue market exclusion;

Families

55. Believes that it is necessary to promote a European action plan for the support of families, paying particular attention to large families, single-parent families and those in vulnerable situations who struggle with housing insecurity; calls on the Commission and the Member States to integrate family housing needs into the European Affordable Housing Plan and the European Child Guarantee, ensuring that no child grows up in inadequate housing; acknowledges the existence of a generational housing gap, as delayed access to housing restricts the ability of younger generations to live independently and make free life choices, and aggravates Europe's demographic challenges; recalls that housing is a key factor in supporting demographic dynamics and addressing demographic decline, particularly in regions facing population loss and out-migration; warns that inadequate housing policy undermines demographic growth within the EU; recalls that Europe is an ageing continent, representing a challenge for the housing sector; asks the Commission to include adaptation to ageing in all its housing-related policies calls for housing policies that ensure timely access to affordable housing, reduce unhealthy housing and promote stability for families across all life stages; encourages the Member States to incorporate demographic priorities into their national housing strategies and upcoming EU funding programmes; calls on the Member States to introduce targeted financial incentives for families to facilitate home ownership and long-term rental contracts, thereby easing their financial burden, positively influencing demographic trends and strengthening social stability in Europe; calls on the Member States to fully involve local and regional authorities in developing targeted housing programmes for families; recognises that private home savings funds are a practical and effective tool for individuals and families to invest in housing and encourage greater accessibility to mortgage funding; calls on the Member States to facilitate the implementation and promotion of these measures as part of broader efforts to address the housing crisis; notes with great concern that overcrowded or unstable housing affects children's education outcomes; demands a substantial boost to the European Child Guarantee to secure access

to adequate housing and related social needs; calls for annual monitoring and reporting on progress towards ending child housing poverty across the EU;

56. Stresses the importance of ensuring the availability of accessible and age-friendly housing for older persons; recognises the challenges faced by elderly people related to maintenance costs and their care needs; highlights the challenges faced by elderly homeowners who are unable to afford to renovate their properties to meet new energy efficiency standards; calls on the Commission and the Member States to provide targeted, voluntary and non-bureaucratic support measures for vulnerable homeowners; encourages the Member States and local governments to promote multi-generational living arrangements, community-based housing, co-housing initiatives and other innovative solutions for both long-term care and senior living, which can generate economic and social benefits and contribute to reducing the pressure on social care systems and to strengthening local communities; recognises the role of integrated retirement communities and senior co-living models, which empower older adults to live independently for longer, reducing reliance on long-term care;
57. Highlights that those affected by domestic violence should be given appropriate assistance by Member States, housing agencies and the private sector, such as temporary emergency accommodation in shelters and care centres, and that individuals should be offered solutions via swift administrative procedures; calls on the Commission to integrate gender-based violence considerations into EU housing policy;

Persons with disabilities

58. Calls on the Commission and the Member States to give due attention to the issue of accessible housing for persons with disabilities; warns against the very low supply of accessible dwellings and the detrimental effects this has on the socio-economic integration of persons with disabilities and their capacity to live independently; calls for the housing stock to be made more accessible to persons with disabilities; urges the Commission, as well as Member States, to significantly increase the supply of accessible dwellings and to put in place mechanisms ensuring a sufficient ratio of accessible housing in new construction; calls for the full implementation of the EU strategy on the rights of persons with disabilities 2021-2030; stresses that accessible housing is a prerequisite for full social participation of persons with disabilities; calls for a targeted and effective set of actions aimed at ensuring full and consistent implementation of the housing-related accessibility requirements under the UN Convention on the Rights of Persons with Disabilities; emphasises the need to ensure both the availability and maintenance of accessible housing, as well as the

provision of adequate community-based support services adapted to individuals' functional and cognitive abilities, including supported living arrangements; supports public, public-private and private cooperative housing initiatives, including for people with disabilities, where communities collaboratively develop and manage housing projects that foster social cohesion and ensure long-term affordability; calls on the Member States to ensure the provision of comprehensive, accessible and systemic community-based services for persons with disabilities; stresses that support services provided at the place of residence are essential to enable independent living and social inclusion, and prevent persons with disabilities from being forced to seek assistance through institutionalisation;

Homelessness

59. Emphasises that homelessness is the most severe form of poverty and social exclusion; recalls that action on homelessness is primarily a competence of the Member States, while the EU should support and coordinate efforts; calls for the strengthening of the European Platform on Combating Homelessness to coordinate and exchange information, and share good practices; asks the Commission to ensure synergies between the EU anti-poverty strategy, the new European Pillar of Social Rights action plan, the European Platform on Combating Homelessness, and the European Affordable Housing Plan; calls for an ambitious and accelerated implementation of the European Child Guarantee across the EU, as a way to prevent and tackle child homelessness; calls on the Commission to provide technical assistance, capacity building and policy support on homelessness and to monitor progress in this regard; calls on the Commission and national statistical institutes to strengthen the collection and harmonisation of residential housing data; notes that the Housing First strategy has proven to help in certain national contexts, while its implementation remains the responsibility of each Member State; calls on the Member States to develop and implement housing-led strategies to reduce homelessness and to scale-up evidence-based interventions such as the Housing First approach; calls on the Member States to ensure homeless people can access social housing; calls on the Member States to adopt national targets to prevent the eviction of children in cases where there is a clear risk of homelessness when implementing the European Child Guarantee; calls on the Member States to tackle discrimination against people experiencing homelessness; recognises the role of non-governmental organisations in addressing homelessness and supporting housing stability;

Data exchange and analysis

60. Insists on the need to base market interventions on reliable data held by public institutions; underlines the role of public data in

creating housing policy; welcomes the adoption of the Regulation on European statistics on population and housing⁶⁰ which will provide Eurostat with enhanced capacity to collect data on housing conditions and access to housing across the EU; calls on the Commission to launch new pilot projects and feasibility studies in the context of the recently adopted Regulation on European statistics on population and housing, focusing on access to adequate and affordable housing for people with disabilities; calls on Eurostat to collect, analyse and share national, regional and local level housing data through a newly created dedicated EU digital platform to support evidence-based policymaking, improve transparency, monitor vacancy, under-occupation and conversion-potential and feed the EU Building Stock Observatory with additional information on the quality of dwellings and technical building systems; calls on the Commission to collect and publish gender-disaggregated data on access to housing, and social housing schemes; calls on the Commission to produce an annual European housing report to assess the housing situations in Europe, which should include data on affordability, rent and price developments, ownership of land and real estate, tenure security, homelessness and housing exclusion; calls for complementary, periodic reports on the allocation and impact of EU housing funds; calls on Member States to require local authorities to provide periodic reports on infrastructure capacity aligned with housing projects, to track vacant dwellings and to introduce incentives for owners to renovate and lease out vacant homes; calls for the EU to improve monitoring and, if necessary, provide Member States with tools for better oversight of the residential real estate market; calls on the Commission to ensure a stronger focus on affordable, sustainable and decent housing metrics in the European Semester process and in country-specific recommendations; calls for the EU Land Observatory pilot project to be put to full use to fill data gaps with a view to improving land monitoring and identifying good practices to support youth access to land; calls on the Member States to improve the transparency of their land market and address the problem of access to land for certain groups, such as young farmers; calls on the Commission to establish a methodology for the collection and processing of housing data and to define a set of common indicators to ensure comparability among Member States; calls for housing expenditure to be taken into account when measuring the cost of living, the purchasing power of citizens, and their overall well-being; calls for the inclusion of owner-occupied housing costs in the harmonised index of consumer prices, in order

⁶⁰ Regulation (EU) 2025/2458 of the European Parliament and of the Council of 26 November 2025 on European statistics on population and housing, amending Regulation (EC) No 862/2007 and repealing Regulations (EC) No 763/2008 and (EU) No 1260/2013 (OJ L, 2025/2458, 12.12.2025, ELI: <http://data.europa.eu/eli/reg/2025/2458/oj>).

to better reflect the real cost of housing in inflation statistics;

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61. Instructs its President to forward this resolution to the Council, the Commission, the European Council, the governments and parliaments of the Member States, the European Economic and Social Committee, the European Committee of the Regions and the heads of the EU's regional authorities.