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From: Secretary-General of the European Commission, signed by Ms Martine DEPREZ, Director

date of receipt: 17 December 2025

To: Ms Thérèse BLANCHET, Secretary-General of the Council of the European Union

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Subject: PART 2/2 COMMISSION STAFF WORKING DOCUMENT  
Understanding the housing crisis Accompanying the document  
COMMUNICATION FROM THE COMMISSION TO THE EUROPEAN  
PARLIAMENT, THE EUROPEAN COUNCIL, THE COUNCIL, THE  
EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND THE  
COMMITTEE OF THE REGIONS European Affordable Housing Plan

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Delegations will find attached document SWD(2025) 1053 annex.

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Strasbourg, 16.12.2025  
SWD(2025) 1053 final

PART 2/2

**COMMISSION STAFF WORKING DOCUMENT**

**Understanding the housing crisis**

*Accompanying the document*

**COMMUNICATION FROM THE COMMISSION TO THE EUROPEAN  
PARLIAMENT, THE EUROPEAN COUNCIL, THE COUNCIL, THE EUROPEAN  
ECONOMIC AND SOCIAL COMMITTEE AND THE COMMITTEE OF THE  
REGIONS**

**European Affordable Housing Plan**

{COM(2025) 1025 final}

# Synopsis report for the European Commission's consultation process on housing affordability

## 1. EXECUTIVE SUMMARY

The objective of the open public consultation <sup>(1)</sup> and related consultation activities (see sections three and four) was to gather input for the preparation of the first-ever European Affordable Housing Plan (EAHP). This document presents the results.

The public consultation on affordable housing also informed the European Strategy for Housing Construction prepared by DG GROW <sup>(2)</sup> and in parallel, other complementary consultations were conducted on the State aid reform by DG COMP <sup>(3)</sup>, and for the communication on scaling up the New European Bauhaus by the JRC <sup>(4)</sup>.

The public consultation attracted 13,330 responses, of which 12,031 came from citizens and about 1,300 from experts, with the following countries most represented (France, Italy, Spain, Germany, Greece and Portugal). The results of the public consultation were influenced by an encouragement from a large short-term rental online platform to their hosts calling on them to take part. It is estimated that the platform's message could have mobilised up to 2,500 citizen respondents and up to 200 expert respondents which had a noticeable impact on the overall consultation participation and potentially results, in particular on questions related to the rental market and short-term accommodation rentals. However, the exact impact cannot be quantified.

The initial questions for citizens were designed to understand the living situation of the respondents, as priorities and challenges would likely be vastly different depending on age, occupation and geography. In the second part, they were asked about experiences, such as reasons for renovating their house or apartment, and to list the main disadvantages of their current living situation. Other topics such as short-term rentals were also included. Answering each question was optional, and open-ended options were available to supplement the multiple-choice questions.

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<sup>(1)</sup> [https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/14670-European-affordable-housing-plan\\_en](https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/14670-European-affordable-housing-plan_en)

<sup>(2)</sup> [https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/14762-European-strategy-for-housing-construction\\_en](https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/14762-European-strategy-for-housing-construction_en)

<sup>(3)</sup> [https://competition-policy.ec.europa.eu/public-consultations/2025-sgei\\_en](https://competition-policy.ec.europa.eu/public-consultations/2025-sgei_en)

<sup>(4)</sup> [https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/15172-New-European-Bauhaus-achievements-and-future-developments-recommendation-\\_en](https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/15172-New-European-Bauhaus-achievements-and-future-developments-recommendation-_en)

Experts The questions for experts were structured in twelve thematic sections to cover the great range of policies that could have an effect on housing affordability. Close to half of the responses came from companies and businesses; largely small businesses with less than ten employees, more than half from the tourism and short-term rental sector including owners of holiday homes.

Questions in the section on affordable and social housing allowed to gather respondents' views on the definitions of affordable and social housing including at EU level and a number of concrete good practices in these areas.

Questions on financing provided insights into respondents' experiences with challenges and solutions for the financing of affordable housing projects. This included good practices specifically to help young people to get access to housing and ways to improve the use of EU funds for affordable housing. Results indicate support for blended financing strategies, mechanisms for distributing risk and public-private partnerships.

The part of the questionnaire on State aid covered some general questions on State aid for housing and complemented the more detailed public consultation by DG COMP. Those respondents who replied that they face challenges in the application of EU State aid rules (about a third of the respondents) provided useful insights on concrete issues that might be slowing down investment in this area.

In the section focusing on construction, respondents highlighted simplifying reporting, accelerating planning and permitting as well as innovative building techniques as some of the main factors to reduce costs. Furthermore, working with public authorities to generate demand for transforming empty dwellings or office buildings was seen as a useful EU intervention to increase affordability.

Questions on zoning and permitting confirmed concerns about lengthy and complex bureaucratic procedures, a lack of clarity in regulations and coordination between authorities as obstacles. At the same time, concrete good practices and suggestions were gathered on how land use, spatial planning and permitting could be simplified.

The section on repurposing, densification and vacant properties gathered respondents' insights on obstacles in repurposing and renovating empty buildings as well as ways in which public authorities or the EU can best support these activities.

Regarding simplification, more respondents identified national, regional, or local regulations, rather than EU rules, as obstacles to providing affordable housing. Many respondents called for EU action on digitalisation of the permitting system.

Through the section on labour shortages, skills and working conditions, respondents were asked to share their views on measures for addressing labour shortages in construction trades thus helping to identify ways to increase the attractiveness and recognition of these professions.

Questions in the section on the rental market, short-term accommodation rentals and tourism, secondary homes collected respondents' perspective on the impacts of short-term

rentals and secondary homes on the availability and affordability of housing, on good practices balancing short and long-term housing needs as well as measures to

The section on financialisation and speculation provided insights from respondents on whether and how limiting housing speculation and incentivising the use of vacant properties can contribute to the provision of affordable housing.

Questions on inclusiveness gathered participants' views on ensuring affordable and accessible housing for people in vulnerable situations, at risk of discrimination or homeless persons. The section also collected input on how to effectively support young people both as renters and as first-time owners.

In the section on governance, participants highlighted opportunities for exchanging best practices and mutual learning to improve affordable housing. They also emphasized the importance of sharing comparable data and aligning EU funding with national housing strategies. Funding, capacity building and technical assistance were seen as main areas of possible EU action.

In the wider context of the consultation activities and in addition to the public consultation, the Commission services worked closely with a wide range of stakeholders, Member States, with representatives from various levels of government including regional and local authorities such as cities and rural representatives. There has also been close contact with the other EU institutions, including close co-operation with the European Parliament's special committee on the housing crisis in the European Union (HOUS) and the Council. A number of formal contributions to the preparatory process were collected in this way. Finally, the Commission also received independent advice from the Housing Advisory Board.

## **2. OPEN PUBLIC CONSULTATION**

The open public consultation took place from 11 July 2025 to 17 October 2025 <sup>(5)</sup>. It was announced with a press release and was also actively promoted by different Commission representations in the Member States and on social media. Responses came from all Member States, although media attention and response rates varied across Member States.

### **2.1. Methodology**

An open public consultation is a tool which provides a transparent and accessible way for citizens and stakeholders alike to take part in the policy-making process, while from the institutional point of view, it is a systemic approach for the collection of views and evidence. At the same time, public consultations are not statistically representative: in particular web-based public consultations have a self-selection bias towards those

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<sup>(5)</sup> In parallel to the publication of this report, the Commission services are also publishing all individual replies on the Have Your Say website in an anonymised way. The contributions received in the context of the public consultation and published on the Have Your Say portal cannot be regarded as the official position of the Commission and its services and thus are non-binding for the Commission nor can the contributions be considered as a representative sample of the EU population.

respondents who are confident users of the internet and who are motivated to respond. These elements need to be kept in mind when interpreting the results.

Housing is a complex topic, touching on many highly technical and specialised fields, while at the same time being deeply personal to individuals. Therefore, the consultation process was designed so that participants in the public consultation could either contribute as citizens or experts, leading them to different sets of questions that would match their knowledge and lived experiences. The full list of questions can be found at the end of this report.

As the scope of this open public consultation is unusually wide and within an area where the EU has not previously made consolidated efforts, respondents could choose to reply to just some of the questions reflecting their areas of expertise and interest. Most questions offered open-ended replies alongside the multiple-choice options<sup>(6)</sup>. A combination was chosen, as both reply categories come with advantages and disadvantages: multiple choice questions (MCQ) make it easy to quantify and compare results but comes with the risk of oversimplifying. Open-ended questions (OEQ), on the other hand, allow for both depth and nuance in answers but are more difficult to analyse.

The Commission services also took into account replies to the questionnaire and position papers sent through other means (e.g. e-mail) within the consultation period, if they could not be submitted via the online questionnaire due to technical issues. As regards the analysis and treatment of data, this report considers all valid responses to the public consultation (i.e. after elimination of duplicates from the initial dataset). Duplicates were defined as more than one reply with the same email address. 16 replies containing abusive and off-topic language which contradicts the rules of the Commission for providing suitable feedback<sup>(7)</sup> were removed.

The Commission services used analytical tools to identify any organised campaigns, whereby the exact same response is copied and introduced by more than ten respondents. This type of identical replies was not found. However, on 2 October 2025, a large short-term rental online platform sent a message to its hosts calling on them to take part in the consultation. In the message, the platform also provided a limited selection of material on the effects of short-term rentals serving as background for hosts for their consultation responses. This message coincided with a surge in responses, especially from specific countries (France, Italy, Portugal and Greece). When compared with the number of responses from the previous and following weeks, it is estimated that the platform's message could have mobilised up to 2,500 citizen respondents and up to 200 expert respondents. This had a noticeable impact on participation and potentially on the overall consultation results, in particular on questions related to the rental market and short-term accommodations. This effect needs to be taken into account in the interpretation of the

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<sup>(6)</sup> Percentages used always refer to the number of responses to a specific question, with some questions allowing for up to three answers – meaning that the total percentage of answers to some questions can go above 100.

<sup>(7)</sup> [https://ec.europa.eu/info/law/better-regulation/rules-feedback-and-suggestions\\_en](https://ec.europa.eu/info/law/better-regulation/rules-feedback-and-suggestions_en)

results, as it was not possible to clearly separate these replies from others given that responses were not identical.

## 2.2. Results

The consultation attracted 13,330 responses, of which 12,031 came from citizens, 1,189 from stakeholders or businesses, and 109 from public authorities.

### 2.2.1. Citizens

Those who identified themselves as citizens were asked a number of questions to profile their situation and understand their opinions on several housing topics. Most of the questions had an open-ended form, where respondents could elaborate on their answers. The following overview provides a summary of the results.

#### 2.2.1.1. Profile

Of those responding as EU citizens, most responses came from Italy (2,462), France (2,446) and Spain (1,584). More than two thirds categorised themselves in the age groups 40-54 (37%) or 55-69 (32%). More than half (52%) were male, and more than two in three (68%) had a university degree or higher.

More than half were either employees/workers (35%) or self-employed/freelancers (30%). Just above half (50%) lived in cities with more than 50,000 inhabitants. Most people lived in a household of two (35%) or three (18%) people. More than half of the respondents lived with a partner or spouse (55%) and more than one in three (36%) with children or grandchildren.

Most respondents owned their place of residence, of whom almost half (47%) lived in a house and about one in four (28%) in an apartment. Most respondents (57%) said they spent less than 30% of their income on mortgage or rent.

#### 2.2.1.2. Questions

Of those who had **recently renovated their home**, better comfort (46%) and better energy performance (43%) were the main motivations stated. For those who had **recently built a home**, availability of own funds (25%) and challenges finding construction and installation service providers (19%) were the main challenges. While almost half (47%) found that there were no particular drawbacks to their **current living situation**, more than a third (38%) said that associated costs of living are too high (i.e. gas, electricity, water etc.).

Almost half of respondents (46%) said that the biggest **challenges in finding the right place to live** was how unaffordable it was to buy, while 19% said it was unaffordable rent prices. Where people were most ready to **compromise to find affordable housing** was the size (30%) while about one in five would compromise on location (23%), availability of parking space (21%), garden or terrace (21%) or aesthetics (20%).

When asked whether they see **impacts of short-term rentals** in their country or locally, respondents were split almost equally between yes and no. More specifically, respondents reported that short-term rentals are additional sources of income for hosts (74%) as well as that they offer more choice for tourists (71%). Around 20% of respondents thought that

shot-term rentals increase prices and displace local residents and change the quality of life in neighbourhoods.

Asked about **whether buying homes primarily for investment and subsequent resale particularly by financial and investment entities contributes to rising housing costs**, it was almost split evenly between yes and no (47% and 46% respectively).

284 participants chose to reply to the question on **whether they wish to move out of their current accommodation**. Most in this subgroup (61%) indicated they are living with their parents and want to move out, with one in five (27%) saying their living situation had changed, making them want to move out.

### **2.2.1.3. Rural and urban**

EU citizens could specify in the consultation **where they live**. 6,016 citizens indicated that they lived in a city (more than 50,000 inhabitants); whereas 1,968 citizens indicated living in rural areas or a village (less than 5,000 inhabitants). Respondents from a small, medium and large towns were not considered in this comparison. The analysis below covered their replies to closed and open questions. It identified common challenges, but also specific issues related to where they lived.

Availability of own funds is the most important challenge that citizens experienced when they **renovated or built their home**. Challenges are perceived in the same way by respondents living in rural areas and cities (26%). Respondents living in villages and rural areas indicated challenges with finding construction and installation services (20%) and more delays or costs in sourcing building materials (15%) slightly more often than respondents overall. Citizens in rural areas had a significantly higher perception about challenges related to energy performance requirements driving up the costs (16%) than those living in cities (4%). Citizen respondents both from cities and rural areas were ready to compromise on size to secure more affordable housing, respectively 33% and 27%. Respondents from cities are also ready to compromise on parking spaces (29%) and private garden or terrace spaces (27%).

### **2.2.1.4. Young families**

A total of 544 respondents identified as 39 years old or younger and living with children. Almost half (47%) were living in their own house, one in four (25%) in their own apartment and less than one in five (18%) were renters.

Close to half of this group (45%) said that the associated costs of living (e.g. energy, water charges) are too high, more than one in five (21%) that their mortgage payment is too high, and more than one in seven (15%) that their rent is too high.

### **2.2.1.5. Students**

288 respondents identified themselves as university students or in vocational training. In this group, close to half (43%) indicated that they live with their parents or grandparents.

In this group of respondents, two in five (41%) said the associated cost of living are too high and 104 (36%) answered that their rent is too high.

### 2.2.1.6. Retirees

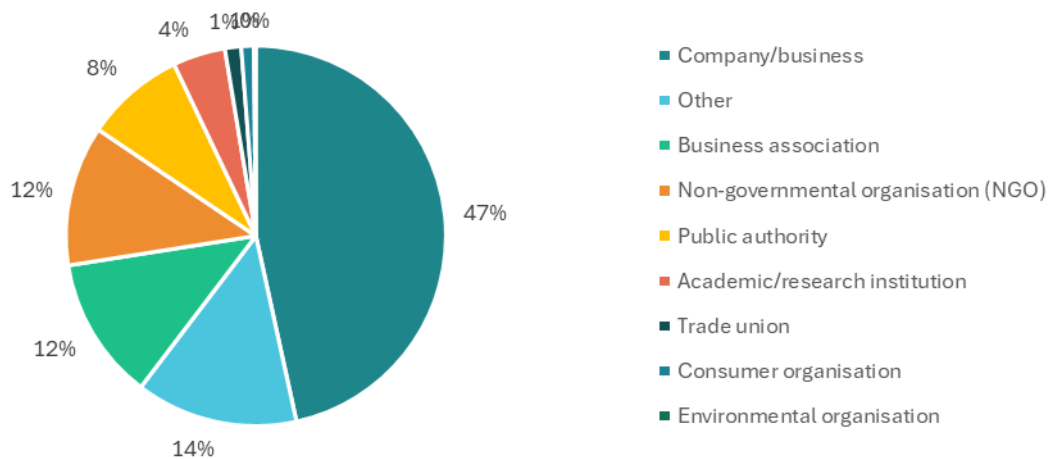
1,676 of the respondents indicated that they were retired. Two in three (67%) lived in their own house and more than one in five (23%) lived in their own apartment.

Almost half of this group (46%) said there were no particular challenges with their current living situation, but almost a third (31%) said the price of buying a home was unaffordable to them.

### 2.2.2. Experts

The expert category consists of people self-identifying as such in the survey, whether they are academics/research institutions, business associations, companies/businesses, consumer organisations, environmental organisations, non-governmental organisations (NGOs), public authorities or trade unions. The respondents identifying themselves as “other” indicated, amongst others, that they were associations, networks of local and regional governments, business service providers, cooperatives or architects. Respondents who qualified themselves as belonging to one of these groups were offered questions on substance of both open and closed nature.

Figure 1: Types of expert respondents



A total of 1,299 responses were submitted in the expert section (see breakdown by category in Figure 1 and by country in Figure 2). Respondents were also asked to indicate their primary field of work as shown in Figure 3. In addition, approximately 200 position papers and other supporting documents were submitted via the online questionnaire.

Figure 2: Country of origin of expert respondents

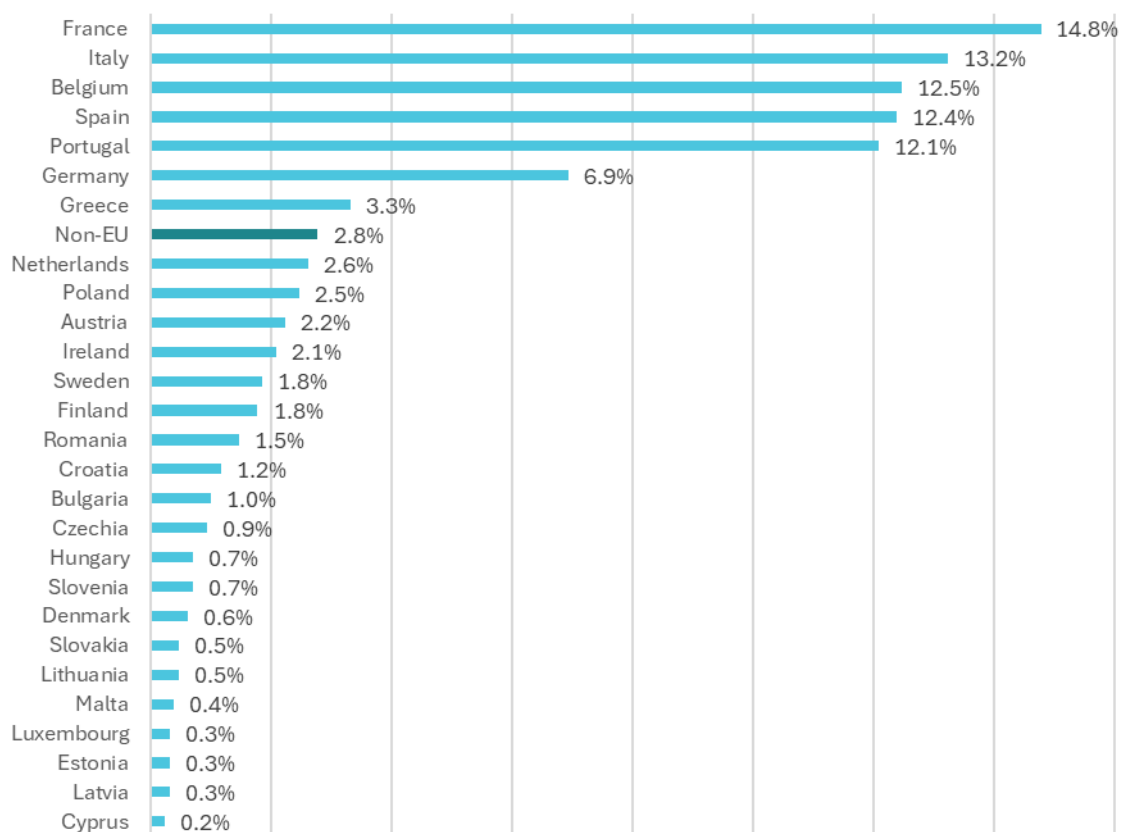
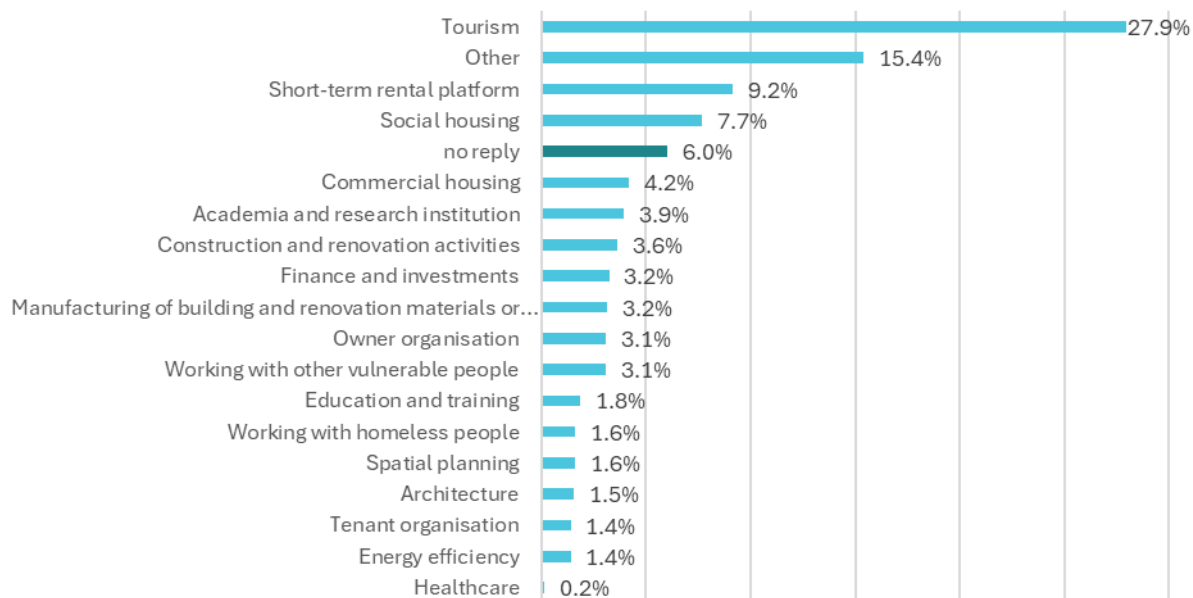


Figure 3: Field of work of expert respondents



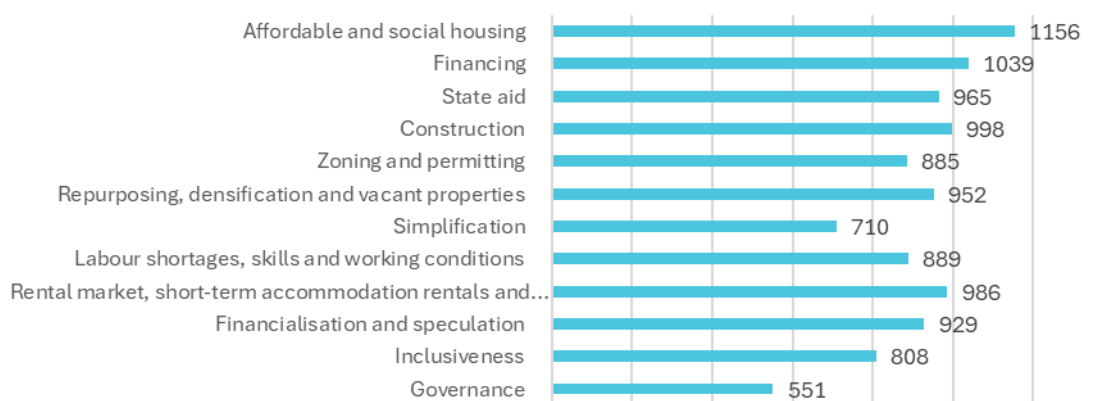
Close to half of the responses came from companies and businesses; a large share of these (86%) were small businesses with less than ten employees, mostly (54%) from the tourism

sector such as owners of holiday homes. Overall, 28% of all respondents identifying as experts were companies with business activities in tourism or short-term rental providers.

It is to be noted that conclusions should not be drawn based on the number of responses per sector. Some replies came from small businesses, representing only themselves, while others were from business associations with a membership of up to several thousand, representing all of them with one reply.

The questions for experts were structured in twelve thematic sections to cover the range of policies that could have an effect on housing affordability. Respondents were encouraged to reply only to the questions that were relevant for the sector they represented or worked in. This means that not all respondents chose to reply to each section. The number of responses per topic is illustrated in Figure 4. While the number of replies changes, the composition of respondents in terms of type of respondent and field of work remains largely the same. All percentages in the following sections refer to the share of the number of responses for that specific section, not the total number of expert responses.

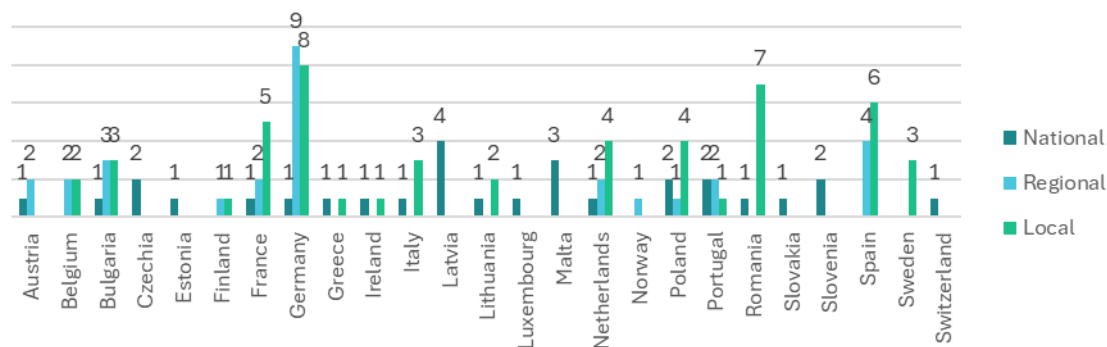
Figure 4: Responses per thematic section  
total respondents: 1 299



### 2.2.2.1. Public authorities

Of the 109 public authorities which responded to the consultation, 25% identified as national, 26% regional and 46% local. About a third of the authorities who responded were active in social housing. Another ten worked in spatial planning and six in finance and investments. Hence, they were able to provide very concrete and informed responses to these questions, for instance, by sharing concrete good practices and projects on promoting affordable and social housing or on how different challenges facing urban and rural housing, need to be addressed. Many local authority respondents indicated that they were the bodies responsible for urban and housing development in their municipality.

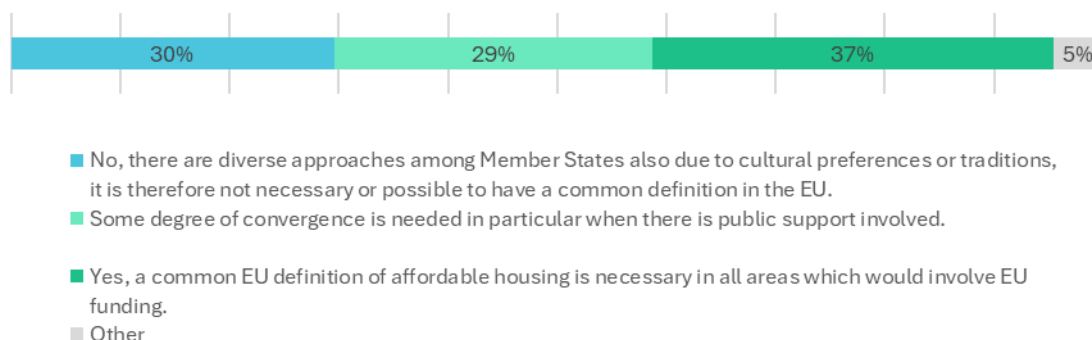
Figure 5: National authorities per country



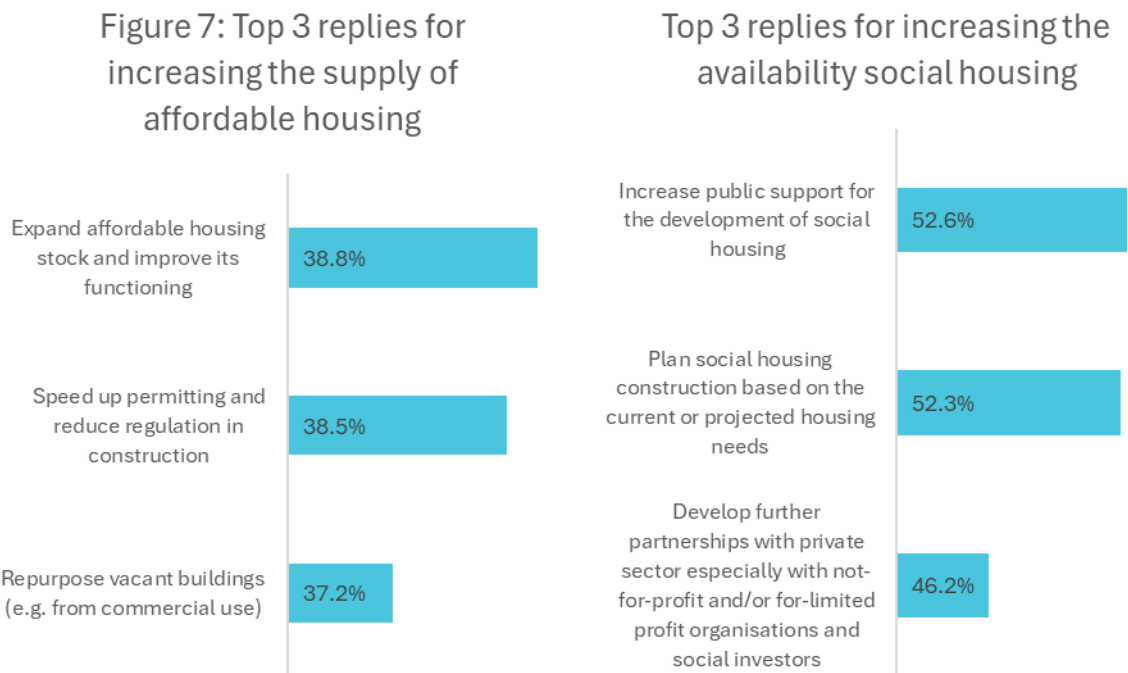
### 2.2.2.2. Affordable and social housing

This rather diverse area of questions received 1,156 replies. There was no agreement among respondents on the need for a **common EU definition of affordable housing** (single-choice question, see figure below).

Figure 6: Do you consider that a common definition of affordable housing is needed in the EU?



With respect to the **most relevant ways to increase the supply of housing over the short- and medium-term perspective** (MCQ), the respondents answered questions relating to affordable and social housing. With respect to **affordable housing**, beyond the optional replies in the questionnaire, some respondents suggested the need to set up national and municipal housing funds and to mobilize private landlords to offer housing at controlled rent prices in return for renovation grants or tax breaks. Moreover, respondents argued for clear regulations and stable legal frameworks, the involvement of local authorities and the promotion of public-private partnerships. Some respondents stressed the importance of improving spatial planning and mobility to connect rural and urban areas.



With respect to **social housing**, other suggestions included setting targets for the proportion of social housing in new buildings, increasing publicly owned social housing, promoting renting mechanisms for social purposes with private owners, such as social rental agencies, as well as cooperation with other social economy actors.

In addition, experts pointed to the importance of housing reforms to de-privatize a portion of the existing private housing stock and reallocate them to social purposes.

As regards **good or innovative practices promoting affordable and social housing** (OEQ), respondents pointed to the value of urban regeneration projects which offer opportunities to increase supply in an inclusive and sustainable context; setting up municipal and national housing funds; projects to mobilise private landlords to offer housing at controlled rent prices in return for renovation grants or tax breaks; acquisition by municipalities of housing units that go on auction; and various forms of public-private partnerships.

In terms of **good or innovative practices combining sustainability and affordability of housing** (OEQ), a variety of practices were mentioned, such as public support for energy-efficient social housing for achieving sustainability and affordability, energy efficiency criteria for housing that receives public financing, energy efficient design and integration of renewables, the use of natural materials and modular construction, as well as the conversion and repurposing of existing buildings. Some respondents also made reference to energy communities and housing cooperatives. Some concrete projects were also cited, such as the car-free Merwede neighbourhood in Utrecht, targeted energy poverty programmes for groups in vulnerable situations such as Roma in Romania and the EU-supported French programme “MaPrimeRénov”, a one-stop-shop helping homeowners to renovate.

Approximately half of the respondents valued the **potential of cooperative and community-based living models to provide more affordable housing** (OEQ). They suggested, for example, that these models can remove property from the speculative market, keeping housing affordable over the long term. The majority reported that these models can reduce rental costs and maintain affordable levels. Some respondents mentioned that cooperative and community land trust models require supportive regulatory mechanisms, financial infrastructure, and reduced bureaucracy to be successful.

On **addressing the different challenges facing urban and rural housing needs** (OEQ), many respondents suggested promoting affordable housing through measures such as mandatory affordable units, rent regulation, and reducing urban sprawl. Approximately half of the responses to this question advocated for improving spatial planning, infrastructure and mobility to better connect rural and urban areas. Some suggested that rural revaluation (through job creation or renovation) could reduce the pressure on housing markets in cities. Others highlighted the importance of leveraging financial instruments like EU cohesion funds and other subsidies.

### 2.2.2.3. Financing

A broad cross-section of 1,039 stakeholders replied to the questions on financing. Respondents consistently identified financial barriers as **the main constraint on developing new affordable housing projects** (MCQ). The most frequently cited challenges were difficulties accessing financial support or unclear funding opportunities (48%) and high upfront land and construction costs (41%), followed by low profitability compared with market-rate developments and lack of long-term financing.

Respondents proposed a range of **solutions to overcome these barriers** (MCQ). The most commonly mentioned measures were below-market interest loans (46%), blended finance combining grants, loans and public co-investment (38%), public-private partnerships (31%) and the promotion of institutional actors such as cooperatives and social housing organisations (28%).

On **targeted financial incentives to help young people in accessing housing** (OEQ), support for vulnerable or low-income youth was recommended over broad age categories, using instruments such as preferential loans, rent-to-own schemes, cooperative housing models, and regional or local hubs.

With respect to **improving the use of EU funds** (OEQ), respondents highlighted the need to simplify procedures, provide clear guidance and establish local “one-stop-shop” support structures. Alignment of EU funds with national and regional programmes, technical and administrative assistance for local authorities and developers, earmarking funds for social or cooperative housing, and long-term policy planning were also emphasized as essential for maximizing the impact of EU funding.

These findings support blended finance approaches, risk-sharing mechanisms, public-private partnerships, and intermediary structures like the Pan-European Investment Platform for Affordable and Sustainable Housing (PEIP). Simplified procedures, local

hubs and stable policy frameworks are seen as essential to mobilising investment while maintaining housing as a basic right.

#### 2.2.2.4. State aid

This part of the questionnaire included some rather general questions on State aid for housing, while a more detailed public consultation by DG COMP on the State aid reform was ongoing in parallel <sup>(8)</sup>.

The questions on State aid attracted 965 responses. Regarding the application of **State aid rules for social housing**, 30% of respondents indicated that they experienced challenges, 70% replied with no. When asked to elaborate (OEQ), respondents indicating difficulties perceived existing State aid rules as overly bureaucratic, fragmented, and legally uncertain, placing disproportionate administrative burdens on local governments and discouraging both public and private actors from making use of available funds. Many felt there was a lack of clear guidance, inconsistent interpretation across Member States, and narrow definitions of eligible activities which undermined confidence and delayed investment decisions. In turn, this limited the ability to support mixed-income or community-oriented housing models that reflect contemporary social needs. Respondents therefore called for a more transparent, coherent and enabling system that balances accountability with flexibility, encourages innovation, and provides local actors with the certainty and capacity needed to address Europe's housing challenges effectively and sustainably.

Regarding application of **State aid rules for affordable housing**, 70% of respondents pointed to no challenges while 30% of respondents did. Among the latter group of respondents, when specifying (OEQ) there was almost unanimous agreement on the need to change the State aid rules in the field of affordable housing. They argued that the narrow focus on disadvantaged groups means that housing projects for broader target groups are not implemented, even though they are needed. Programme notifications seem too burdensome. One respondent argued that there was a broader, long-term need to developing permanently affordable housing that is not dependent on income limits. Another respondent noted that the rules had significantly restricted municipal housing. In Sweden, the rules caused a rapid decline in investment. In the Netherlands, social housing providers stopped building affordable housing, creating a large deficit in this segment.

As regards **State aid rules for financing renovation projects**, 62% of responses indicated no difficulties, 38% of responses pointed to difficulties. For example, when asked to specify (OEQ), respondents felt there was a mismatch between State aid frameworks and the financial realities of building renewal. The *de minimis* ceiling and the low aid intensity under the General Block Exemption Regulation (GBER) were considered inadequate for deep or structural renovations. The mechanism of the services of general economic interest, though theoretically available, was regarded as far too complex to use in practice. Many local authorities and social service providers said they lacked the technical and legal capacity to navigate these instrument, noting that significant renovation needs remained

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<sup>(8)</sup> [https://competition-policy.ec.europa.eu/public-consultations/2025-sgei\\_en](https://competition-policy.ec.europa.eu/public-consultations/2025-sgei_en)

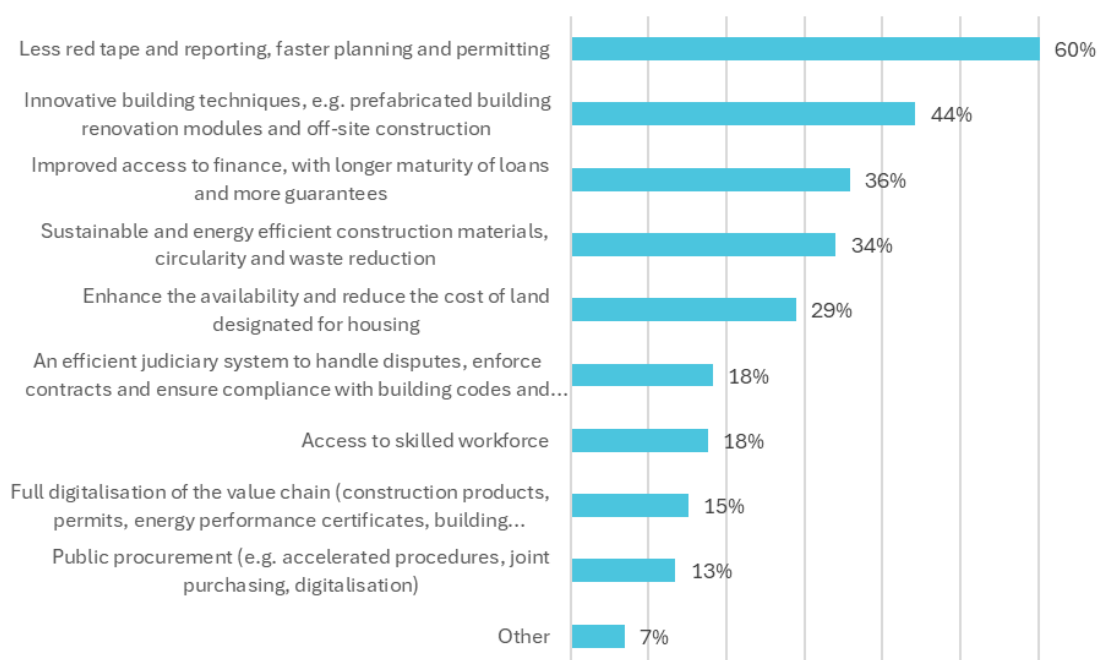
unmet, especially in the social and affordable housing segments. A recurring concern was the difficulty of combining different funding sources – EU, national and private. Respondents stressed that overlapping regulations impeded projects that pursued both energy-efficiency and social objectives.

Regarding the **issues that the Commission should bear in mind when designing State aid rules to establish affordable housing schemes** (MCQ), the most frequently mentioned issues were the income of occupants in relation to housing costs (41%), the price of affordable housing (38%), and ownership rules ensuring long-term affordability (37%). Environmental performance (28%) and social diversity (15%) were less emphasized, while accessibility (12%) and the identity of housing providers (13%) were the least prioritised.

### 2.2.2.5. Construction

The questions on housing construction received replies from 998 stakeholders. On the **most important factors to reduce costs and scale up building activity** (MCQ), 60% of respondents highlighted the need for less red tape and reporting, faster planning and permitting, followed by innovative building techniques and renovation modules (44%), improved access to finance (36%) and sustainable and energy efficient construction materials (34%). Beyond the given response options, some of the respondents also suggested new models for public housing and a more favourable taxation system for not-for profit and the construction of affordable housing. Re-zoning, land policies and simpler permitting procedures together with the renovation and re-use of vacant spaces, better working conditions and better procurement rules were also listed among the factors to reduce costs and scale up building activities.

Figure 8: Which factors do you consider most important to reduce costs and scale up building activity?



Work with public authorities to generate demand for transforming empty dwellings or office buildings (48%), reduce the administrative burden related to public procurement and enable a preference for European products (43%) and create a Single Market for recycled construction materials and waste (33%) were indicated as the three main **EU interventions to bring building and renovation techniques and construction products to the market to increase housing affordability** (MCQ). They were followed by working with financial institutions and industry to de-risk investments in innovative construction products and methods, and developing the necessary standards under the new Regulation on Construction Products to make it easier to sell novel construction products across the EU Single Market. About 10% of the respondent think that no EU intervention is necessary.

Furthermore, experts suggested the use of offsite construction, incentivizing co-living resources as part of new developments to reduce resource use and demand, strategic public procurement to create stable, long-term demand for new sustainable housing, selective deregulation, permit simplification, de-risking innovation, mobilising private investments and boosting innovation through public procurement and blended finance. Several respondents highlighted the need to standardize fire safety, modernising and harmonising national building codes to accommodate modern methods of construction and sustainable products.

#### **2.2.2.6. Zoning and permitting**

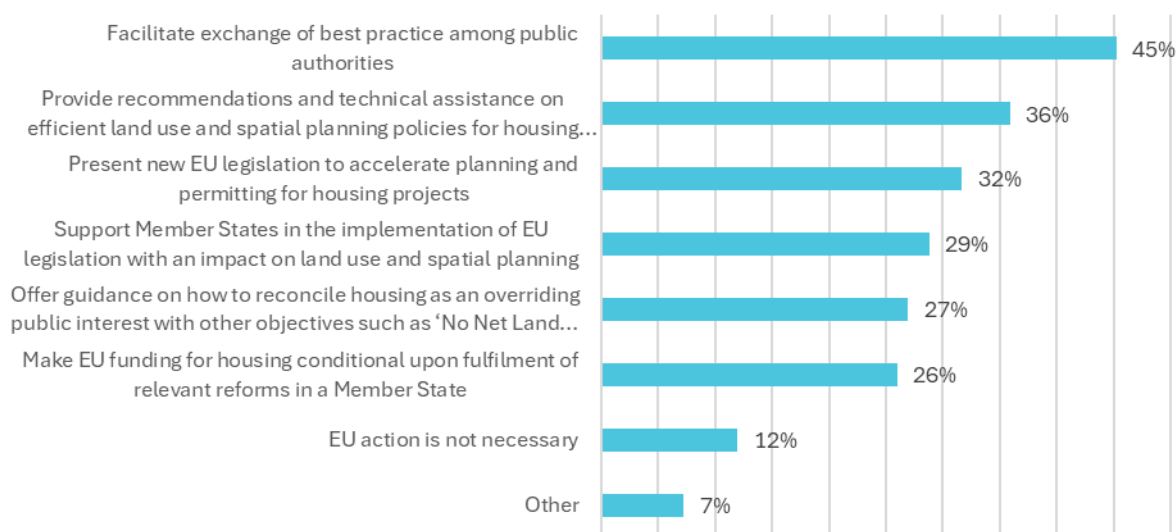
885 stakeholders responded to the questions on zoning and permitting. In highlighting the **main challenges to obtaining a permit during the zoning and spatial planning phase** (OEQ) the majority of respondents reported lengthy and complex bureaucratic procedures, a lack of clarity in regulations, delays in decisions and unwieldy coordination between authorities as major obstacles. Approximately half of the respondents suggested that excessive bureaucracy, including rigid or inconsistent planning documentation, and legal complexity were particularly challenging during this phase. Some respondents reported environmental constraints and lack of developable land as challenges.

Notably, a significant variation in the **time it takes to receive a building permit** (OEQ) was recorded, with estimates ranging from as little as on to two months to as long as three to five years, depending on the location and project complexity, and time added for pre-application negotiations. Several respondents attributed the long timelines to issues such as administrative procedures (including lack of staff and digitalisation but also some mentions of corruption) and the complexity of legislation.

In proposing **measures that public authorities should prioritise to increase the supply of affordable housing when it comes to land use, spatial planning and permitting** (MCQ), a number of priorities were suggested: fast-tracking for renovation and repurposing projects; implementing efficient land use policies, for example identifying areas suitable for housing projects not expected to have a significant environmental impact; and accelerating permitting procedures (e.g. with streamlined procedures for prefabricated housing, district-level renovations, or repurposing of buildings).

As to what **measures the EU could take to support Member States in simplifying and accelerating land use, spatial planning and permitting** (MCQ), approximately 45% of respondents suggested facilitating exchange of best practices among public authorities, while 36% suggested the EU should provide recommendations and technical assistance on efficient land use and spatial planning policies for housing affordability. 32% of respondents proposed presenting new EU legislation to accelerate planning and permitting for housing projects.

Figure 9: How could the EU support Member States in simplifying and accelerating land use, spatial planning and permitting?



### 2.2.2.7. Repurposing, densification and vacant properties

The questions on repurposing, densification and vacant properties received replies from 952 experts. They indicated three main **obstacles for repurposing and renovating vacant buildings** (MCQ): high costs (48%), length of time to receive a permit to repurpose and renovate (46%) and the complexity in designating an area from a commercial or industrial use to residential use (42%). Other obstacles were related to ownership and legal complexities, the need to comply with legal and regulatory requirements and the difficulty to adapt non-residential buildings (commercial, institutional and post-industrial) for residential purposes. When asked to specify, experts also raised concerns about speculation, taxation, the need to adjust zoning and building standards, as well as limited administrative capacity, resources and dedicated staff to streamline repurposing of vacant buildings. Conflicting mobility requirements for commercial and residential use (e.g. parking requirements), potential structural risks and inadequate conditions for a successful recovery and repurposing of vacant buildings were also listed as obstacles for the use of vacant buildings.

When asked to choose three options highlighting how **public authorities should best support the repurposing of vacant buildings** (MCQ), most respondents (61%) identified funding, subsidies or tax incentives to facilitate renovation and repurposing of unused buildings as the best support public authorities can provide, followed by adjusting zoning policies, reforming building standards and streamlining the permitting process for reconversions or repurposing of buildings, reducing bureaucratic hurdles and delays and ensuring a comprehensive inventory of buildings, their state and their occupancy.

Finally, as regards possible **EU support of Member States' efforts to repurpose vacant buildings**, most answers argued that specific funding streams (e.g. New European Bauhaus, Affordable Housing Initiative) should be devoted to repurposing and densification and it should be ensured that EU legislation on renovation of buildings facilitates the repurposing of buildings. In addition, other support measures were suggested, such as facilitating exchange of best practices, providing recommendations and technical assistance on repurposing and renovation of unused buildings and facilitating the use of the EU Building Stock Observatory to provide data and information on the EU's building stock, including energy consumption and renovation rates, and developing criteria on what constitutes a "vacancy". Experts also noted that the conversion/repurposing of public buildings should be a priority and the need to have uniform rules and requirements across the EU (including standardization of buildings repurposing, fire safety) to enable conversions and support reuse. Integrating summer thermal comfort and climate adaptation, accelerating embodied carbon for existing building methodology and a general attention to quality and a common approach were also highlighted as potential supporting measures.

There were about 100 responses to the question on **how illegal occupation and squatting should be best addressed by the responsible public authorities** (OEQ). The answers were very diverse and ranged from addressing what are seen as the root causes (lack of affordable housing and homelessness), to prevention and social support, to enabling redevelopment of formerly occupied buildings and making renovations easier for owners, as well as taxing vacant homes. Some voices called for establishing legal definitions for occupation/trespass with swift criteria for legal action and fast-track judicial procedures for enforcement, while others called for the avoidance of punitive actions and even legalising long-term informal housing where possible.

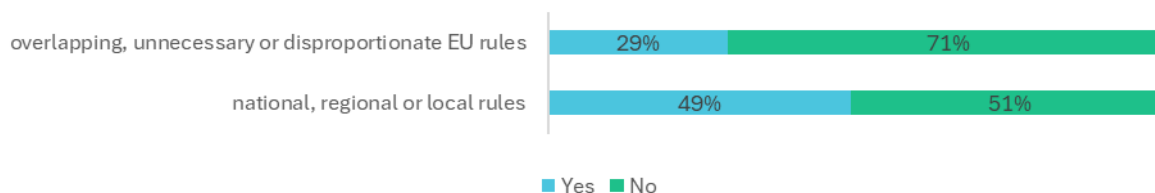
#### **2.2.2.8. Simplification**

A total of 710 experts completed the questions on simplification. A higher proportion of respondents pointed to **national, regional or local rules, as opposed to EU rules**, constituting barriers to supply of affordable housing.

With regard to the **identification of national, regional or local rules that create unnecessary barriers to the supply of affordable housing**, 51% said no while 49% said yes (single-choice question, see figure below). Of those who answered yes, issues identified included lengthy approval processes, strict zoning rules, inconsistent building codes that delay and increase the cost of delivering homes, fragmented funding

instruments, complex permitting and environmental regulations, a lack of coordination in spatial planning and a duplication of processes at regional and national levels.

Figure 10: Have you identified any barriers to the supply of affordable housing?



When they were asked if they had **identified any overlapping, unnecessary or disproportionate EU rules that create barriers to the supply of affordable housing**, 71% said no while 29% said yes. Of those who answered yes, parts of EU legislation in procurement, environment and energy were suggested (including the Energy Performance of Buildings Directive, energy performance certificates or the EU Taxonomy), as well as State aid rules (especially regarding social housing) and access to EU funds. In addition, a number of respondents noted that EU reporting requirements, particularly for small and medium-sized enterprises (SMEs), raised compliance costs and slow housing delivery, diverting resources from innovation, and limiting ability to support affordable housing and invest in their green, digital, and skills transition.

In the detailed submissions received, many respondents acknowledged the myriad steps that apply to the construction value chain, but there was broad agreement that streamlining procedures would help reduce the cost and complexity of the various processes and ultimately improve efficiency. A harmonized EU standard for Building Information Modelling (BIM) was cited as having the potential to enable efficient data exchange between diverse software platforms and accelerate construction processes. A number of respondents called for the development of EU standards for both new and reused construction products, and for innovative building techniques. This could avoid duplication of efforts by national authorities, while acknowledging that those authorities should retain the autonomy to supplement requirements, if appropriate. The majority of respondents called for EU action on digitalisation of the permitting system noting the “Omgevingsloket” centralised platform in the Netherlands as a good example.

Many respondents proposed a simpler, more flexible public procurement framework, that includes criteria for example for the use of innovative construction methods, and digital tools, and that procedures should be appropriately calibrated, to avoid undue administrative burden and the exclusion of SMEs, in particular.

Many respondents proffered that clarifying environmental impact assessments could help accelerate permitting processes. Rules on such assessments, for example the Habitats Directive, could be updated to achieve clearer pathways for priority sectors, such as housing and other essential infrastructure. Clear interpretation from the European

Commission would provide legal certainty and ensure uniform and effective environmental protection at European level.

#### **2.2.2.9. Labour shortages, skills and working conditions**

When it comes to **addressing labour shortages in construction trades** (MCQ), according to the 889 respondents in this section, public authorities in the Member States should prioritise three policy approaches: (i) increase the attractiveness, quality and number of offers in Vocational Education and Training programmes, (ii) improve working conditions and (iii) stimulate upskilling and reskilling along the construction value chain to match the knowledge gap (e.g. in digital technologies, advanced manufacturing, off-site construction, hybrid techniques combining timber and concrete, integration of technologies such as heat pumps and renewables).

As **inspiring practices to address labour and skills shortages** (OEQ), some respondents reported the need to incentivize apprenticeship models, like in the UK, for students of younger ages in schools, and that around 20% of hours should be dedicated to this. A few respondents mentioned outreach campaigns, dedicated scholarships, and gender-sensitive workplaces as ways to increase the participation of women and underrepresented groups in the construction sector. A few other respondents stressed the importance of local initiatives and collaborations between local technical schools, businesses including local micro-enterprises and chamber of crafts. Good practices on the use of new technologies and automation were also mentioned by some experts.

Finally, as regards the possible **additional role of the EU** (MCQ), nearly 40% of the expert respondents prioritised improvement of the recognition of professional qualifications and skills as the main EU action to address labour and skills shortages. Other highlighted top priorities related to legal migration and social dialogue.

#### **2.2.2.10. Rental market, short-term accommodation rentals and tourism, secondary homes**

Overall, 986 experts replied to the questions on the rental market and tourism. As outlined in the methodology, the respondents mobilised by a short-term rental platform's message to its network may have had an effect on the responses, particularly in this section. However, the exact impact of this cannot be quantified.

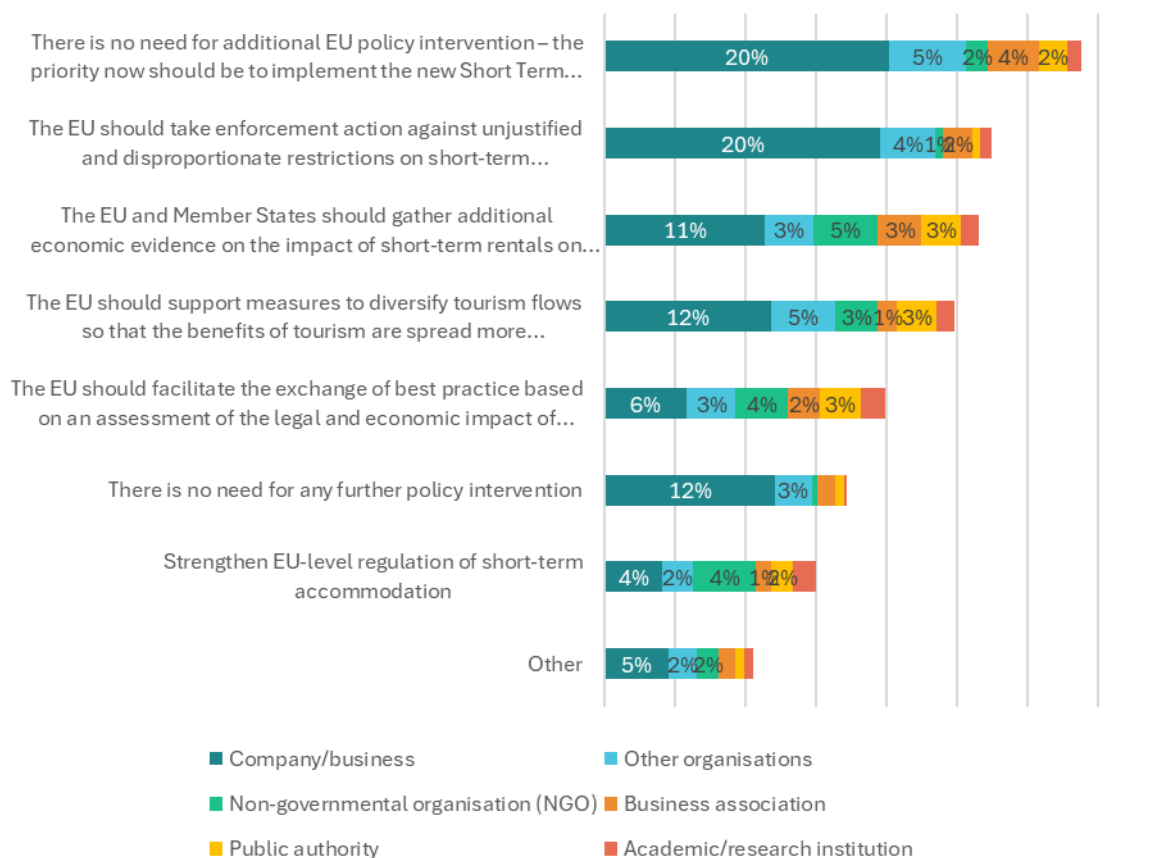
As regards **impacts of short-term rentals and secondary homes** (OEQ), the expert respondents indicated both positive (economy boost, greater choice for tourists and innovative living solutions) and negative (increase of rents and housing prices, displacement of local population and businesses, gentrification) aspects. Replies indicated that both phenomena tend to be concentrated in big cities and tourist hotspots. Specifically, on short-term rentals, it was felt that they contributed to a decrease in life quality (noise, pollution) while on secondary homes it was felt that they exacerbate social inequalities and that buildings often remain vacant outside of holiday periods.

**Citizens** were asked the same question about the **impact of short-term rentals and secondary homes** (MCQ) on their country or region. Approximately half of them noted

such an impact. Individual citizens reported that short-term rentals are additional sources of income for hosts (74%) and that they offer more choice for tourists (71%). Other respondents (20%), however, thought that short-term rentals increased prices and displaced local residents and changed the quality of life in neighbourhoods.

Expert participants were further asked what **actions should be taken at the EU level regarding short-term rentals** (MCQ). 39% of respondents said that there is no need for policy intervention to further regulate short-term rentals. Amongst those who saw a need for action, the top three preferred interventions were acting against unjustified and disproportionate restrictions (31%), gathering additional economic evidence on the impact of short-term rentals (30%), and measures to diversify tourism flows (28%). Some respondents suggested fairer taxation of platforms and that short-term rentals measures should be designed locally.

Figure 11: What else should be done at EU level to address the issue of short-term accommodation rentals



**In terms of good practices to balance short-term rentals with needs for long-term housing** (OEQ), some respondents called for obligatory registration of listings, restrictions on, or quotas for units allowed to be rented as short-term rentals in a given area, and retrofitting of old buildings as a way to balance between the use of housing stock for short-term rentals and long-term housing. Other practices respondents listed included the introduction of a code of good practices for hosts, and compensation measures for creation of new short-term rentals units.

**Concerning secondary homes** (MCQ), respondents favoured introducing provisions to incentivize renting of secondary homes (53%), ensuring equal treatment for owners including foreign buyers (25%) and thirdly, introducing additional property tax for secondary homes (24%). On the other hand, some respondents feared infringement of the right to private property and free markets and called for better protection against squatting.

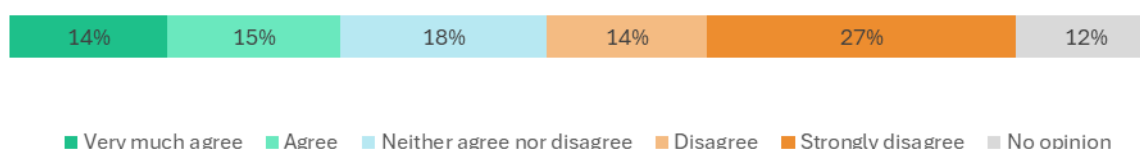
With respect to a wider question on **additional aspects to ensure the proper functioning of the rental market** (MCQ), respondents pointed out in particular to reduced taxation of rental income (52%), fiscal or regulatory incentives favouring long-term rental contracts (45%) and promotion of transparent and enforceable rental agreements (32%). Some respondents suggested also enhanced protection of tenants' and landlords' rights and setting up rent support mechanisms.

### 2.2.2.11. Financialisation and speculation

The questions on financialisation and speculation were filled out by 929 expert respondents. On the question of whether **profit-driven house purchase increases housing costs**, the respondents were evenly split between yes and no replies. Those who did not see any impact were mainly composed of companies and business associations. The majority of public authorities (58%), however, drew a connection between profit-driven house purchase and the surge in housing costs.

To the single-choice question of whether **commercial ownership of housing in a defined geographical area should be limited or discouraged**, a significant proportion (41%) disagreed (among which two thirds strongly disagreed, mainly from companies and businesses) with any limitation of housing commercial ownership, citing the risk of reducing investment, lowering the available rental stock, thus increasing prices. Respondents in support of limiting commercial ownership of housing in certain geographical areas (29%) mentioned several benefits, such as limiting demand, improving housing affordability and quality and not competing with smaller investors and citizens. Rent control, or limitation in house purchase for commercial entities or non-residents, were mentioned as interesting avenues to explore. The municipal regulation in Paris requiring multi-listings hosts to compensate for the loss of residential housing was cited as an example to follow. The need for public education campaigns to build understanding on any measures was also raised.

Figure 12: Should commercial ownership of housing in a defined geographical area be limited or discouraged?



To the question **if vacant properties should be taxed or regulated to encourage owners to put them on the market** (single choice & OEQ), respondents were also split, with those

against (51%) mainly composed of companies and business associations. The majority of public authorities (65 %) supported such measures. It was reported that such measures have proven effective in cities like Vancouver and Paris, reducing speculation and encouraging better use of existing housing stock. The need for distinction between stressed housing markets and low-populated rural districts was also raised.

A question on financialisation and speculation was also put to **citizens**. When asked if they think **financial and investment entities buying properties for investment purposes, with the goal of reselling them at higher prices or renting them out contributes to rising housing costs**, the responses were evenly split between yes and no among respondents. When asked to specify, citizen respondents felt that this contributes to rising housing costs (pricing out of first-time buyers, rent burden) and displacement of local residents due to gentrification. It was also suggested that is due to a lack of regulation or appropriate policy measures.

#### 2.2.2.12. Inclusiveness

Out of expert participants, 808 replied to at least one of the questions on inclusiveness. Approximately half of them reported that **the EAHP should prioritize** (OEQ) young people, families with children, low-income earners, and other vulnerable groups, such as single parents, older persons, homeless people and persons with disabilities. A few respondents were in favour of providing public housing for employees in administration. Notably, numerous respondents highlighted the housing situation of discriminated groups, including children with a migrant background or with a minority ethnic origin. Almost all respondents reported that the most vulnerable groups, such as low-income families, children, homeless people and Roma communities, deserve special attention and protection in housing policies.

To the question on **how young people could be most helped as renters or homeowners** (OEQ), approximately half of the respondents mentioned the need for financial support and assistance to become first-time homeowners, such as low-interest mortgage loans, higher mortgage limits, State guarantees for mortgages, incentives for developers to build housing for young people and rent subsidies. Some respondents suggested the importance of increasing the supply of affordable housing, through policies that encourage housing construction and densification, as well as measures to combat speculation in the housing market. A few respondents mentioned the need for dedicated housing programmes, such as co-rental and shared housing options, targeted information and education programmes to support young people in accessing affordable housing and a greater involvement of young people and communities in the design of housing policies.

Regarding **actions to improve accessibility of housing for persons with disabilities and older persons** (MCQ & OEQ), some respondents underlined that their national construction codes already integrate accessibility requirements, while others called for application of accessibility standards in all new buildings or for the improvement of construction professionals' skills and awareness of accessibility requirements. Some also

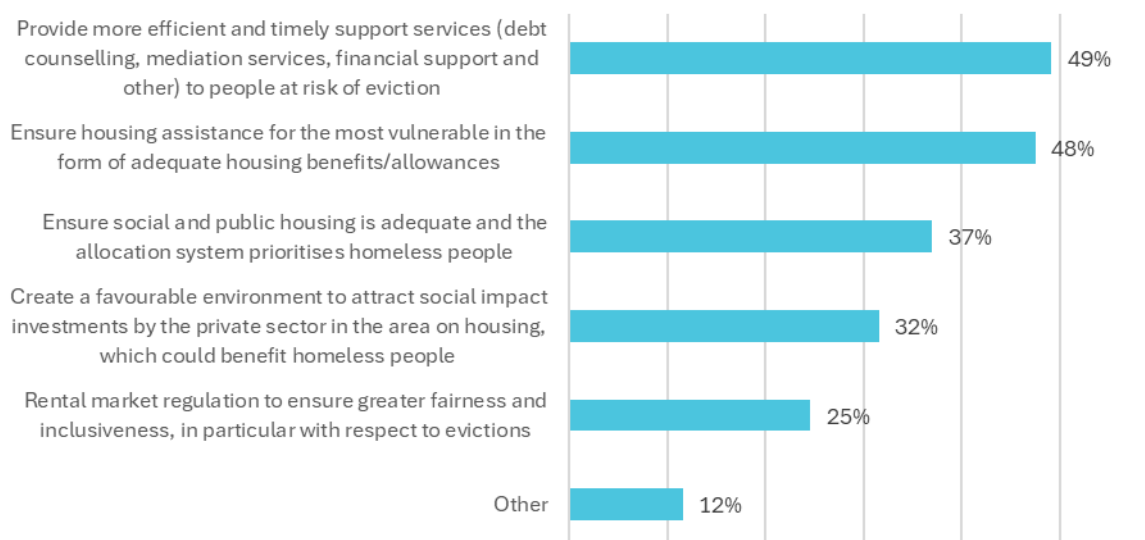
called for mapping needs and available accessible housing or setting targets of accessible housing units.

In terms of **ensuring equal access to quality housing and independent living for groups at risk of discrimination** (based on race, ethnicity, religion, sexual orientation, gender identity or disability) (MCQ), the most frequent replies chosen were the strengthening of national anti-discrimination laws in housing and ensuring effective enforcement of existing legislation; tackling of housing segregation by supporting the development of inclusive housing projects; and encouraging cooperation between public authorities, civil society, and community groups.

To the question on how **housing policies and investments could contribute to the fight against homelessness** (MCQ), both in terms of prevention and of ensuring sustainable housing solutions for homeless people, half of respondents expressed support for the preventive measure of providing more efficient and timely support services to people at risk of eviction. About the same number of respondents indicated the importance of ensuring housing benefits and allowances for the most vulnerable.

To effectively combat homelessness beyond the options offered, respondents further commented that housing policies must combine legal protections, social investment, housing supply, and support services. More specifically, they mentioned the safeguarding of housing security, better protection against evictions without decent housing alternatives, expanding affordable housing supply, prioritising Housing First solutions or other housing-led models and coordination with welfare services. Some respondents expressed support for squatters' rights, especially when it contributes to a sense of community or social benefit and some highlighted the key role of cities in combatting homelessness.

Figure 13: How could housing policies and investments contribute to the fight against homelessness?



### 2.2.2.13. Governance

The public consultation enquired about **best ways to work together for an effective delivery of the EAHP as well as to develop mutual learning (OEQ)**. This question was answered by around 550 expert respondents, of which 13% were public authorities, 46% local and 30% regional authorities. The majority of respondents (over 60%) emphasized the need for such coordination involving local, regional, national, and EU administrative levels, public and private actors, with clear delineation of responsibilities and in respect of the principle of subsidiarity. There were calls for a dedicated forum to bring such actors regularly together.

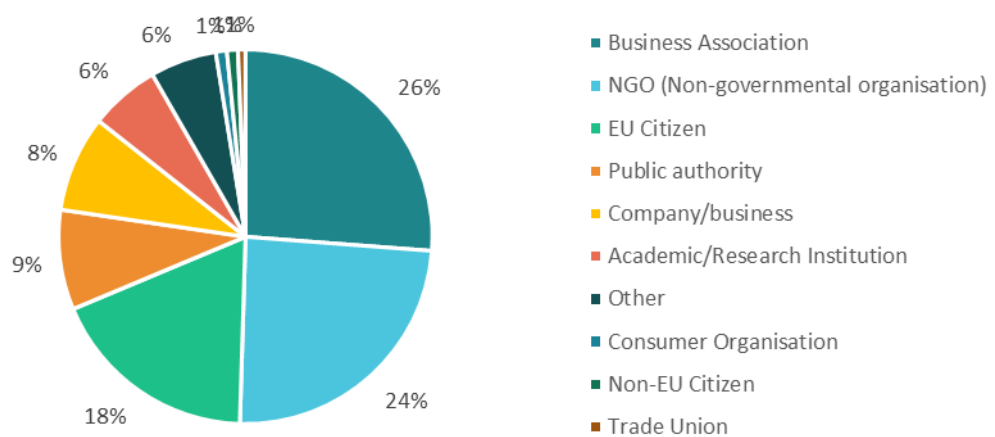
Overall, the consultation confirmed that there is in particular scope for mutual learning and exchanging of best practices to promote effective, affordable housing solutions across all levels. Many respondents also referred to the need to develop and share comparable data and to align EU funding to national housing strategies. Funding was seen as a strong area for EU action, as well as capacity building, technical assistance and innovation.

There were also calls to improve EU policy coordination for the benefit of housing policy, including ensuring that existing EU legislation does not hinder housing affordability and construction. Respondents pointed out the need to ensure a very strong link to the local level in particular which is mainly responsible for housing policy implementation, including housing providers and civil society.

## 3. CALL FOR EVIDENCE

As a first step in the consultation process for the EAHP, a call for evidence was conducted between May and June 2025 to gather insights and opinions from various stakeholders on the approach that the Commission should take when preparing the plan. A total of 313 responses were collected, representing a diverse array of contributors and 24 Member States. This included 82 responses were submitted by business associations, 76 responses by NGOs, 57 responses by EU citizens, and 27 responses by public authorities.

Figure 14: Call for Evidence - Types of respondents



The respondents provided valuable input for further work on the EAHP and touched upon many topics that were closely examined during the development of the plan and covered in the subsequent open public consultation, in particular the provision of affordable and social housing; construction, repurposing and densification; and on ways to finance affordable housing, as well as the question of subsidiarity and division of competences in the field of housing.

#### **4. BROAD STAKEHOLDER DIALOGUE ON AFFORDABLE HOUSING**

The public consultation was part of a wider consultation effort with stakeholders, experts, Member States and other EU institutions that was taking place during the entire 2025.

##### **4.1. Stakeholder and expert consultation**

In addition to the open public consultation, the dialogue leading up to the EAHP also included numerous meetings with EU-level and national stakeholders, research and academia and the participation of members of the Housing Task Force in events as well as country visits and bilateral meetings of Commissioner Jørgensen on housing.

Two thematic workshops were organised with experts from academia, businesses, public authorities and civil society, as well as from within the European institutions for targeted discussions. A workshop on social housing took place on 26 September organised by the Housing Task Force and DG Employment. Case studies from Austria, France, Spain and Finland were presented to reflect on the diverse social housing systems across the EU. Another session on homelessness was organised in November by the Housing Task Force together with DG Employment.

##### **4.2. National, regional and local authorities**

To establish effective communication and collaboration with Member States on housing, the Commission organized two meetings with representatives from the national ministries from all Member States who are responsible for housing policies. The first meeting took place online on 21 May 2025 and the second was held in a hybrid format in Brussels on 14 October 2025.

Furthermore, exchanges were held with representatives from various levels of government to ensure that the voices of national, regional, and local authorities including cities and rural areas were included, recognizing that housing is managed at various levels government with differing national approaches. For example, two expert roundtables to discuss the specific challenges faced by small and medium-sized cities in rural areas were organised in September and November and the Commissioner met several times with the representatives of 15 Mayors for housing, who presented their manifesto.

##### **4.3. Interinstitutional cooperation**

During the preparatory phase of the EAHP, the Commission maintained regular collaboration with the European Parliament's special committee on the housing crisis in the European Union (HOUS) and the incumbent and upcoming Council Presidencies.

The preparation of the EAHP benefited from an extensive number of hearings and exchanges of views organised by the HOUS committee in preparation of the forthcoming Parliament report on the housing crisis in the European Union. Commissioner Jørgensen, other members of the College and the Commission services including the Housing Task Force actively participated in most of these events. In September, the draft report of the Parliament on the housing crisis in the European Union with the aim of proposing solutions for decent, sustainable and affordable housing was published <sup>(9)</sup>.

In addition, Parliament and other EU institutions directly contributed to the EAHP through their formal positions, in particular:

- European Parliament non-legislative resolution on the role of cohesion policy investment in resolving the current housing crisis <sup>(10)</sup>.
- The Conclusions of the European Council meeting of 23 October 2025.
- The Presidency conclusions on the future European Affordable Housing Plan of 1 December 2025.
- Opinion of the European Committee of Regions on the role of cities and regions in the EU Affordable Housing Plan <sup>(11)</sup>.
- Opinion of the European Economic and Social Committee - For a European Affordable Housing Plan – the contribution of civil society <sup>(12)</sup>.
- Opinion of the European Economic and Social Committee on Affordable Housing: Cohesion policy, Urban agenda and civil society <sup>(13)</sup>.
- Opinion of the European Economic and Social Committee - Social housing in the EU - decent, sustainable and affordable <sup>(14)</sup>.

#### **4.4. Housing Advisory Board**

As part of the broader consultation efforts, the European Commission set up the Housing Advisory Board, an expert group tasked with providing concrete, independent policy recommendations for the Commission to consider in addressing the affordable housing crisis, thus feeding into the EAHP.

After a thorough assessment of over 200 applications, the Commission appointed 15 highly qualified members in their personal capacity, with a balanced representation across profiles

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<sup>(9)</sup> [https://oeil.secure.europarl.europa.eu/oeil/en/procedure-file?reference=2025/2070\(INI\)](https://oeil.secure.europarl.europa.eu/oeil/en/procedure-file?reference=2025/2070(INI))

<sup>(10)</sup> [https://www.europarl.europa.eu/doceo/document/A-10-2025-0139\\_EN.html](https://www.europarl.europa.eu/doceo/document/A-10-2025-0139_EN.html)

<sup>(11)</sup> <https://cor.europa.eu/en/our-work/opinions/cdr-0042-2025>

<sup>(12)</sup> <https://www.eesc.europa.eu/en/our-work/opinions-information-reports/opinions/european-affordable-housing-plan-contribution-civil-society>

<sup>(13)</sup> <https://www.eesc.europa.eu/en/our-work/opinions-information-reports/opinions/affordable-housing-cohesion-policy-urban-agenda-and-civil-society>

<sup>(14)</sup> <https://www.eesc.europa.eu/en/our-work/opinions-information-reports/opinions/social-housing-eu-decent-sustainable-and-affordable>

and areas of expertise, along with a geographical (members from 15 different EU Member States) and gender (eight women and seven men) balance. Their mandate runs until June 2026.

On 20 November 2025, the Housing Advisory Board provided a set of recommendations to the Commission which are available on the Commission's website <sup>(15)</sup>.

## **5. CONCLUSION**

The widespread consultation process over the course of 2025, including a call for evidence, an open public consultation, as well as the broad dialogue with stakeholders, other European institutions and Member State authorities, provided indispensable insights for the preparation of the EAHP. This was highly necessary as the publication of the plan represents the first time that the European Commission presents a comprehensive and ambitious housing policy initiative. Hence close co-operation with other actors, listening and consulting were prime activities and have formed an all-important basis for the preparatory process.

This synopsis report attempts to capture a fair overview of the extensive feedback received and does not purport to capture every detail either of the 13,300 responses from the open public consultation, or of the other input received as part of the broader consultation process. In particular, it is important to note that the findings are not representative, neither for stakeholders nor for citizens. Nevertheless, the Commission services conclude that extensive and high-quality input has been received across the board that highlights a broad range of different perspectives as well as many good practices relevant to the EAHP.

The Commission services welcome further input as work proceeds with the implementation of the EAHP. The Commission will continue to review and analyse all input received from all sources.

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<sup>(15)</sup> [https://housing.ec.europa.eu/news/commissioner-jorgensen-welcomes-recommendations-housing-advisory-board-how-tackle-housing-crisis-2025-11-20\\_en](https://housing.ec.europa.eu/news/commissioner-jorgensen-welcomes-recommendations-housing-advisory-board-how-tackle-housing-crisis-2025-11-20_en)

## Open public consultation: list of questions

### Questions for the general public (EU and non-EU citizens)

1. Age [single choice]
2. Gender [single choice]
3. Completed education [single choice]
4. Are you ... [single choice]
5. What is the population size of your place of residence? [single choice]
6. Do you live ... [multiple choice, max 2 options]
7. What is the size of your household?
8. Household composition [single choice]
9. What best describes your living situation? [single choice]
10. What percentage of your monthly income do you spend on your rent or mortgage (excluding utility costs)? [single choice]
11. If you have recently renovated or built a house or apartment, which of the following benefits have been your main motivation? [multiple choice, max 3 options]
12. If you have recently renovated or built a house or apartment, did you experience challenges with any of the following? [multiple choice, max 3 options]
13. Considering your current living situation, what are the biggest disadvantages of where you live? [multiple choice, max 3 options]
14. What are the biggest challenges for you in finding the right place to live? [multiple choice, max 3 options]
15. What areas would you compromise on to secure more affordable housing for yourself? [multiple choice, max 3 options]

16. Do you consider that the rental market in your country works satisfactorily and why? [open question]

17. Does the idea of cooperative, community-based living appeal to you? Do you think it has the potential to provide more affordable housing? [open question]

18. What benefits and challenges do you see related to the construction of new housing, densification (adding floors to a building) or repurposing of existing buildings in your neighbourhood? [open question]

19. Short-term accommodation rentals via online platforms have experienced fast growth. Which of the following statements do you agree with? [multiple choice, max 3 options]

20. Do you see an impact of short-term accommodation rentals or secondary homes in your country or region? If yes, please describe the impact and your location (e.g. capital city, rural area, touristic region). [single choice]

21. As regards investment in housing assets, do you think that buying homes primarily for investment and subsequent resale particularly by financial and investment entities contributes to rising housing costs? Please provide evidence, if available. [single choice]

22. On which kind of support should the EU focus its action to improve housing affordability in your view? (funding, exchange of good practices etc.) [open question]

23. Which specific new actions would you recommend the EU to put in place to promote housing affordability? [open question]

24. Do any of the following statements apply to your current situation? [single choice]

25. What is the main reason stopping you from moving out of your current accommodation? [open question]

26. What kind of accommodation would you like to move into instead? [open question]

### Questions for experts (company/business, public authority, academic / research institution, NGO)

1. What describes your or your organisation's field of work best? [single choice]

2. In which countries do you primarily operate? [multiple choice]

### Affordable and social housing

3. Do you consider that a common definition of affordable housing is needed in the EU? [single choice]

4. What would be the most important solution to significantly increase the supply of affordable housing over the short- and medium-term perspective? [multiple choice, max 3 options]

5. The EU building stock accounts for about 35% of energy-related greenhouse gas emissions also due to insufficient insulation. The use of materials for buildings can have a strong environmental impact. The choice of buildings can also severely affect soil health or water status, as well as the use of land in general. There are concerns that making such buildings more sustainable will make them less affordable.

Can you share good practices on solutions that combine sustainability and affordability? [open question]

6. What are the best ways to increase availability social housing? [multiple choice, max 3 options]

7. Do you know of any good or innovative practices that you would like to share on promoting affordable and social housing? Please provide evidence if available. [open question]

8. What is the potential of cooperative or other alternative housing forms (e.g. community land trust) to increase affordable housing? Can these approaches be scaled up? Please provide evidence if available. [open question]

9. How can the different challenges facing urban and rural housing needs be addressed to improve access to affordable, sustainable and decent housing for all Europeans, including through spatial planning and financial support? [open question]

### Financing

10. What are the biggest financial challenges in getting new affordable housing projects off the ground? [multiple choice, max 3 options]

11. What solutions would be most useful in overcoming these challenges for affordable housing projects? [multiple choice, max 3 options]

Please provide details and evidence if you have experience with any of the solutions selected above. [open question]

12. How can affordable housing investments be scaled up more effectively and funding and financial schemes improved? [open question]

13. How can financial incentives be best targeted and calibrated to help young people get access to housing? [open question]

14. How can the use of EU funds for affordable housing be improved in practice and be made more user-friendly? [open question]

### State aid

15. Have you experienced any difficulties related to State aid when financing social housing projects? [single choice]

16. Have you experienced any difficulties related to State aid rules when financing affordable housing projects with public resources? [single choice]

17. Have you experienced any difficulties related to State aid rules when financing renovation projects? [single choice]

18. The Commission will revise the State aid rules to allow support for affordable housing without the Commission's prior authorisation. Some conditions may be attached to these new rules. Which issues do you think that the Commission should bear in mind when designing State aid rules to establish affordable housing schemes? [multiple choice, max 3 options]

### Construction

19. Which factors do you consider most important to reduce costs and scale up building activity? [multiple choice, max 3 options]

Please provide links or studies or to good practices on any of the above [open question]

20. In the context of its work on affordable housing, the Commission is developing a European Strategy on Housing Construction focusing on the supply side of the housing crisis.

What type of EU intervention do you consider necessary to help bring innovative building and renovation techniques and construction products to the market to increase housing affordability? [multiple choice, max 3 options]

Please provide links or studies to good practices on any of the above: [open question]

#### **Zoning and permitting**

21. What are the main challenges to obtaining a permit during the zoning and spatial planning phase? [open question]

22. What is the average time to receive a building permit in your city/region/country? [open question]

23. When it comes to land use, spatial planning and permitting, what type of measures should public authorities prioritise to increase the supply of affordable housing? [multiple choice, max 3 options]

24. How could the EU support Member States in simplifying and accelerating land use, spatial planning and permitting? [multiple choice, max 3 options]

Please provide links or studies to good practices on any of the above: [open question]

#### **Repurposing, densification and vacant properties**

25. Do you see obstacles in repurposing and renovating vacant buildings? (You may indicate up to three) [multiple choice]

26. How should public authorities best support the repurposing of vacant buildings? [multiple choice, max 3 options]

27. How could the EU support Member States' efforts to repurpose vacant buildings? [multiple choice, max 3 options]

28. How should illegal occupation and squatting be best addressed by the responsible public authorities? [open question]

Please provide links or studies to good practices on any of the above: [open question]

#### **Simplification**

29. Have you identified any overlapping, unnecessary or disproportionate EU rules that create barriers to the supply of affordable housing? [single choice]

30. Have you identified any national, regional or local rules that create unnecessary barriers to the supply of affordable housing? If yes, which ones? [single choice]

If available, please provide any data or relevant information as an attachment or as a link. [open question]

#### **Labour shortages, skills and working conditions**

31. What measures do you think that public authorities in the Member States should prioritise to address labour shortages in construction trades? [multiple choice, max 3 options]

32. Can you share good practices on solutions that address labour shortages in construction trades? Please provide evidence if available. [open question]

33. Do you think that the EU should take additional measures to address labour shortages in construction trades? [multiple choice, max 3 options]

#### **Rental market, short-term accommodation rentals and tourism, secondary homes**

34. Do you see an impact of short-term rentals in your country, region or city? If yes, please describe the impact and the context (e.g. capital city, rural area, touristic region). Please provide quantified evidence if available. [open question]

35. In your view, what else should be done at EU level to address the issue of short-term accommodation rentals? [multiple choice, max 3 options]

36. Do you have good practice examples and ideas of policies that balance short-term rentals better with needs for long-term housing? Please specify and provide evidence if available. [open question]

37. A secondary home is a property where people spend time away from their primary home. Secondary homes may be rented out for certain periods (short-term rentals) or may be primarily used by the owners. There are concerns that secondary homes can make housing less affordable for local residents, and/or can contribute to vacant housing stock.

Do you see an impact of secondary homes in your country or region? If yes, please describe the impact and the context (e.g. capital city, rural area, touristic region). [single choice]

38. What policy intervention do you consider most effective in encouraging more efficient use of properties owned as secondary homes that are underused? [multiple choice, max 3 options]

39. What additional aspects should be considered to ensure the proper functioning of the rental market? [multiple choice, max 3 options]

#### **Financialisation and speculation**

40. Do you think that buying homes primarily for resale at a higher price contributes to rising housing costs? Please provide evidence, if available. [single choice]

41. Should commercial ownership of housing in a defined geographical area be limited or discouraged? [single choice]

42. Which measures should be implemented to limit the commercial ownership of housing units? [multiple choice]

43. What would be the impact of measures to limit the ownership of housing units by financial firms, for instance on rental supply and rental prices or on the

returns for small investors in investment portfolios. Please provide evidence, if available. [open question]

44. Do you think vacant properties should be taxed or regulated to encourage owners to put them on the market? [single choice]

#### **Inclusiveness**

45. Should any target group(s) be prioritised by the European affordable housing plan? If yes, please explain which one(s) and why. [open question]

46. How can young people be most effectively supported both as renters and as first-time owners? [open question]

47. What actions could be taken to improve the accessibility of housing for persons with disabilities and older persons? [multiple choice, max 2 options]

48. What could be done to ensure equal access to quality housing and independent living for groups at risk of discrimination (based on racial or ethnic origin, religion or belief, sexual orientation, gender identity, sex characteristics etc.)? [multiple choice, max 3 options]

49. How could housing policies and investments contribute to the fight against homelessness, both in terms of prevention and of ensuring sustainable housing solutions for homeless people? [multiple choice, max 3 options]

#### **Governance**

50. Housing is impacted by a very wide range of policies which can be set at local, regional, national or even EU level. What would be the best way to work together across all these levels to improve the affordability of housing and disseminate good practices? [open question]