

The European Affordable Housing Plan

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European Commission



“A home is not just four walls and a roof. It is safety, warmth, a place for family and friends. It is belonging. But for too many Europeans today, home has become a source of anxiety. It can mean debt or uncertainty.”

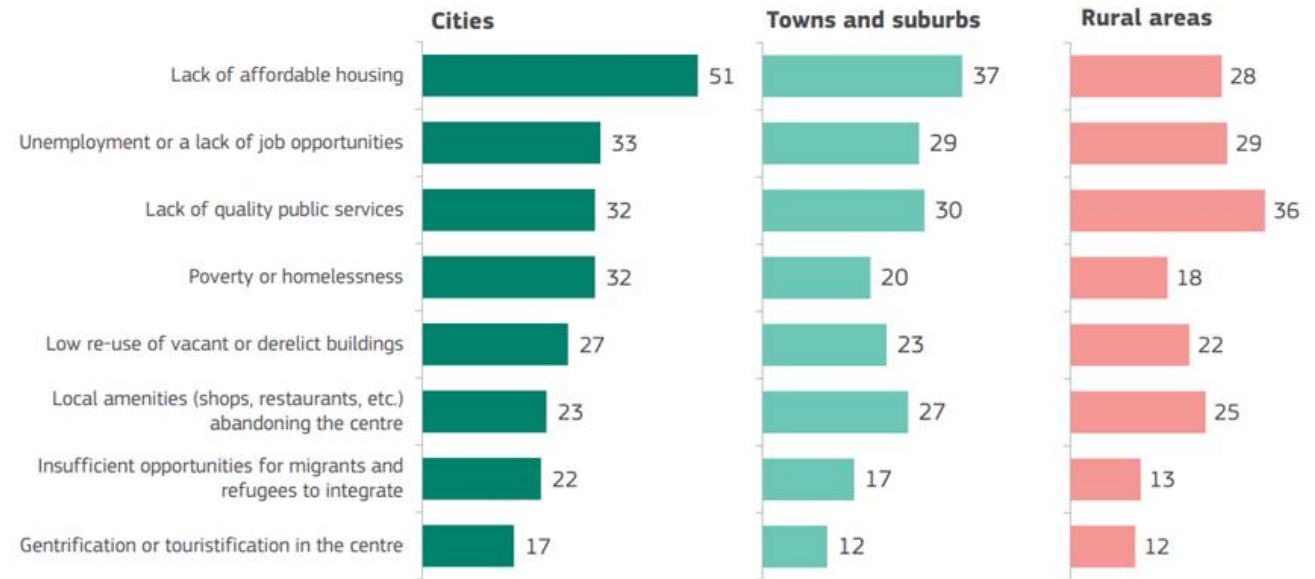
**President von der Leyen
SOTEU 2025**



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

Source: European Commission, 2025

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



Housing indicators

Between 2013 and 2024

↑ 60%

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

↑ 20%

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

↓ 22%

Residential building permits are down by 22% since 2021.

 20%

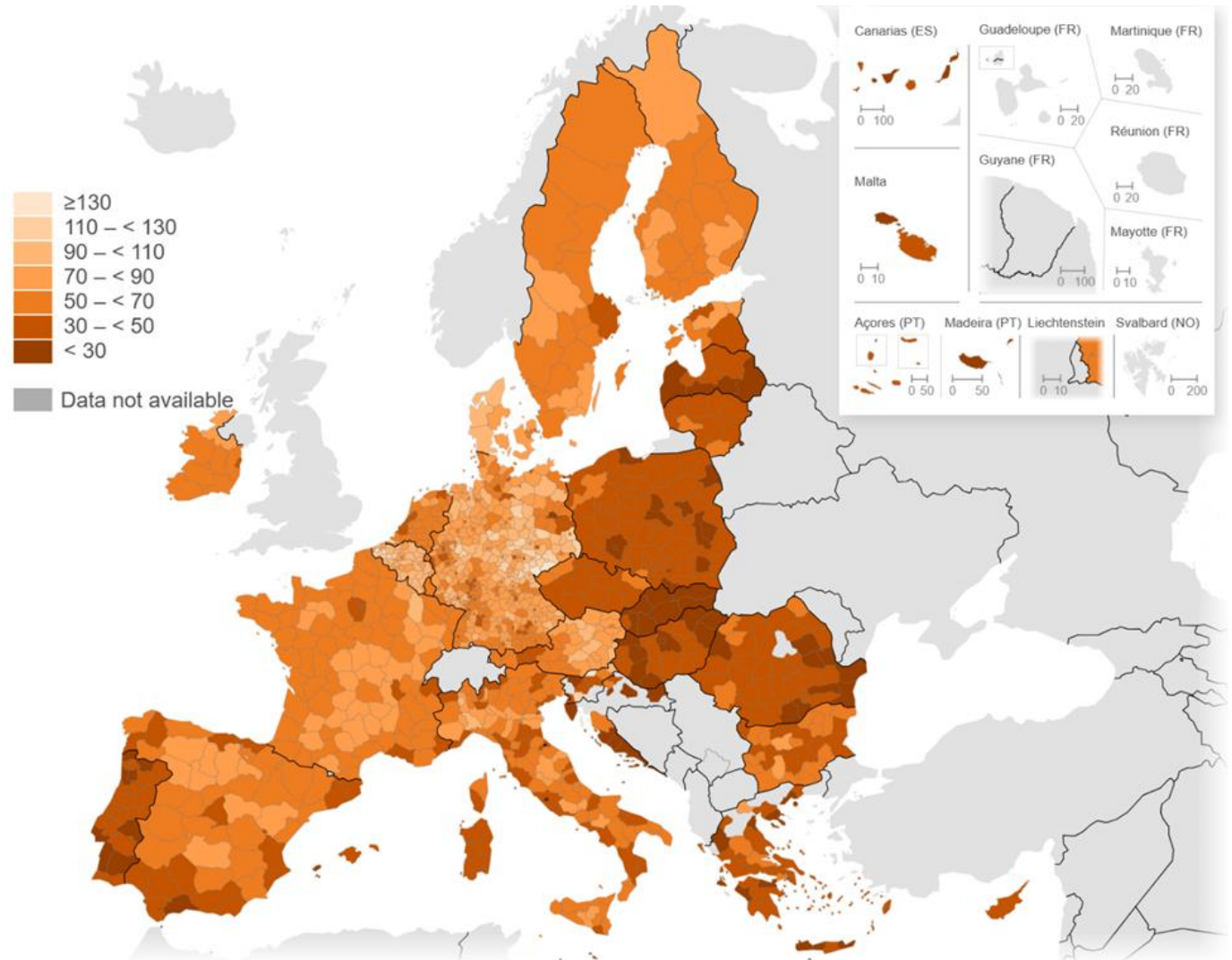
Existing **housing stock is not used** to its full potential, with around 20% of dwellings unoccupied.

1 million

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



Rental Affordability for new contracts (m2 that can be rented using 1/3 of disposable income)



Source: European Commission: Joint Research Center, 2025b, based on ESPON HOUSE4ALL data.

Administrative boundaries: © EuroGeographics © UN-FAO © Turkstat
Cartography: Eurostat - IMAGE, 10/2025

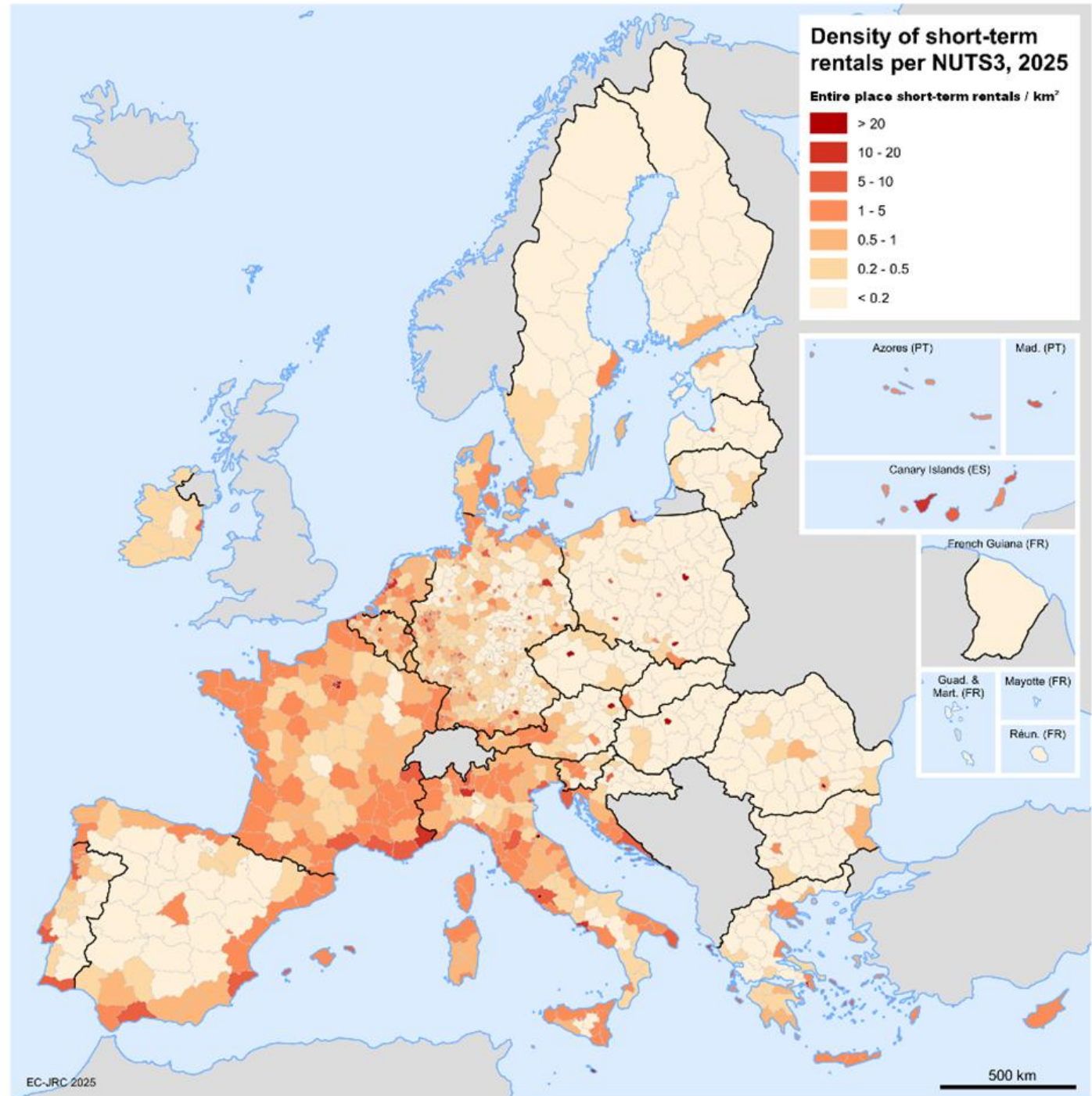


European Affordable Housing



Number of entire place short-term rental per square kilometre, per NUTS3 regions in the EU27, 2025

Source: European Commission: Joint Research Centre, 2025a, based on AirDNA data.



Housing gap



Today we build
1.6 million
new units/year

About
650,000
additional units are
needed per year in the
next 10 years

Delivering the extra
units will cost
€150 bn/year
(public and private
investment)



The Housing Package

European
Affordable
Housing
Plan



Revised
State-aid
rules on
housing

New
European
Bauhaus

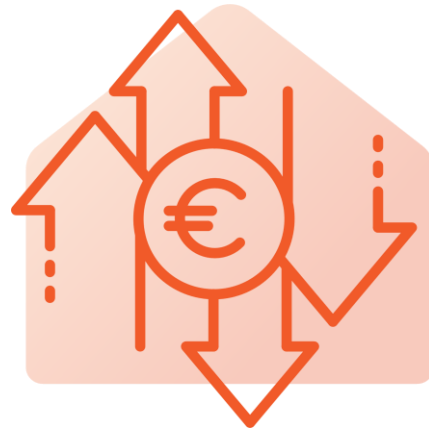
European
Strategy for
Housing
Construction



The 4 pillars of the European Affordable Housing Plan



**Boosting
housing supply**



**Mobilising
investment**



**Enabling immediate
support while
driving reforms**



**Protecting the
most affected**



Boosting housing supply



**Strengthening
the productivity
and innovation in
construction**

**Cutting red tape
to accelerate
housing supply**

**Combining
affordability,
sustainability,
and quality in
housing**



Housing simplification package

- *The Commission will contribute to cutting red tape to facilitate the supply of affordable housing and sustainable housing where it is most needed by a **housing simplification package** (2027) including:*
 - *a **comprehensive mapping of relevant EU legislation and initiatives** and their **combined impact on housing supply** and affordability identifying any opportunities to reduce unnecessary administrative burden particularly for SMEs, accelerate permitting and renovation processes, and improve cost efficiency, while respecting wider policy goals;*
 - ***Support to Member States in the effective implementation of EU rules**, including simplification opportunities introduced under the proposal for a Regulation on speeding up environmental assessment and sharing best practices of simplification at national, regional and local level within the European Housing Alliance with a particular focus on digitalisation as an enabler*
- ***Member States are encouraged to simplify** national, regional and local planning, zoning and permitting rules and building codes as well as increase administrative capacity, including for digitalisation.*
- **Call for evidence to be published in late spring/early summer.**

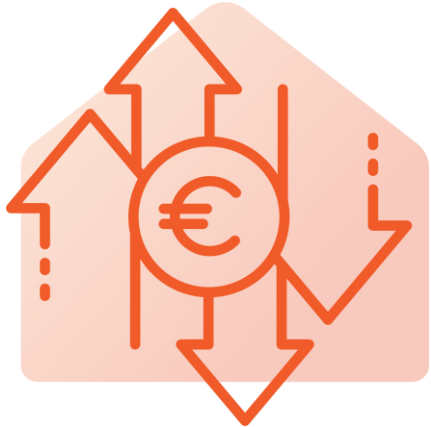


Mapping of EU legislation/initiatives

- Focus on housing supply.
- Key component for the preparation of the housing simplification package.
- Broad, comprehensive scope.
- Outreach to MS, regions and cities and stakeholders (expert consultation) - from March onwards
- EU legislation and national implementation and gold-plating: closely interrelated
- Mapping and external feedback - also feed into other ongoing policy initiatives at EU and domestic level, where possible and appropriate.
 - e.g DG GROW study on permitting; proposal for a Regulation on speeding up environmental assessments
- Initial external input: public consultation on the EAHP (2025)



Mobilising investment



**Mobilising
additional
public and
private
investment**

**Revising State
aid rules to
facilitate
funding of
social and
affordable
housing**



Enabling immediate support while driving reforms



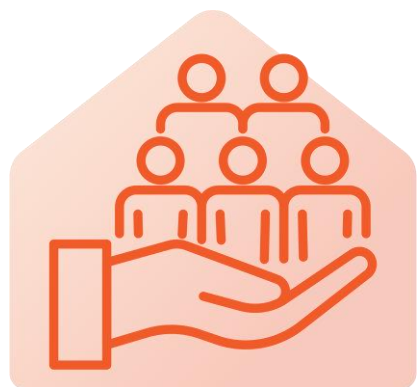
Addressing short-term rentals in areas under housing stress

Speculation in the housing market

Driving forward Member States' structural reforms



Protecting the most affected



**Housing for
young people**

**Addressing
homelessness
and supporting
households
and tenants in
vulnerable
situations**



New ways of working together

**Pan-European
Investment
Platform**

Housing Alliance

Housing Summit



Visit [Housing.ec.europa.eu](https://housing.ec.europa.eu) for more

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The European Affordable Housing Plan

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

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

It's based on 4 pillars.



European Affordable Housing

