AFFORDABLE, SUSTAINABLE AND DECENT HOUSING FOR ALL

Introduction: Housing is a human right

Everyone deserves an affordable, sustainable and decent home. This is not a privilege, it is a fundamental human right. And yet across Europe, people are facing a deep housing crisis, struggling to pay their bills whilst speculators buy up entire buildings and landlords evict their tenants on a whim. Families are being forced to spend almost half their income just to keep a roof over their heads[1], while millions of young people are locked out of the housing market altogether.

Since 2010, house prices in the EU have risen by 55.4% and rents by 26.7%[2]. In many cities prices are increasing 10–20% annually, completely outpacing wages and inflation[3]. Homelessness is on the rise. On any given night, 1.3 million people in the EU have no shelter, almost 400,000 of them children[4]. Energy poverty affects 47.5 million Europeans, forcing them to choose between heating and eating - including nearly 24 million workers[5]. Meanwhile, over 100.000 deaths annually are caused by inadequate housing and millions more are affected by mould, dangerous pollutants or unsafe structures[6].

This housing crisis is not an accident. It is the result of political choices that put profits before people. In real terms, this means deregulation and poor regulatory oversight that empowers speculators, governments that structurally underinvest in social housing, and EU rules that too often treat homes as financial commodities instead of considering them as people homes. We have seen before what happens when homes are treated as commodities, stripped of their social value. The subprime crisis of 2007–2008, born out of a housing bubble, left thousands of buildings unfinished and pushed the entire EU economy to the brink. And while new construction is sometimes needed, most of the homes Europe requires already exist. Renovating and repurposing them must come first – or we will concrete over our last green spaces and undermine the very environment we rely on.

Enough is enough. Housing must be enforced as a fundamental human right across the European Union. Because this is about more than walls and roofs – it is about dignity, fairness, and the possibility of building a life. Our vision is clear: we fight for a Europe where no one is left homeless, where rents are fair, where young and old alike can live in safe, healthy homes heated and powered by renewable energy. Homes must be for people, not profit.

1   https://ec.europa.eu/eurostat/web/interactive-publications/housing-2024

2   https://ec.europa.eu/eurostat/web/products-eurostat-news/w/ddn-20250408-1#:~:text=In%20the%20 fourth%20quarter%20of,%25%20and%20rents%20by%200.6%25.

3   https://ec.europa.eu/eurostat/web/products-euro-indicators/w/2-08042025-ap

4   https://www.feantsa.org/public/user/Activities/events/2024/9th_overview/Rapport_-_EN.pdf

5   https://etuc.org/en/pressrelease/10-million-more-workers-cant-heat-their-homes#:~:text=But%20the%20 latest%20figures%20show,of%20them%20are%20in%20employment.

6   https://ec.europa.eu/eurostat/web/interactive-publications/housing-2024

A European Affordable Housing Plan to build a strong foundation for everyone

The Greens/EFA Group calls for an Affordable Housing Plan that recognises the scale of this crisis. It must ensure that every home in Europe is affordable, sustainable and decent.

We urgently need to stop treating housing like a money-making business. We need a boost in affordable and social housing to end homelessness by 2030 and to make sure everyone has a healthy place to call home.

The European Affordable Housing Plan must:

1 Make houses for people, not profit

2 End homelessness by 2030: no-one should be sleeping rough

3 Expand social housing for inclusive and thriving neighbourhoods

4 Ensure homes are a haven, not a health hazard

5 Avoid anyone having to choose between heating and eating

6 Guarantee "Homes for everyone" means equal access for everyone

7 Unlock the power of local and regional authorities to become the main actors and guarantors of Affordable, Sustainable and Decent Housing in the European Union

1 Make houses for people, not profit

Homes are not poker chips to be traded by hedge funds. And yet across Europe, this is what is happening: banks, private equity firms and large investors are buying up entire apartment blocks, turning peoples' homes into financial assets. This financialisation has pushed rents and house prices far beyond what ordinary people can pay.

The explosion of Airbnb-style tourist rentals is eating away the housing supply in our cities, making leases more precarious and driving up prices to unsustainable levels. Families are being forced out of their neighbourhoods, while landlords cash in. In some cities, rents are rising by 10–20% a year, leaving people with no choice but to move further and further away from their jobs, schools, and communities.

To dismantle the financialisation and speculation of the housing market, the European Affordable Housing plan must:

1. **Guarantee affordability** by introducing an enabling legally binding framework to ensure that **no household in the EU is obliged to spend more than 30% of its monthly income** on housing costs and provide additional priority support for low-income households who might have difficulties spending 10% or 20%;

2. **Enforce rent** control mechanisms in areas facing housing shortages to stop speculative price hikes and keep rents linked to people's incomes;

3. **Boost public investment in housing by introducing an EU Housing Fund** and make sure that public spending by EU governments on affordable, sustainable and decent housing are **exempted from the debt rules under the EU's Stability and Growth Pact (SGP)**. Priority should be given to the re-purposing, renovation and efficient use of the existing public and private vacant housing stock. Any new builds should be in line with the EU goal of "no net land take by 2050" by avoiding building on natural, agricultural and forest areas;

4. **Crack down on speculation** by taxing vacant and secondary homes and banning tourist rentals[7] owned by professional investors or large-scale house-owners, especially in high-pressure areas. Local authorities need to have the power to introduce temporary moratoria on the acquisition of housing for non-residential or investment-only purposes. An EU Transparency Register for Real Estate must allow the identification of beneficial ownership and prevent money laundering and speculative accumulation, while strong prudential rules ensure that Europe never faces another housing bubble;

5. **Put people-first housing providers at the centre**: ensure public, non-profit and limited-profit housing providers are prioritised and supported with access to 0% interest loans.

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[7] The court of justice of the eu (cjeu) has recognised the legitimacy of regulating short-term rentals to preserve the public interest in securing sufficient supply of residential housing units, a socially diverse housing and rents at an affordable level. the enforcement of the cjeu's case law remains weak because of the eu commission's overly rigid and controversial approach, which is severely narrowing the regulatory interventions by member states. (source: https://eur-lex.europa.eu/eli/reg/2024/1028/oj/eng)

2 End homelessness by 2030: no-one should be sleeping rough

We're living in the most prosperous period in history, yet homelessness in Europe has reached record levels. The lack of affordable homes, combined with labour precariousness, forced evictions and insufficient social protection, is pushing more people into homelessness.

To end homelessness by 2030, the European Affordable Housing plan must:

1 **Ensure that the EU and its Member States adopt a "Housing First" approach that guarantees permanent housing to those in need;**

2 **Create an enforceable right to housing** to ensure that people in need can claim their right to adequate housing through accessible legal and administrative mechanisms;

3 **The EU must forbid any forced evictions, including for renovation purposes, without offering people rehousing.** It must prohibit energy disconnections for vulnerable consumers, as well as for all citizens in case of crisis, such as the recent COVID pandemic and energy crisis;

4 **Dedicate sufficient EU budget to the European Platform on Combating Homelessness (EPOCH)** and create strong synergies between the planned first-ever EU Anti-Poverty Strategy, the new European Pillar of Social Rights Action Plan, the EPOCH and the forthcoming European Affordable Housing Plan.

3 Expand social housing for inclusive and thriving neighbourhoods

For decades, European governments have underinvested in social housing. Public housing stock has been sold off, neglected or left underfunded, leaving millions without access to affordable, sustainable and decent homes. Mismanagement of social housing in the past has fuelled segregation, isolating vulnerable and socially disadvantaged groups, (including low-income people, single-parent households, migrants and Roma communities) instead of supporting inclusion. Today, the EU faces a massive social housing investment gap, estimated at hundreds of billions of euros.

To expand social housing, the European Affordable Housing Plan must:

1 **Prioritise social housing projects in public investments, with an urban planning aimed at inclusive and thriving neighbourhoods with access to education, healthcare and transport, to counter segregation**. The EU must include legally binding conditions to ensure long-term affordability, sustainability and public ownership of social housing. The allocation of social housing must be done transparently and be based on clear rules in relation to income, local needs and social inclusion;

2 **State aid rules must be revised and broaden the definition of "social housing", referring to affordable, sustainable and decent housing aimed primarily at addressing the needs of marginalised communities as well as of low- to middle-income households**. A new state aid legal framework must ensure that "social housing" supports urban regeneration and sustainable territorial development;

3 **Create a "European Housing Access Guarantee Fund"** to ensure tenants no longer have to deal with unjustified barriers to rental housing and are better protected from increased rental costs;

4 **Recognise aporophobia** and ensure that Member States establish a right-based framework to protect households from discrimination based on socio-economic status.

4 Home should be a haven, not a health hazard

A home should be the safest place in our lives, but for too many Europeans, it is a daily threat. Tragic events like the collapse of buildings in Marseille or the Campanar fire in Valencia showed what happens when people's health and safety are ignored. Across the EU, millions are living in mouldy, damp, unsafe or overcrowded homes. The World Health Organization (WHO) estimates that over **100,000 deaths every year in Europe** are linked to poor-quality housing.[8] For families trapped in these conditions, the home is not a haven – it is a health hazard.

To enforce the right to safe and healthy housing, the European Affordable Housing Plan must:

1 Launch a comprehensive European "**Healthy Homes Strategy**", recognising that healthy homes are as important as hospitals or schools for peoples' well-being;

2 **Adopt an EU-wide definition of "substandard and unhealthy housing"**. "Housing quality" must be integrated into all health and social policies at EU level. "Habitability" must be a minimum requirement across the EU as a cornerstone of the right to dignified housing as it is stated in the WHO guidelines;

3 **Set EU-wide habitability standards**: make sure every home in Europe meets minimum requirements – from safe drinking water and heating to proper ventilation, fire safety, natural light, and the absence of toxic substances like asbestos and lead that must be eradicated. Poor housing must no longer be tolerated as "good enough" for vulnerable families;

4 **Make health and safety inspections** mandatory for housing occupied by at-risk and marginalised groups– and their surrounding environment. No family should have to live next to a polluting plant or in a building at risk of collapse. As part of an enforceable right to housing, tenants must be able to demand inspections, challenge unsafe conditions, and claim their right to rehousing if authorities fail to act;

5 The EU, its Member States and the European Central Bank (ECB) must dedicate **sufficient funds and programs targeted towards low-income and energy-poor communities.**

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[8] https://iris.who.int/bitstream/handle/10665/325176/9789289054157-eng.pdf

5 No-one should choose between heating and eating

Energy costs make up a significant share of household expenditure and prices are skyrocketing and volatile. 75% of EU buildings are energy inefficient,[9] with vulnerable families often facing ridiculous bills from living in the least insulated homes. 75% of heating and cooling still comes from fossil fuels,[10] undermining the EU's climate goals and making us dependent on foreign suppliers which threatens our own energy security.

To fight against energy poverty, the European Affordable Housing Plan must:

1 **Empower citizens and communities to produce their own renewable energy.** The Clean Energy Package and Fit for 55 provisions must be harmonised and ensure citizens' and community rights to produce, own and share renewable energy, including in social housing. Tenants must be able to join energy communities and take control of their heating and cooling. Public money must stop flowing to fossil fuel giants and instead support renewables and well-insulated homes;

2 **The most vulnerable and energy-poor households must get priority access to public funding to help them carry out housing renovations**. The Social Climate Fund must be expanded and prolonged and EU governments should ringfence part of it for vulnerable families;

3 **The European Strategy for Housing Construction, which will be part of the European Affordable Housing Plan, must apply circular economy principles and ensure strengthened and well-protected labour rights**. EU governments must ensure that their National Building Renovation Plans (NBRPs) are used to improve the average energy performance levels in the residential housing sector, starting with the worst performing ones, to advance the climate neutrality targets of buildings as per the EU Energy Performance of Buildings Directive (EPBD);

4 **Renovations must never negatively affect tenants, especially when they are carried out using public funds, nor can tenants be evicted or "renovicted" for owners to carry out renovations.**

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9   https://commission.europa.eu/news-and-media/news/focus-energy-efficiency-buildings-2020-02-17_en

10   https://cinea.ec.europa.eu/news-events/news/fossil-free-heating-and-cooling-actonheat-support-facility-opens-first-call-applications-2022-04-13_en

6 Homes for everyone means equal access for everyone

Everyone deserves a safe and affordable home, but for too many people it is where inequalities hit hardest. Young people, seniors, people with disabilities, lone-parent households, Roma and Travellers, migrants, women, LGBTIQ+ and gender non-conforming people are all at much higher risk of living in insecure, undignified and unsafe conditions and are at increased threat of becoming homeless and suffering violence.

To ensure gender- and youth-responsive, accessible and non-discriminatory housing models, the European Affordable Housing Plan must:

1 **Reinforce tenant rights and protections**: guarantee fair, transparent rental contracts and protect tenants from discrimination, unfair evictions and abusive practices, with clear and enforceable rights;

2 **Adopt a holistic and intersectional perspective to address all layers of discrimination suffered by women and gender non-conforming people**. A "women-oriented housing policy" must take women's everyday lives and security needs into account;

3 **Youth with weaker financial positions must be offered better access to mortgages.** Support public or non-profit ownership of student housing, coupled with guarantees and requirements, to ensure student housing are permanently decent, sustainable and affordable;

4 **Ensure full implementation of the accessibility requirements under the United Nations Convention of the Rights of Persons with Disabilities (UN CRPD).**
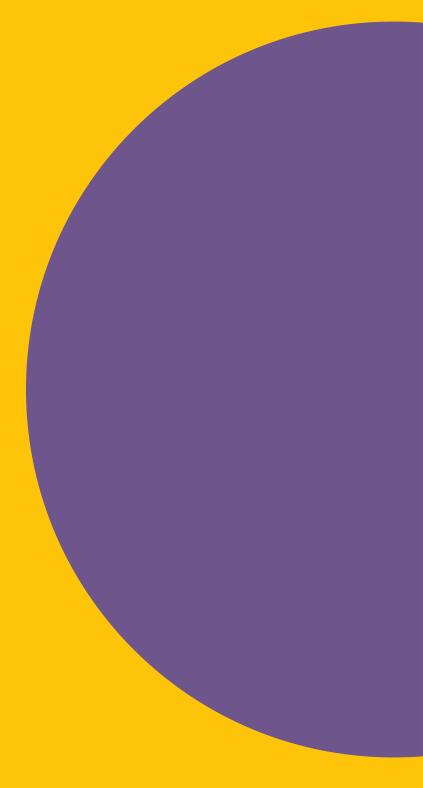
7 Unlock the power of local and regional authorities to become the main actors and guarantors of Affordable, Sustainable and Decent Housing in the European Union

The EU must play a key role in enhancing and enabling local and regional authorities when it comes to tackling the housing crisis. Local and regional authorities are best placed to ensure that the European Affordable Housing Plan will fit people's needs, adapted to their own territorial realities. To make sure national, regional and local action will have an impact, the EU must adopt effective and supportive regulatory frameworks, policy coordination and financing.
To support local and regional authorities with tackling the housing crisis, the European Affordable Housing Plan must:

1 **Provide direct EU funding to local authorities.** Cohesion policy must become a real engine for affordable, sustainable and decent housing in all - including the outermost - EU regions. This means local and regional authorities must not only be included in the design and implementation of the Affordable Housing Plan, but also be able to access EU funding directly — without always going through national governments. Where cities, towns and regions are best placed to deliver, they must be trusted and empowered to act;

2 **The EU must also recognise the specific needs of islands and outermost regions, via a special 'Statute of the EU Islands'** (coupled with an "Island Pact", similar to the Rural Pact) to secure appropriate funding mechanisms and policy measures. This must include Europe's outermost regions, which face unique challenges in providing affordable, safe and sustainable housing.

THE**GREENS/EFA**
In the **European Parliament**