

**Draft GREENS/EFA Group's Position Paper on
“Affordable, Sustainable and Decent Housing for All”**

a. Background information of the current housing crisis in the EU

The severe housing crisis the EU is suffering is deepening, exacerbated by a persistent lack of effective measures to address its root causes, notably the financialisation of the housing sector, the significant and growing investment gap in social and affordable housing, the proliferation of short-term rentals for tourists ("*touristification*") as well as rising energy and utility costs, aggravated by an aging and energy inefficient building stock.

This is making impossible for millions in the EU to access decent, sustainable and affordable housing, thus worsening social exclusion and inequalities of opportunity, also leading to mental health issues, with the most vulnerable increasingly suffering from this situation. The risk of homelessness is rising. Low- and middle-income households as well as young people are severely affected by housing affordability issues. Rising housing prices and rents are preventing people's ability from building their own life with autonomy, including young people from moving out of their family home to study and find a first job in line with their qualifications as well as endangering people's health or hindering workers' labour mobility towards jobs located in metropolitan areas creating, *inter alia*, shortages in essential sectors, such as, health, care and educational services.

Between 2010 and the fourth quarter of 2024, house prices [in the EU](#) increased by 55.4% and rents by 26.7%. In the last year only, house prices in the EU rose by 4.9%, while rents increased by 3.2%, with many Member States experiencing skyrocketing increases ranging from [10% to around 20%](#).

10.6% of the EU urban population is suffering [housing cost overburden](#), meaning that the total housing costs represent more than 40% of their disposable income. Around 1.3 million people are homeless and sleeping rough or in emergency accommodation on any given night in the EU, with almost [400.000 of them being children](#). Energy poverty affects [47.5 million Europeans](#), including 23.7 million people in employment, representing a surge of more than 50%, or 16 million more people, compared to 2019. This is rising up the risk of exposure to evictions and exacerbating homelessness. 15.5% of the EU population, in particular vulnerable households, is struggling with inadequate living conditions, such as mould, leaking roofs, damp walls, floors or foundation, which undermine their health conditions. An increasing part of the housing stock in various urban areas has been transformed into short-term rentals for tourists ("*touristification*"), which led to limiting housing supply also where it has been already severely constrained, thus worsening the scarcity of affordable and quality housing, curtailing tenants' security of tenure, driving up prices to unsustainable levels and causing displacement and gentrification while some

territories, among the most vulnerable areas and the ultra-peripheral regions, still suffer from a crucial lack of decent housing and insufficient resources to deal with the housing crisis.

The right of adequate housing is a human right recognised in international human rights law as part of the right to an adequate standard of living¹. In Article 34 of the Charter of Fundamental Rights of the EU, the Union recognises and respects the right to social and housing assistance while Principle 19 of the European Pillar of Social Rights (EPSR) established clear duties for the Union on housing and assistance for the homeless. Ensuring the right to affordable, sustainable and decent housing is crucial to uphold various other principles of the European Pillar of Social Rights, such as equality, access to education, employment, healthcare and essential services.

Although the primary responsibility for housing policies lies with the Member States, the European Union plays a key role in enhancing and enabling, by taking into account the specific nature of housing issues suffered in the different territorial realities, national, regional and local action through the adoption of effective and supportive regulatory frameworks, policy coordination and financing.

Addressing successfully the current housing crisis would mean achieving a paramount social goal for a Union that is fairer, inclusive and full of opportunity, while progressing towards the ecological transition.

In this sense, the GREENS/EFA Group adopts this Position Paper aiming at ensuring access to **affordable, sustainable and decent housing for all**, based on a human-centred, holistic, gender- and youth-responsive, socially inclusive and non-discriminatory system and principles.

¹ See Article 25 (1) of Universal Declaration of Human Rights and art. 11(1) of the International covenant of economic, social and cultural rights.

1. A Housing sector which serves people's needs and the planet: Dismantle financialisation and speculation

- Strongly regrets that huge evidence confirmed that speculative investment and financialisation of housing are amongst the main drivers of the current housing crisis in the EU, being enabled by a permissive regulatory framework allowing mainly institutional investors (*e.g. Hedge funds, Mutual funds, Banks*) to inflate prices by bidding up the cost of real estate, prioritizing profit over affordability, which led to a severe disconnection between local income and housing prices.
- Considers crucial ensuring that the housing sector is predominantly centred on public, non-profit² and limited-profit housing providers and is guided by clear conditionalities to ensure universal, long-term access to affordable, sustainable and decent housing in order to prevent housing from being managed as financial assets or commodities, given that the right to adequate housing is an essential need and a fundamental human right.
- Believes that public funding should benefit non-profit and limited-profit housing providers, using for these latter as a benchmark the “Austrian Model”, under the Limited-Profit Housing Act, by which return is capped to no more than 3.5% of the nominal equity invested, with cost-based rents and reinvestment obligations for improving housing energy performance and ensuring housing affordability. Believes, therefore, that, in any case, any potential return on housing investment, also in terms of dividends to shareholders, must be legally capped to no-more than 3.5% per annum on the nominal amount of capital invested (*and not on the total capital stock/equity of the organisation*), with binding reinvestment obligations to contribute ensuring affordable, sustainable and decent housing.
- Considers paramount that public investment in housing is in line with the goal of reaching a highly energy-efficient, fully-renewable based economy by 2040 at the latest, contributing to achieving climate neutrality by then, and be accompanied by effective legally-binding provisions to ensure long-term affordable, sustainable and decent housing. Stresses that the use of public investment must also ensure that urban planning is designed in a way to guarantee the creation of inclusive, resilient and thriving neighbourhoods, by implementing the participatory involvement of local communities into all stages of the planning processes and being able to offer for all residents

² With a particular focus on cooperative and community-led models.

access to public green areas, social, educational and cultural services, given the key role they play in enhancing life quality and social cohesion.

- Stresses that priority in housing public investment must be given to re-purposing, renovation and efficient use of the vast amount of public and private vacant housing stock, sharing best practices and creating a favourable legal framework to overcome current obstacles in terms of, *inter alia*, taxation, permitting processes, housing requisitions - due to abandonment or long-term unused office and industrial building - and local zoning regulations, which are slowing down or discouraging the re-purposing of such vacant properties.
- Recalls the ongoing climate and environmental emergency. Reminds that the EU Biodiversity Strategy for 2030 addresses land take as one of the major threats to biodiversity, whereas the EU Soil Strategy for 2030 sets the goal of 'no net land take by 2050'. Stresses that land take entails the conversion of land to artificial surfaces, which impairs the valuable ecological functions of lands, leading to less resilient ecosystems, decreased potential for carbon storage and biodiversity maintenance, increased surface run-off during floods and increased effects of heatwaves in cities. It also results in reduced quality of life via the diminished ecological land functions as well as via the direct loss of natural areas for relaxation, regeneration and outdoor activities. Is deeply worried that according to the European Environmental Agency (EEA), between 2012 and 2018, the net land take in the EU was 450 km² annually, primarily occurring in cities and commuting zones. Based on that, firmly believes that the construction of any new builds must be in line with the EU goal of 'no net land take by 2050', underlying the paramount importance of legally binding targets and ambitious and consistent soil health plans to credibly reach this scope. Emphasises that, in light of the already massive biodiversity loss, any new builds should not take place, in any case, in natural areas of Union concern, protected by the Habitats Directive. Stresses that numerous solutions already exist to build new housing without new consumption of natural, agricultural and forest areas, while, at the same time, improving building quality, diversifying the housing supply and increasing diversity. These range from housing gentle horizontal and vertical density, co-designed with local residents, to urban renewal, including the development of lightweight housing.
- Underlines the urgent need to provide a strong and immediate political response to address the socio-economic crisis suffered by millions of people in the EU, arising from lack of access to

affordable, sustainable and decent housing, by setting up a dedicated EU Housing Fund, which should incorporate an “EU renovation loan”, as well as establishing that Member States’ public spending in affordable, sustainable and decent housing is not subject to the debt rules under the Stability and Growth Pact (SGP), in order to make available investment needed to fill the current massive and increasing gap.

- Is firmly convinced that the fundamental right to affordable, sustainable and decent housing for all should be laid down in the EU Treaties.
- Firmly supports the creation of an enforceable right to housing at European level, inspired by the French “*Droit au logement opposable*” (DALO), ensuring that people in need can claim their right to adequate housing through accessible legal and administrative mechanisms.
- Building on the UN-recognised international benchmark called “[30 per cent rule](#)” on housing affordability, calls for the adoption of an enabling legally-binding regulatory framework at EU and national level to ensure that no household spend more than 30% of the monthly disposable income to housing costs, in terms of rents or mortgages, housing-related taxes, water and energy bills. Stresses that for poor households, spending even 10 or 20% of their monthly disposable income on housing costs can be highly challenging, thus becoming even more crucial a prioritised tailor-made public support, including through social housing and public guarantor access schemes to ensure access to sustainable and decent housing solutions at affordable prices.
- Recalls that the Court of Justice of the EU set out that, in areas affected by rental residential housing shortage, establishing mechanisms to regulate short-term rentals, the objectives of which are to ensure a sufficient supply of residential housing units, a socially diverse housing and maintaining rents at an affordable level, since housing is a basic necessity and a fundamental right, constitutes an overriding reason relating to the public interest for the purposes of EU law. Firmly believes that Member States must take action to achieve the abovementioned objectives and address the proliferation of short-term rentals, including by adopting provisions on short-term rentals bans, mandatory registration and prior authorisation schemes as well as on offset requirements, primarily targeting professional investors and large-scale homeowners, while

avoiding disproportionately burdening small-scale private homeowners. Calls on the Commission to refrain from pursuing any infringement procedure against Member States for their efforts in this sense. Calls on the European Commission to ensure the correct implementation of the Short-Term Rental Regulation, delivering as soon as possible on the common technical specifications needed for the development of the digital interface based on interoperability, which will ensure a more extended data exchange between short-term rental platforms and authorities.

- Considers key the adoption of effective mechanisms aimed at making possible reversing short-term rentals currently in use to residential long-term rental housing as well as eradicating illegal ones through enhanced inspection powers, especially in areas experiencing a structural residential rental housing shortage and a particularly high population density, thus defending the overriding reasons relating to the public interest, recognised as such also in the CJEU's case-law, which includes, in particular, grounds relating to the protection of the urban environment and social policy objectives as well as public housing policy, seeking to combat land pressure.
- Calls on the European Commission and Member States to strongly sanction any anti-competitive attitudes taken by relevant stakeholders, which are found driving construction materials prices up. Believes that, in order to keep prices for housing building materials under publicly-funded projects under control, strict public oversight as well as strong conditionalities under public procurement must be applied, including maximum allowable construction costs per square metre and ceilings on net rents, which indirectly put pressure on cost discipline throughout the development process and create a natural barrier against inflated pricing, thus preventing artificial profit-driven, upward manipulation of pricing for housing building materials.
- Welcomes the European Investment Bank (EIB) new housing one-stop-shop portal to provide advice and finance to support innovation in the construction sector, build affordable homes and invest in energy efficiency and the renovation of housing stock across Europe. Welcomes the planned pan-European investment platform for affordable and sustainable housing. Highlights that local authorities as well as non-profit housing providers should be able to obtain 0% interest rates via this platform or directly from the EIB for long-term loans.
- Calls for the inclusion of “social housing” into the Social Taxonomy, taking into account the processes and practices of housing providers as well as the characteristics of housing assets (*e.g.*

compliance with accessibility, affordability and sustainability criteria). Calls for establishing an EU transparency register on real estate transactions and ownership as a tool to ensure full transparency on beneficial housing ownership and prevent distortions as well as any money laundering in the housing sector. Asks for a Housing Affordability Evaluation on existing EU legislation in the area of financial services and for a Housing Affordability Impact Assessment, following public consultations, on new legislative proposals in the same area as well as for targeted due diligence rules for financial undertakings with housing asset classes on their balance sheet. Urges the European Commission and Member States to carry out a structural and ongoing analysis of the power imbalance between landlords and tenants, with a view to strengthening tenant protections, promoting long-term tenancy security and preventing abusive practices.

- Calls for a review of the EU macroprudential framework, including key metrics to assess mortgage lending. The assessment should also examine whether tools should be activated at European level given that currently, the European Systemic Risk Board (ESRB) only issues recommendations and does not act as a macro-prudential supervisor. Opposes the ongoing revival of securitisation market as securitisation aids housing financialisation by turning mortgage loans into tradable assets and may increase overall credit supply, in particular in the real estate sector. Similarly rejects any proposal that would allow creditors to rapidly enforce collateral—particularly real estate—without going through a judicial process. Changes on the prudential framework of the non- bank sector should also be examined. In particular, the eligibility of real estate investments—including listed ones—for reduced capital charges under the Solvency II Directive should be lifted and increased capital charges for real estate and securitisation exposures should be considered. Moreover, the ESRB should actively monitor real estate-related vulnerabilities in the shadow banking sector (current focus in the banking sector) and binding triggers for the activation of regulatory tools for real estate-focused funds should be considered.
- Criticises that the current tax policies in some Member States disproportionately favour real estate investors, offering housing distortive incentives, which exacerbate inequality and limit housing availability for those in need. Calls for a healthy tax mix in EU Member States, taxing capital income, such as rental income, fairly and progressively. Furthermore, calls for a minimum capital gains tax in the EU and coordination on a property tax at European level

as well as to remove tax obstacles at Member States' level for new entrants in the housing market, such as high registration taxes in certain countries while, at the same time, introduce taxes on vacant homes and secondary housing. Underlines the paramount importance to ensure a stronger focus on affordable, sustainable and decent housing in the European Semester and in country-specific recommendations.

- Calls on the European Commission to ensure that the forthcoming Sustainable Tourism Strategy addresses the growing negative impact of mass tourism and the proliferation of short-term rentals on housing as well as on urban economies and liveability, also in terms of essential services displacement, which exacerbate gentrification, particularly in high-pressure urban, coastal and rural areas. Stresses the need for concrete legislative and financial measures to support Member States, regional and local authorities in regulating tourist accommodation market in line with the CJEU's case-law, tackling the conversion of residential housing into tourist units (including illegal ones), and enforcing legality. Believes that preserving cities as places where people can live in — not just visit — must be a core pillar of a sustainable tourism model³.
- Believes that in areas experiencing residential housing severe shortages, local and national authorities should be enabled to introduce temporary moratoria on the acquisition of housing for non-residential or investment-only purposes, as a necessary measure to counteract speculative dynamics, reduce pressure on lack of residential housing availability, thus preserving access to homes for residential purposes.
- Stresses that public acquisition of existing housing stock must become a key strategic priority, emphasising the role of public authorities — especially at local and regional level — in actively expanding the supply of affordable housing through targeted purchases, thereby countering speculative dynamics and preventing excessive concentration of ownership; highlights the relevance of introducing or strengthening mechanisms, such as pre-emptive purchase rights to ensure that housing remains in the hands of actors serving the public interest;
- Strongly regrets the methods used by investment firms fuelling speculation based on buying land at their agricultural value (instead of urban), receiving for this, in some cases, even public subsidies⁴, pushing for, and benefitting from, decisions on land use conversion to build up new

³ e.g. see *Santiago de Compostela policy to preserve its old town*;

⁴ e.g. *Cerberus receives public subsidies in Greece*;

housing units; considers that this issue should be closely monitored and regulated in order to prevent such cases to safeguard public interest; believes, furthermore, that, in housing stress zones, land already designated for residential housing development should be exclusively allocated to social and affordable housing in order to prevent speculative use and ensure structural long-term affordability.

2. Ending homelessness by 2030 at the latest: “Housing First” at the core.

- Strongly believes that the EU Institutions and Member States must hugely step up their efforts in order to eradicate homelessness by 2030 at the latest, recalling, in this sense, their official commitment under the 2021 [Lisbon Declaration](#) on the “*European Platform on Combatting Homelessness*”.
- Calls on the European Commission to intensify its support for the “Housing First” approach in addressing homelessness, through comprehensive, person-centred and integrated policy initiatives aligned with “Housing First”.
- Believes that homelessness should be defined by the EU as rooflessness (without a shelter of any kind, sleeping rough), houselessness (with a place to sleep but temporary in institutions or shelter), living in insecure housing (threatened with severe exclusion due to insecure tenancies, eviction, domestic violence), living in inadequate housing (in caravans on illegal campsites, in unfit housing, in extreme overcrowding) as per the ETHOS⁵ typology.
- Calls for a dedicated budget and a new work plan for the European Platform on Combating Homelessness (EPOCH) under the next Action Plan for implementing the European Pillar of Social Rights (EPRS Action Plan). Asks the European Commission for ensuring strong synergies between the planned first-ever EU Anti-Poverty Strategy, the new EPRS Action Plan, the EPOCH and the forthcoming European Affordable Housing Plan in order to have an effective enabling framework aimed at ensuring the eradication of homelessness by 2030 at the latest.

⁵ ETHOS: *European Typology on Homelessness and Housing Exclusion*

- Recommends all Member States to develop, in consultation with local and regional authorities as well as civil society organisations, a national Housing Plan coupled with a National Homelessness Strategy, in line with the “Housing First” approach, as “Housing first” ensures permanent housing responses to those in need as well as the delivery of structural and personalised services in terms of prevention and help, thus serving as a platform from which the most vulnerable can pursue personal goals and improve their quality of life.
- Stresses that evictions disproportionately affect at-risk groups and families, including low-income households and minority groups, and it is too often carried out without consideration for the fundamental right and dignity of the people concerned; stresses that evictions have deep and lasting effects on individuals and families, undermining mental and physical health, disrupting access to education, employment and care services, and entrenching cycles of poverty and social exclusion.
- Calls for the establishment of a European legal framework to prohibit forced evictions, including for renovation purposes that are not accompanied by a right to adequate rehousing, in line with human rights standards and the principle that no one should be evicted into homelessness. Calls for an EU ban on energy disconnections all year long and for vulnerable consumers and those in energy poverty and for all citizens in case of crisis, such as the recent COVID pandemic and energy crisis.
- Recalls that fighting “Aporophobia” and discourses that criminalise and target homeless people should be conceptualised as hate crime. Calls on the European Commission to acknowledge “Aporophobia” as a form of criminalisation towards homeless and poor people in the upcoming EU-Anti Poverty Strategy;

3. Priority support for Social Housing massive expansion and for inclusive and full of opportunities neighbourhoods

- Emphasises that priority in public investment should be given to “social housing” projects. Is strongly convinced that legally-binding conditionalities for long-term affordability, sustainability and public ownership of “social housing” must be set out. Considers key ensuring that transparent and objective eligibility criteria are laid down in the allocation of “social housing”, reflecting local housing conditions, income thresholds and social inclusion needs, while guaranteeing the efficient and proportional use of public resources and preventing, in any case, any form of speculation and financialisation. Underlines that the OECD defines “social housing” as “*residential rental dwellings provided at below-market prices that are targeted and allocated according to specific rules (such as identified needs or waiting lists)*”.
- Calls on the European Commission and Member States to avoid any form of segregation and “ghettoization” in the use of EU and national funds for social and affordable housing, which largely contributed in the past to their stigmatisation. Underlines the paramount importance of favouring projects aimed at enhancing inclusive and full of opportunities neighbourhoods, grounded on diversity of socio-economic background as well as the inclusive resettlement of vulnerable people in mainstream neighbourhoods - including by addressing the needs of people with migrant background, Roma, single parents (most often being isolated mothers), homeless people and other socially disadvantaged groups - coupled with high-level educational, healthcare and transport services.
- Believes that State aid rules on housing must be revised to modify, *inter alia*, the concept of “social housing” with the aim of expanding its scope, referring to affordable, sustainable and decent housing aimed primarily at addressing the housing needs of socio-economic disadvantaged individuals - such as those at risk of poverty, social exclusion, homelessness or living in inadequate and undignified housing — as well as to low- to middle-income households, who are unable to access adequate accommodation under market conditions, facing structural barriers to housing affordability, notably in high-demand or undersupplied markets. Calls for provisions to allow Service of General Economic Interest compensation only to “social housing” providers that operate on a no-profit basis.

- Considers of paramount importance to lay down under a new state aid legal framework that “social housing” also supports urban regeneration and sustainable territorial development, making sure that, in any case, these objectives are directly linked to the core aim of guaranteeing access to affordable, sustainable and decent housing for individuals and families, who would otherwise be excluded.
- Reminds that the housing situation is even more severe within ultra-peripheral regions and islands, requesting a special attention and investment to overcome the housing crisis, especially when it comes to informal housing, property rights and access to water or protection against the adverse impacts of climate change.
- Highlights that many people in situations of severe precariousness face significant obstacles in accessing the rental market, notably due to discriminatory requirements such as the absence of guarantors or income thresholds; proposes the creation of a European Housing Access Guarantee Fund (EHAGF) to remove unjustified barriers to rental housing by offering public financial guarantees to tenants, including the coverage of potential rent or utility arrears within a secure and transparent framework, making sure to have in place protective measures to avoid increased rental costs general level; urges the European Commission to identify and promote best practices in housing guarantee schemes across Member States and to provide technical and financial support to those that lack such mechanisms or where they remain underdeveloped.

4. Enforcing the right to safe and healthy housing for all

- Stresses that poor housing conditions represent a major public health issue in Europe, with over 100.000 deaths annually attributable to substandard housing (WHO Europe), and with millions living in dwellings affected by mould, water leaks, thermal discomfort, pests and hazardous pollutants, such as lead and asbestos, leading to a wide range of physical and mental health consequences, reduced overall well-being, increased strain on healthcare systems and substantial economic costs resulting from preventable illnesses, lost productivity and long-term care needs.

- Recalls the human tragedies caused by substandard and unsafe housing, such as the Grenfell Tower fire in London, the collapse of Rue d'Aubagne in Marseille and the Campanar fire in Valencia, which painfully revealed the fatal consequences of structural neglect and the failure to prioritise residents' safety and dignity; emphasises that these disasters were the result of systemic issues, including deregulation, underinvestment in public housing, austerity-driven cuts and the erosion of safety oversight; calls, therefore, for stronger public accountability mechanisms, including independent regulatory oversight, transparent investigations and mandatory safety audits; stresses the importance of integrating lessons learned from these cases into EU housing, safety and health policy frameworks.
- Recalls that substandard and unsanitary housing conditions disproportionately affect at-risk and/or discriminated against groups, including families with children, single-parent families, single persons, the elderly, persons with disabilities, minority groups and indigenous peoples; calls on Member States to establish mandatory health and safety inspections in housing occupied by at-risk and marginalised groups, alongside the provision of accessible legal support for tenants facing unsafe living conditions.
- Calls for the establishment of a comprehensive European "Healthy Homes Strategy", explicitly recognising inadequate and substandard housing as a key determinant of health inequalities and integrating housing quality into all health and social policies at EU level.
- Urges the Commission to develop an EU-wide and comprehensive definition of "substandard and unhealthy housing", integrating issues relating to the interior habitability and of the surroundings of the home, as well as informal housing, and calls for the creation of an open and publicly accessible platform for identifying, monitoring and mapping substandard and unsanitary housing, establishing a common approach and the sharing of best practices.
- Highlights the disproportionate exposure of low-income and marginalised communities to environmental health hazards, including residential proximity to polluting installations such as waste incinerators, pesticide-treated agricultural zones, industrial facilities and major transport infrastructure, such as airports; notes evidence showing higher rates of respiratory illness, cancer and other chronic conditions among populations living near such installations; calls for integrated land-use and housing policies that address these inequities, including health risk mapping,

minimum distance requirements for hazardous facilities and targeted investment in green infrastructure and urban nature in underserved areas.

- Highlights the link between substandard informal housing and labour exploitation, especially in agricultural areas across the EU, where often migrant workers are housed in undignified, overcrowded or unsafe conditions; stresses that this phenomenon having transnational implications is fuelled by deregulated labour markets, lack of inspections, social invisibility and pressure for low-cost production; calls for EU action to address this severe violation of human, labour and housing rights as a matter of urgency;
- Calls for the establishment of harmonised European minimum requirements on “habitability” as a cornerstone of the right to dignified housing, aligned with WHO guidelines, covering the following - but not limited to - these aspects: minimum sanitation facilities, including drinking water, heating, waste disposal, the absence and/or control of specific hazards (such as pests, asbestos, lead), overcrowding and minimum living surface area, access to safe drinking water, thermal and acoustic insulation, humidity, indoor air quality, including indoor pollutants and microbial pollution, ventilation, sound building structure and fire safety compliance, natural daylight illumination of living spaces and environmental hazards; believes that such EU minimum standards must not undermine or lower more protective standards already in place in Member States.
- Calls on the European Union, ECB and Member States for the establishment of dedicated funds and programs for decent and dignified housing with clear funding allocation criteria prioritising low-income and energy-poor communities, focusing on physical and mental health and guaranteeing the right to rehousing for people evicted from substandard housing.
- Calls for all EU-funded housing projects to be subject to mandatory health equity impact assessments, ensuring that resources are directed where they can most effectively reduce health disparities and promote social justice; urges the inclusion of transparent eligibility rules, equity-based targeting and monitoring mechanisms in all relevant funding programs.
- Stresses the need for a broad and integrated approach to toxic exposures in housing addressing a wide range of hazardous substances commonly found in residential settings, including PFAS,

formaldehyde, radon, asbestos, indoor air pollutants, lead and mould; underlines that this strategy should include risk assessment, remediation protocols and public awareness campaigns to ensure safe indoor environments and protect vulnerable populations from chronic toxic exposure; believes that increased attention is necessary in combating lead poisoning, a disease that overwhelmingly affects people experiencing poverty, for which European prevalence monitoring should be established.

- Calls for increased funding for research on cross-cutting health and housing issues, such as on hazardous substances, indoor air quality, including air temperature, humidity, mould and other microbial pollution and pests, including rats and bed bugs.

5. The inseparable notion of "affordable", "sustainable" and "decent" housing as a key driver for renovations and in the fight against energy poverty

- Believes that the notion of “affordable” housing should go hand in hand with “sustainable” and “decent” housing, given that these three concepts are inseparable, as already enshrined in the Liege Declaration on “Housing accessibility in the EU”, signed on 5 March 2024 by the Ministers on Housing of the EU Member States. Considers key that all EU and national housing policies should embed these three concepts jointly, putting them at the core of the first-ever European Affordable Housing Plan as well.
- Underlines that good quality, energy-efficient buildings, powered with renewable energy, offer multiple individual and societal benefits, ranging from lower energy bills and health conditions’ improvements to enhanced well-being and progress towards energy and climate targets. Emphasises that such buildings maximise societal benefits and minimise long-term costs, unlike low quality, poorly performing buildings that come with high operational expenses and saddling energy bills;
- Deeply regrets that currently 75% of the EU building stock is energy inefficient, with the most vulnerable households living in the worst performing ones and suffering from inadequate living conditions, thus considerably harming their health conditions. Severely criticises that 75% of the

heating and cooling system in the EU is supplied by fossil fuel sources, which are polluting air and undermining climate goals and are leading to keep dependence on foreign suppliers, threatening energy security and resulting in volatile prices.

- Highlights that energy communities and citizen participation in the energy system are powerful tools not only for reducing emissions, but also for addressing the housing crisis in a just and inclusive way, especially benefitting low-income households, tenants in social housing and energy-poor citizens, who often face the highest energy costs and the least ability to act. Underlines that community-led energy initiatives, such as Citizen-led renovations or Community-led Heating and Cooling, directly contribute to housing solutions by lowering energy bills and improving affordability through local, renewable, citizen-owned energy, enabling collective renovations, energy efficiency upgrades and the decarbonisation of their heating and cooling supply in poorly energy performing dwellings. Stresses that they also contribute to building local resilience and economic stability by keeping energy revenues within communities, creating inclusive, transparent and democratic governance structures where citizens can shape decisions affecting their homes and energy use.
- In this sense, calls for fully embedding energy democracy in housing policy. Believes that the European Affordable Housing Plan must explicitly promote citizens' and communities' ownership and participation in the energy transition, ensuring access to renewable, affordable energy-efficient homes as a housing right. Believes that Member States should integrate citizen energy models, such as energy communities, into their national housing plans and guarantee people participatory processes in every renovation.
- Calls for priority direct access to public funding, notably through grants, for housing renovations for the most vulnerable households affected by energy poverty as well as living in social housing, in order to cover the related upfront costs. Underlines that this approach entails clear socio-economic and environmental benefits from the return of investments recognised in several of the key relevant legislation, notably under the Energy Performance of Buildings Directive.
- Calls for increasing, expanding and prolonging the Social Climate Fund, with the European Commission that should guide Member States to earmark renovations support for vulnerable and energy-poor households, as poorly performing buildings are one of the root causes of energy

poverty. Considers paramount the use of Social Climate Plans for investments in renovation rather than for short-term compensation measures on bills, which will not tackle the root cause of high-energy prices.

- Calls on the European Commission to ensure, under the Energy Performance of Buildings Directive, effective monitoring, scrutiny and country-specific recommendations for Member States with the aim of swiftly developing inclusive National Building Renovation Plans (NBRPs), contributing to improve the average energy performance levels of the residential housing sector, towards the fulfilment of the climate neutrality target for buildings, prioritising the worst performing ones. Calls for aligning NBRPs with plans under the Energy Efficiency Directive as well as with National Social Climate Plans in order to deliver a coordinated approach in decarbonising buildings in the most ambitious and inclusive way.
- Calls on Member States to uphold the “exemplary role of public bodies” and the linked annual renovation target of 3% mandated by the Energy Efficiency Directive, ensuring that public bodies have the necessary capacity to deliver on this target or surpass it, by for instance limiting loopholes, which is paramount especially when it comes to publicly owned buildings with a social purpose;
- Calls for the creation of a strong and inclusive enabling framework to ensure that energy renovation projects become more accessible and upscaled via, *inter alia*, technical assistance and advisory services as well as instruments that can improve funding absorption. Calls for measures supporting housing cost neutrality as a principle whereby the overall cost for tenants stay the same also after renovations, especially if these latter are made through public funds, as well as to enhance tenants' protection from “renovictions”, which might occur when a property owner sends an eviction notice, citing the need for major renovations.
- Calls for harmonised and fair transposition of the Clean Energy Package and Fit for 55 (RED, EMD, EED) provisions, guaranteeing citizens and community rights to energy production, ownership and sharing, whilst protecting them against corporate capture. Calls on Member States to support full access to renewable energy self-consumption, energy sharing or participation in energy communities for social housing residents, with dedicated technical and financial backing for citizen-led renovation, community-led heating and cooling and energy efficiency projects.

- Calls for dedicated financial support in the next MFF for energy communities, building on instruments like the Energy Communities Facility, making use of social criteria in public procurement practices and provide additional premiums for those projects involving vulnerable groups and social housing or energy poor citizens. Calls for support of municipal-public-citizen partnerships to deliver deep renovation and renewable energy projects, especially in underserved neighbourhoods.
- Calls for applying circular economy principles as core elements of the upcoming European Strategy for Housing Construction, which will form part of the European Affordable Housing Plan. Believes that innovative solutions are needed to achieve affordable housing and to ensure future-proof build stock, one solution being prefabrication/offsite construction for renovation, namely the construction method involving the production and design of structural building components in a factory environment, which are then installed on site, rather than being constructed on site. Underlines that, in some cases, industrial prefabrication can decrease construction time by 20-50% and thus associated disruption, as well as create significant energy and cost savings.
- Calls for making sure that both the European Affordable Housing Plan and the European Strategy for Housing Construction support the creation of a coherent industrial policy spurring efficient buildings ecosystem, which would help Member States reap the full benefits of an energy efficient economy. Is fully convinced of the paramount importance to enable circularity of materials and increased resilience of the building sector, in terms of, *inter alia*, design requirements to facilitate re-use and strengthening of local sourcing of building materials.
- Calls for enhanced support for the New European Bauhaus (NEB) initiative, which aims at connecting the European Green Deal to living spaces and experiences, with the EU's ambition of creating beautiful, sustainable and inclusive places, products and ways of living, based on three values: sustainability, aesthetics and inclusion.
- Strongly regrets that the Emissions Trading System for Buildings and Transport (ETS2) was considered by EPP the primary instrument for emission reduction for buildings and transport sectors, at the detriment of ambitious binding standards; notes the unacceptable burden this approach puts on households as it will disproportionately affect low-income landlords, tenants, and vulnerable communities who already struggle to cover basic costs. Highlights the risks of

exacerbating social inequalities as well as undermining public support for the green transition. Highlights that additional investment and regulatory measures such as the EPBD are crucial to reach the EU's climate targets without overburdening citizens and urges the Commission and Member States to strengthen those measures and provide the financial and technical support needed for their implementation. Calls on the Commission to present before the end of 2026 a proposal to prevent energy poverty for citizens, including a social climate package and ensure the application of the polluter-pays principle.

6. Ensuring gender- and youth-responsive, accessible and non-discriminatory housing models

- Emphasises that housing must be also addressed as a key feminist issue; strongly regrets that women and gender non-conforming people tend to be more disadvantaged in access to adequate housing as a result of persisting gender related inequalities and discriminations, including gender pay, pension gaps and unpaid care, thus on average having lower incomes, less capital and fewer opportunities to access mortgages. Deeply regrets that all these factors result in a higher proportion of their available income being spent on housing costs. Condemns that lone women and women lone-parent households as well as and those experiencing intersectional forms of discrimination such as migrants, women with disabilities, women with racial or ethnic background or LGBTIQ+ have much higher risks to live in insecure, undignified and unsafe conditions and at increased threat of becoming homelessness and suffering violence.
- Believes that facing the current crisis in access to affordable, sustainable and decent housing should require a horizontal, holistic, gender and intersectional perspective to address fully all layers of discrimination suffered by women and gender non-conforming people. Furthermore, considers key the adoption of specific measures to protect victims of gender-based violence, including by providing immediate access to temporary emergency accommodation in shelters and care centres. Believes that additional measures to promote decent and adequate housing for victims of gender-based violence are needed, including offering rental subsidies and other financial assistance to cover housing costs, as these measures are crucial for their recovery and social reintegration, ensuring they can escape from dangerous situations and build a safe, independent and violence-free future.

- Highlights the importance of integrating gender-sensitive housing design and planning; firmly believes that a "women-oriented housing policy" must specifically consider everyday life patterns of women, who— besides employment — still disproportionately bear the burden of unpaid care and domestic work, integrating key goals to facilitate domestic and family tasks, promoting neighbourly support structures and designing safe and comfortable living environments where women feel secure, especially at night.
- Emphasises the need to mainstream gender in all housing policy and urban development processes and planning levels, identifying and systematically addressing different needs and lived experiences across genders and life stages—including those of children, caregivers, migrants and elderly women.
- Deeply regrets the current trend in public debates pointing at families as responsible for their situation of poverty, deprivation and undignified housing; denounces the tendency to facilitate abusive evictions of the most vulnerable and, in particular, isolated mothers for the misbehaviour of their children; calls to protect their right to housing as fundamental for the families and youth stability and for a mechanism of urgent rehousing for those families, who are direct victims of narcotraffic or organized criminality.
- Denounces that financialisation and a speculation-driven housing sector is undermining young people's ability to afford stable, sustainable and decent homes, contributing massively to a debilitating sense of financial insecurity. Condemns that skyrocketing rent prices and poor tenant protection laws have made rental housing unaffordable and insecure for many young people, exposing them to poor living conditions, eviction and exploitation.
- Believes that residential housing renting should be enhanced, with longer tenancies options, mechanisms to maintain permanent affordability, especially in areas characterised by a substantial excess of housing demand, with a particular focus on young people, lone-women and lone-parent households. Believes that property owners must be legally required to ensure decent and safe living conditions, with all rental properties meeting enforceable minimum standards before being rent. Acknowledges the need to ensure enhanced access to mortgages for youth with weaker financial background through, *inter alia*, more effective and robust public guarantee schemes.

- Supports the institutional recognition of tenants' unions and other organised housing civil society actors as key stakeholders in housing policy, including in rent-setting negotiations, urban planning processes, and housing law reform; highlights the existing best practices in the EU⁶ to leverage on, where tenant unions play a central role in municipal-level rent negotiations and national policy consultation, to strengthen tenant representation, housing democracy as well as social dialogue.
- Strongly condemns the persistence of slum landlord practices across Europe, where tenants — often in vulnerable situations — are forced to live in substandard, unsafe or unsanitary housing, while being subjected to exploitative rents and precarious legal arrangements. Calls on Member States to adopt a zero-tolerance approach towards slum landlords, including the use of extra-legal sanctions, such as administrative penalties, fines or rental bans and where these prove ineffective, to apply civil liability mechanisms. Believes that, in the case of repeated or aggravated violations, criminal prosecution should also be pursued.
- Urges the European Commission to develop common guidelines for fair and transparent rental contracts, ensuring full respect for tenants' rights, habitability standards, rent transparency and legal security, with a priority focus on low-income, undocumented or marginalised tenants. Calls for the introduction of EU-level provisions enabling Member States, notably local authorities, to intervene rapidly in cases of substandard housing, including through extra-judicial procedures, housing mediation services, corrective administrative sanctions, or—where appropriate—mechanisms authorising tenants to carry out essential repairs themselves, with support or reimbursement from public authorities or landlords.
- Firmly believes that the financialisation and speculation of student housing must be dismantled by ensuring public or non-profit ownership requirements, guaranteeing that student accommodations remain permanently decent, sustainable and affordable for students.
- Highlights that under the upcoming European Strategy for Housing Construction it is of utmost importance to better tackle skills shortages to ensure the availability of necessary, skilled workers in order to improve the construction sector's efficiency and environmental performance, insisting at the same time on the importance of enhancing EU legislation, as well as ensuring effective

⁶ e.g. see for instance the Swedish model;

implementation of the existing one, to improve protection of labour rights, in terms of, *inter alia*, safe working conditions, including protection of workers from high temperatures, and better pay in the construction sector, as this sector is experiencing a lot of exploitation, particularly against mobile, cross-border and third-country workers. Calls for effectively regulating subcontracting and for introducing social award criteria in public procurement rules, as public money should only go to undertakings that offer high quality working conditions, complying with the existing legislation and respect planetary boundaries, given that the cheapest tender is not an option when the reduced costs come from worsened workers' conditions and poor environmental standards; believes, furthermore, that the European Strategy for Housing Construction should explicitly stress that public procurement rules must also strictly prohibit awarding construction companies that have been condemned for corruption or violation of human rights, both within or outside the EU;

- Calls on the European Commission and Member States to enhance their efforts in upholding equality and non-discrimination in the housing sector, improving their action on the correct enforcement of existing EU law against any form of discrimination as well as through the exchange of best practices. Calls on the European Commission to urgently reconsider its position on the withdrawal of the 2008 proposed Horizontal Anti-Discrimination Directive, committing to continue working towards its adoption, given that it encompasses crucial provisions aimed at ensuring protection of individuals against discrimination in the housing sector.
- Calls for a targeted and effective set of actions aimed at ensuring full and consistent implementation of the housing-related accessibility requirements under the United Nations Convention of the Rights of Persons with Disabilities (UNCRPD), in order to guarantee the equal right of persons with disabilities to live in communities with choices equal to others.
- Reminds that Europe is an ageing continent, representing a challenge for the housing sector; asks the European Commission to include adaptation to ageing in all its housing-related policies.
- Recognizes that the most vulnerable and discriminated groups most often live in unhealthy dwellings, whether they would be on contaminated land (particularly from mining and industrial areas) or polluted areas (motorways), as well as far from environmental amenities. Calls for the urgent adoption of an environmental justice strategy and framework, with a particular attention

to measures to address environmental racism, which would ensure the right of all to a housing healthy environment.

- Calls for improving at EU level the application of the "polluter-pays principle", including to lands used for housing purposes, and to ensure protection from the loss of value of properties due to such pollution remained unaddressed, thus preventing the transfer of the pollution burden and costs to those bearing no responsibility.
- Recognizes the specificity of the travellers' way of life and housing, including caravans and lightweight dwellings, and affirms the need to grant their inhabitants the same rights as any other resident, when it comes to legal domiciliation, protection against evictions, a right to dignified and healthy housing and the right to privacy. Calls on Member States to ensure the availability of a sufficient number of safe, dignified and climate-resilient reception areas equipped with access to water, sanitation and basic services.
- Strongly regrets the degradation and humiliation by right-wing and extreme right political parties of vulnerable households, who are either evicted or surviving evictions thanks to a "social shield", constantly attacked as "squatters"; underlines that the very serious situation of need suffered by these vulnerable households is arising from an urban extractivist and antisocial model, which must be swiftly reversed through a set of targeted structural measures.

7. Enabling local and regional authorities to become the main actors and guarantors of an Affordable, Sustainable and Decent Housing in the EU

- Firmly believes that in developing and implementing the European Affordable Housing Plan, local and regional authorities must be systematically and adequately involved, enhancing consultation mechanisms and coordination as well as strengthening partnerships, leveraging on their local expertise, as they are the best placed to ensure a successful drafting and implementation process of the Plan.
- Believes that the European Commission must adopt the necessary measures to provide direct and targeted access to EU funds for local authorities to ensure they can act swiftly to address the

housing challenges. Considers key addressing more effectively the issue of unclaimed Recovery and Resilience Facility (RRF) funds and the adoption by the Commission of emergency measures to facilitate their rapid and effective use by local and regional authorities for purposes linked to ensure, for those in need, decent, sustainable and affordable housing.

- Considers paramount having a stronger and more robust Cohesion policy in support of all EU regions on affordable, sustainable and decent housing, building on the existing and well-established shared management and strategic long-term frameworks, ensuring streamlined rules and administrative procedures, proper consultation and involvement of local and regional authorities, civil society organisations and SMEs in the planning, design, monitoring and implementation of projects, enhancing multi-level governance and the Partnership Principle as well as making sure that any investment in affordable housing means, at the same time, green and sustainable investment in highly efficient buildings that can be calculated as climate contribution. Fully supports the continuation of the European Urban Initiative (EUI) and the expansion of the URBACT initiative to include housing affordability.
- Underlines that the European Commission should also provide an increased targeted technical, financial and capacity-building support to local and regional authorities, with a particular focus on small and medium-sized municipalities and rural areas, in order to enhance their housing-related funding management and absorption ability, thus improving the effectiveness of their overall action in ensuring decent, affordable, and sustainable housing to those in need.
- Recalls that islands belong to 13 Member States and are recognised as disadvantaged territories in the EU legislation because of their insularity and remoteness posing specific development challenges; regrets that islands do not always benefit from the specific aid that should be provided for them to comply with the relevant provisions of the EU Treaties; calls on the EU Commission to propose a 'Statute of the EU Islands', coupled with an "Islands Pact," similar to the Rural Pact, aimed at recognising insularity as a differential feature, laying down specific funding mechanisms and policy measures to support islands in addressing the additional costs associated with insularity to ensure affordable, sustainable and decent housing on islands for those in need;
- Supports integrated territorial and local development strategies, through collaborative and participatory approaches, as outlined in the long-term Vision for the EU's rural areas, aiming at

resilient rural areas, considering it utmost the sustainable renovation of the housing stock to foster the revitalisation of depopulated rural areas, prioritising investments for community-led housing solutions, coupled with funding support for improved digital connectivity, affordable public transport and green infrastructure.

- Calls on the European Commission to cooperate with, stimulate and support managing authorities of Cohesion Policy funds at national and regional level to use the opportunity of the mid-term review of the cohesion policy in the programming period 2021-2027 to at least double the planned funds dedicated to housing policies. Believes that a revision of the relevant provisions of the Cohesion Fund is needed to make possible supporting investment in affordable housing beyond those related to the promotion of energy efficiency or renewable energy use.

The GREENS/EFA Group firmly believes that the above listed set of measures must be at the core of the upcoming first-ever European Affordable Housing Plan as well as of any future complementary housing-related policy implementing it.