

AK City Conference
Housing markets in Europe under pressure

**The first EU affordable housing plan:
Requirements of the Tenants**

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State of play at the EU level

- First ever **Commissioner for Housing and Energy, Dan Jørgensen from Denmark**
 - From the mission letter: “We urgently need to address the housing crisis, supporting Member States to address structural drivers and unlocking public and private investment for affordable and sustainable housing”.
- New European Parliament **Special Committee on the Housing Crisis in the EU (HOUS)**
 - Chair Irene Tinagli: “This special committee has been established to address a housing crisis affecting millions of European citizens. Over the next 12 months, we will work to develop concrete and innovative solutions to this pressing issue”.
- New European Commission **Housing Task Force**
 - Dan Jørgensen: “We will team up with other institutions, such as the EIB and the European Parliament, to build partnerships, to bring in expertise from all relevant fields, and to share best practices between Member States, cities, and regions. And, of course, we must provide finance and funding”.

Revision of EU State Aid Rules for a broader target group for social and affordable housing

- **Revise EC state aid rules to widen access beyond “disadvantaged groups”.**
- **Delete restrictive target group definition (Recital 11).**
- **Revised SGEI framework to expand provision of social and affordable housing.**

Implementation of Housing Cost Neutrality in Renovations

- **Enforce "housing cost neutrality" post-renovation.**
- **Protect tenants from displacement and “renovictions”.**
- **No EU Green Deal without social safeguards for tenants.**
- **Provide technical assistance to cities and MS**

Regulation of Short-Term Rentals and De-Financialization of Housing

- Limit and ban STRs to protect regular housing markets.
- Counter housing market financialization and private equity and hedge funds speculation.
- Establish an EU real estate transaction transparency register.

Revision of European Investment Bank Funding Schemes

- Reassess funding strategies for affordable rental housing.
- Prioritize Grants and Loans for not-for-profit and limited profit-providers and cooperatives.
- Promote long-term affordability, security of tenure and rental market stability.

Strengthening Tenants' Rights and Rental Market Transparency

- **Oblige online rental platforms to display average area rents.**
- **Publish previous tenants' rent rates to prevent extortion.**
- **Challenge unfair rental practices effectively.**

Establishment of a High-Level Working Group

- **Create an EU advisory board on affordable housing at the EC.**
- **Include landlords, tenants, and city representatives.**
- **Ensure smooth rollout and peer-review of EU housing plans.**
- **Align measures with market needs.**

Revision of Housing Cost Indicators in the European Semester

- **Adjust housing overburden rate threshold from 40% to 25%.**
- **Address growing number of tenants in the EU (150 million).**
- **Support effective rent regulation and housing allowances.**

Effective Roll Out of Social Climate Fund

- Focus fund use on affordable, energy-efficient housing.
- Recommend "climate housing allowances" at MS level.
- Ensure equal access to energy-efficient homes for all.

Links:

- https://commission.europa.eu/about/organisation/college-commissioners/dan-jorgensen_en
- <https://www.europarl.europa.eu/committees/en/hous/about>
- https://ec.europa.eu/commission/presscorner/detail/en/speech_25_702
- <https://www.iut.nu/>

Thank You for the Attention!