

S&D

Group of the Progressive Alliance of
Socialists & Democrats
in the European Parliament



Affordable and decent homes for all

S&D Group's Position Paper on Tackling Europe's Housing Crisis

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Executive summary

A home is much more than a roof over your head. It is where you live, share your life with family and friends, make memories, care for loved ones, relax after a long day, and feel safe. However, for many Europeans – especially tenants and first-time buyers – renting or owning a decent home has become harder than ever.

Between 2010 and 2024, house prices in the EU increased by 55.4% and rents by 26.7%. These figures vary significantly across Member States, with house prices more than tripling in Hungary and Estonia. Rents saw their highest increases in Estonia (+212%), Lithuania (+175%), and Hungary (+114%). As a result of these rising costs, low-income households are spending nearly 40% of their income on housing. The crisis is also marked by overcrowding, with approximately 16% of the EU-27 population living in overcrowded housing in 2023 and 19.2 million people experiencing severe housing deprivation.

The S&D Group is committed to making Europe fair and just. We believe a decent home is a fundamental right for all, not a privilege for a few. This is why we call for an EU Affordable Housing Plan to:

- **Increase and improve EU funding for homes:** We demand a major boost in EU funding for affordable, decent housing that should be a catalyst for additional public and private investments, calling for €300 billion in total, with €100 billion in grants.
- **Regulate short-term rentals:** The unchecked rise of platforms has become a major housing market disruptor. Europe needs quick action and a clear legal framework to address the growing short-term rental crisis and restore balance to housing markets in respect of local needs and subsidiarity.
- **Reform state aid:** We call for a change of the EU rules on state aid and public services, so that they support housing access for low- and middle-income earners.
- **Stop housing speculation:** We want to adapt financial regulation and explore banning overseas purchases of real estate and find ways to protect residents within the EU.

- **Tenants' rights protection:** To protect tenants against unreasonable rent increases, illegal evictions, and predatory leases, we call for a ban on the eviction of families and demand the establishment of a legal framework that guarantees transparent, fair, and long-term stable and secure rental contracts.
- **Sustainable homes for all:** Fighting climate change is a common endeavour, financial tools and support for renovations must be fully updated to help everyone, not just the privileged. We call for a new EU Renovation Loan to fund the EU Renovation Wave, with clear social criteria.
- **Focus on specific groups:** The housing crisis hits some groups of people harder. That is why we call for an end to homelessness and support for young people, notably by banning discrimination against homeless people EU-wide by establishing the Housing First approach as the standard across all EU Member States; and mapping the regional and local best practices regarding housing initiatives for young Europeans, such as the first-time-buyer-initiatives, and implement them as flagships in the Affordable Housing Plan.
- **Enable Member States to invest in housing:** We propose a bold rethink of the Stability and Growth Pact to allow Member States to invest in decent, affordable housing without it counting against public deficit limits. Housing must be a strategic public investment, not a budgetary burden.
- **Break harmful tax rules:** We call for appropriate action after a thorough review of how tax incentives – such as property taxes, 'Golden Visa' schemes, and tax breaks for investors – affect housing affordability and fairness across the EU, including by driving up prices and fuelling inequality and homelessness.

1. Introduction

The housing crisis is fundamentally a human rights emergency that demands a response grounded in human rights principles. Low- and middle-income earners in the European Union (EU) are increasingly struggling to afford rent or mortgage payments. Additionally, many live in poor-quality homes that may be unhealthy, energy-inefficient, or overcrowded. In 2023, around 16% of the population in the EU-27 lived in overcrowded housing.¹ Furthermore, numerous are homeless or at risk of eviction, with 19.2 million people in Europe experiencing severe housing deprivation.² On the other hand, it pays off for landowners to delay building so they can make more profit. Property speculators leave thousands of homes vacant because delaying sales makes more money, while people desperately wait for a home. Housing development is too often focused on profit of a small group instead of a home for all.

The EU is facing a housing crisis that is leading to increasing socio-economic difficulties, having different impacts in urban and rural areas. It affects all EU Member States, regardless of their economic strength and fuels social exclusion and spatial segregation. The impacts are disproportionately felt by the working poor, older people living alone, single-parent families, young people trying to set up their households, persons with disabilities, migrants, refugees, residents of tourist heavy, rural and isolated areas and other vulnerable groups.³

Europe's housing crisis in numbers

According to Eurostat, between 2010 and 2024 house prices in the EU increased by 55.4% and rents by 26.7%. However, these figures mask significant disparities between Member States and regions, with some areas experiencing much sharper increases, highlighting the uneven impact of the housing crisis across the EU.

Over the same period, house prices more than tripled in Hungary (+234%) and Estonia (+228%), and more than doubled in Lithuania (+187%), for example. Rents increased in

¹ [Eurostat](#)

² [Feantsa](#)

³ [Council of Europe](#)

26 EU countries, with the highest rises registered in Estonia (+212%), Lithuania (+175%) and Hungary (+114%).⁴

According to the latest data, low-income households – those earning less than 60% of the national median disposable income spend nearly 40% of their income on housing costs.⁵ For many Member States, housing costs are eating up a larger share of workers' paychecks. In 2024 in Denmark almost 23% of the population spend more than 40% of their income on housing. In Greece this is even 29%.⁶

The ongoing housing crisis, driven by rising costs, limited supply of affordable and decent housing, and speculative pressures, has become a structural challenge affecting individuals, families and communities in every Member State.

Longstanding residents and local communities are being pushed out of the neighbourhoods they have always called home. Families face growing instability, such as long waiting lists for public housing, overcrowded houses, or living in energy-inefficient homes which leads to significant constraints on household budgets. Marginalised groups continue to experience systemic barriers to adequate housing. Most young people have very few opportunities to own a home and face huge difficulties to find an adequate place to rent. These trends undermine basic rights, social cohesion, economic stability, and the Union's commitment to equality, inclusion and shared prosperity.

The S&Ds: homes for people, not for profit

The S&D Group is committed to making Europe just and fair. This includes making Europe a continent where a decent home is a fundamental right for all and not a privilege for the few. This S&D position paper outlines our comprehensive proposals for reclaiming housing as a public good, reaffirming that access to decent, affordable, and a long-term place to live in is a fundamental human right - not goods for profit.

In response to the deepening housing crisis across the EU, we advocate for stronger EU support to empower Member States and local authorities in delivering inclusive and sustainable solutions. Our proposals include increased public investment in affordable

⁴ [Eurostat](#)

⁵ [Eurostat](#)

⁶ [Eurostat](#)

and decent housing, stricter regulation of speculative real estate practices, and enhanced tenant protections. By prioritising people over profit, we aim to foster fair societies, reduce inequalities, and ensure that everyone in Europe has a place to call home. Furthermore, this paper serves as the S&D Group's input for the first-ever European Affordable Housing Plan, which will be presented by Commissioner Dan Jørgensen.

2. A home is a human right

The right to a home for all

The right to adequate housing is widely recognised as a fundamental human right because it is integral to core values such as dignity, equality, inclusion, wellbeing, personal security, and public participation. The EU and the Member States must ensure that this right is not only acknowledged but also progressively enforced through relevant legislation. Enforcing the right to housing is a crucial step toward addressing the crisis and guaranteeing that everyone has access to a safe, secure and affordable home.

What can the EU do?

The EU and its Member States have an obligation towards citizens to ensure universal access to decent and affordable housing in accordance with fundamental rights, such as Articles 16, 30, and 31 of the European Social Charter and principle 19 of the European Pillar of Social Rights. Investments in affordable and decent homes are crucial to ensuring and improving the quality of life for all EU citizens.

In the recently adopted mid-term reviews of the Cohesion Funds, both legislators recognised affordable housing as a new priority that requires targeted funding, and under the EU's current cohesion funding cycle, the sustainability of the housing stock will be taken into account. The recently adopted resolution on the European Social Fund+ (ESF+) post 2027 also calls on Member States to allocate sufficient ESF+ resources to tackle homelessness and urges the Commission to propose significant earmarking for this purpose. The S&D Group also welcomes the adoption of the 'Report on the role of cohesion policy investment in resolving the current housing crisis', which underline our priorities to solve this crisis.

EU competences include several areas related to housing policies including environmental legislation, particularly on energy performance of buildings and soil consumption, coordination and support of industrial policies, technical standards for construction materials, state aid rules, banking and financial supervision and legislation, monetary policy, macro-prudential policy, debt settlement procedures, non-performing loans (NPLs), and freedom to establish and provide short-term rental services.

According to Protocol 26 of the Treaty on the Functioning of the European Union, the provision of services of general economic interest (SGEI), such as affordable and decent housing, should be based on specific national, regional, or locally entrusted missions that reflect the housing needs and ensures proportional support to communities.

Moreover, Article 34 of the EU Charter of Fundamental Rights is clear: to combat social exclusion and poverty, the EU recognises and respects the right to social and housing assistance to ensure a decent existence for all those lacking sufficient resources, in accordance with Union law and national laws and practices. The EU has a duty to solve this crisis in close cooperation with actors, such as national and local authorities, tenant and owner representatives and trade unions.

Therefore, the S&D Group:

Calls on the EU and the Member States to ensure that the right to adequate housing is not only acknowledged but also progressively enforceable through relevant European and national initiatives and legislation, such as the EU Affordable Housing Plan.

Calls on the European Commission to ensure that key stakeholders – such as tenants, owners and local and regional representatives, trade unions and civil society actors – are fully involved and their contributions taken into account in the rollout and subsequent revisions of the EU Affordable Housing Plan.

3. More public investment in decent, affordable and sustainable homes

a. Homes before profits: mobilising EU funds

Europe's housing crisis can only be solved through a coordinated European response. National budgets and private investment alone cannot address the scale of the crisis.

A dedicated EU instrument – well funded, long-term and predictable – is needed to support local strategies at scale. Grants, equity, loans, and flexible tools must back not only new construction, but also the modernisation and expansion of public, cooperative, and non-profit housing. It should also focus on renovating existing housing, particularly for low- and middle-income households, while safeguarding and expanding public ownership and promoting cooperative housing models. Moreover, it is important to recognise – with adequate support – that local and regional authorities bear primary responsibility for addressing housing demand and managing large stocks of local public buildings and spaces, with a central role in planning and funding. The objectives must be achieved in full compliance with the cohesion policy, the InvestEU programmes, and the European Investment Bank (EIB) investment framework.

A significant challenge in the housing sector stems from the complexity of extended value chains, where each intermediary seeks to maximise profits, ultimately driving up costs and undermining affordability. Therefore, when allocating resources and managing public land, it is crucial to prioritise the design of competitive processes and procurement frameworks that limit profit maximisation at each stage, reduce speculative incentives, and promote transparent, efficient, and socially beneficial outcomes. Crucially, the next long-term EU budget should fully involve local and regional authorities and support a European Affordable Housing Plan.

The S&D Group calls for:

A major increase in EU funding for affordable and decent housing with a total of €300 billion, including €100 billion in grants. This funding must be reliable, long-term, and flexible – delivered through grants, equity, loans, guarantees, and other tools tailored to local needs, without excessive administrative burden. As a target, 30% of newly funded housing should be affordable for low-income earners and 30% for middle-income earners. It must cover the full range of affordable housing options, especially rental, public, cooperative, and non-profit models.

Strengthening the ERDF and the ESF+ to support investments in affordable and decent housing, as well as in key public services such as transport (CEF & TEN-T), education and childcare. Hereby, we specifically focus on rural and disadvantaged areas.

Repurposing Recovery and Resilience Facility (RRF) funds and encouraging Member States to reallocate unclaimed resources from their national Recovery and Resilience Plans (RRPs) to financial instruments supporting the construction and renovation of affordable climate resilient homes in partnership with local authorities. This will allow us to address the urgent housing needs by framing this crisis as a critical component of economic and social resilience.

Preferential treatment for models that, by statute or founding principles, are cooperative, or organised as limited-profit or non-profit entities – precisely to counter the systematic profit maximisation embedded throughout the value chain, which often exacerbates affordability challenges. Supporting such models could contribute to a more balanced system, where social value and long-term accessibility are prioritised.

Public support, public procurement processes or preferential regimes for residential investment should be tied to clear social conditionality, such as respecting labour rights, including safeguards against speculative resale, and mechanisms to preserve long-term affordability. Without such guarantees, there is a risk that public resources indirectly fuel housing exclusion or short-term financial gains.

The S&D Group is fighting to ensure that housing is recognised as a key pillar of the EU budget. It is time to substantially invest in homes for people. This can only be successful if the investments are linked to social conditions.

b. Housing as a priority: reforming EU economic rules

The housing crisis also poses a macroeconomic threat. Soaring housing costs are hampering labour mobility, fuelling regional disparities and undermining access to (public) services. In cities across Europe, workers can no longer afford to live where they work, turning housing into a structural constraint on growth. This situation is unsustainable for our economies and erodes the very foundation of our social contract. The Stability and Growth Pact (SGP) – a set of rules designed to ensure public finances across the EU – must recognise housing as a strategic public investment, not a budgetary burden.

In our long-term call to reinforce the social and environmental dimension of the European Semester, housing should play a central role. Ensuring access to adequate, affordable, and sustainable housing is essential to tackling energy poverty, promoting social inclusion, and aligning national policies with EU climate and cohesion goals. Housing policies can also have a significant impact on a country's fiscal and budgetary stance and should therefore be duly considered in the context of economic and policy coordination.

The S&D Group demands:

A bold reinterpretation of the Pact to empower Member States by excluding investment in affordable and decent housing from the public deficit limit with adequate flexibility. As a result Member States can allocate the necessary resources to tackle the housing emergency while maintaining overall economic stability.

That housing be made a strategic priority in the European Semester by including it in the Country-Specific Recommendations (CSRs). This would serve as a powerful tool to address the challenges and solutions per Member State on the housing market. We call for special attention to be dedicated to improving the housing conditions of migrant workers, since this is an essential part of the EU single market.

Housing policy must be fully integrated into the EU's economic governance framework as a pillar of sustainable growth and social progress. The European Semester should also include indicators of housing exclusion and gaps in access to affordable and decent housing in order to focus national reforms and budgetary policies towards effective access to housing. Such indicators would complement existing social scoreboard elements and guide investments in housing.

The further use of housing-related data in the Social Scoreboard to reflect on the various components, such as energy poverty or access to social housing.

4. An end to speculation

a. Ending financialisation

For decades, European governments treated housing as a social good, investing heavily to support strong welfare systems. Today, that model has shifted: municipalities bear more responsibility but with less funding, while privatisation and financialisation have transformed housing into a profit-driven asset. The rise of real estate investment trusts, mortgage securitisation, and global investors has deepened inequality, especially in major cities and tourist heavy areas such as coastal, island and outermost regions, where housing costs soar far beyond local wages and economic conditions. The impact is especially pronounced in cities that attract high levels of international investment, where local residents are priced out, and rent increases consistently outpace wage growth.

This trend has diverted investment away from less profitable markets, where returns are lower and financial incentives weaker. As a result, these areas face chronic underinvestment in housing, compounding broader dynamics of socio-economic decline and deterioration of the existing housing stock. This dual effect risks deepening territorial inequalities and undermining the goal of balanced regional development across the EU.

One of the most alarming consequences of the growing financialisation of housing is the increasing disconnection between house prices and local economic fundamentals,

particularly household income and employment conditions. In markets with a strong presence of institutional investors, this link is significantly weakened: house prices rise independently of local wage growth. When housing markets no longer reflect the real economy, this creates deep structural imbalances – undermining affordability, fuelling social exclusion, and exposing both households and the financial system to severe risks. Over time, such misalignments can erode trust, reduce mobility, and lead to sharp market corrections, especially if investor sentiment shifts or capital flows are redirected. In this context, housing ceases to function as a stabilising social good and instead becomes a source of volatility and fragmentation.

The S&D Group demands:

To explore the possibility to introduce a ban on overseas real estate purchases, while also studying ways to prioritise protection of residents against such acquisitions within the EU, potentially by giving priority access to properties intended as primary residences, without infringing on the principles of free movement of capital.

Expansion of rules and tools designed to ensure the soundness of the banking and financial system, aimed at addressing structural risks associated with the financialisation of housing, such as rising (land) prices, reduced affordability, and social imbalances. This should involve regulating speculative investment, boosting transparency, and expanding safeguards to ensure affordability and equity.

A differentiated regulatory treatment for affordable and decent housing projects funded under cooperative, limited-profit or non-profit models. This should be granted in parallel, and within a risk-based approach, as their structural features – such as mutualisation of risks – inherently contribute to lower systemic risk.

Establishing a European transparency register for all transactions related to real estate.

b. Breaking the tax chains: reclaiming housing for people

Tax policies on housing across the EU remain fragmented and inconsistent. A patchwork of tax breaks, such as capital gains exemptions and mortgage relief, distorts the market. This drives up prices and deepens inequality, disproportionately benefiting wealthier

households. ‘Golden Visa’ schemes and other tailored tax regimes often attract wealthy foreigners through real estate investments intensifying pressure on housing. Meanwhile, tax breaks for real estate investment funds fuel speculative capital, diverting housing away from local, long-term residents.

The S&D Group firmly demands:

An EU assessment of how tax incentives and preferential regimes affect the EU housing market. This must include property taxes, ‘Golden Visa’ schemes and tax rules for institutional investors to expose their impact on housing affordability, fairness, and supply across Member States. Depending on the outcomes of the assessment, appropriate actions by the EU ought to be taken.

Decisive action by the Commission to expose and eliminate harmful tax practices that fuel speculation, reduce housing availability and deepen inequality across the Union. The S&D Group pledges to lead the charge for transformative tax justice in housing, ensuring that fiscal policies serve as engines of social equity and inclusion. Reclaiming the right to decent, affordable housing for all Europeans means dismantling fiscal incentives that put profit before people.

Considering the introduction of a special EU-level property tax on extra-EU buyers, when purchasing properties beyond the first residential one or luxury units, which could serve both as a deterrent to speculative investment and as a potential EU own resource earmarked specifically for an EU fund dedicated to housing affordability.

An investigation by the Commission into the five largest investors in the European housing market, especially when it comes to their tax structure.

c. Tackling empty homes

While many Europeans struggle to find a home, a significant number of houses remain unoccupied. For the S&D Group, whether in the short- or long-term, vacant housing serving only speculative purposes is incompatible with our principles. The reasons for vacancy vary widely, depending on factors such as location, local conditions, and

ownership⁷. As a result, there is no single solution that can be applied across Europe. Nevertheless, there is clear potential to bring vacant homes back into use and make them accessible to people once more. This requires stronger regulation to prevent privatisation of public or social housing stock and reinforced national and local mechanisms (such as the real solidarity lease and community land trust) to turn vacant or underused land and dwellings into affordable housing supply.

Therefore, we call on the Commission:

For the EU Affordable Housing Plan to review and support the district renovation approach, at least as it relates to vacant housing. This would not only tackle vacancy but can also bring added value to our neighbourhoods.⁸

To provide higher EU co-financing rates for projects that reconvert vacant or abandoned buildings into affordable and decent housing, on the condition that they anticipate the long-term needs of residents, including accessibility, energy efficiency, and access to essential services.

5. Time for EU action on short-term rentals

Once praised as a win for the collaborative economy, the unchecked rise of short-term rental platforms has morphed into a major disruptor of Europe's housing markets. By shrinking the supply of long-term rentals, they worsen shortages, drive up rents, and deepen the affordability crisis – especially in tourist heavy regions such as major cities and coastal, island, and outermost regions.

The EU's fragmented and inconsistent legal framework on short-term accommodation rentals (STARs) – with overlapping laws, such as Services Directive, Digital Services Act and E- Commerce Directive – leaves local authorities uncertain about their regulatory powers. This undermines enforcement, weakens policies designed to protect people's

⁷ [Housing Europe](#)

⁸ [Housing Europe](#)

access to available, accessible, affordable, and adequate housing, and distorts competition in the hospitality sector.

In May 2026, the new EU regulation on data collection and sharing regarding short-term rental activities becomes applicable. Its primary aim is to facilitate data exchange between online platforms and public authorities to support evidence-based policymaking and local enforcement. However, it does not regulate host conduct, impose substantive rules on short-term rental services or address their socio-economic impacts. Despite growing concerns, the European Commission has avoided coordinated EU action, forcing Member States and cities to face legal uncertainty and vulnerability alone.

The S&D Group has heeded urgent calls from local governments across Europe. We commissioned a landmark legal study, including a legislative initiative to guarantee fair, sustainable, and accountable short-term rental practices. Such legislation would protect residents and contribute to restoring balance in housing markets. This study maps out key challenges and opportunities and proves there is a clear legal basis for EU action, one that respects national diversity while providing a coordinated and effective framework.

Europe owes its citizens swift and decisive measures to tackle the spiralling short-term rental crisis. The S&D Group demands urgent, tailored, and coherent EU action. We will fight for a regulatory framework that ensures consistency across the Union while respecting local realities and the principle of subsidiarity. The S&D Group welcomes the latest Commission's promise of a legislative proposal on short-term rentals during the recent State of the Union.

We will push for additional affective EU legal instruments which gives cities and regions more leverage:

A clear and uniform definition of different categories of hosts.

Proportional measures that Member States may impose at national, regional or local levels as most appropriate in areas with significant housing pressure, such as nightcaps, authorisation schemes, offsetting and zoning restrictions.

Robust safety, security, quality and consumer protection standards, including anti-discrimination provisions.

Empowerment of national, regional, and local authorities with tailored, effective, and flexible enforcement tools.

Europe cannot afford any further delay. The European Commission must immediately launch an informed, inclusive and transparent consultation that would lead to a legislative proposal rooted in the study's findings. Now is the moment for decisive EU action that empowers cities, protects residents and restores balance to Europe's housing markets. Legal certainty, clarity and flexible tools must be firmly placed in the hands of local authorities.

6. Building more and better homes for low- and middle-income earners

Europe's housing crisis is worsening, hitting all income groups and Member States, and is further exacerbated by rising living costs. The EU risks losing public trust and its social model if workers such as, nurses, teachers and builders cannot afford to live in the cities they serve, priced out of their homes.

While affordable housing remains primarily a national responsibility, EU rules – including those on state aid and SGEI – must not block progress. Affordable housing is vital for fair living conditions and social inclusion. It is high time for the Commission to move from passive oversight to active support for inclusive, fair housing policies that reflect our shared values. The widespread lack of affordable housing is a clear market failure, as

private markets alone have been unable to meet the essential demand for accessible homes. Given its profound impact, this shortfall justifies stronger and more coordinated intervention by the EU to support Member States in delivering fair and inclusive housing solutions.

In pursuit of a fairer Europe, the S&D Group:

Calls on the European Commission to expand the definition of ‘housing’ that can be supported under state aid rules ensuring access for **low-** and middle-income earners. This requires a review of the SGEI package to enable broader, fairer, and needs-based access to public and affordable housing across the Union.

Calls on the European Commission **for** a fundamental reform of the state aid rules to ease and encourage more investments in public housing **programmes**. And to allow for public investments to combat segregation, ensuring supply of affordable housing in urban areas or combatting depopulation in rural areas.

Calls on the European Commission to clarify state aid rules to ensure that municipalities and Member States can contribute public land for affordable and decent housing projects without legal uncertainty.

Calls on extending the InvestEU fund, for people whose income is too high to qualify for social housing, but too low to afford market-rate housing by including small project leaders and very affordable housing projects.

The EU cannot remain passive while the housing crisis tears apart its social fabric. When workers – the backbone of our communities – are pushed out of neighbourhoods they keep alive, the very promise of a just and inclusive Europe is undermined. The EU must break down barriers, empowering Member States with the tools and support to guarantee affordable, quality housing for all.

7. A home for everyone

Ending homelessness is not negotiable

In 2025, more than 1.2 million Europeans are living without a roof over their heads. Each night, the number of homeless Europeans is comparable to the entire population of cities like Prague or Milan. While middle-aged single men remain the primary users of homeless services, there is an increasing number of women, families, migrants, and young people experiencing homelessness.⁹ The estimated number of children who are unsheltered, in emergency accommodation, or residing in shelters for the homeless in Europe is approximately 400,000.¹⁰ Responses to end homelessness must be adapted to the specific needs of diverse groups, such as LGBTQI + people, older people and families.

Homelessness is not only a profound attack on human dignity, but also a flagrant violation of fundamental rights, including the right to housing, health, non-discrimination, access to clean water, sanitation, and protection from cruel and degrading treatment. The criminalisation of homeless people must end.

The S&D Group calls for urgent action to end homelessness by:

Ensuring that the Housing First approach, combined with strong social services addressing complex vulnerabilities, becomes the standard across all EU Member States. Responses must be tailored to the needs of diverse groups including children, women, LGBTQI+ people, single parents, persons with disabilities, migrants, older people, and families.

Calling on the Commission to continue investing in the European Platform on Combatting Homelessness (EPOCH) and to further strengthen its network and role in coordinating and facilitating exchange between Member States and other stakeholders. This should include sharing best practices on early warning systems to prevent evictions.

⁹ [Feantsa](#)

¹⁰ [Feantsa](#)

Banning discrimination against homeless people EU-wide. The EU Agency for Fundamental Rights should step up monitoring of hate crimes, violence and social exclusion of homeless people, also known as aporophobia. Member States must embed protections for homeless people in public policies and classify aporophobia as a hate crime within their security frameworks.

To truly end homelessness, the EU must tackle the housing crisis by addressing multidimensional vulnerabilities with no preconditions and delivering robust social support. Success in ending homelessness must be measured by how many people are housed, not by how many conditions they must meet.

Combatting child poverty through effective housing policies

Europe's housing crisis poses a direct threat to children's health, safety, and future. Soaring costs and stagnant wages push families into overcrowded and unsafe homes. Without stable housing, families fall apart, and children face poor living conditions, disrupted education and impaired development. This worsens inequality and perpetuates cycles of poverty across generations. Preventing evictions of children and families is a key pillar in combatting child poverty. In addition, in many Member States, basic essentials like heating, clean water, and sanitation remain out of reach, deepening the crisis for vulnerable children and this demands a strong European response.

The S&D Group demands urgent, ambitious action:

A binding EU commitment to eradicate child poverty in housing – no child should live in a cold, overcrowded home by 2030.

Ensuring all Member States take action to prevent eviction of children, including bans on evicting families with children before alternative long-term housing has been secured.

Immediate public intervention for families in need through the activation of dedicated public funds, directly managed by local authorities. These funds should act as a bridge by providing temporary shelter or ensuring continued tenancy while addressing the household's short-term vulnerability.

A substantial boost to the European Child Guarantee, with a dedicated budget of at least €20 billion to address access to adequate housing and related social needs.

Protecting tenants' rights

The S&D Group is committed to ensuring affordable and decent homes for tenants. With rising rental prices and a growing shortage of affordable homes, more and more people are struggling to find a place to live. For our Group, it is essential to protect tenants from unreasonable rent increases, arbitrary evictions, and poor housing conditions.

Therefore, we want:

Strengthened tenant protections across the EU – no more unfair contracts, illegal evictions, or predatory leases.

The EU to push Member States to provide a legal framework for transparent and long-term rental contracts written in intelligible language, along with accessible and free legal dispute resolution mechanisms for tenants, while ensuring tenants' rights to organise and demand fair treatment.

EU-level measures on leverage, liquidity, transparency, and tax treatment to contain speculative dynamics that undermine the social function of housing.

Ensuring decent homes for mobile workers

The free movement of workers is a cornerstone of EU citizenship and a key pillar of the internal market. Mobile workers are essential to the functioning of our economies across sectors and borders. However, exploitative practices and the commodification of housing by unscrupulous landlords increasingly disrupts communities, deepens segregation, and weakens the social model. The ongoing housing crisis in the EU seriously affects the fundamental right of all Europeans to remain in their communities, while simultaneously impeding the free movement of workers, which is essential for the functioning of the internal market. Mobile workers are vital to Europe's economies, yet rising labour exploitation and the prioritisation of profit over people risk undermining social cohesion. Cross-border and seasonal workers often face poor housing conditions that compromise their dignity, privacy, and well-being. Many live in accommodation linked to their wages or jobs, with limited oversight or enforcement of basic standards.

Furthermore, third-country workers should have access to the goods and services they are entitled to on an equal basis with EU workers, including fair access to private rental housing. Housing conditions and rental contracts must comply with national rules, including those on rent levels. Third-country workers, just like national workers, should be free to choose their own accommodation and not be forced to live in employer-provided housing.

Therefore, we call for:

Protection of the rights of all mobile workers – to ensure their fair treatment, Member States must establish clear housing standards and enforce them through labour inspectorates, guaranteeing decent, independent, and contract-based accommodation.

The prohibition of abusive practices such as forcing third-country workers to live in employer-provided housing.

Housing insecurity in Europe is not gender-neutral

Women in the EU face persistent barriers such as lower wages, unstable work, and a disproportionate share of unpaid care, which limit their access to secure housing. These factors contribute directly to the gender pay gap, as women are less likely to be employed full-time and continue to earn less on average than men. The resulting income disparities have a significant impact on housing security, particularly for single mothers, heightening the risk of poverty, social exclusion, mental health issues, and gender-based violence. Housing policy is central to achieving EU gender equality, yet its shortcomings undermine women's autonomy, health, and safety, pushing many of those with children toward homelessness.

Specifically, we call for:

Guaranteeing equal access for women to credit, mortgages, homeownership, and rental housing, including through housing allowances or rent subsidies, as well as tax incentives or deductions for women-headed households that provide caregiving.

Increased funding for adequate housing and immediate access to emergency shelters for women experiencing domestic and gender-based violence, alongside legislation that guarantees their right to remain in their own home regardless of legal title, ownership, or tenancy status by enabling the immediate removal of the perpetrator when appropriate.

Ensuring women's rights to participate in all aspects of housing-related policymaking as well as integrating gender mainstreaming across housing design and construction, community development and planning, transportation, and infrastructure.

Advancing inclusive housing rights for persons with disabilities

One in four EU citizens lives with a disability, yet equality remains out of reach. Persons with disabilities face systemic barriers that limit their access to opportunities, services and full participation in society. They are disproportionately affected by poverty and social exclusion, with housing being a critical area where these challenges are most evident. Without targeted policies and inclusive measures, persons with disabilities continue to face significant obstacles in securing safe and stable homes, which in turn affects their overall well-being, independence, and ability to engage fully in community life.

The S&D Group calls for:

Development of urgent new flagship initiatives and the full implementation of the EU Strategy on the Rights of Persons with Disabilities 2021-2030 by the Commission to ensure accessible and disability-inclusive housing for all.

Increased financial assistance for adjustment measures in existing housing stock, and clear requirements for all new builds to be in line with the Strategy, enabling and guaranteeing persons with disabilities to live in accessible, supported housing within the community or continue living at home (including personal assistance schemes).

Monitoring by the Commission to what extent Member States have followed up on the flagship initiative on independent living for persons with disabilities.¹¹

Homes for young people

Many young people across Europe face significant challenges in finding affordable and decent housing. Nearly half of Europeans aged 18 to 34 still live with their parents – often not by choice, but due to high rental costs, rising mortgage rates, and a shortage of social

¹¹ [EC](#)

and starter homes.¹² At the same time, housing prices and rentals have risen across the EU, while young people's incomes have barely kept pace. Especially young people in education and training are often trapped in exploitative contracts, denied tenant protections, and forced into overcrowded or unsafe homes. This growing gap increasingly hinders young people from living independently, with negative effects on their well-being, equal access to education, personal development, employment and the EU's promise of opportunity – deepening social inequalities and generational injustice.

Therefore:

We call on the European Commission to investigate the regional and local best practices regarding housing initiatives for young Europeans, such as the *first-time-buyer-initiatives*¹³, and implement them as flagships in the Affordable Housing Plan.

We want to encourage Member States, cities, and towns to implement strong rent regulation on price caps, or subsidy schemes for young people in education to stop exploitation and ensure affordability.

Affordable student housing must be recognised as a strategic dimension of education policies, and Member States should be encouraged to integrate it in their National Reform Programmes under the European Semester framework.

We call for incentives in the EU funds which support the building of affordable and decent housing for young people who are studying or participate in vocational education and training.

We want the integration of dedicated housing rights guidance into the Erasmus+ 2028-2033 programme, ensuring students, especially international ones, know their rights in each Member State.

¹² Eurostat

¹³ <https://www.svn.nl/starterslening/>

Homes for older people

In 2018, nearly half (47 %) of older people in the EU lived in under-occupied dwellings. In 2019, older women were more likely than older men to face severe difficulties paying for basic goods and services. The severe material deprivation rate for older men was 3.3 % and 6 % for older women. A particularly pressing issue is the phenomenon known as ‘prisoners of the fourth floor’ – older people living in buildings without elevators, often on high floors, who, due to limited mobility, are unable to leave their homes freely. Tackling this challenge is vital to uphold dignity and social justice for Europe’s ageing population.

Therefor the S&D Group calls for:

Launching EU-dedicated, publicly funded programmes to develop intergenerational housing that connects older people with students, trainees, and apprentices to reduce housing costs and promote solidarity. Co-financed with EU resources, these initiatives must actively support social cohesion, fight inequality, and build resilient, inclusive communities for all generations.

Further encouraging long-term national and local partnerships between housing providers, social services, and local authorities to address the ongoing support needs of older persons.

Urgent action to ensure secure and age-friendly housing, as older adults face increased isolation, health risks, and loss of independence. The housing crisis disproportionately affects older people, many of whom struggle to find affordable, accessible homes that meet their needs.

Promoting equal and inclusive housing for the LGBTQI + community

LGBTQI+ people, especially youth, trans and intersex persons, face systemic discrimination in housing markets, legislation, and support services. In line with the EU LGBTQI+ Equality Strategy, the European Pillar of Social Rights, and the EU Charter of Fundamental Rights, we are committed to advancing equal access to housing for LGBTQI+ persons by implementing the following measures.

The S&D Group demands:

Integration of LGBTQI+ equality objectives into national and regional housing policies, with EU funds prioritising marginalised LGBTQI+ groups in social and emergency housing schemes.

EU-wide support and promotion of innovative housing solutions tailored to LGBTQI+ persons at risk of homelessness – such as inclusive shelters, transitional housing for LGBTQI+ youth, and cooperative or community-led models – through dedicated EU funding and technical assistance.

Capacity building for housing authorities and service providers at all levels, via EU-backed training programmes and best practice exchanges, to ensure inclusive and effective service delivery.

The housing crisis hits LGBTQI+ communities hardest, exposing them to discrimination, instability, and homelessness. Without strong protections and inclusive policies, too many remain vulnerable. Safe and affordable housing is a right that must be guaranteed to all.

Ensuring equal access to housing for Roma and Traveller communities

In Europe, 77% of people believe that being Roma is a disadvantage in society.¹⁴ Therefore, it is not surprising at all that discrimination is a major factor – if not the main one – behind Roma housing exclusion and homelessness.¹⁵ Roma and Traveller communities continue to face extreme housing deprivation, from overcrowding to a lack of basic services.¹⁶

¹⁴ [Eurobarometer](#)

¹⁵ [EESC](#)

¹⁶ [Ergonetwork](#)

The S&D Group has a clear demand:

Europe should be fully committed to the EU Roma Strategic Framework, aiming to end housing deprivation and overcrowding among Roma by 2030.¹⁷

Roma and Traveller communities face systemic neglect and barriers that leave many without stable housing. The lack of culturally sensitive and secure accommodation fuels marginalisation and hinders full participation in society. Addressing their housing needs with respect and urgency is key to fostering equality and rebuilding trust.

8. Supporting rural and depopulated areas, islands and outermost regions

Rural and depopulated EU regions face a growing housing crisis that is often overlooked. While cities battle soaring prices, many rural areas suffer shortages, poor housing conditions, and a lack of basic infrastructure and services. This undermines quality of life for older people, drives away young people and families, and prevents new businesses and industries from setting up, deepening depopulation, economic decline, and the urban-rural divide.

For the S&D Group, tackling rural housing means more than building homes. It means revitalising communities, reducing inequalities, and ensuring no one is left behind. A key aspect of this is the renewal of existing housing stock, calling for an integrated approach that links housing to broader social, territorial, and industrial development.

Similarly, EU islands and outermost regions face unique and intensified challenges in the housing crisis due to geographical isolation, limited land availability, and constrained housing supply and market size. These factors, combined with pressures from mass tourism and second-home ownership, drive up property prices and rents, reducing access to affordable housing for local residents. Ensuring the right to remain for these communities is critical.

¹⁷[EU Roma strategic framework](#)

The S&D Group therefore calls for:

Investment in public and cooperative housing in rural areas, tailored to the needs of diverse households, including families, older people, and mobile workers throughout the EU. This can be achieved through EIB instruments or cohesion policy investments.

Targeted housing policies and investments for EU islands and outermost regions that address their unique structural challenges and promote long-term affordability for local communities.

A study into EU-level barriers to housing construction in rural areas – for example **examining** how EU rules such as **write-downs** in annual financial statements affect the ability to construct housing in rural markets and discourage long-term investment.

9. Sustainable and healthy homes:

Energy renovations for all

A warm and safe home is a right, not a privilege. Yet, 35 to 72 million people in the EU face energy poverty, forced to choose between heating and eating, with women and children hit hardest by poor conditions. Renovations must be affordable, inclusive, and protect low-income families from relocations. We need to design a housing policy that is fit for the future, including future weather conditions. The EU must guarantee an energy transition that leaves no one behind, securing healthier and energy efficient homes for all citizens.

Healthy homes for all

Home environment may be subject to a wide range of pollutants such as volatile organic compounds (VOCs) and biological contaminants like mould. These indoor pollutants originate from various sources, including building materials and external air entering the home. The collective impact of these exposures, known as the indoor exposome, significantly influences health, particularly respiratory health. The EU must guarantee safe and non-toxic environments within the homes of all citizens.

The S&D Group demands:

An EU Renovation Loan - a new instrument to fund the EU Renovation Wave

A full overhaul of EU financial instruments for housing and climate investments aimed at prioritising people over privilege. EU funding guidelines must be rewritten to assist low- and middle-income families with fair, accessible, and progressive support.

The European Investment Bank (EIB) must support initiatives to ramp up low-interest, long-term loans for vulnerable households, backed by strong EU guarantees.

A fairer housing sector in Europe

The establishment of joint and several liability, limits on the layers of subcontracting, and clear social conditionalities in all publicly funded housing projects to ensure good working conditions, housing quality, and fair benefits for Small and Medium Enterprises, address labour shortages with better wages, conditions and accommodation for construction workers, and strengthen health and safety measures in this high-risk sector.

An EU Strategy for clean Housing and Construction

Housing policy must ensure that building materials and indoor environments support long-term health by identifying air and noise pollution sources, assessing indoor and outdoor environmental quality, and guiding policies to reduce indoor exposure risks.

An EU Strategy for Housing Constructions: competitive, EU-made and circular

A deepened EU competition investigation into the construction materials sector. Construction materials are a major cost driver in the sector and suffer from significant competition problems. In many cases, the market is dominated by only a few actors – nationally or at European level.

The EU should stimulate the uptake of more sustainable building materials and promote the reuse of secondary construction materials and support the entire chain towards a more circular approach in renovation and construction projects as part of the upcoming EU Strategy for housing construction. One solution can be to promote the use of wood as a sustainable and low-carbon construction material across the construction

and building sector. Sustainably sourced, renewable wood as a construction and renovation material can replace non-renewable materials, reduce carbon emissions of the construction sector and act as a long-term carbon storage.

We ask for a revision of the Waste Framework Directive to introduce stronger targets for the re-use, recycling and material recovery of non-hazardous construction and demolition material. In addition, we ask for updated standards that enable the use of recycled and re-used wood in construction, to ensure that materials are used efficiently and in a circular way.

We want separate renovation standards for old and new buildings in the next revision of the Energy Performance of Buildings Directive, prioritising impactful measures and enabling district-wide energy solutions.