A cross-country comparison of housing in Europe

Common challenges, local solutions, & the role of the EU

HOUSING EUROPE

Dara TURNBULL

St. Paul's Bay; 29th April 2026

Setting the scene : *Public, cooperative & social housing today*

Common challenges

Developing solutions

The role of the EU

THE RICHNESS OF OUR NETWORK

43,000 local housing organisations

31 countries **and growing**

25 million dwellings

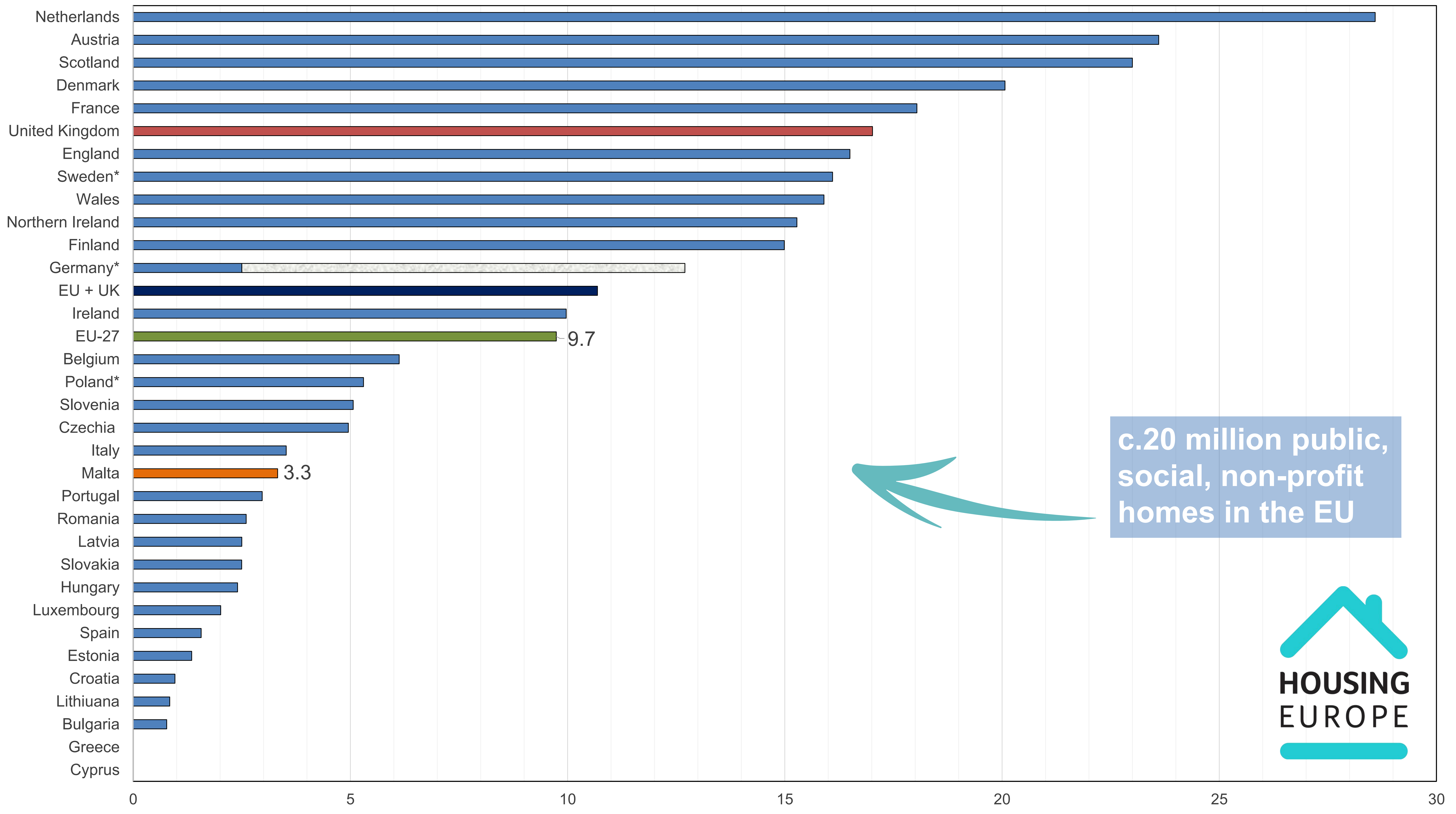
roughly **200,000** new dwellings per year

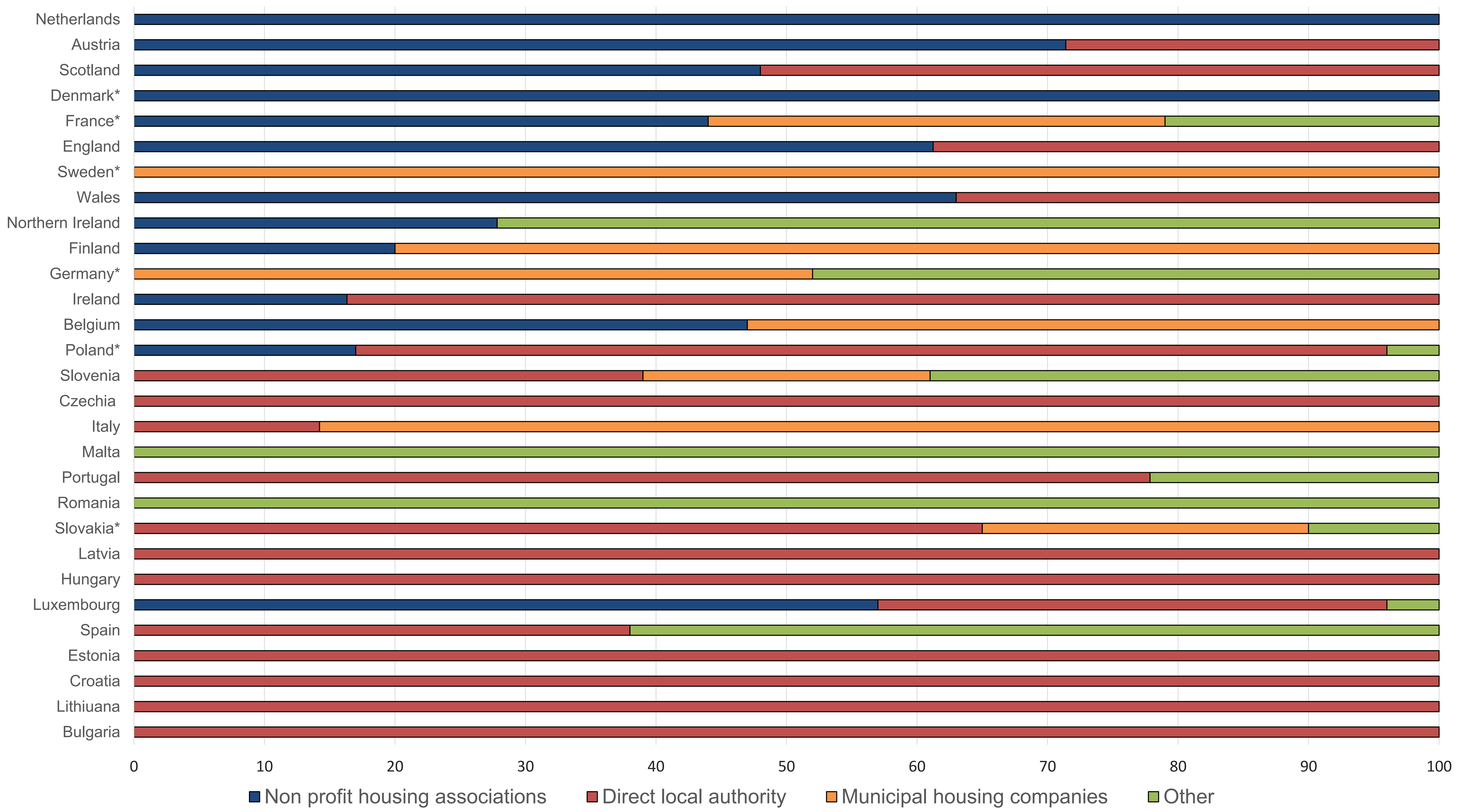
over **200,000** dwellings refurbished per year

roughly **€40bn** in new investment per year

7,500+ staff employed by the federations

300,000+ staff employed by local providers


Netherlands
Austria
Scotland
Denmark
France
United Kingdom
England
Sweden*
Wales
Northern Ireland
Finland
Germany*
EU + UK
Ireland
EU-27
9.7
Belgium
Poland*
Slovenia
Czechia
Italy
Malta
3.3
Portugal
Romania
Latvia
Slovakia
Hungary
Luxembourg
Spain
Estonia
Croatia
Lithiuana
Bulgaria
Greece
Cyprus
0
5
10
15
20
25
30
c.20 million public, social, non-profit homes in the EU
HOUSING EUROPE



Netherlands
Austria
Scotland
Denmark*
France*
England
Sweden*
Wales
Northern Ireland
Finland
Germany*
Ireland
Belgium
Poland*
Slovenia
Czechia
Italy
Malta
Portugal
Romania
Slovakia*
Latvia
Hungary
Luxembourg
Spain
Estonia
Croatia
Lithiuana
Bulgaria
0
10
20
30
40
50
60
70
80
90
100
Non profit housing associations
Direct local authority
Municipal housing companies
Other

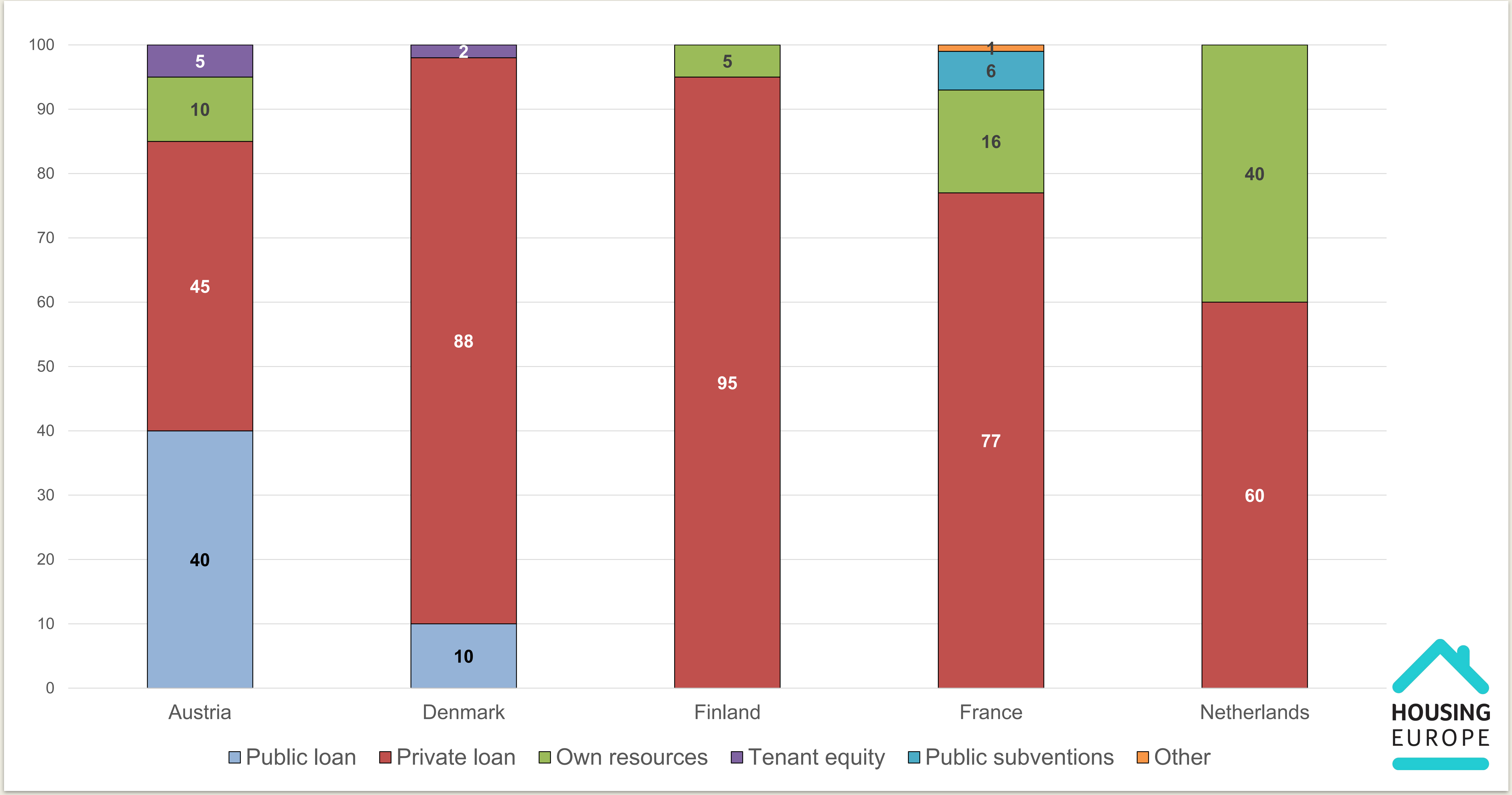
Some points to consider

- In countries with **very large** social or public housing sectors, the system tends to rely on **independent non-profit housing associations**
  - Motivated by “social” objectives
  - Not reliant on public sources of finance
  - Not politically aligned
- In countries with **small or declining sectors**, there tends to be a reliance on small **municipal providers**
  - Lack of finances
  - High turnover of staff or lack of specialisation
  - Perhaps more “politicised”

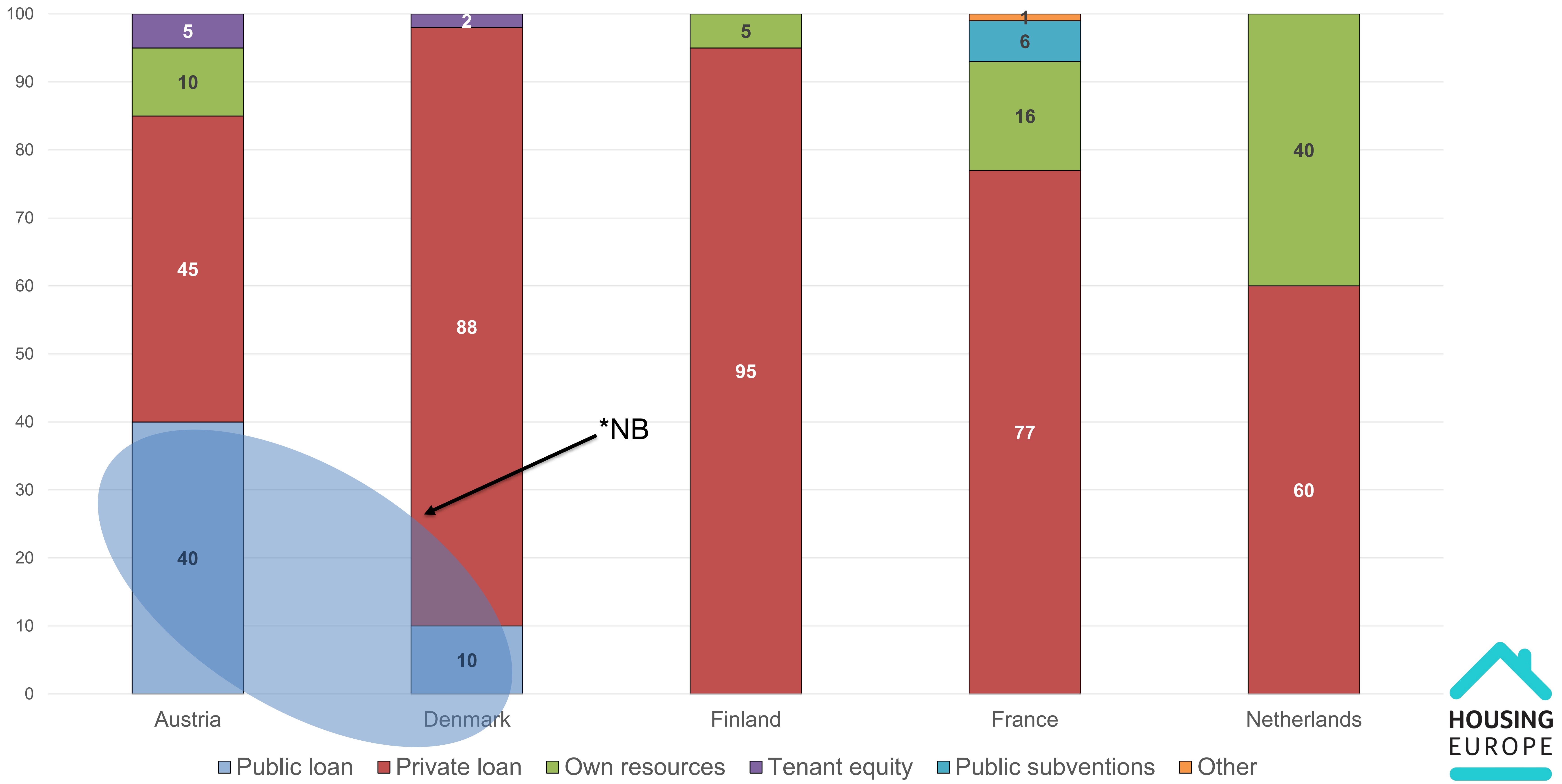
How do tenants pay their rent?

Country	Cost based	Characteristic Based	Income Based
Austria	X		
Belgium			X
Bulgaria			X
Croatia		X	
Czechia	X		
Denmark	X		
England		X	
Estonia	X		
Finland	X		
France	X		X
Germany	X		
Hungary		X	
Ireland			X
Italy			X
Latvia	X		
Lithuania		X	
Luxembourg			X
Malta			X
Netherlands		X	
Northern Ireland		X	
Poland	X		
Portugal			X
Romania			X
Scotland	X	X	
Slovakia	X		
Slovenia	X		
Spain			
Sweden		X	
Wales			

- **Income-based:** The rent is primarily based on the means of the tenant
  - **Pro:** Rents are affordable
  - **Con:** Financial vulnerability of providers; reliance on the state; unfairness over quality
- **Cost-based:** The rent is linked to the cost of provision
  - **Pro:** Supports providers, lower reliance on the state
  - **Con:** State may need to support tenants
- **Characteristic/Utility-based:** The rent is linked to the quality and other intrinsic characteristics and features of the home
  - **Pro:** Promotes 'choice' based letting, removes 'unfairness' of income-based approach
  - **Con:** Rents may be higher; dealing with renovations/decarbonisation



100
90
80
70
60
50
40
30
20
10
0
5
10
45
40
2
88
10
5
95
1
6
16
77
40
60
Austria
Denmark
Finland
France
Netherlands
Public loan
Private loan
Own resources
Tenant equity
Public subventions
Other
HOUSING
EUROPE


100
90
80
70
60
50
40
30
20
10
0
5
10
45
40
2
88
10
5
95
1
6
16
77
40
60
*NB
Austria
Denmark
Finland
France
Netherlands
Public loan
Private loan
Own resources
Tenant equity
Public subventions
Other
HOUSING EUROPE

MANY COMMON CHALLENGES

- Lack of access to land
- Sharp rise in inputs (labour & materials)
- **Dilemma** : construction vs renovations
- Need to accommodate an aging population
  - Move towards de-institutionalisation
- Also need to accommodate a sharp rise in demand for single occupant social housing
  - Older people living alone, migrants, young adults not yet in enduring relationships
- Increasing role in combating homelessness / accommodating migrants
- Push to accommodate key workers

SOME TANGENTAL CHALLENGES

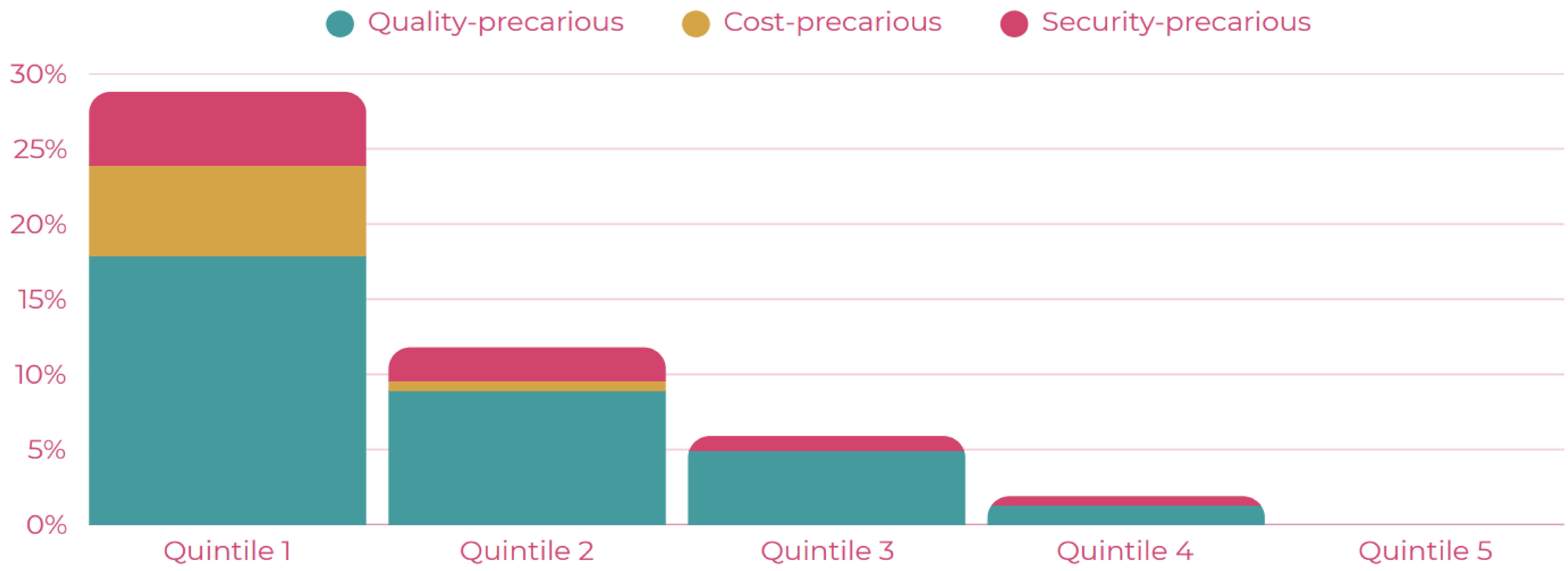
- Housing providers must be part of the energy transition (e.g., establishing renewable energy communities)
- Central to national decarbonisation strategies, as public institutions
- A shift from “social” housing to “affordable” housing
  - **Key question:** Are we increasing the size of the pie, or simply changing the rules by which is is distributed?

How do we move from identification of problems to implementation of solutions?

EqualHouse

#Housing2030

How 'precarious' is the housing situation of people in Malta?



Based on EU-SILC; Income is standardised yearly net household income.

Researcher's comment: "In Malta, precarious housing conditions are relatively rare compared to other Southern European countries. Moreover, the precarious situations that do occur are relatively light, in the sense that they are often limited to concerns of housing quality and mostly exclude cost and security issues.

Quality precariousness: No problems with objective cost burden, but score relatively high on energy poverty, utility arrears, and especially housing deprivation and overcrowding.

MALTA HOUSING SATISFACTION SURVEY – SOME THOUGHTS

- **Generally most people are quite satisfied (81%)**
- Somewhat modest level of use of Solar PV & need for repairs
- Few homes are well-insulated – air conditioning is ubiquitous, complaints of noise pollution
- c.1/3 of younger people feel their home is too small, some older people see home as too big
- Perception of worsening neighbourhood quality
- Parking is a major issue!

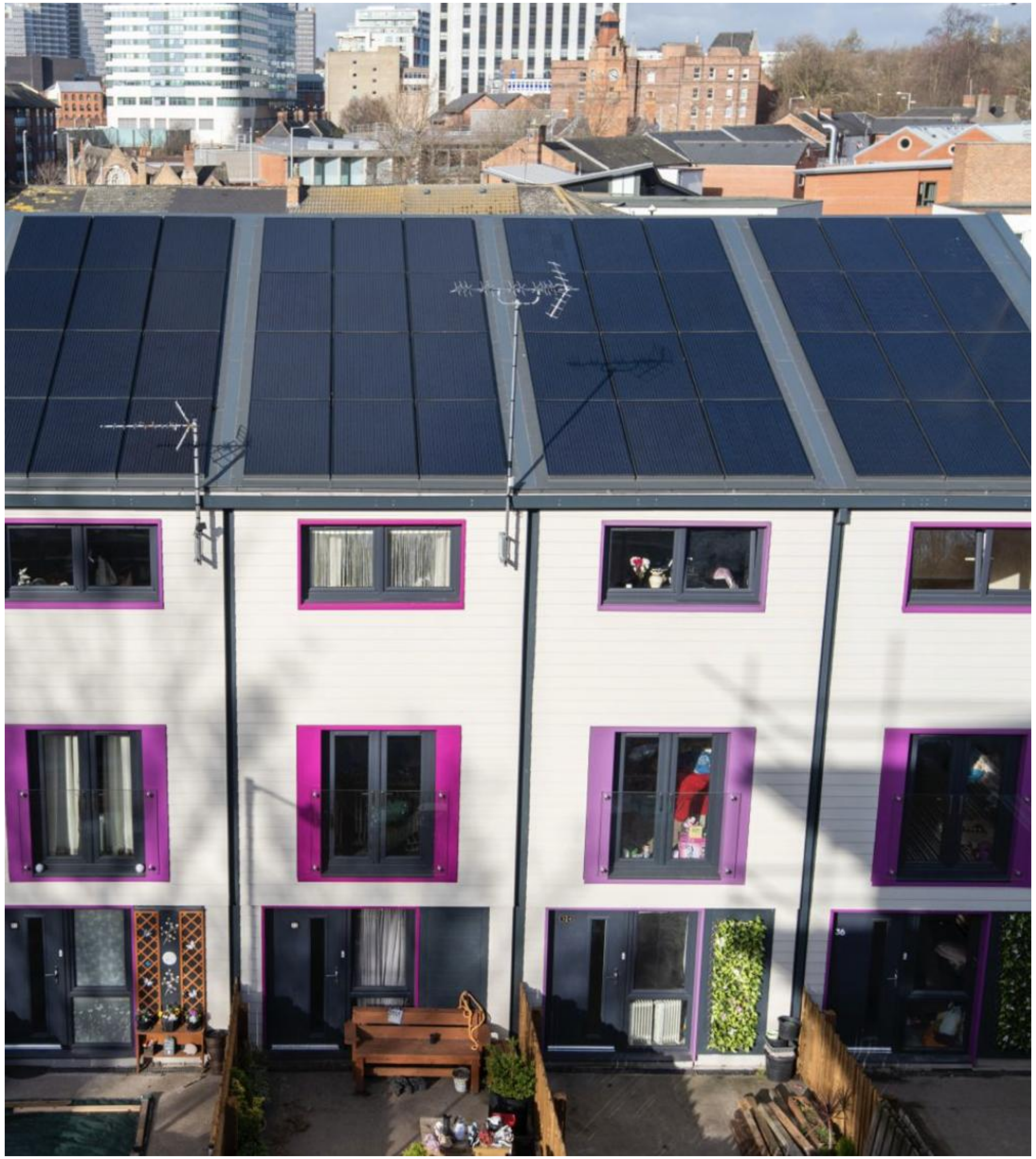
Modest level of use of Solar PV & need for repairs

- Present Solar PV penetration around 15-20% in Malta (*residential stock*)
- Supportive climate: capital grants, feed-in tariffs, and net metering schemes
- Grid congestion is a growing concern
- Surveys show some issues around the quality of homes, especially for those on lower incomes

Can we create useful synergies?

Low-levels of use of Solar PV & need for repairs - *Energiesprong*

- Homes are upgraded to **net-zero** energy (very high insulation + solar + heat systems)
- Delivered using **standardised, prefabricated components** → fast, scalable installs
- The **high upfront cost is NOT paid directly by the homeowner/landlord**
  - Future energy bill savings are redirected to repay the investment
  - Often over ~20–30 years
  - Provider bears the risk if performance is not met



Few homes are well-insulated – air conditioning is ubiquitous, complaints of noise pollution

- Cooling is clearly a growing issue in warm climates, and indeed across the EU
- Vulnerability of Europe to globalised energy markets
- Recurring cost vs one-off payment
- Tenants and low-income households often unable to access renovations
  - More exposed to energy shocks
- Noise pollution is a real nuisance
- Worse in poorly insulated homes
- Even basic insulation can reduce noise by up to 10 dB
  - When combining walls, windows, and sealing (10 - 30 dB reduction)

Reliance on air conditioning & need to insulate

Renovating homes for low-income owners

- Pre-financing (MaPrimeRenov - France)
- Derisking of lending (KredEx - Estonia)
- Energiesprong

The situation for tenants

- The classic split incentive problem
- Minimum performance standards for landlords (France, Netherlands)
- Spread out the cost of renovations
- Austria – social tenants pay a monthly fee
- Finland – social providers favour small less costly interventions; mutualise the cost over their stock

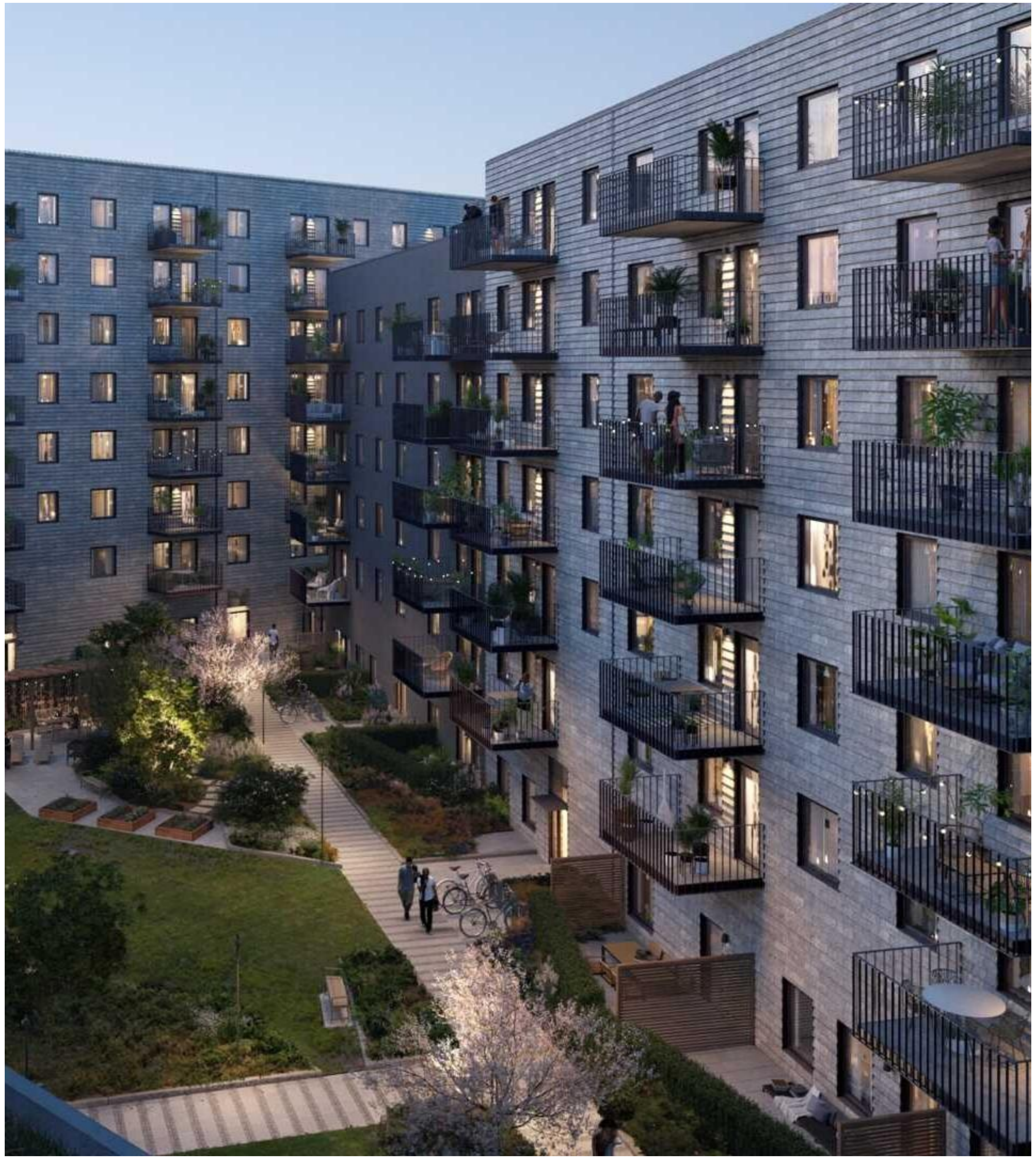
c.1/3 of younger people feel their home is too small, some older people see home as too big

- Across the EU overcrowding is more of an issue for younger people
  - Gain affordability by sacrificing on space
- Older people much more likely to live in under-occupied homes
  - High energy costs
  - Difficult to deal with maintenance and upkeep
- Inefficient use of the existing housing stock

Homes suited for younger adults

- Younger have lower incomes (on average)
- Have not yet formed stable relationships, or feel "settled" enough to buy a house
- Also have different concept of what a home should offer – promote social engagement

- **Sweden** – cooperatives aimed at those under 30
- **Denmark** – "youth housing" is a social pillar
- **Netherlands** – specific non-profits targeting young workers and new arrivals



Homes suited for older adults

- Empty-nest syndrome…
- …widows and single-person households
- Home should support living independently
  → post-COVID move to de-institutionalisation

- **Netherlands** – co-housing communities by older people, and for older people
- **Denmark** – “elderly housing” is a social pillar; healthcare facilities in the community; actively retrofitting “family” type house for the future
- **Mediterranean** – many providers disproportionally cater for older residents and have valuable lessons for those facing into this reality

Neighbourhood quality – a lack of car parking

Some quick facts about parking in the EU

- 80% of journeys are by private car
- Private cars are used only **4% of the day**
- Every car trip starts and ends in a parking space
- 41 million regulated + 190 million unregulated parking spaces in Europe = estimated parking supply exceeds **230 million spaces**
- Car ownership level (EU): 2022: 560 passenger cars per 1,000 inhabitants (up 14.3% over 2012–2022)
- We are dedicating enormous land and capital to infrastructure used a few hours per day

Typical underground parking cost in European cities:
€30,000–50,000 per space = If a 100-unit social housing project requires:

~1 space per unit	0.3 spaces per unit
100 spaces × €40,000 = **€4 million parking cost** Spread across 100 units: = **€40,000 per dwelling** With financing over 30 years, this can increase rent by roughly: €120–180 per month per unit	30 spaces × €40,000 = **€1.2 million** Per unit: = €12,000 Rent impact significantly lower.

Neighbourhood quality – a lack of car parking

Parking presents a huge cost to social housing providers

- Many social providers ask to include less parking so they can deliver more homes
- Buildings use **arbitrary quotas** for car parking, leading to cases of under use
- **Trade-offs** coming more clearly into focus

Parking is a political headache

- Easy to overlook the importance of a car, especially to lower-income households
- Social status symbol?

Neighbourhood quality – a lack of car parking
How can we start?

Parking presents a huge cost to social housing providers

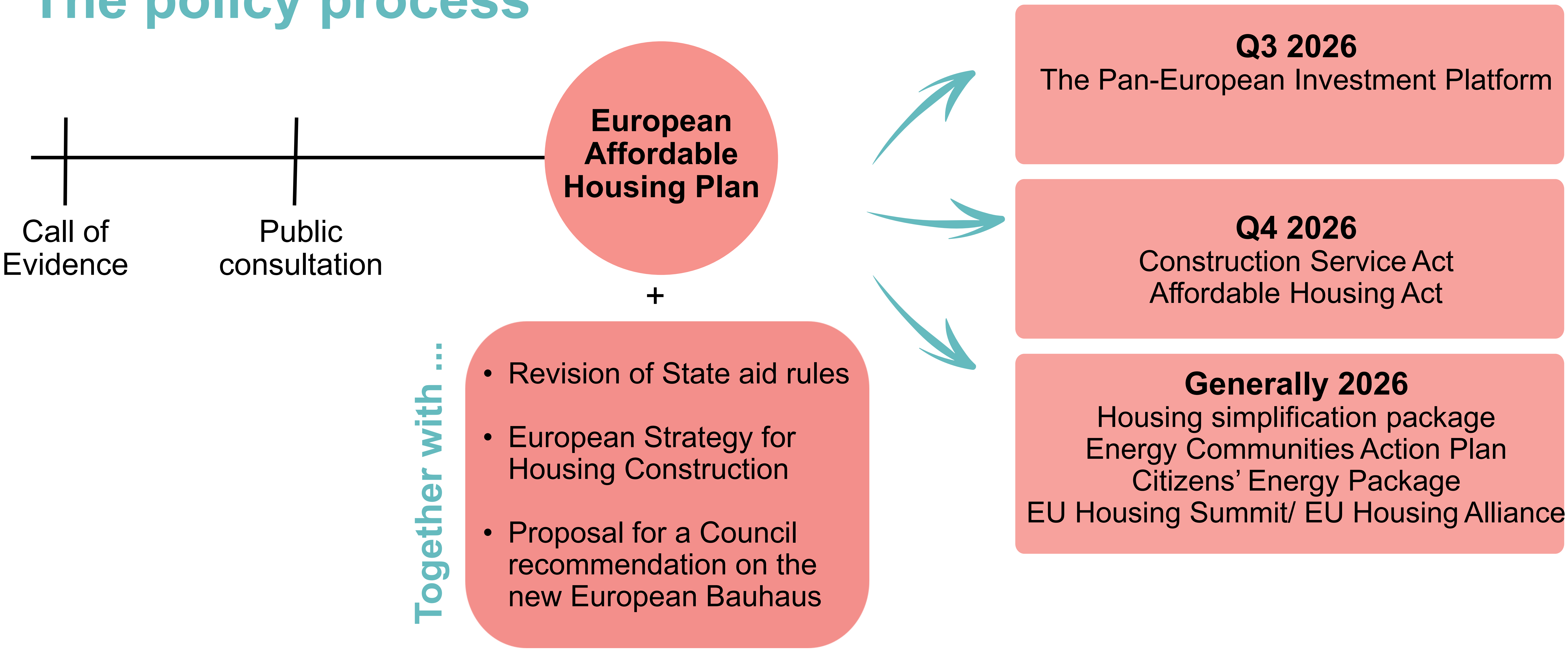
- Many social providers ask to include less parking so they can deliver more homes
- Buildings use arbitrary quotas for car parking, leading to cases of under use

Parking is an opportunity for social providers

- Operate at scale to offer credible shared mobility solutions for residents
- Leverage existing trust and goodwill

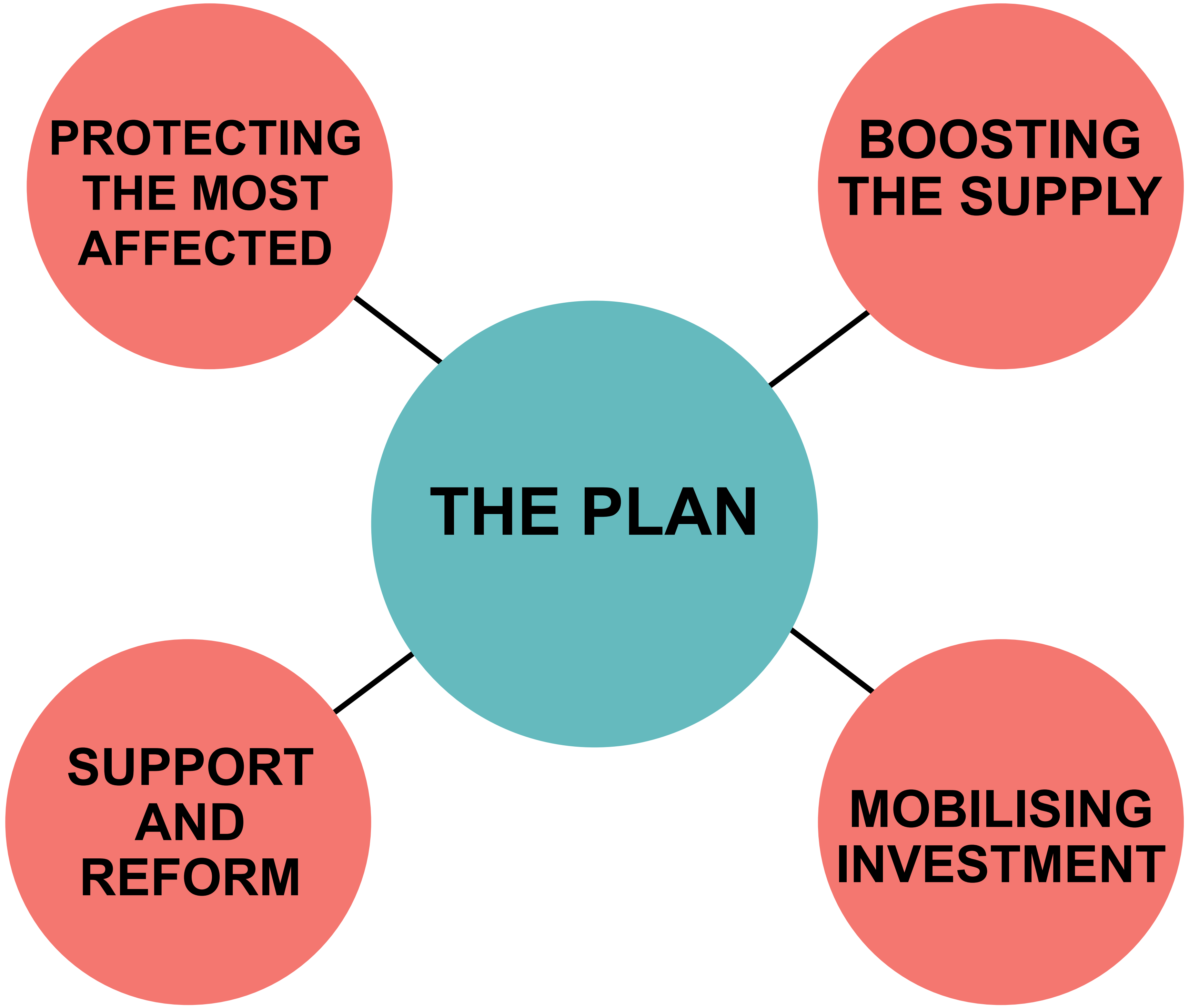
WHAT ROLE FOR THE EUROPEAN UNION?

The European Affordable Housing Plan
The policy process



The European Affordable Housing Plan
The four pillars

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



Housing Europe involvement

Affordable Housing Act

Call of Evidence

"Mobilise public and private investment at scale (targeting ~€153bn/year) through revised state aid rules, a new pan-European investment platform, and redirected EU cohesion funds"

Questions regarding the **added value** of this measure and expresses subsidiarity's concerns.

Concerns regarding the identification of **"areas of housing stress",** and legal certainty for **"justified and proportionate"** market interventions.

European Strategy for Housing Construction

Position Paper

"Drive down **construction costs and speed up delivery** by standardising and incentivising modern methods that make housebuilding more industrial"

No guarantee that efficiency gains from innovation will be passed on to housing providers or residents, consequent risk of subsidising without social value.

Policy should introduce clear conditionality to ensure that gains in productivity and innovation translate into tangible affordability outcomes

Housing Simplification Package

Contribution to the Task

"Compresses the time and cost between planning and breaking ground by replacing fragmented national/local permitting regimes with streamlined, digitised, time-capped approval processes"

Concerns regarding the simplification applied to the acceleration of permitting processes that constitute a national prerogative / Subsidiarity issues

Housing Europe involvement

Council recommendations on fighting housing exclusion

Call of Evidence

Review Public Procurement Directives

Public consultation

Review of State aid

Public consultation

The Member States should be called to:

- Maintain a consistent level of public investment towards social, public and cooperative housing for the provision and renovation of homes.
- Provide sufficient funding for accompanying measures, for instance Housing First programmes but also social cohesion programmes.
- Engage in peer-to-peer exchanges regarding the use of data, funding mechanisms and supporting programmes against housing exclusion

Additional points of attention

- **Pan-European Investment Platform**

The Pan-European Investment Platform is considered as an interesting tool.

No guarantee of greater **volume of loans.**

Encouragement of Housing Europe's members to reach out to their national authorities to set up the **voluntary national financing hubs** envisioned in the Plan.

- **European Housing Alliance-Housing Summit**

Housing Europe is involved in the organisation of such and considers them as interesting exchange moments between stakeholders, Member States and the Commission.

Importance of maintaining a peer-to-peer exchange and mutual learning model, rather than umbrella events which risk becoming showcase venues.

Show me the money – the next MFF (2028-2034)

Renovations

Our estimates

Housing Europe members currently renovating around **370,000** homes per year – cost of approximately €23 billion

Want to reach a 3% renovation rate, or 600,000 per year

Cost of €290 billion over next MFF period

→ €180 billion already accounted for, so need additional €110 billion

If the EU funds at least 20% of this 'gap' : at least €23 billion over 7 years

New construction

Based on JRC

EU is building 1.6 million homes per year.

Additional 650,000 required to close existing gap - corresponding to an **additional €150 billion** in annual investment

Housing Europe considers that at least half this gap is required in the public, cooperative, social housing sector – or additional 325,000 homes per year (cost of around €75 billion)

If we ask for at least 20% from the EU – nearly €110 billion over the next MFF period

EMBRACE A NEW HOUSING PARADIGM

HOUSING EUROPE

THANK YOU

www.housingeurope.eu

sorcha.edwards@housingeurope.eu