



PRIMER EJERCICIO – PARTE B

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Commission takes action for more affordable housing across Europe

Strasbourg, 16 December 2025

With the first-ever European Affordable Housing Plan presented today, the Commission addresses one of the most pressing needs of European citizens: access to affordable, sustainable and good quality housing.

With an average increase of house prices by more than 60%, and of rents by more than 20% in the past ten years, millions of Europeans are struggling to find a home they can afford. By hurting labour mobility, access to education, and family formation, the housing crisis is hampering both the competitiveness of the EU economy and our social cohesion. Tackling this crisis requires a truly European effort anchored in local realities.

The Commission will therefore support Member States, regions and cities by taking action where it can bring added EU value. This Plan focuses on increasing housing supply, triggering investment and reforms, addressing short-term rentals in areas under housing stress, and supporting the people most affected.

The Plan proposes measures for a more productive and innovative construction and renovation sector that will address the mismatch between housing supply and demand through the European Strategy for Housing Construction. The package also includes a Communication and a Council recommendation on the New European Bauhaus (NEB). As an enabler for the clean transition, innovation and bioeconomy, the NEB supports projects that are sustainable, affordable and of high quality – mainly in the built environment. The NEB Academy re- and up-skills the construction ecosystem for sustainable and circular construction and supports innovation and research in the sector.

Revised EU State aid rules will make it easier for Member States to financially support affordable, as well as social, housing. The Commission will work with national, regional and local authorities to simplify rules and procedures that restrict housing supply, with a particular focus on planning and permitting. A new legislative initiative on short-term rentals will support areas under housing stress.

The Commission has so far mobilised significant investments - €43 billion - in housing and will continue to do so under the next long-term EU budget. It is also developing a new Pan-European Investment Platform in cooperation with the European Investment Bank, national and regional promotional banks, and other international financial institutions.

By addressing the underlying causes of the crisis in a comprehensive way, this Plan will be particularly beneficial for those most affected: young people, students, essential workers, low-income and other disadvantaged groups. The Commission will mobilise new investment in student and social housing and help Member States put in place better solutions for homeless people based on Housing First principles.



Next steps

The European Affordable Housing Plan is the first step to support Member States deliver more affordable, sustainable and quality homes across Europe. The Commission will now focus on implementation. A new European Housing Alliance between Member States, cities, regions, EU institutions, housing providers and associations, social partners, industry and civil society will drive the implementation of the Plan. The Commission will present a progress report before the end of this mandate. Keeping the political momentum to solve this crisis is also key and the Commission has announced the first-ever EU Housing Summit in 2026.

Background

Addressing the European housing crisis is a priority in President von der Leyen's Political

Guidelines. With the appointment of the first-ever Commissioner for Housing in December 2025, the EU took more responsibility to support Member States and regional and local authorities to find concrete solutions. The commitment to make housing more affordable and sustainable was reiterated during the 2025 State of the Union address.

In October 2025, the European Council called on the Commission to put forward an ambitious affordable housing plan that respects subsidiarity and national competence, followed by Presidency conclusions in December 2024. The Commission has also closely worked with the dedicated HOUS Committee of the European Parliament.