



Brussels, 20 November 2025
(OR. en)

15221/25

SOC 763
ENER 585
ENV 1191
ECOFIN 1496
COMPET 1141

NOTE

From:	Permanent Representatives Committee (Part 1)
To:	Council
Subject:	Council Conclusions on the future European Affordable Housing Plan

1. The Presidency has prepared a set of draft Council Conclusions on “the future European Affordable Housing Plan”.
2. The Conclusions were examined by the Working Party on Social Questions on 17 July, 15 September, 6 October and 30 October 2025.
3. An agreement in principle has been reached on the draft text as set out in the Annex to this note.
4. At its meeting on 19 November 2025, the Permanent Representatives Committee returned to the matter in the context of the preparations of the forthcoming meeting of the Council (EPSCO).
5. Against this background, the Council (EPSCO) is invited to discuss the draft Council conclusions as set out in the Annex of this document, with a view to their approval at its meeting on 1 December 2025.

**The future European Affordable Housing Plan
Draft Council Conclusions**

WELCOMING

1. The appointment of the first ever Commissioner with responsibility for housing and the European Commission's intention to present a European Affordable Housing Plan as mentioned in the Political Guidelines for the European Commission 2024-2029 and included in the Mission Letter to the Commissioner on Energy and Housing.
2. The commitment made by the European Commission in the State of the European Union address on 10 September 2025 to make housing more affordable, sustainable and of better quality, and to convene the first EU Housing Summit.
3. The European Parliament's decision to form a Special Committee on the Housing Crisis and the strong engagement from the Economic and Social Committee, the Committee of Regions and other stakeholders.

RECOGNISING THAT

4. While housing and urban planning remain the responsibilities of the Member States and housing policies, systems and markets vary between Member States, there are common challenges and opportunities as well as EU legislation that affect certain aspects of housing, hence the scope for addressing this issue at EU level, supplementary to national initiatives.

5. This set of conclusions will contribute to shaping the upcoming European Affordable Housing Plan, which should be considered as the first step towards a long-term European effort to address housing challenges. Further steps are likely to be required, for example on coordination and forms of cooperation, analysis, sharing and dissemination of information, knowledge and best practices.

UNDERLINING THAT

6. While the European Union could play a supporting role in alleviating housing challenges, housing policy remains a Member State competence. Union efforts should complement the efforts of the Member States and be carried out according to the principle of subsidiarity, while the prerogative of the Member States to design their set-up as appropriate to national circumstances and in accordance with their general obligations under the EU law should be respected.
7. Regions, cities, as well as local governments and authorities play a key role in implementing measures under the national frameworks. In some Member States, they have the primary competence for housing issues, while in others, this competence is shared with the national government.
8. In some Member States subsidised rental housing that is offered below market rates and provided by different types of social and affordable housing providers, including public authorities, is considered to be affordable. However, there are no uniform or shared definitions across the Member States on social or affordable housing. These terms can be understood according to national circumstances and without reference to specific forms of tenure, ownership or regulation.

RECALLING

9. Principle 19 of the European Pillar of Social Rights on housing and assistance for the homeless which states that access to social housing or housing assistance of good quality should be provided for those in need; that people in vulnerable situations have the right to appropriate assistance and protection against forced eviction and that adequate shelter and services should be provided to the homeless in order to promote their social inclusion.
10. Article 9 of the UN Convention on the Rights of Persons with Disabilities on ensuring accessibility to housing; particularly Article 19 thereof on living independently and being included in the community; Sustainable Development Goal No 11 on Making cities and human settlements inclusive, safe, resilient and sustainable; the Urban Agenda of the European Union and the New Urban Agenda adopted in 2016 at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III) and the ‘Ministerial commitments on housing affordability and sustainability’ adopted by UNECE Member States’ ministers on 8 October 2025.
11. The Council Recommendation establishing a European Child Guarantee, the Council Recommendation on adequate minimum income ensuring active inclusion; the Council Recommendation on developing social economy framework conditions; the Council conclusions on culture, high-quality architecture and built environment as key elements of the New European Bauhaus initiative; and the Council Conclusions on measures to ensure equal access for Roma to adequate and desegregated housing, and to address segregated settlements.
12. The European Commission’s EU Transition Pathway for Construction, which identifies key principles and actions, and the previous work and discussions aimed at addressing construction issues in various fora at EU level, including the collaborative and cross-sectoral approach in the High-Level Construction Forum.

13. That housing unaffordability is an important and pressing issue across the EU - that is exacerbated by rising cost of living and energy prices - and affects people in all situations, particularly impacting low- and middle-income households, young people and homeless people, as stated by Eurofound in its ‘Unaffordable and inadequate housing in Europe’ report.
14. That sustainable urban development represents an opportunity for the economic, social and territorial development of local economies and that affordable housing is a crucial factor for regional competitiveness and requires solutions that address challenges in both supply and demand, including financing, construction, land use, and social inclusion, as concluded by the World Economic Forum in its report on Making Affordable Housing a Reality in Cities.
15. The previous work and discussions aimed at addressing housing issues in various European fora, including the declarations from Nice, Gijón and Liège, and the work of the Housing Partnership within the Urban Agenda for the EU, as well as in the informal European Housing Policy Network, in which many Member States participate.

TAKING NOTE OF

16. The discussion on various dimensions of the housing challenges faced by many citizens in the European Union at the **European Council** on 23 October 2025 calling on the Commission to present an ambitious and comprehensive plan for affordable housing, the aim of which should be to support and complement Member States’ efforts, including in the context of the simplification agenda, having due regard for the principle of subsidiarity and national competences.

17. The Opinion of the European Economic and Social Committee (18 September 2025), which calls for an EU Housing Action Plan to create a cohesive policy addressing the housing crisis and enforce the right to housing, underlines that State aid rules must allow broader access to social housing and recommends that all Member States introduce ‘housing first’ programmes to tackle homelessness. Moreover, the Opinion calls for increased public investment in housing and for measures addressing short-term rentals.
18. The European Committee of the Regions’ own-initiative Opinion on the role of cities and regions in the EU Affordable Housing Plan (13 May 2025), which highlights the territorial diversity of the housing crisis and the need for a place-based approach to enable local and regional authorities to develop tailored responses.
19. The High-level Conference on Affordable and Sustainable Housing (Copenhagen, 29-30 September 2025), which stressed the need for coordination between EU, national, and local governments on delivering affordable and sustainable housing while integrating energy, environment, health, and urban planning objectives. Discussions highlighted the importance of resilient financing solutions that build on established principles, and the need for innovative construction methods to cut CO₂ emissions, reduce costs and speed up construction. The conference also stressed the necessity to mobilise the existing building stock through renovation, repurposing and right-sizing and showcased the potential in planning measures for temporary dwellings. Additionally, the conference underlined the need for better metrics on housing affordability.

20. The thematic discussion on social housing at the informal meeting of the Social Protection Committee (on 23 September 2025), underlining the significance of strong social housing models as a vehicle for both affordable housing and social inclusion. While there are a wide variety of social housing models in the Member States (including other housing models that serve the same objective), many face challenges such as insufficient supply, financing or quality of housing. However, the wide variety of models and solutions also constitutes a wealth of innovation and mutual inspiration. Furthermore, the debate highlighted the strong correlation between social policies and housing policies, particularly on social inclusion and cohesion, homelessness as well as housing and long-term care for persons with disabilities or senior citizens.

THE COUNCIL OF THE EUROPEAN UNION

INVITES THE EUROPEAN COMMISSION, in its announced European Affordable Housing Plan, while fully respecting Member States' competences and with due regard to the principle of subsidiarity, to:

21. PRESENT a European Affordable and Sustainable Housing Plan that is supportive of the efforts of Member States, with respect for the specificities and different situations in the Member States, coherent with other wider EU policy objectives and in line with EU competences.
22. BUILD on and, where relevant, INTEGRATE initiatives into existing processes, while avoiding unnecessary duplications and additional administrative burdens for the Member States, at all governmental levels and for stakeholders.
23. PAY special ATTENTION to areas and territories, such as urban areas, peripheral or outermost regions, or islands, with particular challenges on affordable, sustainable and decent housing.

24. PRIORITISE the following four overall themes when preparing the European Affordable and Sustainable Housing Plan, without prejudging Member States' SUPPORT for individual initiatives, and without excluding work and cooperation on other issues:

I. Financing: How to use existing EU instruments and support national efforts

25. CONSIDER using EU initiatives and funding instruments, including by using the opportunities under the mid-term review of Cohesion Policy, with a view to supporting and strengthening Member States' efforts to provide, build and renovate affordable, accessible, safe and sustainable housing, whether social or otherwise, and with a view to combatting homelessness, including by:
- a. ASSESSING, in the scope of a possible revision of the State aid rules on services of general economic interest (SGEI) and of the General Block Exemption Regulation (GBER), the introduction of changes that would make it possible for Member States, where appropriate due to market failures, to support affordable and sustainable housing in a faster and simpler way, while enabling the Member States to maintain the implementation of their current social housing SGEI;
 - b. COLLABORATING with the European Investment Bank, national and regional development and promotional banks and other financial institutions to promote and facilitate knowledge-sharing and cooperation on existing and new national financing opportunities for affordable and sustainable housing, including the mobilisation of private capital;

- c. PURSUING the ambition of the planned pan-European investment platform for affordable and sustainable housing, which aims to facilitate access to existing EU funds and instruments. The platform could serve as a hub for the development of new financing models, knowledge exchange, and match-making between authorities, housing project developers, promoters, and investors.
26. CONSIDER ways to support Member States' efforts, including at regional and local levels, particularly through knowledge-sharing and technical assistance, on maintaining and, where appropriate, increasing the supply of affordable, accessible, safe and sustainable housing through domestic solutions such as:
- a. SHARING good national practices in providing access to financing for social and affordable housing providers;
 - b. SETTING UP sustainable and resilient housing finance systems for social and affordable housing in order to preserve affordability over time building, for instance, on cost-based rent, on revolving funds, municipal land ownership, and on well-defined conditions for public support (such as restrictions on selling off publicly supported housing) where relevant, in accordance with national circumstances.
 - c. PROMOTING a well-functioning housing system that encourages private investment.

II. Construction and sustainability: How to build and renovate

27. FOCUS equally on affordability and sustainability in the efforts to increase housing supply where needed, while also ensuring a good level of quality in healthy, safe (including from risks due to climate change and natural disasters), accessible and resilient places to live that respect environmental standards and architectural quality and are well connected to local infrastructure. And to this end, ensure coherence between initiatives stemming from the upcoming European Strategy for Housing Construction and the upcoming European Affordable Housing Plan.

28. IDENTIFY and ADDRESS shared issues across Member States, including low productivity in the construction and renovation sector, labour shortages and skills gaps, fair labour mobility, shortage of building materials, increases in energy costs and the overall cost of construction.
29. RECOGNISE the potential of the construction sector as an opportunity to promote women's participation in STEM professions relevant to the sector.
30. FOSTER innovation in sustainable construction and renovation practices aiming to decrease construction costs and the related environmental impact, such as circular economy practices through the reuse of materials; bio-based materials; sustainable low carbon solutions; modular building methods and industrialisation, including prefabrication and offsite construction; and digitalisation, by drawing on existing knowledge and best practices from Member States and the New European Bauhaus.
31. PURSUE the development of harmonised standards under the new Construction Products Regulation, including for used construction products and prefabricated elements as well as the development of good practices in the digital classification of building elements.
32. As part of a forthcoming legislative proposal on the circular economy, EVALUATE the need for, and potential implications of, converting current construction and demolition waste recovery targets into preparing-for-reuse and recycling targets and, as part of the existing provisions in the Waste Framework Directive to introduce EU-wide end-of-waste criteria.

33. CONSIDER ways to support Member States' efforts, including at regional and local levels, particularly through knowledge-sharing, on:
- a. Renovation, transformation and re-purposing of existing buildings, including incentives to climate proof residential buildings and to avoid the unnecessary demolition of existing buildings, where appropriate; support for energy efficient, sustainable, safe and healthy buildings to ensure high-quality living conditions, low maintenance and energy costs, low environmental impacts, and a long lifespan for housing;
 - b. Measures to facilitate the transformation of existing residential buildings into zero-emission buildings, in line with the National Building Renovation Plans under the Energy Performance of Buildings Directive;
 - c. Accessibility of both new-builds and renovations, such as adaptable housing.

Planning: Where to build

34. Consider how existing EU legislation and objectives that have the potential to impact spatial planning can better facilitate the provision of affordable housing in an adequate yet sustainable way.
35. CONSIDER ways to support Member States' efforts, including at regional and local levels, while fully respecting Member States' competences and the principles of subsidiarity and proportionality, particularly through voluntary knowledge-sharing, to improve and streamline integrated planning, zoning, and permitting frameworks as well as procedures in order to:
- a. MAKE AVAILABLE sufficient and appropriate land for housing construction and related infrastructure, including, where appropriate, reserving land for social and affordable housing providers;

- b. CONSIDER the need to mainstream climate mitigation, adaptation, and resilience, including natural disasters and exceptional occurrences, into spatial planning for the common good in accordance with the EU's goals, such as climate and sustainability;
- c. PROMOTE green, walkable, safe, and healthy cities;
- d. PROMOTE compact cities, densification, regeneration of brownfield areas and cooperation at the functional urban area level in order to, where needed, limit urban sprawl and land taking, and in order to preserve agricultural land, biodiversity and ecosystem integrity;
- e. ACCELERATE, where needed in public interest, permitting for new housing, extensions, remodelling, and renovations, without compromising on environmental, safety and quality standards and procedures;
- f. CONSIDER how streamlined administrative procedures and digitalisation may improve the efficiency of urban planning and building permit processes as well as environmental assessments;
- g. FACILITATE inclusive and transparent decision-making processes for housing developments.

III. Social inclusion: How to foster socially inclusive and diverse cities and neighbourhoods, and promote access to affordable housing

36. RECOGNISE the fundamental importance of housing security for people's well-being and the fact that, while the lack of affordable and adequate housing affects many households in Europe, particular attention should be given to households in the most vulnerable situations. In many Member States, social housing has strong merits as an instrument to provide decent, affordable and sustainable housing to persons in vulnerable situations and social exclusion, while in other Member States, alternative systems are more adequate.

37. PROMOTE stronger cooperation at EU level on homelessness, building on the work of and further strengthening the European Platform on Combating Homelessness and housing-led policies such as the Housing First Principle; and CONSIDER whether a proposal for a new Council Recommendation on ending homelessness in Europe could contribute to this end.
38. TAKE INTO ACCOUNT and SUPPORT the important contribution of national, regional and local democratic organisations, NGOs and cooperatives such as housing associations, and their role in fostering social inclusion and community building, including via the European Civil Society Strategy as presented on 12 November 2025 by the European Commission.
39. CONSIDER ways to support Member States' efforts, including at regional and local levels, particularly through knowledge-sharing, on:
- a. STRENGTHENING the correlation between social and housing policies and related relevant policies on welfare, reduction of poverty and social exclusion, health, demography, gender equality, urban development, access to public services, including to transport and energy infrastructure, etc;
 - b. IMPROVING the use and allocation of the available housing stock for persons and households who are socially excluded and in particular need.
 - c. ADDRESSING the housing challenges particularly related to the different stages of citizens' life, notably:
 - i. ENSURING housing for students and young families; and
 - ii. ENSURING accessible and age-friendly homes for senior citizens or supporting inclusive intergenerational community-based housing and co-housing;

- d. SECURING the rights of persons with disabilities, who are often more socially excluded when impacted by unaffordable housing; continue SUPPORTING Member States' measures to promote independent living for persons with disabilities; and PROMOTING the application of universal design in new housing construction and renovation projects, in line with the obligations under the UN Convention on the Rights of Persons with Disabilities;
- e. PROMOTING inclusive neighbourhoods and PREVENTING social and territorial segregation and spatial concentrations of poverty in both new and existing neighbourhoods and housing estates, including through mixed housing models, better social, cultural and economic integration as well as through adequate local public infrastructures, taking into account the risk of gentrification;
- f. SUPPORTING housing associations, owners of buildings and areas with poor socio-economic outcomes;
- g. IDENTIFYING suitable and well-balanced solutions to tackle negative effects of short-term rentals on the availability and affordability of housing for residents, while respecting national contexts, political priorities and regulatory traditions. In some areas, especially those affected by high tourism flows or other relevant factors, the short-term rental market adds further pressure to the provision of affordable housing for all, whilst in others it brings positive effects for the promotion of tourism and socioeconomic development as well as facilitating a more efficient use of the housing stock;

- h. IDENTIFYING suitable and well-balanced solutions to improve the long-term rental housing markets, while respecting the national contexts and regulatory traditions, with a view to ensuring affordable housing for all.
- i. ADDRESSING the challenge of energy poverty, including by facilitating affordable, clean heating and cooling solutions.

CALLS ON THE COMMISSION AND THE MEMBER STATES, in accordance with their respective competences and with due regard to the principle of subsidiarity, TO:

- 40. In the context of EU simplification agenda, MAP relevant existing EU legislation having impact on housing, with a view to simplifying funding, planning, permitting, construction and renovation to provide affordable and sustainable housing, while still fulfilling existing EU policy objectives.
- 41. CONSIDER the implications of the current framework of sector classification of social housing entities and their liabilities as a part of general government debt for providing affordable and social housing.
- 42. EXPLORE ways for the EU to support and strengthen knowledge-sharing between Member States at national, regional and local levels, and the dissemination of best practices.

43. CONTINUE the efforts on enhancing comparability, transparency, digital availability and secure exchanges of national and European housing data to support evidence-based policymaking, while avoiding undue administrative or financial burdens on Member States, businesses and citizens. This may include disaggregated data on the proportion of owners and tenants, housing prices, housing affordability (including better indicators to shed light on the housing cost overburden), homelessness and housing exclusion, overcrowding rate, vacant housing units, short-term rentals, age of leaving the parental home, resilience to natural disasters, sustainability and energy performance.

CALLS ON THE MEMBER STATES TO:

44. CONTINUE deliberations on more established forms of cooperation for housing policies across the EU; such a structure could potentially include a regular stock-taking item on the Council's agenda.

CALLS ON THE SOCIAL PROTECTION COMMITTEE TO:

45. CONTINUE to include housing issues in its political, knowledge-sharing and analytical work, within the European Semester and in line with its mandate, and thereby strengthen the analytical and political understanding of the fundamental overlap and mutual interdependence of social and housing policies.

References

1. EU Legislation

- Regulation (EU) 2024/3110 of the European Parliament and of the Council of 27 November 2024 laying down harmonised rules for the marketing of construction products and repealing Regulation (EU) No 305/2011
- Regulation (EU) 2023/955 of the European Parliament and of the Council of 10 May 2023 establishing a Social Climate Fund and amending Regulation (EU) 2021/1060 on the Social Climate Fund
- Regulation (EU) 2025/1914 of the European Parliament and of the Council of 18 September 2025 amending Regulations (EU) 2021/1058 and (EU) 2021/1056 as regards specific measures to address strategic challenges in the context of the mid-term review
- Directive (EU) 2024/1275 of the European Parliament and of the Council of 24 April 2024 on the energy performance of buildings

2. European Council

- Conclusions of the European Council of 23 October 2025

3. Council of the European Union

- Council Recommendation of 14 June 2021 establishing a European Child Guarantee
- Council Recommendation of 30 January 2023 on adequate minimum income ensuring active inclusion
- Council Recommendation of 27 November 2023 on developing social economy framework conditions
- Council Conclusions of 29-30 November 2021 on culture, high-quality architecture and built environment as key elements of the New European Bauhaus initiative
- Council Conclusions of 9 October 2023 on measures to ensure equal access for Roma to adequate and desegregated housing, and to address segregated settlements

4. European Commission

- [Europe's Choice - Political Guidelines for the Next European Commission 2024-2029](#)
- [Mission Letter to the Commissioner for Energy and Housing](#)
- [Transition Pathway for Construction, March 2023](#)
- [Upcoming EU Civil Society Strategy](#)

5. European Parliament

- [European Parliament decision of 18 December 2024 on setting up a special committee on the Housing Crisis in the European Union, and defining its responsibilities, numerical strength and term of office \(2024/3000\(RSO\)\)](#)
- [European Parliament report 'The role of cohesion policy investment in resolving the current housing crisis', September 2025](#)

6. European Economic and Social Committee

- Opinion '[For a European Affordable Housing plan – the contribution of civil society](#)', 18 September 2025

7. Committee of the Regions

- Opinion on [The role of cities and regions in the EU Affordable Housing Plan](#), 13 May 2025

8. Eurofound

- [Unaffordable and inadequate housing in Europe](#), European Foundation for the Improvement of Living and Working Conditions, May 2023

9. United Nations

- Convention on the Rights of Persons with Disabilities
- <https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-rights-persons-disabilities>
- United Nations Sustainable Development Goals
- [Goal 11 – ‘Make cities and human settlements inclusive, safe, resilient and sustainable’](#)
- [Geneva UN Charter on Sustainable Housing](#), 16 April 2015
- ‘Ministerial commitments on housing affordability and sustainability’, Meeting of UNECE Member States’ ministers, 8 October 2025, Geneva
- Resolution on ‘[Adequate housing for all](#)’, United Nations Habitat Assembly, 9 June 2023

10. Other

- [Declaration - Conference of EU Ministers responsible for Housing](#), 7 and 8 March 2022, Nice
- Declaration - ‘[Housing for all in sustainable, healthy, and inclusive built environments](#)’, Ministerial meeting on housing and urban development Under the Spanish Presidency, 13 - 14 November 2023, Gijón
- Declaration - ‘[Affordable, decent and sustainable housing for all](#)’, European Conference of Housing Ministers under the Belgian Presidency of the EU Council, 5 March 2024, Liège
- Declaration – ‘[Buildings and Climate Global Forum](#)’, 7 and 8 March 2024, Paris
- World Economic Forum: Making Affordable Housing a Reality in Cities, June 2019
- High-level Conference on Affordable and Sustainable Housing, 29-30 September 2025, Copenhagen
- Thematic Discussion on Social Housing, Social protection Committee, 22-23 September 2025, Copenhagen
- [European Housing Policy Network](#)