

Autumn/Winter 2024

♦ ♦ ♦ Board Meeting and Housing Policy Working Group in Brussels ♦ ♦ ♦



Between October 15th until October the 17th, 2024, during the IUT housing policy working group (HPWG) and Board meeting of the International Union of Tenants (IUT), hosted by the Vienna House in Brussels, IUT members engaged in a productive exchange of views and fruitful discussion on the theme of affordable housing.

During the second day HPWG members engaged in an interesting discussion with 6 Members of the European Parliament from different political groups and different countries. During the meeting the MEPs shared their views on the housing crisis and their proposal to fight against it. Among the themes that were raised: the regulation of Short-Term Rentals, the issue of energy poverty and the link with the new Energy Performance of Building's directive recently approved, the future involvement of parliament in the allocation of EU funds in housing and especially the possibility of setting out a new Special Committee in the parliament which has been

recently announced. During the discussion MEPs shared different point of view on how to address the issue and on the possible role of this new special committee. Members of the IUT contributed to the discussion highlighting the main challenges and opportunities in each of their country, to give the MEPs more background information and possible point of reflection for the new mandate.



During the final day, the 17th of October, IUT board members met with Commissioner for Jobs and Social Rights **Nicholas Schmit**.

In her opening remarks **Marie Linder**, president of the IUT, welcomed Commissioner Nicolas Schmit and thanked him for his work, particularly on social rights and housing issues. She noted the transition to a new mandate with Commissioner Dan Jorgensen for Energy and Housing and posed questions about his priorities, the role of the International Union of Tenants (IUT), and how the IUT can assist.

Nicolas Schmit acknowledged that no country or city is free from the challenge of affordable housing. While housing may not be a strict EU competence, it remains a shared European issue. He emphasized the need to support cities and Member States in finding tailored solutions, highlighting that even wealthier nations face significant housing problems. Schmit identified financialization, speculation, and the dominance of corporate investment in real estate as key factors driving the crisis. He noted that rising rents and property prices erode wage gains, particularly affecting lowand middle-income earners. Schmit warned against far-right narratives that blame migrants and argued that the only real solution is building more affordable housing. However, he stressed the limitations of what the European Commission can achieve, calling for pragmatic, multi-level cooperation. Schmit commended Dan Jorgensen as a strong choice for his new role and stressed the urgency of addressing housing issues before they worsen.



Schmit outlined three key priorities: increasing investments in housing, reforming State-aid rules, and regulating Short-Term Rentals (STRs).

He highlighted a €50 billion annual investment gap and called for greater allocation of funds from institutions like the European Investment Bank (EIB). He criticized state aid rules that hinder public investment in social housing, describing this approach as ideological rather than practical. On STRs, Schmit pointed to their impact on housing markets and advocated for minimum EU rules alongside local-level regulations. He emphasized the need to balance public and private sector roles, urging private actors to moderate profit expectations in the context of a strained housing market. Schmit defined housing as a fundamental human right, as recognized by the United Nations, and warned that inaction risks enforcing populist movements. Weber-Moritz connected the housing crisis to broader economic issues, noting that rising housing costs reduce disposable income and purchasing power. She argued that fairer wages are an essential part of addressing housing affordability. Barbara Steenbergen highlighted the importance of "following the money" to counter financialization and redirect resources toward public, social, and affordable housing. She expressed concern about the lack of concrete measures in the new Commission mission letter, emphasizing the need for stronger commitments. Steenbergen noted the growing recognition of housing as an economic issue, not just a social one, and stressed the need to connect housing policies to broader socio-economic challenges. Zeno Winkels asked about the stakeholders who could support the IUT in its efforts. Nicolas Schmit encouraged the IUT to push housing to the top of the European agenda, emphasizing its broader socio-economic importance to stability. He argued that failing to address housing issues would exacerbate other societal problems. Barbara Steenbergen reiterated the shift to economics, explaining the importance of framing housing as an economic issue that affects citizens, workers, students,

pensioners alike. Nicolas Schmit agreed, emphasizing that housing and jobs are interconnected. He encouraged the IUT to remain vocal about the links between housing and other economic challenges. Schmit concluded by acknowledging the significant investment gap in housing but stressed that even small reallocations of resources could make a meaningful difference. He encouraged collaboration between public and private sectors and warned against expecting immediate or absolute solutions, advocating instead for pragmatic, balanced approaches.

Launch of the European Responsible Housing Awards in Dublin, 5th June 2025



The European Responsible Housing Awards, organised by the International Union of Tenants (IUT), Housing Europe and DELPHIS, stand as a guide for innovation and commitment in public, community-led cooperative, social, and housing. This prestigious initiative, rooted in the principles Corporate of Responsibility (CSR), aims at demonstrating how housing providers can go beyond traditional practices to create homes and neighbourhoods that are not only affordable and sustainable but also inclusive and empowering. The Awards represent the vision of a New Housing Paradigm—one that

prioritizes sustainability, affordability, and community cohesion.

First launched in 2014, the Awards aim to recognize housing providers that integrate CSR principles into their strategies, contributing to the well-being of residents, sustainable communities, and the broader housing ecosystem.

The upcoming 2025 edition, that will take place in **Dublin June 5**, promises to continue this legacy by recognizing exemplary projects that reflect these ideals.

This year's categories are aligned with the Responsible Housing Code of Conduct¹, and include:

- Management Excellence for Housing Affordability.
- "More Than a Roof" Supporting Communities of Equal Opportunities.
- Agents of Green Transition, Leaders of Innovation.
- Building Strategic Alliances, Fostering Community Participation.
- Empowering the Team Fairness and Diversity at Work.
- Going the Extra Mile for Safe and Sound Living.

The Awards' jury is composed primarily of representatives from tenants' unions across Europe, ensuring that the voices of residents are central to the decision-making process. This unique feature reinforces the Awards' focus on housing as a social good and amplifies the impact of projects that prioritize tenant involvement.

The Awards exemplify how the housing sector can meet modern challenges while upholding the principles of sustainability, equity, and community—a true reflection of the New Housing Paradigm.

conduct

¹ https://www.responsiblehousing.eu/code-of-

For more information and to apply, visit: <u>European Responsible Housing Awards</u>.

Establishment of a Special Housing Committee in the European Parliament – 18th of December 2024

On December 18, 2024, the European Parliament established a "Special Committee on the Housing Crisis in the European Union" to develop solutions for decent, sustainable, and affordable housing. The committee will assess current housing needs, focusing on low- and middle-income groups, and analyse the impacts of scarcity, speculation, and rising costs on inequality and social exclusion. It will review existing housing policies, evaluate funding effectiveness, and examine barriers such as supply chain shortages and regulatory issues affecting construction and renovation.



Key areas of focus include the role of social and cooperative housing, the impact of short-term rentals, and ways to improve housing affordability through new construction and the use of vacant buildings. The committee will also contribute to the European Affordable Housing Plan and the European Strategy for Housing Construction, consulting with experts and stakeholders to drive meaningful policy reforms and solutions to the housing crisis.

Marie Linder, President of the International Union of Tenants, stated that the European

Parliament's decision marks a significant milestone in addressing the housing crisis. She emphasized that the crisis does not stop at national borders, highlighting the need for a coordinated and targeted European policy to support member states in solving housing challenges effectively. According to Linder, while housing is a European problem, it remains a national competence, requiring solutions to be implemented at national, regional, and local levels.

She reiterated the International Union of Tenants' commitment to supporting the European Parliament and Commission in this effort, noting that the IUT has long advocated for concerted action with EU institutions. Linder stressed the urgency of curbing speculative excesses in housing markets through targeted promotion of affordable housing and stronger protections for tenants against exploitative practices and escalating rents. She called on EU member states to tackle this shared challenge with determination and solidarity.²

Cairo - The Twelfth Session of the World Urban Forum WUF12



The Twelfth Session of the World Urban Forum WUF12, convened by the United Nations Human Settlements Programme (UN-Habitat), took place in Cairo, Egypt, in November 2024,

the-european-parliament/

² https://www.iut.nu/news-events/iut-welcomes-the-establishment-of-a-special-housing-committee-in-

returning to the African continent after more than 20 years

The Friedrich Ebert Foundation Egypt invited **Barbara Steenbergen** as European representative of 25 international experts to contribute to the World Urban Forum and its Pre-conferences in Cairo.

Barbara presented the latest developments on EU energy and housing policy and debated questions of housing affordability, rent law, urban development and just climate and energy transition with the mainly female peer experts, coming from the MENA States, Africa, Southern America and Asia.

World Urban Forum united over 24,000 attendees from 182 countries uniting for sustainable and equitable cities.

The forum's theme, "It all starts at home" brought together leaders, innovators, and advocates to focus on local actions that can drive sustainable urban development globally. The Forum highlighted critical topics including financing the SDGs, climate-resilient urban design, and affordable housing for all. WUF12 concluded with the Cairo Call to Action³, a powerful document capturing commitments to sustainable urbanization that will guide ongoing work across sectors. UNHabitat reaffirmed its commitment to transforming these recommendations into actionable solutions for the New Urban Agenda.

16th Citizens' Energy Forum -Towards a Citizens Energy Package: Empowering citizens for a just energy transition



For the third consecutive year the International Union of Tenants has been invited to join the 16th Citizens' Energy Forum. The event took place on 5 December 2024 in Budapest at the Congress Center, co-organized by the European Commission and the Hungarian Energy and Public Utility Regulatory Authority. The event served as a platform to advance the forthcoming Citizens Energy Package, which aims to increase citizens' participation in the energy transition while strengthening the social dimension of the Energy Union. Bringing together NGOs, local authorities, consumer associations, businesses, energy agencies, and citizens, the Forum explored ways to empower individuals and communities to reap the benefits of the energy transition while addressing the challenges posed by rising energy costs, decarbonization, and the phaseout of fossil fuels.

The 4th breakout session, "Supporting Access to Affordable Housing – Reducing Energy Costs for Tenants and Energy-Poor Citizens," provided an opportunity to discuss the importance of affordable energy retrofitting and building renovations as tools to alleviate energy poverty.



Emiliano Rocchetti, representing the International Union of Tenants (IUT) and the

³ https://wuf.unhabitat.org/wuf12

Dutch Union of Tenants "Woonbond," presented the Dutch experience as a model of tenant-friendly energy renovations. highlighted how the Netherlands integrates social safeguards into its energy transition policies while pursuing ambitious climate goals. Central to his presentation was the **Dutch** Climate Agreement⁴ (2019), which aims to transition 7 million homes and 1 million buildings off natural gas by 2050. Rocchetti stressed the principle of housing cost neutrality, ensuring that rent increases from energy renovations are balanced by energy savings, thereby protecting tenants from disproportionate financial burdens.

Rocchetti showcased key initiatives, including the **2023 policy mandating free insulation**⁵ by social housing associations, covering facades, roofs, floors, windows, and sealing, all implemented without rent increases. This measure directly improves tenants' living conditions while reducing energy costs. He also noted the Dutch government's allocation of €300 million since 2022 to address energy poverty through energy-saving measures, including targeted allowances of €1,300 for low-income households and €400 for eligible students.

Rocchetti further highlighted the "Smarter with Your Energy"6 program, which provides energy displays to tenants, enabling annual savings of €100-200 and a reduction of 200 kilograms of CO₂ emissions per household. Developed in collaboration with Woonbond, Aedes, and the Dutch government, the initiative promotes energy efficiency while empowering tenants to participate in the energy transition.

Finally, Rocchetti emphasized the importance of integrating social safeguards into energy renovation strategies, aligning with the Energy Performance of Buildings Directive (EPBD) and European Commission recommendations. He

⁴ https://www.klimaatakkoord.nl/gebouwde-

omgeving ⁵ Free insulation from 2023 at housing corporations Woonbond

underlined that the Dutch approach offers a possible model for achieving energy efficiency and ambitious climate targets while protecting tenants' rights and promoting inclusiveness.

Affordable Conference on **Energy: Turning civil society** views into action.



The European Economic and Social Committee (EESC) hosted its fourth annual conference on energy poverty on 26 June in Brussels, focusing on energy affordability amid the green transition. Building on past editions, the 2024 event examined how EU institutions, Member States, and civil society can ensure stable, affordable energy for all, especially vulnerable groups, while addressing challenges like inflation and international conflicts.

Key discussions included the European Commission's recent Recommendation on energy poverty⁷, the role of National Energy and Climate Plans (NECPs) in achieving EU climate targets, and best practices for supporting disadvantaged groups through housing access and renovation.

During the Second Panel "The Road to Efficiency and to Ecological Transition -Successfully Updating NECPs", in her opening remarks, Paula Abreu Marques, Head of Unit in the Department of Energy at DG Energy,

⁶ Help huishoudens slim energie te besparen

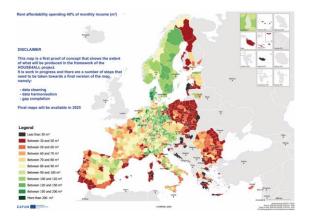
⁷ https://energy.ec.europa.eu/news/commissionpublishes-recommendations-tackle-energy-povertyacross-eu-2023-10-23_en

European Commission, highlighted the critical role of National Energy and Climate Plans (NECPs) in ensuring alignment with EU energy and climate goals. She stressed the importance of ambitious NECPs to translate EU-wide objectives into concrete measures that promote energy efficiency, renewable energy adoption, and energy security. Abreu Marques highlighted the need for NECPs to foster investor confidence and address energy poverty, emphasizing the importance of public consultations and stakeholder engagement in the development of these plans. She also pointed out the ambition gaps in member states' draft NECPs, particularly regarding renewable energy targets, energy efficiency, and greenhouse gas reduction, calling for a serious implementation framework to meet 2030 targets. In his presentation, Emiliano Rocchetti, Policy Officer at the International Union of Tenants, focused on the challenges faced by tenants in the context of energy renovations. He emphasized disproportionate financial burden on tenants due to rent increases following energy renovations. Rocchetti highlighted provisions in the Energy Performance of Buildings Directive (EPBD) that aim to protect tenants through rent caps and support schemes. He advocated for "housing cost neutrality," ensuring that rent increases are balanced with energy savings, and urged member states to implement these safeguards ahead of the 2026 deadline.



In its closing remarks, the session emphasized the importance of integrating social, economic, and environmental objectives into NECPs. The panellists collectively called for ambitious, inclusive, and well-implemented plans to address energy poverty, foster renewable energy adoption, and ensure a just and equitable energy transition.

Discover the first results on housing affordability across Europe – ESPON Project



ESPON is an EU funded programme that bridges research with policies. They provide territorial analyses, data and maps to support EU cohesion policy with facts and evidence and help public authorities to benchmark their region or city, identify new challenges and potentials and shape successful development policies for the future.

The HOUSE4ALL initiative aims to deliver a comprehensive overview of housing policies throughout the ESPON territory. It seeks to develop a unified definition of housing affordability at the EU level, considering a broad spectrum of indicators and the diverse characteristics of European regions. By investigating and mapping existing public policies related to affordable and quality housing, the project evaluates the extent of coordination at various geographical levels and integration into spatial planning and territorial development strategies.

A significant aspect of the project involves analysing data from online housing advertisements to map affordability across Europe. This approach addresses the scarcity of systematic data on housing affordability, enabling a more precise assessment of the challenges faced by different regions. Preliminary results indicate that long-term rentals are prohibitively expensive in several parts of Europe, particularly in southern regions, making them among the costliest areas for long-term rentals within the EU.

The HOUSE4ALL project is set to continue its research, with final results anticipated in the coming year. These findings are expected to inform policymakers at various levels, providing recommendations on creating and ensuring access to affordable and quality housing. This aligns with European policy objectives related to territorial cohesion and the EU Green Deal.

EIB workshop – Investment barriers in affordable and sustainable housing in Europe

The European Investment Bank (EIB) hosted a high-level session on affordable and sustainable housing, bringing together EU institutions, member states, and stakeholders to address barriers to housing affordability and explore innovative solutions⁸. The discussion focused on financing mechanisms, regulatory reforms, and strategies to foster collaboration across public and private sectors.

During the first presentation, **Antongiulio Marin**, representing InvestEU, provided an overview of Europe's largest pan-European risk-sharing instrument, with a €30 billion budgetary guarantee. He highlighted its role in supporting social investment, sustainable

infrastructure, and skills development. Marin emphasized the importance of InvestEU's pan-European platform for affordable housing, noting its dual funding options through structural funds and national grants. To date, over €800 million has been allocated to implementing partners.

Gunnar Muent, advisor to the EIB, focused on the EIB's policy priorities, which include sustainable energy, innovation, social housing, and urban development. He emphasized the limited share of housing funds—€3 billion—within broader sustainability programs and called for increased investment to address barriers such as funding gaps, supply chain challenges, and regulatory obstacles.

In her presentation, **Emily Sinnott**, Head of Policy and Strategy at the EIB, identified key barriers to housing supply, including soaring house prices and rents, low private sector investment, and skill shortages in the construction industry.

Julien Chebbo presented findings from an EIB Group survey on barriers to affordable housing, highlighting the negative impact of rent-level restrictions and regulatory fragmentation across member states.

During the panel discussion, **Sorcha Edwards** from Housing Europe raised concerns about speculative housing investments and their misalignment with affordability goals. She called for stronger guarantees to protect public housing investments and avoid speculative practices.

Nicolas Rossignol, representing ESPON, discussed the "House4All" project, which aims to map affordable housing trends across Europe and develop a compendium of effective national housing policies. He highlighted the contested definitions of social and affordable

⁸ Investment barriers in affordable and sustainable housing in Europe - Joint EC-EIB Group workshop

⁹ [HOUSE4ALL] Access to affordable and quality housing for all people | ESPON

housing and stressed the need for robust data to inform policy decisions.

Michaela Kauer, representing the city of Vienna, shared insights into Austria's success in energy-efficient renovations and tenant protections. She highlighted the need to address gender disparities in housing policy and stressed the importance of steady financing to ensure affordable and sustainable housing.

In her conclusion, **Ruth Paserman**, Director at DG EMPL, highlighted the urgency of addressing housing affordability, particularly in urban areas where demand pressures are greatest. She emphasized the importance of leveraging EU funds like InvestEU, ERDF, and the Social Climate Fund to support housing initiatives and called for improved coordination across governance levels to ensure effective implementation.

The session concluded with remarks from **Gunnar Muent**, who announced plans for a follow-up meeting in Milan to present actionable solutions and establish a platform for affordable housing in Europe. Participants agreed on the need for stronger multi-level governance, innovative financing models, and coordinated efforts to ensure access to sustainable and affordable housing for all.

French – German Future Forum



December 2024, the Franco-German Future Forum¹⁰ a bilateral institution which is elaborating guidelines for the governments of Germany and France, published recommendations for action on the local energy and heating transition in Germany and France. The recommendations are based on a year-long exchange with innovative municipalities from both countries, as well as representatives from ministries, civil society, science and business Barbara Steenbergen, head of the IUT EU office, has been appointed as expert in the working group on energy-efficient building renovation. 11

The meetings in person and online were characterised by intensive exchange and innovative ideas. The result: concrete approaches on how we can learn from each and develop solutions together. Socially responsible renovation: The energy transition can only succeed if building renovation is also carried out on a large scale and in a socially responsible manner. This means that funding must be more strongly aligned with social criteria, and the new social safeguards under the EPBD should provide targeted support to low-income households. Please find the recommended actions here: https://df-zukunftswerk.eu/sozial-undklimagerecht-sanieren

Promote local strategies: Neighbourhood concepts are key to sustainable renovations. Municipalities need more flexible funding options and building-specific data to successfully fulfil their central role. Recommended action:

https://df-zukunftswerk.eu/lokale-strategienfuer-die-energetische-sanierung-staerken

zukunftswerk.eu/aktuelles/energiewende-und-

<u>soziale-gerechtigkeit-was-sagt-die-neue-eu-gebaeuderichtlinie</u>

¹⁰ <u>https://df-zukunftswerk.eu/unser-auftrag</u>

¹¹ https://df-

The proposals will be discussed further in the coming months — with representatives from politics, at expert conferences and in public events in France, Germany and Brussels.

European Parliament - How can the new European Parliament and Commission lead the way out of the housing crisis?

The European Parliament hosted a high-level event on October 15, 2024, organized by Housing Europe with the support of MEP Marcos Ros Sempere (S&D, Spain), to address Europe's housing crisis and explore how the new European Parliament and Commission can lead the way forward.



In his opening remarks, MEP Marcos Ros Sempere set the scene by emphasizing the need for a robust budget and strengthened cohesion policy to support housing strategies that improve quality of life for European citizens. He stressed that the European Union must act as a lifeline for people facing housing insecurity, particularly as soaring rents and housing shortages continue to exacerbate the crisis. Highlighting the importance of public investment, he called for European funds to be directed toward expanding public housing stock and alleviating the pressure on citizens struggling with housing costs. Bent Madsen, President of Housing Europe, followed with a call to recognize public, cooperative, and social housing providers as essential actors in reducing inequality.

The second panel explored how the new European Parliament and Commission can

embrace a new housing paradigm. The discussions were forward-looking, focusing on actionable solutions to tackle the crisis.

Emiliano Rocchetti, representing International Union of Tenants, highlighted the urgent need to address the financialization of housing, where homes are treated as speculative assets rather than social goods. He warned that unchecked corporate and foreign investment is inflating prices, displacing residents, and deepening inequality across Europe. Rocchetti called for stricter regulations, including limits on speculative ownership, an EU-wide transparency register, and stronger tenant protections. He emphasized that housing must be a fundamental right, not a commodity, urging bold action to prioritize affordability and accessibility forthcoming EU Affordable Housing Plan. MEP Kim van Sparrentak (G/EFA-NL) expressed hope that the EU Affordable Housing Plan would emerge as a robust strategy addressing homelessness and expanding social housing while ensuring that all voices are heard. The panel also included contributions from Ruth Paserman of DG EMPL, who highlighted the need to implement housing-first strategies and drew on Finland's success in combining housing initiatives with social inclusion. **Teplansky** of DG REGIO linked housing policy to broader objectives such as job integration, mobility, and urban competitiveness, emphasizing the need to address market failures while fostering private-sector involvement. Luciana Tomozei from the European Investment Bank outlined the EIB's role in addressing housing challenges, stressing the importance of conducting detailed assessments of barriers to ensure targeted and effective investments in affordable and energyefficient housing.

The event concluded with remarks from **Christian Lieberknecht**, Vice President of Housing Europe, who summarized the key

takeaways and reiterated the urgency of addressing Europe's housing crisis.

MEP Marcos Ros Sempere closed the event by reaffirming his commitment to tackling the housing crisis and calling for swift and decisive action from the European Parliament and Commission. The event ended with a cocktail reception, offering participants an opportunity to continue the dialogue and foster further collaboration. Overall. the discussions highlighted the urgency of implementing a New Housing Paradigm and set the stage for a stronger, more coordinated response to Europe's housing crisis in the coming legislative term.

Between housing shortage and concrete gold - how can housing become more affordable again and construction more profitable?

On 10 December 2024, Ina Scharrenbach, Minister for Home Affairs, Municipal Affairs, Building and Digitalisation of the State of North Rhine-Westphalia, Rolf Buch, CEO of Vonovia SE, Barbara Steenbergen, Head of the Liaison Office of the International Union of Tenants at the EU, and Prof. Theo Kötter, professor for Urban Development and Land Planning, discussed the high demand for affordable housing in Germany and the difficulties of meeting this demand in a panel discussion at the university of Bonn.



Barbara Steenbergen brought an international perspective to the debate and cited the housing policies of neighbouring countries Austria and the Netherlands as possible role models. She referred to the necessity to continue the legal implementation of the "Mietpreisbremse" (rent price brake) in Germany to protect tenants from extortionate rents and massive price increases through the structural housing crisis in Germany, caused by lack of investment in affordable housing and unleashed property markets.

EESC Conference on 'Protecting Europe's most vulnerable through sustainable and affordable housing'

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On 21st of November 2024, the Civil Society Organisations' Group of the European Economic and Social Committee (EESC) organised the conference 'Protecting Europe's most vulnerable through sustainable and affordable housing'.



The discussion was in connection with the EESC opinion 'Social housing in the EU - decent, sustainable and affordable'¹² and with the EESC study 'Affordable Sustainable Housing in the EU'¹³ carried out by the Centre for Social and Economic Research (CASE). **Séamus Boland**, President of the Civil Society Organisations' Group, opened the conference by stressing that access to adequate housing represents a human right that requires a pan-European approach.

Marcos Ros Sempere, Member of the European Parliament (S&D Group), shared his concern for the housing conditions of all Europeans, as the housing problem does no longer affect only the most vulnerable, but it has spread to all groups of society. He also referred to the Commissioner for Energy and Housing and to the Special Committee on Housing that will be created by the Parliament, ensuring that they are willing to work together on a European Affordable Housing Strategy. His speech was based mainly on the impact the EU institutions can have on the management of this critical situation, stating that the EU

legislature will be the key to advance on proposals to solve the housing crisis.

All over Europe, the housing crisis is putting populations under a crucial financial burden, threatening social inclusion and increasing the risk of poverty. According to Eurostat, 10,6% of EU households in cities and 7% in rural areas spent more than 40% of their disposable income on housing. Moreover, since 2015, housing prices increased by 48% and rents by 18% on average.

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https://www.eesc.europa.eu/en/our-work/publications-other-work/publications/affordable-sustainable-housing-eu

¹³ <u>https://www.eesc.europa.eu/en/our-work/publications-other-work/publications/affordable-sustainable-housing-eu</u>