European Committee of the Regions

eppCoR
group in the european committee of the regions

HOUSING SOLUTIONS

EPP-LED CITIES AND REGIONS DELIVERING SUSTAINABLE SOLUTIONS FOR CITIZENS











2026

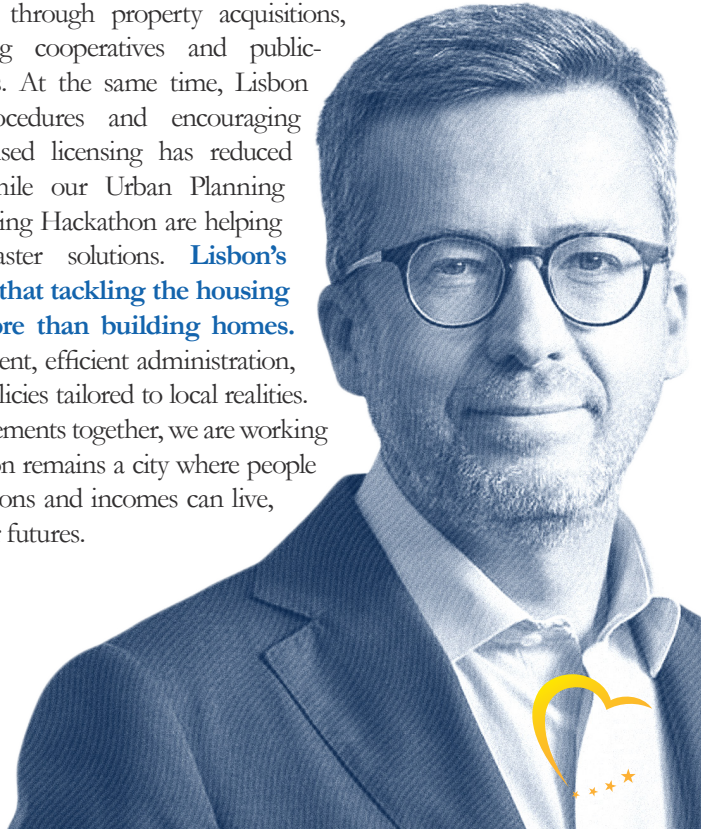
Making housing affordable

INVESTMENT, INNOVATION AND PARTNERSHIPS



Lisbon, Portugal

Since 2021, Lisbon has pursued a comprehensive housing strategy combining immediate support with long-term investment. Backed by an **€800 million investment plan for 2022–2028**, the city's largest housing investment in over three decades, our approach recognises that no single measure can solve the housing crisis. Over the past four years, Lisbon has delivered more than 3,230 homes through construction and rehabilitation. Today, over 64,000 residents, approximately 12% of the city's population, live in municipal affordable housing. Our strategy responds to different needs. We support young families seeking homes in historic neighbourhoods, provide dedicated housing for essential workers, including teachers, healthcare professionals and police officers, and offer rent subsidies to households spending more than 30% of their income on housing. We are also expanding affordable housing through property acquisitions, renovation, housing cooperatives and public-private partnerships. At the same time, Lisbon is simplifying procedures and encouraging innovation. Digitalised licensing has reduced approval times, while our Urban Planning Academy and Housing Hackathon are helping develop better, faster solutions. **Lisbon's experience shows that tackling the housing crisis requires more than building homes.** It demands investment, efficient administration, partnerships and policies tailored to local realities. By bringing these elements together, we are working to ensure that Lisbon remains a city where people of different generations and incomes can live, work and build their futures.



CARLOS MOEDAS
MAYOR OF LISBOA

Revitalising our city

MAKING HOUSING ACCESSIBLE TO ALL



Łódź, Poland

Every city faces different housing challenges and must develop solutions tailored to its own needs. In Łódź, our approach combines urban regeneration, affordable housing and economic development to create a city where young people and families can build their futures. For decades, many municipal buildings remained neglected, while young graduates increasingly left the city. We responded with a two-track strategy: attracting investment and creating jobs, while renovating buildings and expanding housing opportunities. With EU support, we have renovated 180 buildings, creating over 1,000 municipal flats and revitalising entire neighbourhoods. Today, we are also focusing on **social and affordable housing for families caught in the credit gap:** those who cannot access traditional mortgages but do not qualify for social housing.

In 2026 alone, we expect to deliver over 500 new apartments, including housing for those caught in the rent gap, with similar numbers planned for the coming years. We are also developing public-private partnerships to accelerate construction and expand housing opportunities. However, municipalities cannot address these challenges alone. **Europe needs dedicated funding**, alongside simpler procedures and stronger cooperation with local authorities, to help cities deliver affordable homes. Our experience shows that housing policy is not simply about constructing buildings. It is about revitalising neighbourhoods, retaining young people and ensuring that everyone has the opportunity to live and thrive in their city.



HANNA ZDANOWSKA
MAYOR OF ŁÓDŹ

Building affordable, green and inclusive homes



Warsaw, Poland

Warsaw is committed to providing affordable, high-quality housing that meets the needs of its residents while contributing to a greener and more inclusive city. Through its municipal housing programme, the city offers affordable rental homes owned either directly by the municipality or by non-profit housing associations. Today, approximately 9% of Warsaw households live in city-owned housing. Sustainability is central to Warsaw's housing policy. New residential developments follow the Warsaw Green Building Standard, incorporating green spaces, rainwater management, energy efficiency and modern ventilation systems. Accessibility is equally important, with facilities adapted for people with disabilities and housing solutions designed to support vulnerable residents.One example is the new residential development on Grójecka Street, completed in 2026. Designed by JEMS Architects, the project provides **205 affordable homes** across 9,284 m², equipped with solar panels, energy storage, heat recovery ventilation and rainwater retention systems. Beyond housing, the development includes spaces for cultural and youth activities, strengthening the neighbourhood's social fabric and local identity. Warsaw's experience demonstrates how affordable housing can go hand in hand with environmental sustainability, accessibility and community development. **Housing is not simply about constructing buildings, but about creating neighbourhoods where people can live, connect and thrive.**

RAFAŁ TRZASKOWSKI
MAYOR OF WARSAW



Expanding affordable housing



Cantabria, Spain

In Cantabria, we are developing innovative solutions to increase affordable housing while making better use of public resources. Two initiatives demonstrate how regional and local authorities can work together to deliver tangible results. First, through our regional public housing company, Gesvican, we have launched a **public-private partnership to deliver 212 affordable rental homes across six municipalities.** Local authorities provide land free of charge, while private developers finance, construct and manage the homes under a 75-year concession. At the end of this period, the properties return to public ownership in optimal condition. Construction has already begun in Laredo and Polanco.

Our second initiative gives unused public buildings a new purpose. In both 2025 and 2026, Cantabria allocated **€1.5 million annually** to help municipalities convert vacant public properties into homes, offering grants of up to €50,000 per project. In 2025 alone, this programme created 13 public housing units in municipalities facing population decline, demonstrating how housing policies can also strengthen territorial cohesion and revitalise rural communities. **Cantabria's experience shows that affordable housing does not always require building from scratch or relying exclusively on public funding**. By mobilising private investment, reusing existing buildings and empowering municipalities, we can expand housing opportunities while making our communities more sustainable and resilient.



Copy: Partido Popular de Cantabria

MARÍA ISABEL URRUTIA DE LOS MOZOS
REGIONAL MINISTER, GOVERNMENT OF CANTABRIA

More affordable homes without consuming more land





Balearic Islands, Spain



In the Balearic Islands, access to affordable housing is one of our greatest challenges. Population growth, tourism pressure and limited land availability make it increasingly difficult for residents, particularly young people and families, to find a home. Our response is based on a clear priority: **creating more affordable housing for residents while protecting our islands' limited territory.** Through our housing action plan, we now have more than 10,000 affordable homes in the planning pipeline. We are combining new public housing developments with public-private partnerships, making public land available for affordable rental housing and simplifying administrative procedures to accelerate construction. But building new homes is only part of the solution. We are also mobilising existing housing stock by converting unused commercial premises, completing unfinished buildings and adapting existing properties for residential use.

This allows us to increase supply without unnecessarily consuming more land. Our investment programme also includes more than 2,000 new public homes across the four islands, backed by more than €350 million. The housing challenge is particularly acute in island territories, where geographical constraints and economic pressures require tailored solutions. **Europe must recognise these specific challenges and provide stronger tools to support affordable housing, while allowing regional and local authorities the flexibility to respond to their territories' needs.**



MARGALIDA PROHENS RIGO
PRESIDENT OF THE BALEARIC ISLANDS

After 20 years, public housing is back



Badalona, Spain

After two decades without new municipal public housing developments, Badalona is taking concrete steps to address one of the greatest challenges facing our residents: access to affordable homes. We have launched seven new housing projects, bringing our municipal housing programme towards **400 new homes, both for sale and rent intended mainly for our young people, as well as working families seeking to build their future in our city**. Our approach recognises that the housing crisis affects not only vulnerable households but also middle-income families who earn too much to qualify for social housing yet cannot afford market prices. That is why we distinguish between s**ocial housing for lower-income residents and affordable housing for the middle class**, ensuring that different groups can find solutions suited to their circumstances.

The first eight newly built municipal rental homes were allocated in September 2026, marking an important milestone after 20 years of inactivity. Further developments are progressing across several neighbourhoods. We are also unlocking long-stalled urban planning projects. One initiative will enable 772 additional homes, including 323 protected dwellings, while preserving valuable green space. However, municipalities cannot solve the housing crisis alone. We need simpler procedures, greater legal certainty and stronger cooperation between public authorities and private developers to accelerate construction. **Our priority is clear: unlock land, build more homes and make housing accessible to the people who live and work in our city.**



XAVIER GARCÍA ALBIOL

MAYOR OF BADALONA

Helping young people

BUY THEIR FIRST HOME AND STAY LOCAL!



Westland, Netherlands

For many young people in Westland, finding an affordable home has become increasingly difficult. Rising house prices and limited housing availability mean that young families often struggle to settle in the communities where they grew up. In Westland, we are addressing this challenge through **public-private partnerships, stronger housing associations and targeted financial support for first-time buyers.** One of our most practical measures is the Starterslening, a supplementary loan helping first-time buyers bridge the gap between their mortgage and the cost of their first home. Initially offering up to €30,000, the scheme was expanded in 2026 to provide up to **€45,000**, giving more young people an opportunity to enter the housing market. We also work with local experts to provide practical guidance on mortgages and home renovation, helping residents make informed decisions.

At the same time, we want to strengthen cooperation with housing associations and expand affordable rental housing for middle income households, recognising that home ownership is not the right solution for everyoneOur experience demonstrates that tackling the housing crisis requires cooperation between municipalities, housing providers, financial institutions and the private sector. **Housing is not only about affordability; it is about keeping communities together**.

By helping young people find homes locally, we enable them to build their futures close to their families, workplaces and social networks.



KEVIN KLINKSPOOR
COUNCILLOR OF WESTLAND

Housing is a shared responsibility, from cities to Europe

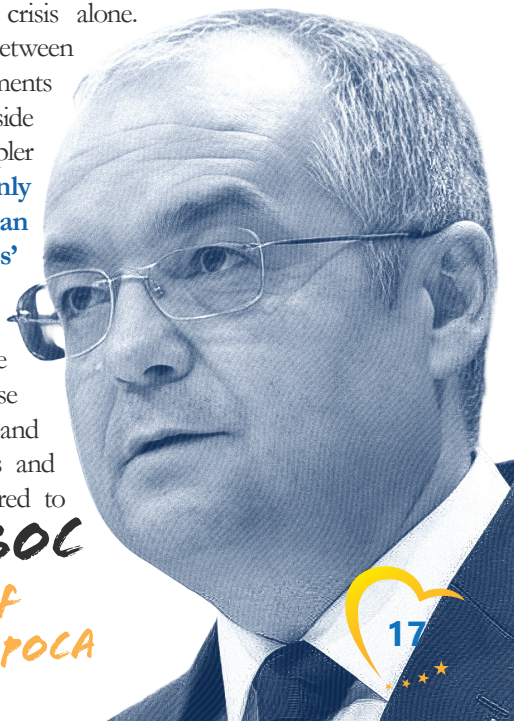


Cluj-Napoca, Romania

In Cluj-Napoca, access to decent housing is essential to ensuring that our city's development benefits everyone. Our approach combines new social housing, financial support for vulnerable residents and cooperation across different levels of government.

We are expanding our public housing stock, including a new development of **35 social homes on Sobarilor Street**, designed for low-income households. Through our Cluj4Home programme, we are also investing in the acquisition of existing properties to provide additional housing opportunities. **So far, the municipality has acquired 126 social homes through these programmes.** At the same time, we recognise that building new homes takes time. That is why we provide **rental subsidies of up to €300 per month** for eligible vulnerable households, with support potentially extending to five years. Social inclusion is another priority. Through targeted programmes, we are helping families from disadvantaged communities, including Pata Rât, access decent housing and better opportunities. However, cities cannot tackle the housing crisis alone.

We need stronger cooperation between municipalities, national governments and European institutions, alongside more accessible funding and simpler procedures. **Housing is not only a social necessity; it is also an investment in our communities' future.** If we want young people and families to remain in our cities, we must ensure they can find a place to call home. Europe must recognise housing as a shared responsibility and give local authorities the resources and flexibility to deliver solutions tailored to their communities.



EMIL BOC
MAYOR OF CLUJ-NAPOCA

Affordable homes for young families

NEW LIFE FOR OUR CITY



In Novo Mesto, we believe that access to housing is essential for young people, families and the long-term development of our community. Our approach combines public investment, private development and targeted financial support to provide housing opportunities for different generations. A major milestone was the completion of **186 new public rental homes in the Podbreznik neighbourhood in 2025**, developed in cooperation with Slovenia's national Housing Fund, with an investment exceeding €30 million. We also provide subsidies to help young people and young families rent homes on the private market, alongside financial assistance for building or renovating their first homes.

Housing is equally an opportunity to revitalise our historic centre. With EU support, we transformed the former post office at Glavni trg 2 into **eight rental apartments**, primarily for young families, including two designated for workforce housing. This project demonstrates how European investment can preserve our architectural heritage while bringing new residents and vitality to the city centre.

Our Housing Programme to 2030 builds on these initiatives, encouraging affordable rental housing, the renovation of vacant properties and cooperation with private investors. **Housing policy is about more than providing a roof over people's heads**. It is about enabling young people to build their futures locally, strengthening communities and creating vibrant, sustainable cities. European funding and strong cooperation between different levels of government are essential to achieving these goals.



GREGOR MACEDONI
MAYOR OF NOVO MESTO

BADALONA DECLARATION
on Housing

AS EPP LOCAL AND REGIONAL LEADERS, REPRESENTATIVES OF LOCAL AND REGIONAL COMMUNITIES

We believe that housing is not merely a technical or regulatory concern - it is the foundation upon which stability, family and the future of our citizens are built. Europeans deserve a home that allows them to study, work, and care for themselves and their loved ones. It is a cornerstone of human dignity, social cohesion and economic competitiveness, and a key part of Europe's social contract. Secure, affordable and energy-efficient homes enable equality, decent living conditions and the preservation of family life, fostering stability and hope for the future. Investing in housing strengthens our communities and safeguards prosperity for our future generations, building a brighter and fairer Europe for all.

We stress that for too many Europeans, housing is no longer a place of security and belonging, but a source of concern, bringing debt, uncertainty and instability, triggering a profound social crisis that erodes Europe's social fabric, weakens cohesion, and threatens our competitiveness. EPP-led cities and regions are taking responsibility and showing determination in addressing this challenge, driving forward practical solutions to reduce construction burdens, ease living costs, and expand access to quality and affordable homes.

We believe housing policy must be anchored in proximity, solidarity and responsibility - the EPP family core values - and that housing must be treated as a pillar of social stability and economic opportunity. For the EPP Group in the European Committee of the Regions, this means putting local and regional authorities in a leading position to ensure fair access to European resources, reinforcing housing as a cornerstone of the European way of life, and respecting our fundamental values of private property.

We emphasise that the **European Affordable Housing Plan**

must fully respect the principle of subsidiarity and ensure the active participation of local and regional authorities, in line with their competences.

We have proven that innovative projects do make a real difference to the quality of life of our citizens: by strengthening instruments such as InvestEU, we commit to leading the way in accelerating investment in affordable housing, in order to deliver better services and tangible results for our communities.

We demand that European and national funding priorities reflect local realities. Cities and regions know best the challenges that citizens face. From student housing to affordable family homes, resources must be flexible enough to meet the concrete needs of communities and respect transparency standards. We will make the most of cohesion funds and welcome its mid-term revision, which includes affordable housing as a new priority.

We underline the need to empower all engaged partners as effective housing policy requires cooperation between local authorities, social landlords, financing institutions and service providers. All these actors must be able to make effective and coordinated use of European funding and deliver projects that strengthen affordable and energy-efficient housing in their territories.

We stress the urgency of closing the housing investment gap. With a shortfall of hundreds of billions of euros every year, Europe must scale up its ambition. More resources must flow into building and renovating homes, accompanied by fair loan conditions and predictable timelines that give cities the certainty required to plan ahead.

We stress that closing the housing gap requires legal certainty, simpler procedures, fewer administrative burdens and a responsible liberalisation of land use, to attract private investment, stimulate construction, ensure a transparent and well-regulated housing market, and ultimately lower costs and improve access for citizens.

We stress that while the European Green Deal is essential for

achieving climate goals and promoting energy- and water-efficient construction, **it is vital to strike a careful balance between environmental standards and the urgent need to build and renovate homes**. This includes encouraging the use of sustainable and cost-effective construction materials, while protecting households from financially unbearable burdens linked to renovation and energy retrofitting, ensuring that sustainability does not come at the expense of affordability and access to housing.

We affirm the strategic importance of urban regeneration and call for a holistic urban policy that integrates education, healthcare, innovation, and infrastructure, while preserving and revitalising historic city centres and buildings. This serves to safeguard Europe's unique architectural heritage, which reflects its cultural diversity and religious legacy, and upholds the social and cultural fabric of our communities.

We advocate for national and European initiatives to promote home ownership and private-public social housing. We support targeted measures to assist large, single-parent and vulnerable families, enabling them to invest in their futures, reduce reliance on public support, and reinforce the culture of responsible home ownership across Europe.

We demand that housing for young people becomes a European priority. Generations cannot build their future, settle and turn family projects into reality without access to a decent home. Young Europeans are particularly affected, facing growing difficulties in leaving their parents' home. We therefore urge EU institutions and national governments to set ambitious youth targets in housing policy, including affordable student accommodation, simplified rental procedures for high-demand areas as well as support for first-time buyers.

We insist on a major increase in investment for affordable and social housing, with part of EU funding for housing being reserved for projects that benefit young people, families, the middle class and low-income households. Investments should also prioritise rural, insular, and outermost regions, support renovation and reactivation of empty homes, and include multi-

generational and elderly-friendly housing, ensuring that new and renovated homes reach those who need them most.

We promote community-based and innovative housing models. Cooperative schemes, intergenerational housing, and other locally-driven solutions should be expanded across Europe. These approaches reduce costs, strengthen neighbourhoods, and ensure young people have a real stake in their cities and regions, while also facilitating accessible housing for people with disabilities and vulnerable families.

We strongly condemn squatting as it goes against basic property rights, the stability of the housing market, and the feeling of safety of our citizens, especially in large cities. We call for severe measures to be applied by the authorities, the existence of effective and proportionate eviction mechanisms, and support the idea for a European register of illegal occupation to support cooperation, data collection and information-sharing between Member States and to identify patterns of criminally linked occupation, acknowledging the rights of individuals and families who invest in home ownership.

Finally, **we believe that better evidence is key to understanding the link between housing access, economic productivity and competitiveness, which is why the collection and use of comparable data and robust indicators at the European level must be improved.** Without reliable and granular data, sound policymaking will remain out of reach. For complex challenges, targeted solutions are needed, which should be evidence-based and respectful of local and regional competences, grounded in the principle of subsidiarity and the bottom-up approach.

All Europeans should have the possibility to access a place to call home, as it is the first step towards a future of dreams, justice, and, most of all, freedom. The future of Europe, including its economy, well-being and competitiveness, depends on creating the right conditions to make this possible.



EUROPE STARTS IN...
MY VILLAGE, MY CITY, MY REGION!