

Question for written answer E-002171/2025
to the Commission
Rule 144
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Subject: Immediate need to protect primary residences and address the housing crisis in the European Union

In recent years, the housing crisis has taken on alarming proportions in many EU Member States, affecting an ever-increasing number of citizens who are unable to meet housing costs and their loan obligations.¹ In Greece in particular, the economic crisis dating back many years has led thousands of households to lose their primary residence through auctions.²

Despite repeated calls for the protection of borrowers,³ especially the vulnerable, in many cases their loans are sold to funds and debt management companies (servicers) at prices significantly lower than the original debt, without them having the opportunity to repurchase them on correspondingly favourable terms. Furthermore, the aggressive and inhumane collection practices applied by such actors intensify the pressures on borrowers and guarantors.⁴

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1. What measures does the Commission intend to put in place to ensure full protection of primary residences at EU level, in particular for vulnerable citizens?
2. Does the Commission intend to propose guidelines or legislative measures to prohibit the transfer of mortgage loans to servicers and funds, given the aggressive recovery practices they often follow?
3. Does the Commission intend to propose the establishment of an EU framework for the early detection of repayment difficulties and the automatic activation of support measures, through the adoption of legislation allowing borrowers who have proven difficulty in meeting their loan obligations to have a priority right to redeem their loans at a discount or to secure more favourable repayment terms?

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¹ In recent years, the social and economic impacts of this state of affairs have worsened, especially for vulnerable groups of the population, such as low-wage earners, single-parent families, people with disabilities, pensioners and young people. Forced evictions and auctions violate fundamental rights and lead to wider consequences, such as homelessness, social exclusion and the disruption of social cohesion and family life.

² The removal of primary residence protection resulted in a 5.8 % reduction in the homeownership rate between 2019 and 2023, from 75.4 % of the population to 69.6 %.

³ With the establishment of minimum standards in the EU, such as a general moratorium on evictions, debt restructuring mechanisms, mandatory acceptance of the arrangement by servicers and funds, more favourable repayment terms, state guarantees, etc.

⁴ Loan guarantors, who are often family members or close acquaintances, are also severely affected, facing the possible loss of their own home or property.