

(English version)

**Question for written answer E-002949/24
to the Commission
Georgios Aftias (PPE)
(15 December 2024)**

Subject: Measures to allow young couples and young people to become homeowners

All over Europe, including Greece, the issue of housing for young couples is a major one. The gap between high house prices and the income of young couples makes it hard to buy a home.

Greece has made great strides in recent years, giving young couples and young people opportunities to buy a house. This needs to continue, with funding from the Recovery Fund and the banking sector. In my country, the 'My Home' programme is in huge demand. You must move swiftly in this direction because young people are the future of society. The family as an institution is a cornerstone of our societies and it is our duty to support it in every way we can.

In view of the above:

1. Will the Commission continue to fund homes for young couples through the Recovery Fund?
2. Will it use all financial means at its disposal to make it possible for young people and couples to buy inexpensive housing?
3. What can it do to help simplify the procedures for buying a house?

Submitted: 15.12.2024

**Answer given by Mr Jørgensen on behalf of the European Commission
(19 March 2025)**

The Commission shares the Honourable Member's concerns about the housing situation in Greece and in the whole EU. The Commission has thus appointed a Commissioner for Energy and Housing and established a Task Force for Housing to coordinate the different work strands

Although the responsibility for housing rests mainly with Member States, regions and local authorities, the Commission will assess how it can continue to contribute to mitigating the housing crisis at the European level, including for youth.

The Commission will consult stakeholders in 2025 to better understand all the issues on housing and put forward a European Affordable Housing Plan.

Various EU funds are already available for Member States and local authorities to support social and affordable housing ⁽¹⁾. In addition, the Greek Recovery and Resilience Plan (RRP) foresees two financial instruments ⁽²⁾ that aim addressing pertinent challenges in Greece's housing market.

They constitute parts of a more comprehensive housing strategy that is also included in the Plan and will be implemented in Greece in the coming period.

Complementary actions under RRP, the cohesion policy also co-finance energy efficiency in housing in Greece. ⁽³⁾ In addition, the Plan contains measures that aim to renovate more than 100 000 residences to significantly save primary energy ⁽⁴⁾.

Furthermore, in respect of funding and financing, the Commission will continue working closely with international financial institutions, national promotional banks and other relevant stakeholders ⁽⁵⁾ to make sure that housing is more affordable, in particular for young people and families.

⁽¹⁾ To assist Member States, the Commission has published a toolkit that provides an overview of available EU funding opportunities in housing: Social Housing and beyond. <https://european-social-fund-plus.ec.europa.eu/en/news/commission-launches-toolkit-support-social-housing-member-states> The Recovery and Resilience Facility; the European Regional Development Fund; the European Social Fund Plus; the InvestEU; the Horizon Europe; the Technical Support Instrument; the Single Market Programme; the Asylum, Migration and Integration Fund; the Social Climate Fund. Details on each EU support in the toolkit. In addition, the Cohesion Fund and the Just Transition Fund also support the investments in the energy efficiency of housing stock. Details are available in story 'how cohesion policy supports housing' at the Cohesion open data platform.

⁽²⁾ Loans finance for: (i) the acquisition of primary residence for targeted population groups — program 'My Home II' (EUR 1 billion); (ii) energy efficiency renovations of existing properties — program 'Upgrade My Home' (EUR 300 million).

⁽³⁾ Under the 2021-27 programming period, cohesion policy co-finances with some EUR 751 million interventions for energy efficiency in housing.

⁽⁴⁾ To date, and according to the most recent updated by the Greek authorities, more than 44,000 renovations have been completed.

⁽⁵⁾ https://ec.europa.eu/commission/presscorner/detail/en/ip_25_671

Procedures for buying a house are governed by national civil law. Hence, simplification thereof falls within the remit of Member States.
