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Answer given by Mr Jørgensen
on behalf of the European Commission
(24.3.2025)

In respect of the subsidiarity and proportionality principles, primary responsibility for affordable and social housing is within the remit of Member States, regional and local authorities. Development of incentive schemes such as the one the Honourable member referred to is also a possibility for, and the responsibility of, Member States.

Complementary EU-level action is justified by the objectives to strengthen economic, social and territorial cohesion as enshrined in the Treaty on the Functioning of the European Union. This is why, various Union programmes and instruments are already available for Member States to support social and affordable housing¹.

In addition, to help tackle the housing crisis, the Commission has appointed a Commissioner responsible for Energy and Housing and established a Task Force for Housing. The Commission will put forward a European Affordable Housing Plan, with a view to addressing structural drivers of the housing crisis both in terms of demand for affordable housing and the supply thereof. The Commission is also working with the European Investment Bank to establish a pan-European investment platform for affordable and sustainable housing² and with international financial institutions, national promotional banks and institutions and other stakeholders. In addition, the Commission will table a proposal allowing Member States to inject liquidity into the housing market and double the planned cohesion policy investments in affordable housing.

¹ Recovery and Resilience Plans (RRP) include measures worth at least an estimated EUR 21.3 billion that contribute to social housing and other social infrastructure for social inclusion purposes alone. In addition, the RRP's also cover measures promoting affordable housing. (Estimated expenditure is based on the pillar tagging methodology for the Recovery and Resilience Scoreboard and corresponds to the measures allocated to the policy area 'Social housing and other social infrastructures' as primary or secondary policy area). The European Regional Development Fund (ERDF) focuses on the provision and improvement of physical housing infrastructure, including through energy efficiency measures. EUR 10.4 billion in total investment is planned, involving an EU budget contribution of EUR 7.5 billion (from ERDF, Cohesion Fund and Just Transition Fund). This support primarily focusses on energy efficiency measures to reduce energy costs. The InvestEU programme is mobilising public and private investments in affordable social housing. EUR 2.8 billion is earmarked for the Social Investments and skills window (including other priorities such as microfinance, social finance and social impact) and EUR 9.9 billion for the sustainable infrastructure window. The European Social Fund+ (ESF+) can support Member States in facilitating access to housing and promoting integrated services, in line with the European Pillar of Social Rights. An exact amount indicating the amount of the ESF+ funds allocated only to housing-related actions cannot be determined. Nevertheless, EUR 16.8 billion is programmed for access to services which can include housing, and more are still available from an envelope of EUR 45.6 billion envisaged for social inclusion.

² https://ec.europa.eu/commission/presscorner/detail/en/ip_25_671