

(English version)

**Question for written answer E-000450/26
to the Commission**

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(4 February 2026)

Subject: Tackling the issue of first-time home buying among young people

In EU social policy, the concept of a ‘guarantee’ has been used in two Council recommendations of a voluntary nature: the European Child Guarantee and the Youth Guarantee. Both are supported, under the current multiannual financial framework (MFF), by the European Social Fund Plus (ESF+).

Under the proposal for the next MFF, the ESF+ would be integrated into the National and Regional Partnership Plans (NRPPs). Annex VI to the proposed NRPP regulation sets out four social priorities, including the implementation of the child and the youth guarantees. At the same time, housing affordability has become a major challenge across the EU, particularly for young people and first-time buyers.

In its European affordable housing plan, the Commission announced that it will assess the feasibility of guarantee schemes that seek to improve access to housing for young people.

1. Does the Commission consider that a ‘First Home Guarantee’, inspired by the child and youth guarantees, could be an appropriate EU-level instrument to support young people seeking to access their first home?
2. In the framework of the next MFF, does it intend to consider strengthening the role of affordable housing under the NRPPs, including by adding a specific priority linked to the implementation of such a guarantee?

Submitted: 4.2.2026

Answer given by Mr Jørgensen on behalf of the European Commission
(16 April 2026)

The Child and Youth Guarantees are overarching and comprehensive policy initiatives to ensure respect of basic rights and access to services, related notably to education, training, employment or healthcare.

The European Affordable Housing Plan ⁽¹⁾ includes a targeted action to assess the feasibility of a guarantee scheme to help students, trainees and apprentices to find housing on the private rental market by reducing or eliminating the need for a security deposit.

The European Affordable Housing Plan includes additional actions to support young people, such as mobilising investments for student housing, including through the Pan-European Investment Platform for sustainable and affordable housing ⁽²⁾; identifying and disseminating innovative accommodation models for students and young people; and launching a pilot scheme under Erasmus+ to increase availability of affordable and innovative housing solutions for mobile students from disadvantaged backgrounds.

As regards the next Multiannual Financial Framework 2028-2034, the Commission proposed to prioritise support to social and affordable housing under the National and Regional Partnership Plans and other EU funding instruments.

This would leave flexibility to Member States to design the investments and measures more adapted to their national and regional specificities.

⁽¹⁾ https://housing.ec.europa.eu/european-affordable-housing-plan_en.

⁽²⁾ https://housing.ec.europa.eu/pan-european-housing-investment-platform_en.