

(English version)

**Question for written answer E-002626/26
to the Commission
Erik Kaliňák (NI)
(25 June 2026)**

Subject: Green renovations at the price of debt? The Commission must explain who will pay — owners, tenants or the middle class?

The Commission has repeatedly stressed the need to improve buildings' energy efficiency. At the same time, housing prices in several Member States have been rising faster than household incomes.

1. How does the Commission respond to concerns that further tightening of building requirements could drive up housing prices and rents?
2. Does the Commission see a risk that some owners will be unable to finance the required renovations without going into debt?
3. Does the Commission consider it acceptable for the costs of meeting climate targets in the building sector to be borne mainly by property owners and tenants?

Submitted: 25.6.2026

**Answer given by Mr Jørgensen on behalf of the European Commission
(27 August 2026)**

Building energy requirements ⁽¹⁾ are set by Member States. According to the Energy Performance of Buildings Directive ⁽²⁾, they must be at least cost-optimal ⁽³⁾.

This framework ensures that building requirements establish a balance between construction, installation and running costs. Member States, at their discretion, may set more ambitious requirements.

Energy efficiency is key to ensuring that housing remains affordable, given that energy costs are an important part of overall housing costs. A variety of EU funds is available to support renovation of buildings.

Although public financing for renovation has grown significantly since 2021, more than 80% of the investments needed must be mobilised from private capital.

The Commission is supporting Member States to develop comprehensive national building renovation plans to channel private and public investment for renovation.

As announced in the European Affordable Housing Plan ⁽⁴⁾, the Commission is developing partnerships for better homes to overcome at local level practical barriers to delivering finance for renovations and achieving scale. In March 2026 the Commission adopted a support package for financing energy efficiency ⁽⁵⁾.

⁽¹⁾ This includes minimum requirements at building level (kWh/m²·year). It may also include minimum requirements at building element level (e.g. wall or roof insulation, or window performance).

⁽²⁾ https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=OJ:L_202401275.

⁽³⁾ The Cost optimal framework (set in Article 5 of the Energy Performance of Buildings Directive (EPBD) recast in 2010), requires Member State to carry out an assessment on the energy performance of buildings and building elements over their lifetime. The assessment takes into consideration, amongst others, minimum levels of air quality and comfort, multiple building measures and technologies, climate, construction and installation costs, running costs, and finance. The assessment also considers inflation and changes in energy prices.

⁽⁴⁾ https://housing.ec.europa.eu/european-affordable-housing-plan_en.

⁽⁵⁾ The support package comprised a report (COM/2026/118), and two Commission Recommendations (EU) 2026/536 and (EU) 2026/537.