



Plenary sitting

A9-0247/2020

8.12.2020

REPORT

on access to decent and affordable housing for all
(2019/2187(INI))

Committee on Employment and Social Affairs

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MOTION FOR A EUROPEAN PARLIAMENT RESOLUTION

on access to decent and affordable housing for all (2019/2187(INI))

The European Parliament,

- having regard to the Treaty on European Union (TEU), in particular Article 3(3) thereof, and the Treaty on the Functioning of the European Union (TFEU), in particular Articles 9, 14, 148, 151, 153, 160 and 168 thereof, and Protocol 26 thereto on services of general interest,
- having regard to the Charter of Fundamental Rights of the European Union, in particular Title IV (Solidarity) thereof,
- having regard to the United Nations Universal Declaration of Human Rights, in particular Articles 8 and 25 thereof,
- having regard to the UN Convention on the Rights of Persons with Disabilities,
- having regard to the concluding observations of the UN Committee on the Rights of Persons with Disabilities of September 2015 on the initial report of the European Union to the Committee of June 2014,
- having regard to the Sustainable Development Goals (SDGs) adopted by world leaders in September 2015 and endorsed by the Council, in particular SDG 11 on sustainable cities and communities, and SDG 3 on ensuring healthy lives and promoting well-being for all at all ages,;
- having regard to the Geneva UN Charter on Sustainable Housing and its aim to ‘ensure access to decent, adequate, affordable and healthy housing for all¹’,
- having regard to the 2018 WHO Housing and health guidelines ‘Recommendations to promote healthy housing for a sustainable and equitable future²’,
- having regard to the European Pillar of Social Rights (EPSR) proclaimed by the European Council, the European Parliament and the European Commission in November 2017, and in particular its principles 19, ‘Housing and assistance for the homeless’, and 20, ‘Access to essential services’,
- having regard to the revised European Social Charter, and in particular to Article 30 on the right to protection against poverty and social exclusion, Article 31 on the right to housing, and Article 16 on the right of the family to social, legal and economic protection,
- having regard to the Action Plan of the EU Urban Agenda Housing Partnership of

¹ https://www.unece.org/fileadmin/DAM/hlm/charter/Language_versions/ENG_Geneva_UN_Charter.pdf

² <https://www.who.int/publications/i/item/who-housing-and-health-guidelines>

2018³,

- having regard to the New Urban Agenda adopted in October 2016 at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III), held every 20 years,
- having regard to the report of the High-Level Taskforce on Investing in Social Infrastructure in Europe 2018⁴,
- having regard to the opinion of the Committee of the Regions of 2017, ‘Towards a European Agenda for Housing’⁵,
- having regard to the 2016 statement by Eurocities on State aid and local public services⁶,
- having regard to the final communiqué of the 19th informal meeting of EU housing ministers held on 9 and 10 December 2013⁷,
- having regard to the resolution of 2014 of the mayors of large European cities on the right to housing⁸,
- having regard to the Commission staff working document of 26 April 2017 entitled ‘Taking stock of the 2013 Recommendation on “Investing in children: breaking the cycle of disadvantage”’ (SWD(2017)0258),
- having regard to the report of the UN Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context, of 30 December 2015 (A/HRC/31/54)⁹, analysing homelessness as a global human rights crisis that demands an urgent global response;
- having regard to the Commission’s Social Investment Package of 2013,
- having regard to the Commission recommendation of 20 February 2013 on ‘Investing in children: breaking the cycle of disadvantage’ (2013/112/EU),
- having regard to the Commission communication of 5 April 2011 entitled ‘An EU Framework for Roma integration strategies up to 2020’ (COM(2011)0173) and to the subsequent implementation and evaluation reports,

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https://ec.europa.eu/futurium/en/system/files/ged/final_action_plan_euua_housing_partnership_december_2018_1.pdf

⁴ Report of the High-Level Task Force on Investing in Social Infrastructure in Europe: ‘Boosting Investment in Social Infrastructure in Europe’ by Lieve Franssen, Gino del Bufalo and Edoardo Reviglio (January 2018).

⁵ <https://dmsearch.cor.europa.eu/search/opinion>

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http://nws.eurocities.eu/MediaShell/media/EUROCITIES%20statement%20on%20state%20aid%20and%20local%20public%20%20services_16%2001%202016%20final.pdf

⁷ <http://www.iut.nu/wp-content/uploads/2017/07/Housing-Ministers%C2%B4-Communiqu%C3%A9.pdf>

⁸ <https://www.eesc.europa.eu/resources/docs/resolution-for-social-housing-in-europe.pdf>

⁹ https://ap.ohchr.org/documents/dpage_e.aspx?si=A/HRC/31/54

- having regard to the Commission Communication entitled ‘A Quality Framework for Services of General Interest in Europe’ (COM(2011)0900),
- having regard to the Commission Decision of 20 December 2011 on the application of Article 106(2) of the Treaty on the Functioning of the European Union to State aid in the form of public service compensation granted to certain undertakings entrusted with the operation of services of general economic interest,
- having regard to the Commission Communication of 14 October 2020 entitled ‘A Renovation Wave for Europe - greening our buildings, creating jobs, improving lives’ (COM(2020)0662),
- having regard to its legislative resolution of 10 July 2020 on the proposal for a Council decision on guidelines for the employment policies of the Member States¹⁰,
- having regard to its resolution of 15 June 2020 on European protection of cross-border and seasonal workers in the context of the COVID-19 crisis¹¹,
- having regard to its resolution of 15 January 2020 on the European Green Deal¹²,
- having regard to its resolution of 10 October 2019 on employment and social policies of the euro area¹³,
- having regard to its resolution of 26 March 2019 on financial crimes, tax evasion and tax avoidance¹⁴
- having regard to its resolution of 13 March 2019 on the ‘European Semester for economic policy coordination: employment and social aspects in the Annual Growth Survey 2019’¹⁵,
- having regard to its resolution of 2 March 2020 on implementation of the EU Disability Strategy post 2020¹⁶,
- having regard to its resolution of 16 November 2017 on combating inequalities as a lever to boost job creation and growth¹⁷,
- having regard to its resolution of 24 October 2017 on minimum income policies as a tool for fighting poverty¹⁸,
- having regard to its resolution of 7 July 2016 on the implementation of the UN Convention on the Rights of Persons with Disabilities (CRPD), with special regard to

¹⁰ Texts adopted, P9_TA(2020)0194.

¹¹ Texts adopted, P9_TA(2020)0176.

¹² Texts adopted, P9_TA(2020)0005.

¹³ Texts adopted, P9_TA(2019)0033.

¹⁴ Texts adopted, P8_TA(2019)0240.

¹⁵ Texts adopted, P8_TA(2019)0202.

¹⁶ Texts adopted, P9_TA(2020)0156.

¹⁷ OJ C 356, 4.10.2018, p. 89.

¹⁸ OJ C 346, 27.9.2018, p. 156.

- the Concluding Observations of the UN CRPD Committee¹⁹,
- having regard to its resolution of 5 July 2016 on ‘Refugees: social inclusion and integration into the labour market’²⁰,
 - having regard to its resolution of 26 May 2016 on poverty: a gender perspective²¹,
 - having regard to its resolution of 14 April 2016 on meeting the antipoverty target in the light of increasing household costs²²,
 - having regard to its resolution of 24 November 2015 on reducing inequalities with a special focus on child poverty²³,
 - having regard to its resolution of 24 November 2015 on cohesion policy and marginalised communities²⁴,
 - having regard to its resolution of 16 January 2014 on an EU homelessness strategy²⁵
 - having regard to its resolution of 11 June 2013 on social housing in the European Union²⁶,
 - having regard to the United Nations Report of 26 December 2019 on Guidelines for the Implementation of the Right to Adequate Housing of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context,
 - having regard to Council of Europe recommendation CM/Rec(2010)5 of the Committee of Ministers on measures to combat discrimination on grounds of sexual orientation or gender identity of 31 March 2010,
 - having regard to the May 2020 LGBTI Survey II conducted by the European Union Agency for Fundamental Rights;
 - having regard to the European Citizens’ Initiative ‘Housing for all’,²⁷
 - having regard to the June 2020 European Commission Study entitled ‘Legal gender recognition in the EU: the journeys of trans people towards full equality’²⁸;
 - having regard to Rule 54 of its Rules of Procedure,

¹⁹ OJ C 101, 16.3.2018, p. 138.

²⁰ OJ C 101, 16.3.2018, p. 2.

²¹ OJ C 76, 28.2.2018, p. 93.

²² OJ C 58, 15.2.2018, p. 192.

²³ OJ C 366, 21.10.2017, p. 19.

²⁴ OJ C 366, 21.10.2017, p. 31.

²⁵ OJ C 482, 23.12.2016, p. 141.

²⁶ OJ C 65, 19.2.2016, p. 40.

²⁷ <https://www.housingforall.eu/>

²⁸

https://ec.europa.eu/info/sites/info/files/legal_gender_recognition_in_the_eu_the_journeys_of_trans_people_towards_full_equality_web.pdf

- having regard to the report of the Committee on Employment and Social Affairs (A9-0247/2020),
 - A. whereas access to adequate housing is a fundamental right must be seen as a precondition for the exercise of, and access to, other fundamental rights and for a life in conditions of human dignity; whereas the national, regional and local authorities of the Member States have the obligation to define their own housing policy and to take the necessary measures to ensure that this fundamental right is respected in their housing markets;
 - B. whereas, as stated in Article 151 of the TFEU, the Union and the Member States, having in mind fundamental social rights such as those set out in the European Social Charter signed at Turin on 18 October 1961 and in the 1989 Community Charter of the Fundamental Social Rights of Workers, have as their objectives the promotion of employment, improved living and working conditions, so as to make possible their harmonisation while the improvement is being maintained, proper social protection, dialogue between management and labour, the development of human resources with a view to lasting high levels of employment, and combating exclusion;
 - C. whereas the EU and its Member States have an obligation to ensure access for all to decent and affordable housing in accordance with fundamental rights such as Articles 16, 30 and 31 of the European Social Charter and the European Pillar of Social Rights;
 - D. whereas, according to Article 36 of the European Charter of Fundamental Rights, the Union recognises and respects access to services of general economic interest as provided for in national laws and practices, in accordance with the Treaties, in order to promote the social and territorial cohesion of the Union; whereas services of general interest are classified as such by the public authorities of the Member States, and are therefore subject to specific public service obligations; whereas these services can be provided by the state or the private sector; whereas these services include social housing as a social service of general interest; whereas social services of general interest respond to the needs of vulnerable citizens, in line with the principles of solidarity and equal access; whereas, the Commission Communication on the Quality Framework for Services of General Interest in the EU guarantees access to essential services for all citizens and promotes quality in the field of social services;
 - E. whereas SDG 11 calls for specific targets for 2030 to ensure access for all to adequate, safe and affordable housing and basic services, for the upgrading of slums and for the enhancement of inclusive and sustainable urbanisation and capacity for participatory, integrated and sustainable human settlement planning and management in all countries;
 - F. whereas a growing number of low- and middle-income people living in the EU have difficulty affording housing, are overburdened by housing and maintenance costs, live in housing where there are safety concerns, that is unhealthy, of low quality, inaccessible, energy-inefficient or overcrowded, or is homeless or at risk of eviction;
 - G. whereas an increase in completed housing projects does not significantly improve access to housing for those whose income is too low to allow them to afford market rents, and too high to make them eligible for social housing; whereas this problem particularly affects single parents, large families and young people entering the labour

market;

- H. whereas according to Eurofound estimates, inadequate housing costs the EU's economies EUR 195 billion annually²⁹; whereas, in 2018, 17.1% of EU inhabitants lived in overcrowded dwellings³⁰; whereas in the EU 28.5 % of young people aged 25-34 live with their parents; whereas this figure is influenced by several, mainly socio-economic factors as well as by the availability of housing³¹; whereas over two-thirds of the global population will be living in cities by 2030³²;
- I. whereas the proportion of the EU population spending more than 40 % of their disposable income on housing between 2010 and 2018 stood at 10.2% although substantial differences between EU Member States were recorded;
- J. whereas housing prices have been steadily growing every year and at a faster rate than disposable income; whereas housing is now the highest item of expenditure for European citizens;
- K. whereas the housing market is estimated to generate around EUR 25 trillion, and is therefore instrumental in job-creation and a driving force of economic activity, influencing labour mobility, energy efficiency, infrastructure demand and resilience, sustainable transport and urban development, among many other areas;
- L. whereas housing affordability and housing conditions for low-income owners and renters have deteriorated in recent decades; whereas almost 38 % of households at risk of poverty spent more than 40 % of their disposable income on housing; whereas the number of people at risk of poverty in the EU increases to 156 million if housing costs are taken into account;
- M. whereas rental costs in the EU have risen over the last decade, and house prices also increased in 22 Member States between 2007 and 2019;
- N. whereas the latest evidence collected after the outbreak of COVID-19 pandemic indicates that in the medium-term the economic recession and job losses may further increase housing cost overburden and homelessness rates in the EU;
- O. whereas the housing crisis more severely affects urban areas in many Member States, where it has become difficult to find affordable housing at market prices, including for middle-income households;
- P. whereas the housing crisis is happening in both wealthy and less wealthy countries, leading to social exclusion and spatial segregation; whereas access to decent and affordable housing is harder for vulnerable groups such as the working poor, women, young people, in particular young unemployed persons, single parents, large families, the elderly, especially those living alone, LGBTIQ persons, migrants, refugees, persons with disabilities, people with physical or psychiatric illnesses, and people from

²⁹ <https://www.eurofound.europa.eu/news/news-articles/inadequate-housing-is-costing-europe-eu194-billion-per-year>

³⁰ https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Housing_statistics

³¹ <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/EDN-20190514-1>

³² https://www.un.org/en/events/citiesday/assets/pdf/the_worlds_cities_in_2018_data_booklet.pdf

marginalised communities, including Roma;

- Q. whereas the COVID-19 crisis has aggravated housing insecurity, over-indebtedness, and the risk of eviction and homelessness, and shown the precarious situations of many people, especially the elderly, but also migrant workers and seasonal workers, who do not have access to housing that meets health and social-distancing requirements;
- R. whereas Eurofound's COVID-19 survey showed that in April 2020 38 % of respondents had already seen their financial situation worsen, and 47 %³³ reported difficulties in making ends meet – a figure rising to 87 % among unemployed individuals; whereas among them, close to 30 % were already in arrears on their utility bills and 22 % on rent or mortgage payments, with one-fifth fearing for the stability of their accommodation situation due to rent arrears; whereas Eurofound research shows that in 2016, 14 % of people in the EU28 reported they were in arrears because they were unable to make payments as scheduled for rent or mortgages, consumer credits, loans from friends or family, or utility or telephone bills; whereas 21 % are at risk of over-indebtedness if the proportion of people with difficulties (or great difficulties) making ends meet, but without any arrears (yet) is included;
- S. whereas the COVID-19 pandemic has had a devastating impact on the European labour market, which the International Labour Organization estimates at working-hour losses equivalent to 44 million full-time jobs in the second quarter of 2020; whereas the COVID-19 crisis has worsened the situation of non-governmental and charitable organisations that traditionally help people in difficult housing or life situations, and led to uncertainty about whether they can continue providing their services;
- T. whereas forced evictions are defined as the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection that are compliant with international human rights law; whereas forced evictions have long been recognised as a gross violation of human rights;
- U. whereas the lack of proper housing constitutes a serious challenge for many citizens in the EU; whereas there are currently no precise figures on the number of homeless people in the EU, and rigorously collected data constitutes the basis of any effective public policy;
- V. whereas homelessness rates have increased over the last decade in many Member States due to rising housing costs, the impact of the economic crisis, and subsequent policies including the freezing or cutting of social programmes and benefits;
- W. whereas the Housing First programme is an integrated strategy to combat homelessness combining supportive housing with social services and integration of homeless people into the labour market; whereas the adoption of its principles by Member States can significantly help reduce homelessness;
- X. whereas Principle 19 of the EPSR addresses housing assistance and homelessness; whereas the Commission has announced it would present an action plan to implement it

³³ <https://www.eurofound.europa.eu/publications/report/2020/addressing-household-over-indebtedness>

by February 2021; whereas homelessness is a violation of the right to adequate housing and a number of other human rights including the right to non-discrimination, health, water and sanitation, security of the person, and freedom from cruel, degrading and inhuman treatment³⁴, and is thus fundamentally irreconcilable with the EU's objectives of social progress and its social model; whereas homeless persons and persons living in informal housing are frequently subjected to criminalisation, harassment, stigmatisation, social exclusion and discriminatory treatment because of their housing status; whereas they are also frequently denied access to sanitation facilities, rounded up and driven from communities, and subjected to extreme forms of violence; whereas the life expectancy of homeless people is significantly lower than the general population's;

- Y. whereas the definition of homelessness should include both its material aspect (the lack of minimally adequate housing) as well as its social aspect (a secure place to establish a family or social relationships, participate in community life and live a life in dignity)³⁵; whereas the COVID-19 crisis has shown that fighting homelessness is a public health matter, and that solutions can be found, for example by providing temporary housing and putting a moratorium on evictions, measures which have been implemented in several Member States;
- Z. whereas homelessness is rising in at least 24 Member States; whereas on any given night in the European Union 700 000 homeless people have to sleep in shelters or on the street, which is an increase of 70 % in the past 10 years.
- AA. whereas there is a shortage of affordable social housing and accessible housing; whereas 9.6 % of the EU-27 population live in households that spend 40 % or more of their equivalised disposable income on housing³⁶; whereas the housing cost burden is heavier for people with a disability, with the housing overburden rate being 12.5 % for people with a disability compared to 9.9 % for those with no disability;
- AB. whereas housing affordability has to be seen in its overall relation to income patterns and developments, as well as to distributional justice and excessive rises in housing costs, and has a clear gender dimension; whereas housing market failures endanger social cohesion in Europe, increase homelessness and poverty, and affect trust in democracy; whereas, to address all these challenges, national and local authorities must be able to adopt adequate housing policies, including State aid measures, in order to create conditions and support for investments in social and affordable housing;
- AC. whereas the level of public spending on social housing-related expenditure in Europe varies among countries, with some countries placing more emphasis on public housing support than others; whereas, however, the need for social housing grown since the 2008 financial crisis, as lower income individuals face increased financial pressures related to housing; whereas countries that apply a universalistic model of social housing tend to have large rental housing sectors, all with the overarching aim of promoting

³⁴ Final Report of the UN Special Rapporteur on the Right to Adequate Housing, p.3.

³⁵ Report of the United Nations Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context, A/HRC/31/54.

³⁶ https://ec.europa.eu/eurostat/statistics-explained/index.php/Housing_statistics#Housing_affordability

social mixing and preventing segregation based on socio-economic factors ³⁷;

- AD. whereas in 2018 house prices rose in almost every Member State compared to 2015; whereas over the past three years EU house prices have risen by an average of 5 %;
- AE. whereas public investment in social housing has declined in recent years; whereas social housing spending (transfers and capital) by governments represents just 0.66 % of European GDP, which is low by recent historical levels and a downward trend;
- AF. whereas the EU's housing stock is growing substantially yet the shortage of housing remains a significant problem;
- AG. whereas 10.3 % of people in the EU are overburdened by housing costs³⁸;
- AH. whereas inadequate housing conditions and homelessness negatively affect not only people's physical and mental health, well-being, and quality of life, but also their access to employment and access to other economic and social services;
- AI. whereas access to recreational facilities, community centres, parks and green spaces also positively impacts living condition; whereas investments in social housing should also support the building of more physical community-based infrastructure (community centres, sport facilities, etc.) and for community programmes to further enhance people's quality of life;
- AJ. whereas the WHO has identified housing as a key sector for actions to tackle health inequalities³⁹; whereas 2.1 % of European citizens do not have an indoor bathroom, shower or toilet facilities in their dwellings; whereas most of these citizens live in five Member States: Romania (27.7 %), Bulgaria (15.3 %), Lithuania (10.6 %), Latvia (9.9 %) and Estonia (5.3 %)⁴⁰; whereas rural areas have particularly suffered from underinvestment in access to sanitation and other basic utilities; whereas in defining and implementing its policies and activities, the European Union should ensure a high level of human health protection;
- AK. whereas, according to the European Commission, households with children are generally at a higher risk of severe housing deprivation, and the proportion of children living in an overcrowded household is higher for children living in poverty than for the general population; whereas lack of access to social housing is a barrier for income-poor children caused by an insufficient supply of social housing, leading to long waiting times; whereas properly heated housing with safe water and sanitation and housing in general is a key element for children's health, well-being, growth and development; whereas adequate housing is also conducive to children learning and studying⁴¹;
- AL. whereas energy poverty is a persistent scourge, affecting millions of people in the EU, and whereas COVID-19 is deepening this crisis, with confinement leading to soaring

³⁷ Council of Europe Development Bank, Housing inequality in Europe, 2017, p. 34.

³⁸ https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_lvho07a{=en.

³⁹ https://www.who.int/social_determinants/Guidance_on_pro_equity_linkages/en/

⁴⁰ <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/EDN-20191119-1>

⁴¹ Feasibility study for a Child Guarantee: Target Group Discussion Paper on Children living in Precarious Family Situations

energy consumption and bills; whereas, furthermore, as a consequence of COVID-19 large numbers of workers have lost their jobs or part of their income, despite the financial support measures and short-time work schemes that have been introduced by most Member States and supported by the EU; whereas housing benefits and rent subsidies are often not sufficient to cover actual housing costs, and, in some countries, very strict criteria prevent access to housing benefits for vulnerable groups;

- AM. whereas societies are ageing and undergoing demographic change; whereas housing needs change with age in line with changes in lifestyle or family situation; whereas barriers to housing include lack of accessibility, loneliness, safety concerns and maintenance costs;
- AN. whereas dwellings should be safe, comfortable and easy to maintain, all of which are particularly important for older people;
- AO. whereas the energy efficiency of housing stock has a direct impact on energy poverty and the cost of maintenance; whereas the gas and energy market is one of the most profitable sectors in the world, though almost 7 % of households in the EU are unable to pay their utility bills⁴²; whereas lower income households also pay more for energy; whereas the Renovation Wave can play a major role in energy saving, reducing costs and energy consumption, and therefore in helping alleviate energy poverty and improving comfort, sanitary and living conditions for all;
- AP. whereas decarbonisation of the EU economy by 2050 is a common objective in the fight against climate change, and the energy used for heating and cooling buildings is one of its main causes; whereas, through the European Green Deal, the European Union set itself the goal of making buildings more energy-efficient;
- AQ. whereas in more than half of EU Member States there are now over 500 dwellings per 1 000 inhabitants; whereas this figure is highest in countries that are tourist destinations, where holiday homes built for high-season holiday use in tourist hotspots do not help meet wider society's housing needs⁴³;
- AR. whereas refugees, asylum seekers, migrants, especially those who are undocumented, internally displaced persons, stateless persons, persons with disabilities, children and young people, indigenous people, women, LGBTIQ persons, older persons and members of racial, ethnic and religious minorities are disproportionately represented among those living in homelessness, in informal accommodation or inadequate housing, and are often relegated to the most marginal and unsafe areas; whereas the aforementioned people often also experience intersectional discrimination as a result of their housing status; whereas in defining and implementing its policies and activities, the European Union aims to combat discrimination based on sex, racial or ethnic origin, religion or belief, disability, age or sexual orientation;
- AS. whereas the Commission adopted its first LGBTIQ Equality Strategy on 12 November 2020;

⁴² <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/DDN-20200120-1>

⁴³ <https://www.oecd.org/els/family/HM1-1-Housing-stock-and-construction.pdf>.

- AT. whereas the Committee of Ministers of the Council of Europe recommended to Member States in CM/Rec(2010)5 that measures should be taken to ensure that access to adequate housing can be effectively and equally enjoyed by all persons, without discrimination on grounds of sexual orientation or gender identity; whereas it also recommended that appropriate attention should be paid to the risks of homelessness experienced by LGBTIQ persons, including young persons and children, who may be particularly vulnerable to social exclusion, including from their own families;
- AU. whereas the European Commission's study on legal gender recognition in the EU highlights discrimination against trans and gender non-conforming persons in access to the housing market, including the loss of their homes due to the divorce requirement of some gender recognition processes in the EU; whereas access to legal gender recognition increases trans persons' likelihood of finding housing in cases where their documents are required to match their gender expression;
- AV. whereas the European Commission has a substantial number of competences related to the housing market, including banking supervision, monetary policy, loans, and mortgage credit, including forbearance rules and debt settlement, as well as intervention capacity in the event of financial bubbles, public cost of social financing of housing and non-performing loans (NPLs); whereas according to Protocol 26 of the TFEU, the performance of services of general economic interest (SGEI) tasks, such as the provision of social and affordable housing, should be based on specific national, regional or locally entrusted tasks that reflect the needs and proportional support to housing and communities;
- AW. whereas speculative acquisitions of housing and land play a prominent role in the continuing escalation in housing prices; whereas a steep and continuous increase in house prices and market rents spurred on by gentrification, touristification and financialisation of the housing markets can be observed, in particular in cities and urban or suburban areas;
- AX. whereas forced evictions are defined as the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection that are compliant with international human rights law; whereas forced evictions have long been recognised as a gross violation of human rights;

Achieving adequate, energy-efficient and healthy housing

1. Calls on the Commission and the Member States to make ensure that the right to adequate housing is recognised and enforceable as a fundamental human right through applicable European and national legislative provisions; calls on the Commission and the Member States to ensure equal access for all to decent housing, including clean and high-quality drinking water, adequate and equitable sanitation and hygiene, connection to sewage and water networks, a high quality indoor environment and to affordable, reliable, sustainable energy for all, thereby contributing to eradicating poverty in all its forms, protecting the human rights of disadvantaged households and supporting the most vulnerable groups, so as to protect their health and well-being;
2. Reaffirms its call for a EU-wide action for a winter heating disconnection moratorium,

and calls for a winter truce to be introduced; condemns the circumvention of the moratorium by not connecting heating in the autumn, which therefore renders the moratorium ineffective; calls on the Commission to ensure that electricity suppliers adopt protection schemes to guarantee the domestic energy supply of those most in need, since access to basic utility services such as water, electricity and sanitation is essential for meeting sustainable development goals;

3. Calls for the introduction at EU level of minimum mandatory requirements for healthy homes, including indoor air quality, which should at least be aligned with WHO guidelines; calls on the Member States to comply with and enforce the basic rules of public sanitation and public health, as well as the World Health Organization (WHO) guidelines on adequate housing, health and temperature and to share best practices and reflections undertaken at national level;
4. Calls on the Commission and Member States to prioritise emissions reductions and energy efficiency through housing renovation; supports the Renovation Wave's focus on tackling energy-poverty and worst performing buildings, in line with the objectives and principles of the European Green Deal, in order to ensure a socially just transition to a climate-neutral economy that leaves no one behind; calls for special attention to be paid to social housing, single family homes and owner-occupied multi-apartment buildings, as well as to tackling inadequate housing and housing accessibility; stresses, therefore, that tenants and owner-occupiers should be fully informed and involved in renovation projects, and should not see overall costs increase because of them;
5. Calls on the Member States to conduct energy saving campaigns; underlines the role that minimum energy performance standards (MEPS) play in stimulating the volume and extent of renovation in worst-performing buildings, and welcomes the plan in the Renovation Wave to introduce mandatory minimum energy performance standards for existing buildings in the upcoming revision of the Energy Efficiency and the Energy Performance of Buildings Directives;
6. Welcomes the Commission's support in the Renovation Wave to financing solutions for low-income households; welcomes the model of housing cost neutrality (including rent, energy and operating costs, and local taxes), since it combines social and climate goals, and prevents 'renovictions' (evictions on the grounds that a building needs large-scale renovation), ensuring that rent increases are fully balanced by energy-savings; stresses the need to protect tenants from eviction during housing renovations;
7. Notes that in order to provide incentives for renovations, in particular in multi-apartment buildings, participation, communication and financial incentives will be key; calls on the Commission, Member States and financing institutions to ensure broad availability of renovation funding, and eligibility for all ownership categories to it, including in situations where there are no homeowners associations;
8. Calls on the Commission to prioritise the Renovation Wave in the multiannual financial framework and Next Generation EU, putting people in vulnerable situations at the centre of recovery policies, and to ensure equal access to renovation projects for all, as investment in this field can act as a countercyclical intervention with a substantial job-creation potential; calls on the Member States to prioritise renovation in their recovery

and resilience plans in order to contribute to achieving deep renovation of at least 3 % of the European building stock per year; demands that particular attention is also given to the buildings at high risk from earthquakes in Europe's earthquake-prone regions;

9. Calls on the EU and Member States to support the circular economy in the construction sector, and to apply circular principles with mandatory green criteria to buildings and products; calls on the EU and Member States, when considering options for renovation, to favour construction products made out of low-carbon, sustainable and non-toxic materials that are also easy to repair and reuse, and to encourage a fast transition to renewable sources of energy for heating and cooling; highlights that more environmentally-friendly homes built with more environmentally sustainable and durable materials will create both wide social and individual economic benefits; calls on the Commission and the Member States to introduce green social housing in their housing investment plans, including social housing sustainability criteria;
10. Calls on the Commission to ensure that under public procurement rules innovation and long-term partnerships for renovation in the social housing sector are possible, such as the smart neighbourhood approach proposed under the Affordable Housing Initiative in the Renovation Wave;
11. Calls on the Member States to promote programmes and incentives for families to live close to one another, to strengthen intergenerational ties, and to enable older people who have to leave their homes for financial or health reasons to find new accommodation that meets their needs without having to leave the communities they were part of for many years;

Combating homelessness and fighting discrimination

12. Calls for an EU level goal to end homelessness by 2030; calls on the Commission to take more effective action to support Member States in reducing and eradicating homelessness as a priority in the context of the action plan on the EPSR;
13. Calls on the Commission to propose an EU framework for National Homelessness Strategies, and further calls on the Member States to adopt the principle of Housing First, and to prioritise the provision of permanent housing to homeless people including through proactive and reactive measures as part of their National Homelessness Strategies, on the basis of systemic consultation with NGOs working in the field of homelessness, poverty and discrimination;
14. Believes that the Commission should explore further the implementation of successful existing models, such as Housing First, through appropriate funding instruments such as the European Social Fund Plus and the European Regional Development Fund;
15. Emphasises the need for inter-ministerial and intergovernmental collaboration in the development and implementation of these strategies, as well as for the participation of key stakeholders, and encourages the exchange of the best practices among the Member States;
16. Stresses the importance of reliable data collection on homelessness, including youth homelessness, with the involvement of the relevant NGOs and authorities active in

service provision for persons at risk of homelessness or experiencing homelessness; calls on the European Commission and the Member States to adopt a shared framework definition and coherent indicators on homelessness in the EU which would enable common understanding, systematic comparison and assessment of the extent of homelessness across EU countries; and would allow homelessness rates to be systematically monitored at EU level via institutions such as Eurostat; calls for the use of existing tools like the European Typology of Homelessness and Housing Exclusion;

17. Calls on the Member States and the Commission to take measures and implement programmes for young people who reach the age of 18 and are at risk of being homeless; calls on the Commission to provide financial support for young people to move to independent living, improving access to information on funds for affordable housing, and ensuring that the revised Youth Guarantee contributes to tackling youth homelessness, which is increasing in many EU countries;
18. Welcomes the attention to LGBTIQ homelessness, particularly LGBTIQ youth homelessness, in the LGBTIQ Equality Strategy; invites the Commission to create tools for enhanced data collection, to foster research across the EU, and to facilitate the exchange of approaches to tackling the problem of LGBTIQ homelessness between Member States;
19. Reiterates its call of 16 January 2014 to put an end to the criminalisation of homeless people and to change the discriminatory practices used to prevent homeless people from accessing social services and shelter;
20. Calls on the European Union Agency for Fundamental Rights for greater monitoring of hate crimes and incidents motivated by aporophobia; stresses that poverty and homelessness are not a crime; urges Member States to establish mechanisms in their public policies to guarantee the safety of homeless people and to introduce aporophobia in their public security policies as a hate crimes; calls on the Commission and the Member States to prohibit and tackle discrimination on the grounds of homelessness or other housing status, and repeal all laws and measures that criminalise or penalise people for being homeless or behaviours associated with being homeless, such as sleeping or eating in public spaces, as well as to prohibit the forced expulsion of homeless persons from public spaces, unless a safe housing alternative is provided to them, and the destruction of their personal belongings;
21. Calls for Member States to ensure that exceptional measures to prevent homelessness and protect homeless people during the COVID-19 crisis, in particular moratoria on evictions and disconnections from the energy supply, and the provision of temporary housing, are maintained as long as needed and followed up with adequate and permanent solutions; calls on the Member States to support and promote the non-governmental and charitable organisations providing health and social services to homeless people, and helping to protect them from COVID-19;
22. Recognises that in some emergency situations, such as when people are facing precarious administrative situations or for victims of domestic violence, emergency housing solutions such as shelters should be made available to those in need; calls on the Member States to ensure that no one is forced to sleep rough because of a lack of

decent alternatives; calls on the Commission and the Member States to work together to promote unconditional access for all that need it to emergency shelter of adequate quality in situations of acute housing need; stresses, however, that this should only ever be temporary, and is not an alternative to structural solutions such as prevention and the provision of adequate housing and social support to respond to homelessness;

23. Points out that women are particularly exposed to the housing crisis; emphasises that women are more affected by poverty, due in part to the wage and pension gap between women and men, and the fact that they more often have part time jobs; emphasises that women's homelessness is often less visible, and that it needs to be specifically addressed; calls on the Commission and Member States to develop a gendered approach in their National Homelessness Strategies in order to support women experiencing homelessness, who have often suffered complex trauma and face re-traumatisation, such as through domestic violence and abuse, separation from their children, stigmatisation and the lack of safe and secure spaces; calls on the Commission and the Member States to develop a gendered approach in their housing policies, particularly by supporting women who face specific situations such as single parenthood;
24. Recalls that social distancing and quarantine due to COVID-19 have had a dramatic impact on the number of cases of violence against women, including increased incidences of domestic violence and child abuse; recalls that women's economic independence has been proved to be a key tool for tackling gender-based violence; calls therefore on the Commission and the Member States to provide financial support for women victims of gender-based violence moving to independent living, and enhanced access to information on funding for affordable housing, as ways to improve their economic independence and standard of living;
25. Calls for a comprehensive and integrated antipoverty strategy with a designated poverty reduction target including for child poverty; calls on the Commission and the Member States to ensure children's right to adequate housing is implemented, including by providing related support to parents having difficulties with keeping or accessing housing, so that they can remain with their children, with particular attention on young adults exiting child welfare institutions; calls on the Commission to present a European Child Guarantee no later than 2021, with a dedicated budget of EUR 20 billion, ensuring through its implementation that each child in the EU can have access to decent housing, inter alia;
26. Calls on Member States to ensure equal access to decent housing for all, fight against racism and antigypsism, and guarantee there is no discrimination on any of the grounds stipulated in Article 21 of the Charter of Fundamental Rights; calls on the Commission and Member States to ensure the implementation of the Charter, as well as of the Racial Equality Directive, the EU framework for the implementation of National Roma Integration Strategies and the UN Convention on the Rights of Persons with Disabilities; demands that they pay particular attention to intersectional discrimination; calls on the Council to swiftly adopt the horizontal antidiscrimination directive; calls on the Commission to effectively evaluate the political commitment of Member States, and launch infringement procedures against those which do not enforce EU antidiscrimination legislation or which criminalise homeless;

27. Urges the Member States to define and implement policies against slum landlords and rack-renters, and to share good practices on these policies;
28. Notes with deep concern that the conditions of Roma people continue to be extremely worrying, with many often living in segregated settlements characterised by substandard living conditions; calls on the Member States to promote spatial desegregation, and engage Roma beneficiaries, in the design, implementation, monitoring and evaluation of all stages of housing projects, in order to effectively ensure they are provided with the information to benefit from existing funds, as well as the antidiscrimination policies and mechanisms to prevent forced evictions, and to provide sufficient and appropriate halting sites for non-sedentary Roma people; emphasises the urgent need for education and public awareness campaigns, as well as for public investments in this regard, which have also become even more necessary also due to the dangers of the COVID-19 pandemic; urges the Commission and the Member States to utilise the planned Just Transition Fund as intended for improving the housing, health and employment situation in order to leave no one behind, including Romani people;
29. Warns that in order for any eviction to comply with international human rights law, a number of criteria must be met, including meaningful engagement with those affected, exploration of all viable alternatives, relocation to adequate housing with the agreement of the households affected, so that no one is rendered homeless, as well as access to justice to ensure procedural fairness, and compliance with all human rights; calls on the Commission and the Member States to ensure that where these criteria are not met, evictions are deemed to have been forced, and to constitute a violation of the right to housing; demands that forced evictions as defined under international human rights law are prohibited in all circumstances, regardless of ownership or tenure status of those affected, and that victims of forced evictions receive adequate compensation, reparation and access to housing or productive land as appropriate;
30. Notes with deep concern that persons with disabilities often face several complex challenges and different types of rights deprivation in housing, such as their lack of the right to live in the community with equal opportunities, the lack of availability of the community-based services needed to safeguard the transition from institutional care to living in the community, the fact that they are often forced to live in segregated residential institutions, poverty, their lack of access to housing programmes, existing barriers to accessibility, etc.; reminds the Commission and the Member States that the Convention on the Rights of Persons with Disabilities imposes obligations on them; calls for rapid deinstitutionalisation all across Europe, and for the use of available EU and national funds to create accessible, non-segregated housing and to provide the necessary community-based services for persons with disabilities for the sake of safeguarding their right to live independently in the community, and to have equal chances to participate in society;
31. Calls on the Commission and the Member States to ensure that no EU or Member State funds will be used for housing projects leading to segregation or social exclusion; calls on the Member States to always consider the quality of housing in terms of urban development, architecture and functionality so as to improve well-being for all; calls on the Commission and the Member States to promote programmes and incentives that foster and strengthen intergenerational ties enabling people, in particular older people,

who have to leave their homes for financial or health reasons to find new accommodation that meets their needs without having to leave their communities;

32. Calls on the Commission and the Member States to impose a general obligation to meet accessibility criteria in the planned Renovation Wave of public and private buildings, and to use its potential to improve accessibility for persons with disabilities and older persons, as well as for those with motor and sensory difficulties, in order to make housing comfortable for its inhabitants and ‘future proof’ in the light of the increasing demographic change;

An integrated approach to social, public and affordable housing at EU level

33. Calls on the Commission and the Member States to make housing one of the cornerstones of the Action Plan of the EPSR; recalls that EU policies, funding programmes and financing instruments have a great impact on housing markets, the quality of the housing stock and on citizens’ lives; calls on the Commission to urgently develop an integrated EU-level strategy for social, public, non-segregated and affordable housing, creating an enabling framework for national, regional and local authorities to ensure the provision of safe, healthy, accessible and affordable quality housing for all; calls on the Commission, as part of this strategy, to improve its action to engage all levels of government in fully and consistently implementing the right to decent housing for all;
34. Welcomes the inclusion of housing affordability in the European Semester; urges the Commission to ensure that all country-specific recommendations contribute positively to the full and consistent implementation of the principles of the EPSR, to the achievement of the UN SDGs, and the EU climate goals defined in the Green Deal; urges the Member States to implement the country specific recommendations on housing affordability; states that national affordable housing plans should be included in National Reform Programmes, and demands that the Commission and Member States establish specific strategies to address obstacles to the right to housing, such as discrimination, financialisation, speculation, predatory lending, land-grabbing, conflicts, forced evictions, environmental degradation and vulnerability to disasters;
35. Stresses the need to refine the House Price Index indicator; considers that housing is affordable if the occupant’s remaining budget is at least sufficient to cover other essential expenditure for a life in dignity; stresses the need to develop a comprehensive definition of housing affordability at EU level taking into account a broad range of indicators such as eviction and poverty rates; points out that the current reference threshold for the housing cost overburden rate of 40% of the disposable income of a household insufficiently represents the number of households that is overburdened by housing costs; calls for a reassessment of the reference threshold, and invites Eurostat to produce a broader set of data on housing costs expenditure of households from 25 % to 40 % of disposable income at 5 % intervals;
36. Urges the Commission to provide more accurate, quality and comparable data on housing markets, and to monitor housing affordability across the EU, including at local and regional level, through Eurostat’s European Statistics on Income and Living Conditions (EU-SILC) and the European Energy Poverty Observatory, taking into

account the fragmentation of national housing markets and differences between Member States;

37. Calls upon the Council and Member States to reintroduce the Informal Meetings of Housing Ministers, to also involve Parliament in these, to open them to stakeholders and to present a revised format of the Housing Focal Points, in order to ensure a mechanism for the exchange of information between Member States, and provide a platform for the exchange of best practices on tackling homelessness and providing decent and affordable housing;
38. Encourages Member States to collaborate on financing social investments aimed at solving housing problems with the social partners, civil society and the private sector, many of who play and can play a key role in the development and maintenance of adequate housing solutions for those in vulnerable situations;
39. Calls on the of Member States to invest more in accessible nursing homes for the elderly, with quality care services, accessible to a wider range of the elderly population;

Ensuring security of tenure and inclusive housing markets

40. Points out that 25.1 % of European tenants paying market price rents spend over 40 % of their income on rent, and that on average rents are constantly increasing⁴⁴; calls on the Member States and regional and local authorities to put in place legal provisions, including clear rental regulations, to protect the rights of tenants and owner-occupiers, and to foster security for both owners and tenants and prevent evictions, including after renovation measures, and including those living in a dwelling expropriated from the state a part of a restitution process; calls on the Member States and regional and local authorities to ensure security of tenure by favouring long-term rental contracts as the default option, together with rent transparency and rent control measures, to correct rent where needed to facilitate affordable housing for all, to provide support for organisations working on the protection of tenants and owner-occupiers, and to set up low-threshold legal dispute settlement procedures;
41. Invites the Member States to pursue housing policies that are based on the principle of neutrality between home ownership, private rented accommodation and rented social housing; calls on the Commission to respect this principle in the European Semester; believes that the right to housing should not be narrowly defined as access to social housing, but in wider terms as the right to live in a home in peace, security and dignity; emphasises the importance of setting transparent eligibility criteria for social and publicly-funded housing to ensure equal access to housing; encourages Member States to put in place national strategies to prevent social segregation through a wider geographical distribution of social housing, available to all citizens regardless of status, gender, religion or ethnicity; calls on the Member States to make it easier to access housing, and promote diverse neighbourhoods through improved access to credit facilities and renting with the right to buy for young people, low- and middle-income families, and people from socially and economically disadvantaged groups; encourages Member States to collaborate with the banking sector in order to issue state-guaranteed

⁴⁴ https://ec.europa.eu/eurostat/statistics-explained/index.php/Housing_statistics

affordable loans for these groups, while preventing bubbles and overindebtedness;

42. Calls on the Member States to be more active in correcting housing market inequalities, including by providing comprehensive information on the functioning of housing markets, the number and geographical distribution of transactions, price trends in specific market segments, and the potential for development in other specific segments;
43. Emphasises that suitable policies and measures that support an adequate supply of housing are crucial to balancing and enhancing the economic development of housing in order to benefit the whole of society and ensure affordable and thriving living environment for all; believes that measures taken must be deliberate, concrete and targeted towards the implementation of the right to housing within a reasonable time frame, and that Member States must allocate sufficient resources and prioritise the needs of disadvantaged and marginalised individuals or groups living in precarious housing conditions; calls, therefore, on the Member States, with support of the Commission, to ensure the provision of sufficient, adequate and affordable social housing to cover the housing needs of these individuals and groups;
44. Calls on the Member States to develop their house-building policies, which will boost economic growth in the context of the COVID-19 pandemic;
45. Notes with concern the increased financialisation of the housing market, in particular in cities, whereby investors treat housing as a tradable asset rather than a human right; calls on the Commission to assess the contribution of EU policies and regulations to the financialisation of the housing market and the ability of national and local authorities to ensure the right to housing, and, where appropriate, to put forward legislative proposals to counter financialisation of the housing market by mid-2021; calls on the Member States and local authorities to put in place appropriate measures to counter speculative investment, to adopt policies favouring long-term investments in the housing market, and to develop urban and rural planning policies that favour affordable housing, social mix and social cohesion;
46. Stresses that transparency on real estate ownership and transactions is vital to preventing distortions in the housing market and to preventing money laundering in this sector; reiterates the obligation in the Anti Money Laundering Directive for the Commission to report by 31 December 2020 on the need to harmonise information on real estate ownership and on the inter-connection of these national registers in order to prevent speculation; reiterates, therefore, its call of 26 March 2019 that Member States should have publicly accessible information in place on the ultimate beneficial ownership of land and real estate;
47. Calls on the European Commission and the Member States to better protect mortgage borrowers against evictions, and for a ban on the eviction of tenants and owner-occupiers without rehousing; stresses that people who are evicted should be able to assert their rights in a court; calls on the European Commission and the Member States to strengthen current binding rules of conduct for creditors, credit servicers and credit purchasers to avoid misleading practices, harassment and violation of consumer's rights, at least as far as mortgage loans are concerned, or if appropriate to adopt new rules; believes that such rules should in particular specify requirements for reasonable

and viable forbearance measures in addition to those provided for in Article 28 of Directive 2014/17/EU; invites the Commission to assess the need for a legislative proposal on a minimum loan-to-value ratio in the market for mortgage credit; calls on the Commission to consider the impact on housing markets when proposing rules on securitisation;

48. Points out that the expansive growth of short-term holiday rental is removing housing from the market and driving up prices, and can have a negative impact on liveability in urban and tourist centres; calls on the Commission to interpret the Services Directive in line with the European Court of Justice verdict (C-390/18), that establishes housing affordability and shortage of rental housing as ‘an overriding reason related to the public interest’, and therefore to give wide discretion to national and local authorities to define proportionate rules for hospitality services, including mandatory registration, limitation of permits and specific zoning policies, limitation of period, avoiding ‘touristification’, the emptying of urban centres, and the decline in quality of life there, to the detriment of residents; urges the Commission to include in the Digital Services Act a proposal for mandatory information-sharing obligations for platforms in the short-term accommodation rental market, in line with data protection rules, as this access to information is essential for authorities in order to ensure the availability of affordable housing;
49. Reminds the Commission and Member States that failing to regulate the real estate market and the financial actors operating on that market in order to ensure access to affordable and adequate housing for all, would mean non-compliance with their obligations with respect to the right to housing;
50. Calls for the housing sector to be included as a social service of general interest, and not only social housing, as this is essential to guarantee the right to affordable and decent housing for all;

Investing in social, public, affordable and energy-efficient housing

51. Stresses that the investment gap for affordable housing amounts to EUR 57 billion per year⁴⁵; calls on the Commission and the Member States to close the investment gap in affordable housing as a matter of priority; calls in this regard for a reform of the economic governance framework allowing Member States to make the green and social public investments needed, including those related to the development and improvement of social, public, affordable and energy-efficient housing; calls, furthermore, for a harmonised accounting for amortisation methodology for affordable housing investments;
52. Recalls that as a service of general economic interest (SGEI), social housing is exempted from State aid notification requirements; recalls that social housing is the only sector in the SGEI Decision for which the European Commission mentions a target group (disadvantaged citizens or socially less advantaged groups), and that this is not the case for other social services; believes that this may limit the possibility to deliver social and affordable housing for all; acknowledges that there is no agreed common

⁴⁵ Report of the High-Level Task Force on Investing in Social Infrastructure in Europe: “Boosting Investment in Social Infrastructure in Europe”(2018).

definition of social housing at EU level; warns, however, that a narrow definition of social housing limiting it only to ‘housing for disadvantaged citizens or socially less advantaged groups, which due to solvability constraints are unable to obtain housing at market conditions’ is restrictive and hinders Member States’ ability to define their SGEIs and services of general interest; stresses that SGEIs in housing should be principally guided by specific requirements determined by national, regional or local authorities, since these authorities have the competence to identify and address the housing needs and living conditions of different groups, which can differ greatly between rural and urban areas, and since these authorities play crucial roles in well-targeted decision making; urges the Commission to adapt the target group definition of social and publicly funded housing in the rules on SGEIs, so as to allow national, regional and local authorities to support housing for all groups whose needs for decent and affordable housing cannot be easily met under market conditions, while also ensuring that enough funding is allocated to the most disadvantaged, in order to unblock investment and ensure affordable housing, housing tenure neutrality and sustainable urban development, and to create socially diverse neighbourhoods and enhance social cohesion;

53. Calls on the Commission and the Member States to further increase investment in the EU in social, public, energy-efficient, adequate and affordable housing, and in tackling homelessness and housing exclusion; calls in this regards for investment through the European Regional Development Fund, the Just Transition Fund, InvestEU, ESF+, Horizon Europe and Next Generation EU, and especially through the Recovery and Resilience Facility, Coronavirus Response Investment Initiative (CRII) and the Coronavirus Response Investment Initiative Plus (CRII+); calls for greater synergies between these instruments; welcomes the financing of social and affordable housing loans through InvestEU and the EIB’s broader portfolio; calls on the Commission and the Member States to integrate social progress as an investment priority, together with the green and digital transitions, in the Recovery and Resilience Facility in order to protect vulnerable people against the negative impact of the current crisis, and to include social progress plans in the Recovery and Resilience Plans, outlining how EPSR principles are going to be implemented, and where social investments are going to be targeted, including investment in social housing; calls urgently on the Commission to ensure that EU funding and EIB financing become more accessible to local and regional social and public affordable housing providers; calls on the EIB to try to increase relevant lending via targeted technical assistance and closer cooperation with financial intermediaries and the Member States;
54. Calls on the Commission to encourage the use of European programmes that support the rebuilding of homes in order to make housing affordable;
55. Encourages Member States to ensure all future housing construction and rehabilitation projects aim to promote smart buildings, where water and energy consumption can be monitored and made more costs-efficient, in accordance with the European Union’s climate objectives;
56. Calls on the Commission, Member States and regional and local authorities to recognise, support and fund community led, democratic, and collaborative housing solutions, including community land trusts, as legitimate and viable means to provide

market and social housing; calls for a sustainable approach to urban land use, for instance giving priority to the rehabilitation of abandoned houses over the building of new ones;

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57. Instructs its President to forward this resolution to the Council and the Commission.

EXPLANATORY STATEMENT

Already before the pandemic it had become clear that there is a clear lack of adequate and affordable housing in Europe. Many Europeans are living in unhealthy, low quality, energy-poor, or overcrowded spaces; or worse, facing eviction or homelessness. There are 80 million people in the EU overburdened by housing costs and some 10% of the EU-28 population spent 40% or more of their income on housing, including a quarter of those paying private sector market rents. The housing cost overburden is significantly higher among the EU population at risk of poverty and low income households. Eurostat shows that 4% of the EU population experienced severe housing deprivation in 2017¹. Housing deprivation is at the heart of poverty and social exclusion and closely linked with unemployment.

The affordability crisis is foremost an urban phenomenon, while rural areas face their own problems regarding housing such as depopulation. The situation differs greatly between different regions in Europe and a great variety of local, regional and national housing solutions exists. In Southern and Eastern Member States social, public and cooperative housing is less prevalent and the security of tenure is a lot less ensured through housing policies and regulations. This needs specific attention.

With sheltering in place being the cornerstone of the fight against Covid-19, it has become even more clear that the fundamental right to live in an affordable, adequate and healthy home with access to services, shops and outdoor space should be guaranteed to everybody. The European Pillar of Social Rights (EPSR) recognises the right to social housing and housing assistance for those in need, the right to adequate shelter and services to the homeless and recognises the need of protection against eviction of vulnerable people. The rights enshrined in the Pillar now need to be turned into reality and the report provides ample proposals for this.

Achieving adequate, energy-efficient and healthy housing

In the EU, 21,7% of the low income population lives in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames or floor. Housing quality problems are more widespread in Central and Eastern European Member States where in some countries around 15 % of low-income households lack even basic sanitary facilities.² It is also estimated that more than 50 million households in the European Union are experiencing energy poverty. Ensuring access to healthy, adequate, energy-efficient and affordable housing is a core element of any antipoverty strategy. Moreover, for every €3 invested in improving housing conditions, €2 would come back in savings in one year.³

This is why the Renovation Wave should serve a triple goal of tackling the climate emergency, improving housing conditions and kick-starting the economy whilst ensuring a just transition that leaves no one behind. Investment in renovation and affordable housing can be an important cornerstone of an economic recovery that puts the Green Deal at its core. It would be a countercyclical intervention with a huge job-creating and energy-saving potential. The Renovation Wave should be strongly supported by the MFF and Next Generation EU and Member States should prioritise renovation in their recovery and resilience plans. This should

¹ Eurostat EU-SILC.

² Eurostat EU-SILC.

³ Eurofound (2016), Inadequate housing in Europe: Costs and consequences, Publications Office of the European Union, Luxembourg.

contribute to achieving deep renovation of 3% of the European building stock, per year.

Combatting homelessness and fighting discrimination

Homelessness is on the rise in the European Union: 24 Member States report that homelessness has increased over the last decade⁴. Finland is the only MS where homelessness has declined. At least 700,000 people are sleeping rough on any given night in the EU, 70% more than a decade ago⁵.

The COVID19 crisis and the subsequent lockdown has shown that we can shelter and house homeless people and stop evictions when there is the political will. Emergency measures taken by governments to protect homeless people in the context of COVID19 must be maintained as long as needed and be followed up with adequate, permanent solutions.

The European Pillar of Social Rights has given a strong mandate to the European Commission to act and Commissioner Schmit has on several occasions, including in the Plenary of the European Parliament, underlined the importance of taking action against homelessness. The European Union can act as a moral beacon and based on its values declare together with the key stakeholders the goal to eradicate homelessness in the European Union by 2030 and thereby also contribute to achieving the Sustainable Development Goals in Europe.

Combatting homelessness is not an insurmountable task. Member States need to develop national homelessness strategies that combine preventive and reactive measures and put central emphasis on the provision of permanent housing to homeless people. The criminalization of homeless people and discriminatory practices used to prevent them from accessing social services and shelter that we are witnessing in several Member States are unacceptable. The Commission should not turn a blind eye and challenge these measures.

It is high time to ensure equal treatment for all and non-discrimination in the search for affordable housing. Housing is a basic right for everyone, but not everyone has equal access at this moment. The Black Lives Matter protests following the death of George Floyd have also turned the spotlight on racial discrimination in the EU, with strong evidence regarding its prevalence in the housing field. The Fundamental Rights Agency's report 'Being Black in the EU' pointed out that one in five respondents of African descent (21 %) felt racially discriminated against in access to housing and that one in two respondents live in overcrowded housing (45 %), compared to 17 % of the general population in the EU-28.⁶

At the same time, the conditions of Roma continue to be extremely worrying with many often living in segregated settlements characterised by substandard living conditions. Forced evictions and spatial segregation need to be stopped. In a political climate where LGBTI people's rights are being put under pressure, it is important to stand up for them, also when it comes to housing. According to the Fundamental Rights Agency LGBTI Survey II, of EU respondents, 14% of lesbian women, 8% of bisexual women, 6% of bisexual men, 10% of gay men, 20% of intersex people and 21% of trans people experienced discrimination when trying to rent or buy housing in the last 12 months⁷. We also see that lack of affordable and accessible housing means that many persons with disabilities and older persons are practically

⁴ Baptista, I and Marlier, E (2019) Fighting homelessness and housing exclusion in Europe: A study of national policies, European Commission/European Social Policy Network.

⁵ FEANTSA (2019), Fourth Overview of Housing Exclusion in Europe.

⁶ European Union Agency for Fundamental Rights (2018), Second European Union Minorities and Discrimination Survey Being Black in the EU, Publications Office of the European Union, Luxembourg.

⁷ European Union Agency for Fundamental Rights (2020), EU LGBTI Survey II, Publications Office of the European Union, Luxembourg.

“prisoners” in their own homes. It also means that they might have to move to institutions and cannot stay in their own homes even if they wanted to.

Social, public and affordable housing: integrated approach and investment

Whilst the EU does not have a direct mandate on housing, EU policies, funding programmes and financing instruments have great impact on housing markets. An EU integrated strategy would look at the impact of European policies in different domains on housing affordability from different angles ensure a framework is created for local, regional and national authorities to define, steer and invest in housing provision. In the European Semester housing affordability should be further integrated, taking into account the fragmentation of national housing markets and the diversity of tenures.

The investment gap in social housing stands at €57 billion per year; public investment in the sector that could boost the supply keeps falling⁸. Governments are often focusing on incentives to private developers while housing support for low income households is increasingly being given in the form of social welfare type payments. Changes to the EU’s state aid rules would enable regions and local authorities to invest more in social housing and provide all groups whose needs for decent and affordable housing cannot be met at market conditions while ensuring that funding is not steered away from the most disadvantaged. This would also contribute to creating socially diverse neighbourhoods and enhance social cohesion.

Member States should also be allowed to invest more in social, public and affordable housing under the EU’s fiscal rules. We need to see this reflected in the reform of the European Stability and Growth Pact. Funding for social, affordable, healthy, adequate and energy-efficient housing and for tackling homelessness and housing exclusion should also be provided through the EU budget.

Ensuring security of tenure and inclusive housing markets

The fact that the recovery from the Covid-Crisis should not be a return to ‘business as usual’ has been widely recognised. We need to ensure that there is no repetition of the wave of evictions we have witnessed after the Global Financial Crisis of the last decade. Therefore better protection of tenants and mortgage borrowers needs to be put in place at national and local level. We now often see that housing policies are favouring home-ownership over renting in an imbalanced way and this should be changed.

We need to avoid a repetition of the pattern where an economic crisis leads to a further financialisation of the housing market. Housing is increasingly seen as a vehicle for wealth accumulation rather than a social good. The Joint Research Centre’s ‘Future of Cities’ report warns that ‘recent scale-up of foreign and corporate investments in residential urban property has transformed patterns of ownership, raising concerns on the social fabric of a city and on who can be held accountable for citizen’s rights to adequate and affordable housing.’⁹

Member states and cities should redefine their relationship with private investors, international financial institutions and financial markets to reclaim housing as a human right. The Commission should assess whether EU regulation on competition, free movement of

⁸ Lieve Fransen, Gino del Bufalo and Edoardo Reviglio (2018), Boosting Investment in Social Infrastructure in Europe. European Economy Discussion Paper 074, Publications Office of the European Union, Luxembourg.

⁹ Joint Research Centre (2019), The Future of Cities: opportunities, challenges and the way forward, Publications Office of the European Union, Luxembourg.

capital and provision of services, amongst others, is contributing to the financialisation of the housing market and if needed propose legislative changes to counter it by mid-2021. In addition, transparency on real estate ownership and transactions is vital to prevent distortions in the housing market and to prevent money laundering and tax evasion in this sector.

The expansive growth of short-term holiday rental in cities and popular tourist destinations is extracting housing from the market, driving up prices and has a negative impact on liveability. We want to give cities more control over rentals short term accommodation platforms and ensure that these platforms share information with the cities, respecting data protection rules.

How we organise housing policies and the housing market is one of the areas where a new approach, putting people at the centres and their right to adequate and affordable housing above the market logic, is desperately needed. The rapporteur believes that this report can contribute to putting this new approach in place.

ANNEX: LIST OF ENTITIES OR PERSONS FROM WHOM THE RAPPOREUR HAS RECEIVED INPUT

The following list is drawn up on a purely voluntary basis under the exclusive responsibility of the rapporteur. The rapporteur has received input from the following entities or persons in the preparation of the draft report:

Eurofound
Renovate Europe
European Citizens' Initiative on Affordable Housing For All
Build Europe
Housing Europe
European Housing Forum
FEANTSA
AEDES
International Union of Property Owners
International Union of Tenants
European Economic and Social Committee
L'union Sociale Pour L'Habitat
Municipality of Amsterdam
Architects Council of Europe
Leilani Farha UN Special Rapporteur on Adequate Housing
EUROCITIES
European Disability Forum
ARDI Intergroup
ILGA
Manuel Aalbers (Professor at KU Leuven)
European Commission (DG EMPL, DG GROW and DG ECFIN)
ERGO Network
Equinet Europe
Sjoerdje van Heerden (Researcher JRC European Commission)
Michaela Kauer (Urban Housing Partnership)
Habitat for Humanity
Community Land Trust Brussels
Javier Buron (City of Barcelona)
EU Urban Agenda Housing Partnership
Habitat for Humanity
Community Land Trust Brussels
Javier Buron (Housing Manager Barcelona City Council)

INFORMATION ON ADOPTION IN COMMITTEE RESPONSIBLE

Date adopted	1.12.2020
Result of final vote	+: 37 -: 11 0: 7
Members present for the final vote	Atidzhe Alieva-Veli, Abir Al-Sahlani, Marc Angel, Dominique Bilde, Gabriele Bischoff, Vilija Blinkevičiūtė, Andrea Bocskor, Milan Brglez, Sylvie Brunet, David Casa, Leila Chaibi, Margarita de la Pisa Carrión, Klára Dobrev, Jarosław Duda, Estrella Durá Ferrandis, Lucia Ďuriš Nicholsonová, Rosa Estaràs Ferragut, Nicolaus Fest, Loucas Fourlas, Cindy Franssen, Helmut Geuking, Elisabetta Gualmini, Alicia Homs Ginel, France Jamet, Agnes Jongerius, Radan Kanev, Adám Kósa, Stelios Kympouropoulos, Katrin Langensiepen, Miriam Lexmann, Elena Lizzi, Radka Maxová, Kira Marie Peter-Hansen, Dragoş Pîslaru, Manuel Pizarro, Dennis Radtke, Elżbieta Rafalska, Guido Reil, Daniela Rondinelli, Mounir Satouri, Monica Semedo, Beata Szydło, Eugen Tomac, Romana Tomc, Yana Toom, Marie-Pierre Vedrenne, Marianne Vind, Maria Walsh, Stefania Zambelli, Tatjana Ždanoka, Tomáš Zdechovský
Substitutes present for the final vote	Alex Agius Saliba, Marc Botenga, José Gusmão, Eugenia Rodríguez Palop

FINAL VOTE BY ROLL CALL IN COMMITTEE RESPONSIBLE

37	+
GUE/NGL	Marc Botenga, Leila Chaibi, José Gusmão, Eugenia Rodríguez Palop
NI	Daniela Rondinelli
PPE	David Casa, Jarosław Duda, Rosa Estaràs Ferragut, Loucas Fourlas, Cindy Franssen, Radan Kanev, Stelios Kympouropoulos, Dennis Radtke, Eugen Tomac, Romana Tomc, Maria Walsh, Tomáš Zdechovský
Renew	Sylvie Brunet, Dragoş Pîslaru, Monica Semedo, Yana Toom, Marie-Pierre Vedrenne
S&D	Alex Agius Saliba, Marc Angel, Gabriele Bischoff, Vilija Blinkevičiūtė, Milan Brglez, Klára Dobrev, Estrella Durá Ferrandis, Elisabetta Gualmini, Alicia Homs Ginel, Agnes Jongerius, Manuel Pizarro
Verts/ALE	Katrin Langensiepen, Kira Marie Peter-Hansen, Mounir Satouri, Tatjana Ždanoka

11	-
ECR	Elzbieta Rafalska, Beata Szydło, Margarita de la Pisa Carrión
ID	Dominique Bilde, Nicolaus Fest, France Jamet, Elena Lizzi, Guido Reil, Stefania Zambelli
Renew	Abir Al-Sahlani, Radka Maxová

7	0
ECR	Helmut Geuking, Lucia Ďuriš Nicholsonová
PPE	Andrea Bocskor, Ádám Kósa, Miriam Lexmann
Renew	Atidzhe Alieva-Veli
S&D	Marianne Vind

Key to symbols:

+ : in favour

- : against

0 : abstention