

**Question for written answer E-004089/2019
to the Commission**

Rule 138

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Subject: Subject: EU response to infringements of the right to housing and legal redress in Cyprus

First homes in Cyprus are being auctioned off with no comprehensive policies in place for the provision of alternative housing. Existing legal framework provisions governing mortgages serve the interests of banks to the full, while failing to protect vulnerable borrowers who may find themselves with little or no income. Furthermore, no guarantees are given regarding the right of all those affected to seek a stay in proceedings pending a court ruling on the admissibility of the total payment demanded.

In his answer to Question for written answer E-003117/2019, Commissioner Thyssen stressed that the Commission, in line with the principles of the European Social Pillar, was particularly concerned with the development of a socially inclusive economy. He also pointed out that Directive 2014/17/EU of 4 February 2014 included obligations for creditors to exercise reasonable forbearance before foreclosure proceedings were initiated and to place a cap on any additional charges imposed by creditors on the consumer in the event of default.

In view of this:

Can the Commission say what measures the EU will take to end infringements of the right to housing and to legal redress in Cyprus?