

Question for written answer E-004622/2020
to the Commission
Rule 138
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Subject: Second homes in Europe

The summer holidays are an opportunity for people from Belgium, the Netherlands and elsewhere in Europe to visit France, where they stay on campsites or in hotels, or in a second home, which many buy on the Côte d'Azur or in other parts of France.

However, when French people want to buy a property abroad they sometimes come up against unexpected barriers ¹. For example, in Finland, the main Finnish banks refuse to grant non-resident Europeans loans to buy a house in Finland.

1. A Finn can buy a property in Nice. Why can someone from France not buy a property in Helsinki?
2. Is a procedure whereby banks refuse mortgage lending to any non-resident European citizen compatible with the European Treaties?

¹ This policy applies irrespective of the amount involved. Worse still is that they do lend to residents of Sweden, Denmark and even EFTA countries, such as Norway, Iceland and Switzerland, but not to nationals of other EU Member States who are not resident in Finland.