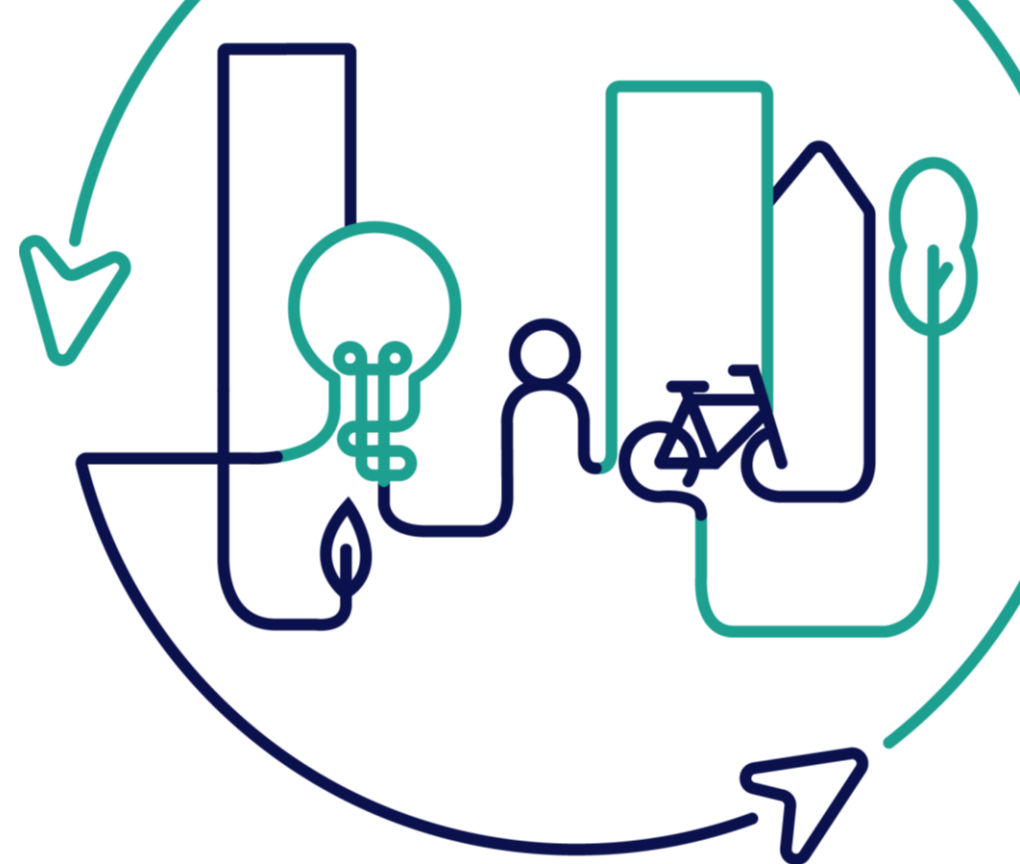


EUROPEAN U R B A N INITIATIVE

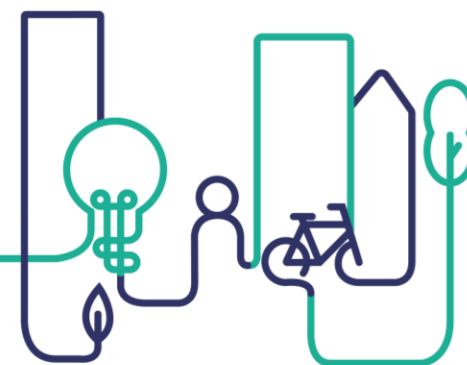


Co-funded by
the European Union

Cities for housing – Making affordable and social housing work

Welcome!

**18th – 19th November 2025
Fuenlabrada, Spain**



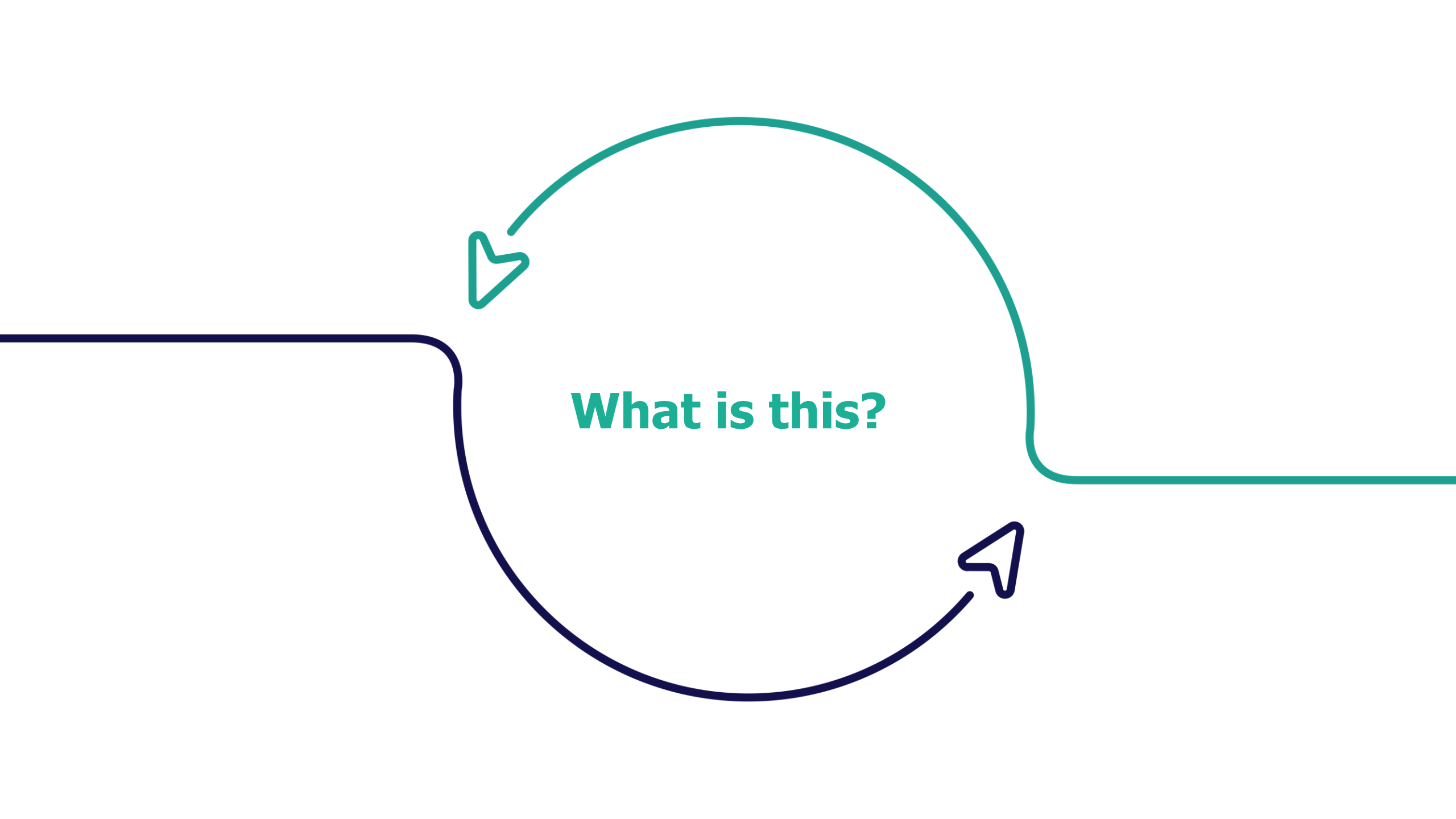
Co-funded by
the European Union

09:30

WELCOME!

Levente Polyak
Laura Colini
Anita Blessing

European Urban Initiative Experts



What is this?

OUR 2 DAY JOURNEY

2 DAYS, objectives, goals

DAY 1 –

Setting the scene

Exploring the housing context

Insights into EU policies

Assembling case studies



DAY 2 –

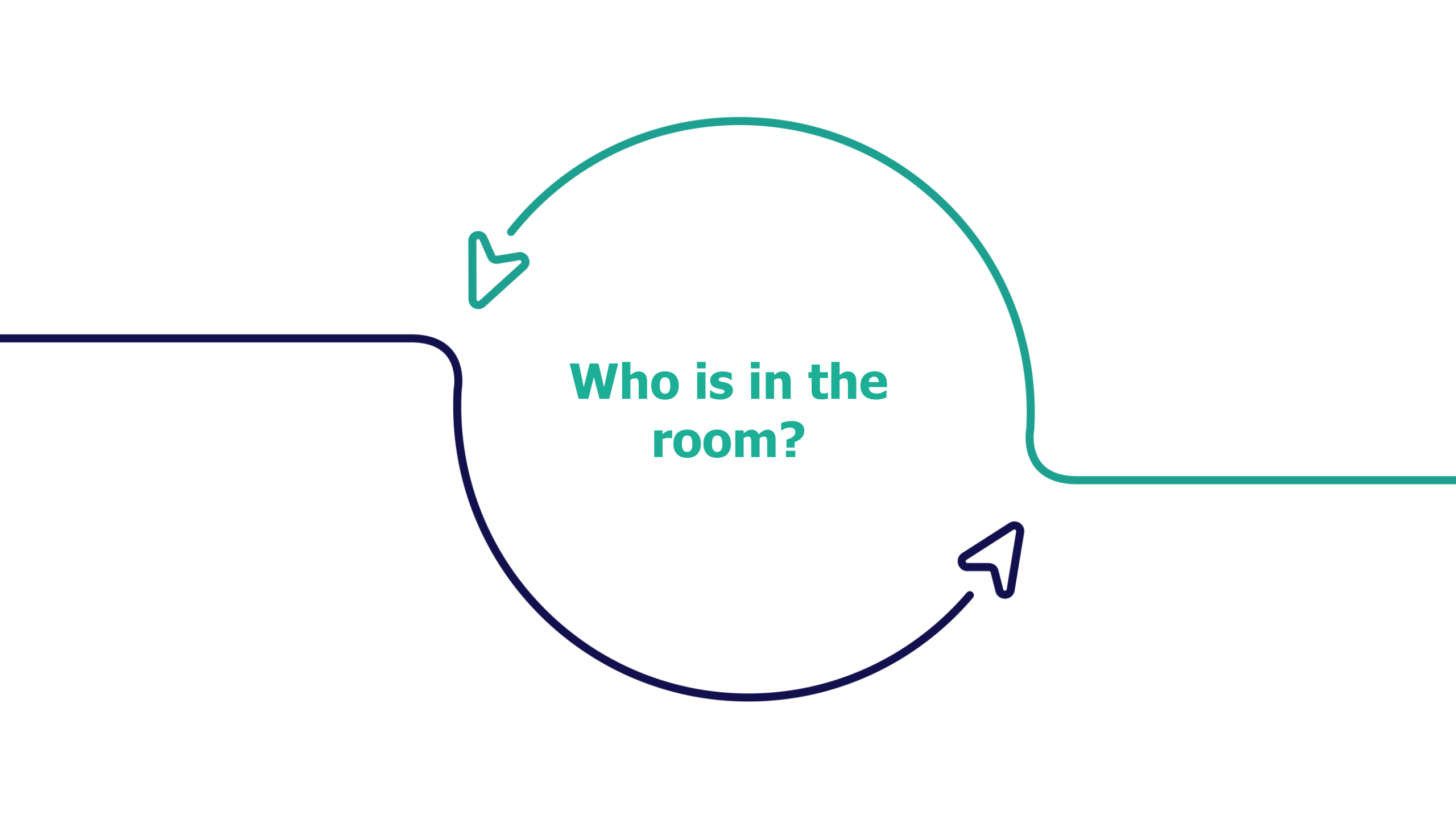
Surveying housing exclusion

Diving deeper in case studies

Exploring more case studies

Visiting sites in Fuenlabrada





The diagram features a central text element, "Who is in the room?", enclosed within a circular path. This path is formed by two curved arrows: a teal arrow at the top pointing clockwise and a dark blue arrow at the bottom pointing counter-clockwise. Two horizontal lines extend from the left and right sides of the circle, one in dark blue and one in teal, suggesting a flow or connection to other parts of a larger system.

**Who is in the
room?**

More than 15 EU Member States...

Austria, Belgium, Bulgaria, Croatia, Czech Republic, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Lithuania, Netherland, Poland, Romania, Slovakia, Slovenia, Spain, ...

More than 60% of the participants are urban practitioners working in local urban authorities.

Size of the urban authorities

The majority of participants are working in small and medium sized cities (50k to 250k inhabitants).





What's on today?

09:30

Opening remarks

10:00

Contextual panel: The role of cities in affordable housing

10:50

Keynote speech: Eduard Cabre Romans

12:00

Case study pitches

14:45

Workshops: Affordable housing from social perspective

17:30

Case studies expo

OPENING REMARKS

Mayor of Fuenlabrada

Spanish Ministry of Housing and Urban Agenda

European Commission - Housing Task Force

EUI PS

Mr. Francisco Javier Ayala Ortega

Mayor of Fuenlabrada

Ms. María Teresa Verdú Martínez

**Director General for Urban Agenda and Architecture
Spanish Ministry of Housing and Urban Agenda**

Mr. Mathew Baldwin

European Commission – Housing Task Force

Ms. Agnieszka Siluszek

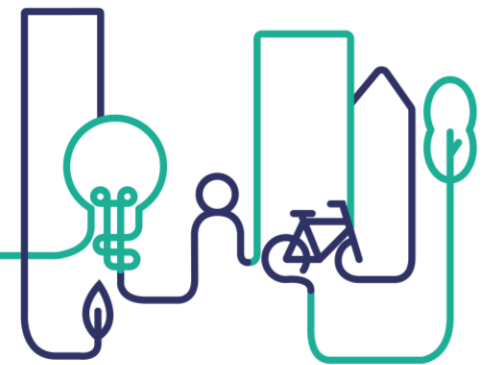
**Head of the Project Unit
European Urban Initiative PS**

10:00 – 10:50

PANEL DISCUSSION:

The role of cities in affordable housing

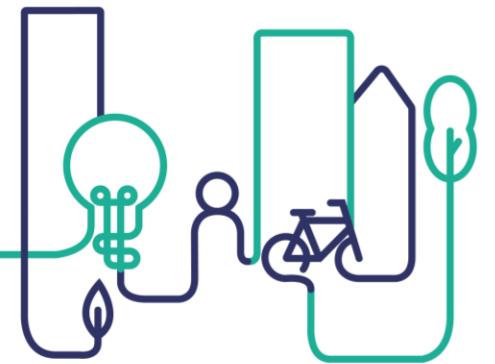
Insights from the European Commission, The European Investment Bank, and The European Responsible Housing Award Winner



Co-funded by
the European Union

A conversation with

- **Iveta Ivanova** Policy Officer - European Commission DG REGIO
- **Luis Hebrero Rodriguez** Head of the Urban Advisory Division
Housing, Cities and Regions Directorate, EIB
- **Jose Téllez** Communication Manager - Sostre Cívic, winner of 2025 European Responsible Housing Award

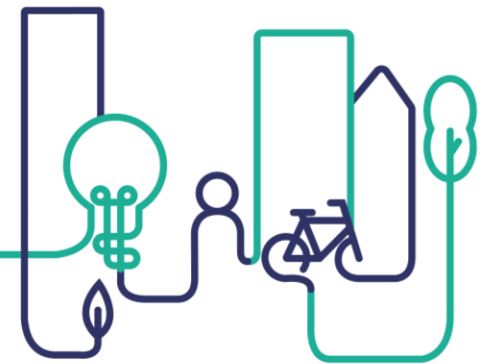


Co-funded by
the European Union

STEPPING UP FINANCING INVESTMENTS IN AFFORDABLE HOUSING

Model for Financial instruments and grants with co-financing
from the EIBG and others for affordable housing

Iveta Ivánová García
DG REGIO, European Commission



Co-funded by
the European Union



TABLE OF CONTENTS

1

**EU COHESION POLICY FUNDS
ERDF, CF AND JTF**

2

**MODEL FOR FINANCIAL
INSTRUMENTS AND GRANTS
WITH CO-FINANCING FROM THE
EIBG AND OTHERS FOR
AFFORDABLE HOUSING**

EU COHESION POLICY FUNDS ERDF, CF AND JTF

EU Cohesion Policy Funds ERDF, CF and JTF

- **Cohesion policy** has a long-standing tradition of supporting **housing**.
- By the end of 2024, **€7.5 bn** was planned for energy efficiency in housing stock and social housing (updates in story [2021-2027 cohesion policy support to housing | Cohesion Open Data](#); 2024 Toolkit [Social housing and beyond](#)).
- To address housing crisis and in the context of European Affordable Housing Plan, the European Commission will support and allow Member States to **significantly increase the planned cohesion policy investments in affordable housing**.
- The **mid-term review** provides a strategic opportunity for Member States and regions to adjust their programmes, possibly significantly increasing funding into EU strategic priorities, including affordable and sustainable housing.
- **Regulation (EU) 2025/1914** of 18 September 2025 - amending ERDF/CF Regulation and JTF Regulation - as regards specific measures to address strategic challenges in the context of the mid-term review: includes flexibilities and incentives for Member States and regions to do so.

Mid-Term Review: Key Recommendations for Member States and Regional Authorities

- Increase funding allocated to affordable housing (incl. social) in the 2021-2027 programmes
- **Leverage such funding through financial instruments**
- Accelerate and streamline permitting and planning rules at local and city level to accelerate delivery of affordable housing investments
- Support housing projects consistent with the New European Bauhaus initiative
- Facilitate the use of performance-based mechanisms (the SCOs - Simplified Cost Options, and the FNLC - Financing Not Linked to Costs)

Demarcation, complementarities and synergies

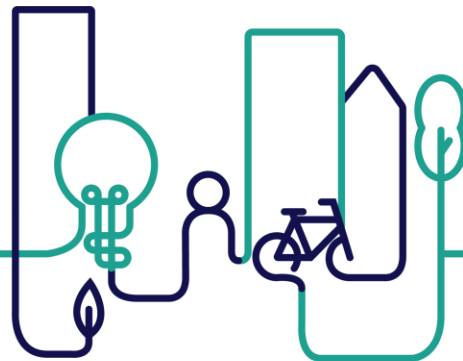
with other housing resources in MS: in particular with the SCF and the Recovery and Resilience Facility (where applicable). RRF projects at risk of noncompletion by 8/2026 could be considered for ERDF/CF funding ([RRF housing fiche](#))

Housing New Specific Objectives ERDF-CF Regulation

- **S02.11** - promoting access to affordable and sustainable housing (ERDF&CF- in line with Art. 7(5) ERDF&CF Regulation)
- **S04.7** - promoting access to affordable and sustainable housing (ERDF)
- **S05.3** - fostering integrated territorial development, through access to affordable and sustainable housing in all types of territories (ERDF) (support through territorial and local development strategies - Art. 3 of ERDF&CF Regulation)

New JTF housing activity Art. 8(2) JTF Regulation

(p) promoting access to affordable and sustainable housing





HOUSING INVESTMENTS

- All types of housing can be considered if investments contribute to alleviate access to housing for all (new housing, refurbishment of old housing stock, student accommodation, blocks of flats, etc.).
- The housing solutions should prioritise socially mixed communities and buildings to avoid perpetuating segregated settings.
- The Funds should not support actions that contribute to any form of segregation or exclusion, and, when financing infrastructure, should ensure the accessibility for persons with disabilities. (CPR horizontal principles, CPR&ERDF/CF Reg. Recitals)
- De-institutionalisation: Funds should continue to support and promote the transition from institutional to community- and family-based care, through supporting facilities that would prevent the segregation of target groups from the community, would facilitate the integration of people to the society and would seek to ensure independent living conditions. For this, investments in non-segregated individual accessible housing is key.
- Integrated approach, including access to mainstream services and public transport
- Energy efficiency renovations
- Long-term planned use as social/affordable housing
- Principles and values of the 'New European Bauhaus
- Housing that is climate resilient

Model for Financial instruments and grants with co-financing from the European Investment Bank Group and others for affordable housing



MAIN OBJECTIVES:

- Provide Managing Authorities with an **adaptable toolkit** to boost funding for affordable housing by attracting private capital, and additional EIBG (European Investment Bank Group), IFI (international financial institutions) and NPBI (national promotional banks and institutions) funds.
- Facilitate **quick uptake of investments**, enabling Member States to increase Cohesion policy funding in 2021–2027
- Offer **five financing schemes**, combining loans, guarantees, equity/quasi-equity with non-repayable support.
- Includes an **advisory component** to trigger capacity improvements and support housing sector reforms.



[swd-affordable-housing-2025_en.pdf](#)



FLEXIBLE AND INCLUSIVE MODEL

1

No single definition or preference

2

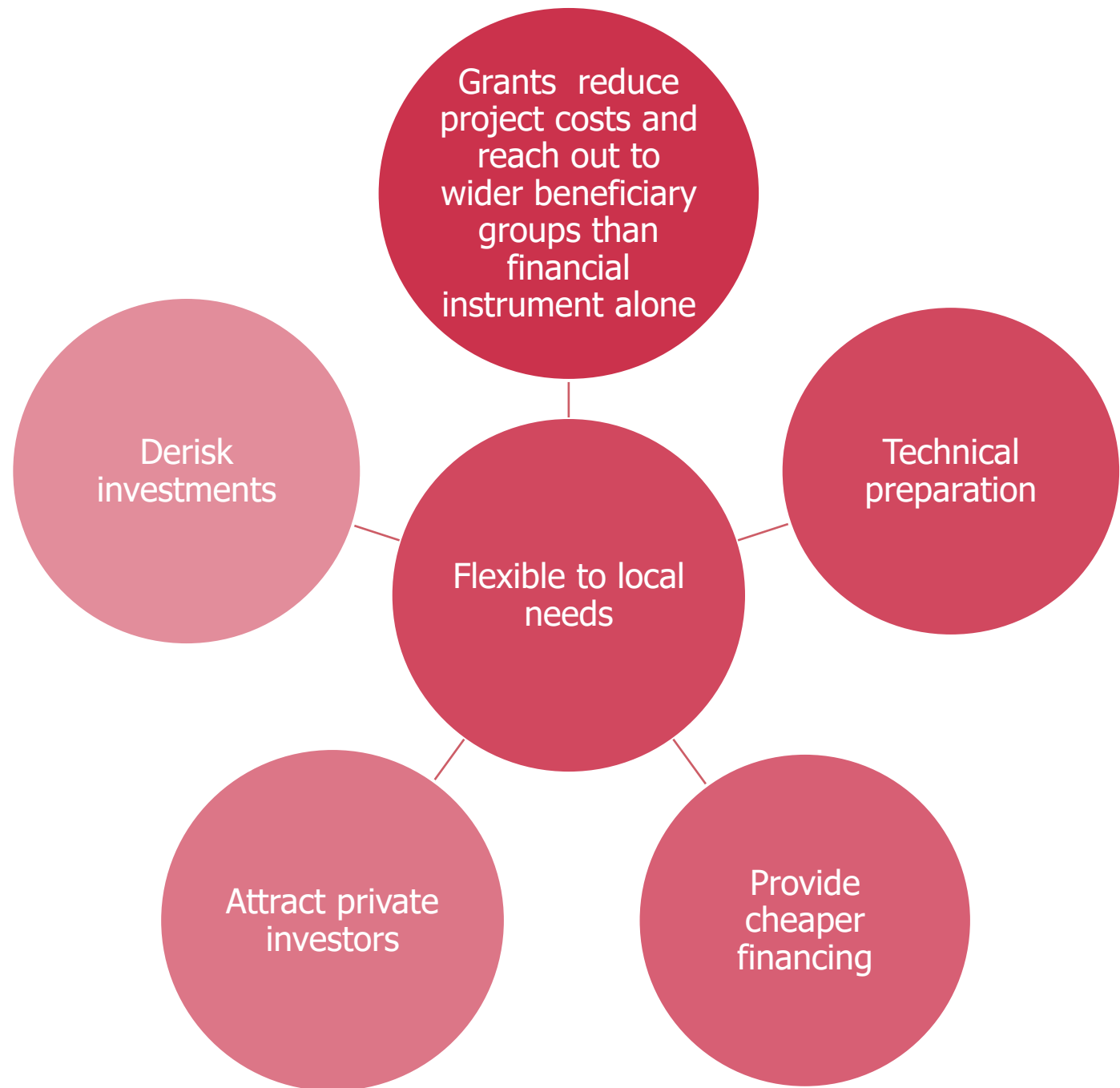
Aligned with:

- EU Cohesion Policy and European Investment Bank eligibility rules
- National rules and rules of supporting programmes, with full respect of applicable laws

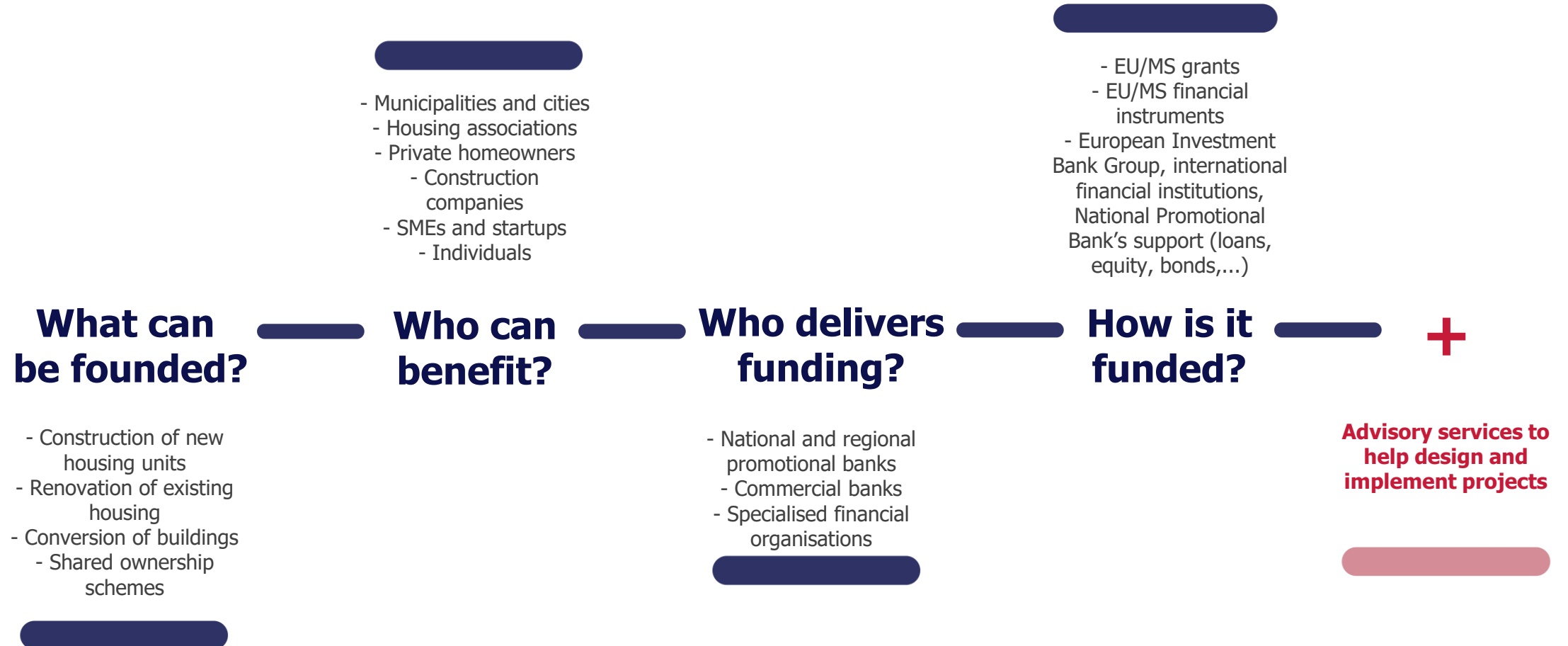
3

Future State aid framework will impact abovementioned eligibilities

Why combine grants with financial instruments for affordable housing?



How the model FI for affordable housing works?



5 FINANCING SCHEMES

1

Financial Instrument combined with grants in one operation

2

Financial Instrument combined with grants in two operations

3

Guarantee instrument combined with grants and international financial institution/national promotional bank funding

4

Combination of grants and international financial institution/national promotional bank funding

5

Equity and quasi-equity financial instruments

EXAMPLE:

Financial instrument for housing in Croatia – new build for essential population groups

Combining risk-sharing loans and capital rebates to support affordable housing

**Ministry of Regional
Development**
(Managing Authority)

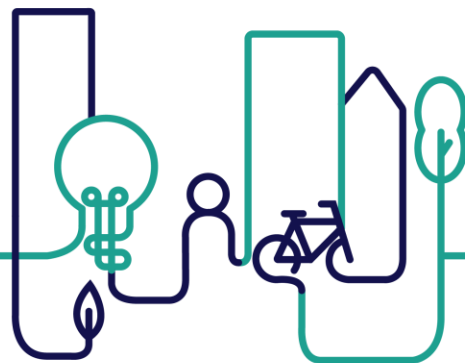
**Croatian Bank for
Reconstruction and
Development**
(Body implementing the financial
instrument)

**Risk-sharing
loan** financial
instrument

Capital rebate
(New European
Bauhaus - based)

Sustainability · Aesthetics · Inclusivity

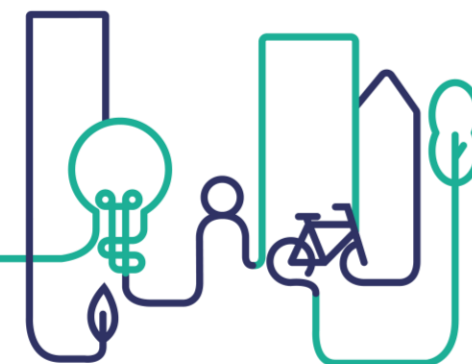
Thank you



EIB support to social and affordable Housing

Cities for Housing – making affordable and social housing work

18 November 2025



Co-funded by
the European Union



TABLE OF CONTENTS

1

EIBG support

2

Criteria and financing tools

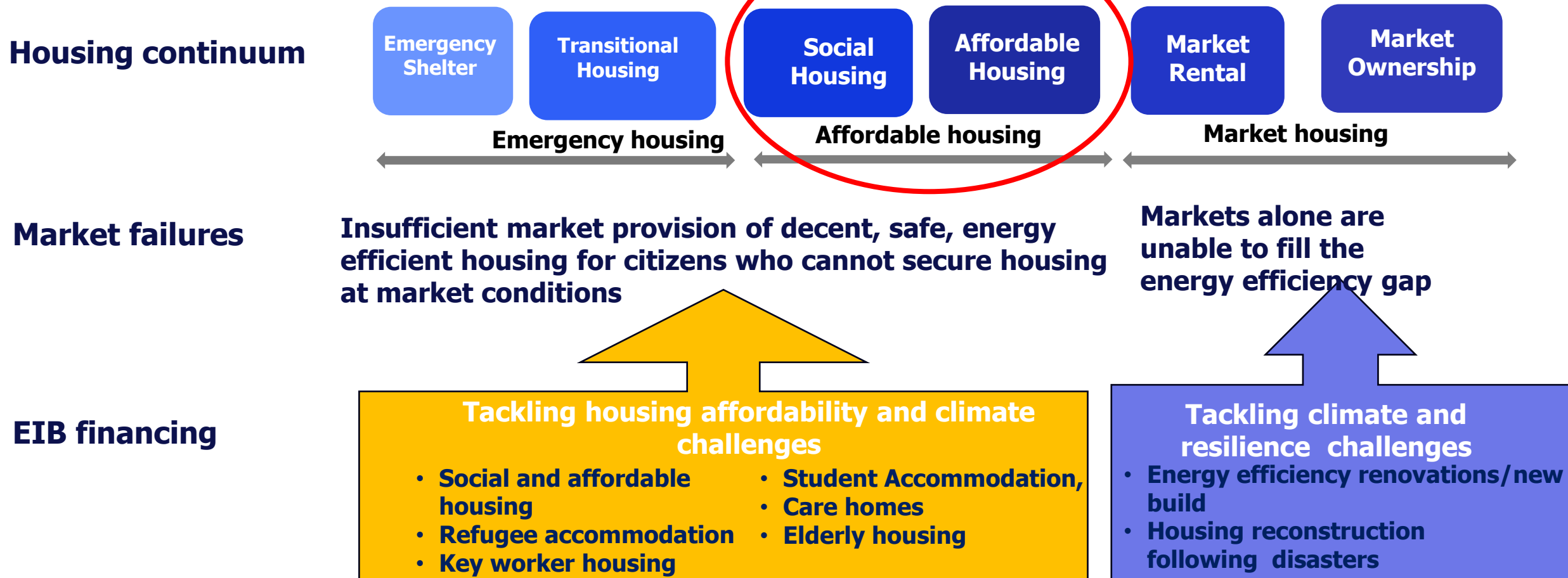
3

Action Plan for Affordable & Sustainable Housing

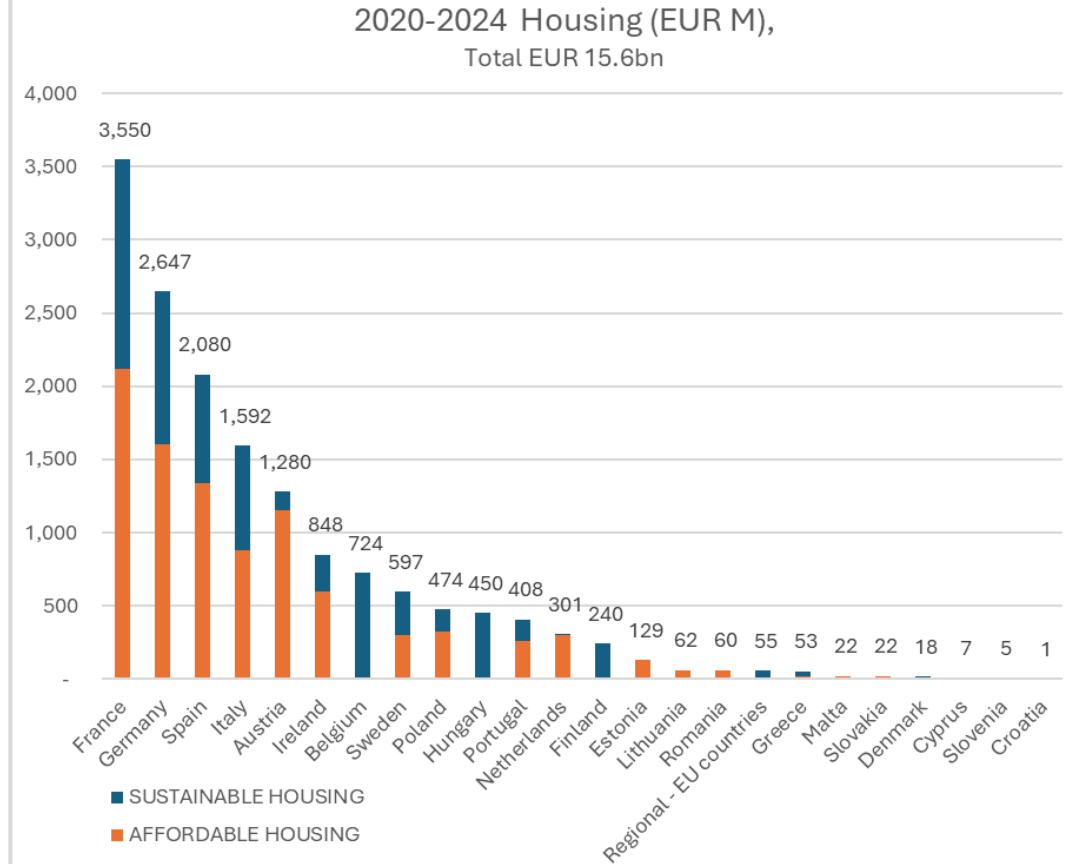
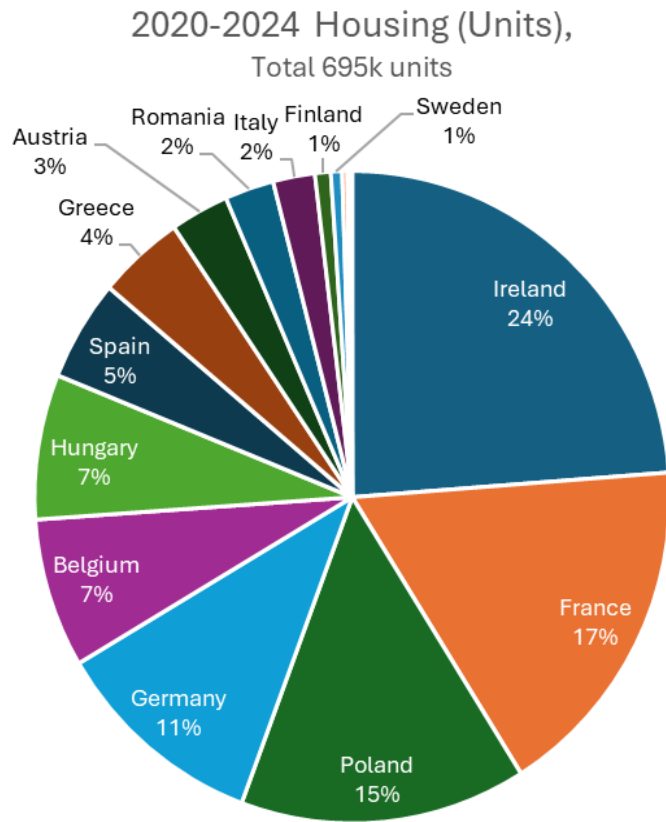
4

Examples: Financing & Advisory

EIB Intervention in affordable and sustainable housing



EIBG support to Affordable & Sustainable Housing



EIB support with 15.6bn : 41% climate action and 50% cohesion contribution of the total 2020-2024 signed amount

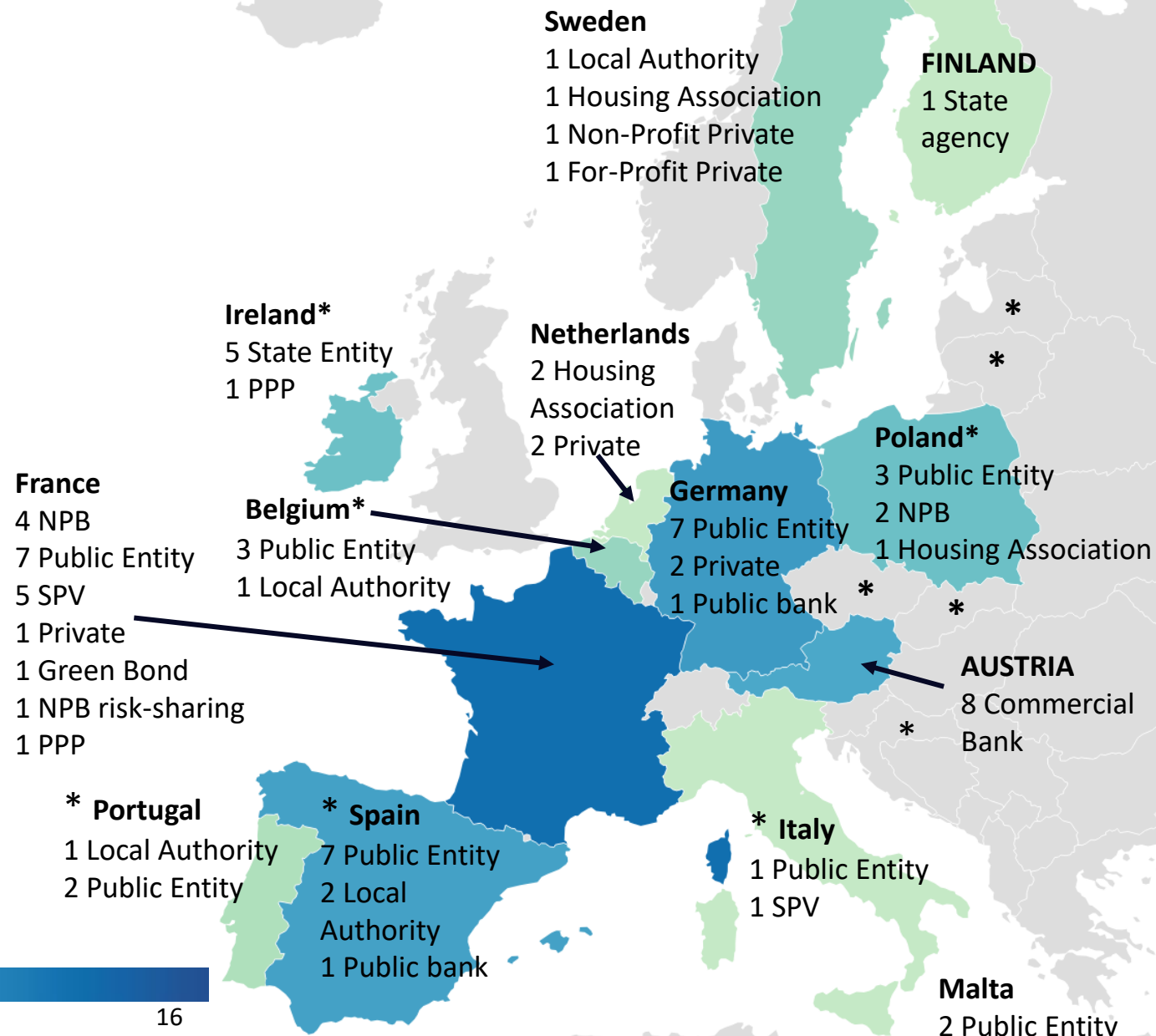
EIB financing & advising support for housing

Sustained and substantial support to affordable and sustainable housing across the EU, with **financing of over EUR 15.6 bn between 2020 and 2024**

A comprehensive set of financial products:

- **Direct lending** to local authorities, public entities, housing associations, private promoters, SPVs, PPPs
- **Indirect lending** through NPBs, agencies, public and commercial banks (incl. NPB risk-sharing)
- **Risk sharing (banks, NPBs)** : guarantees and contingent loans
- **Capital markets instruments** : Green bonds, Covered Bonds, RMBS/ABS
- **Equity** infrastructure funds
- **Advisory*** on policy, regulatory, technical and financial matters

Legend: Types and number of EIB counterparts



EIBG Definition and Criteria for Affordable Housing

Proposed Definition:

Residential accommodation that meets a suitable quality standard, is provided at below market prices, and is aimed at supporting citizens who, due to income or social constraints, are unable to secure housing at market conditions.

EIB Eligibility Criteria

- **Minimum regulatory framework:**
 - National policy and regulatory framework OR
 - Local housing plan or equivalent OR
 - Suitable governance framework (eg. via a PPP contract, housing company governance, or financial instrument)
- **Paris alignment** (EU EPBD & EIB CBR are met – per current EU EE legislation)
- **Integrated into the urban environment** – part of an approved urban development or housing plan
- **Transparent, inclusive and fair allocation mechanism** in place
- **Rental preference;** ownership housing eligible subject to public policy safeguards

To note:

- where sound national policy framework exists, EIB applies national definitions

Ownership housing – public policy safeguards

Risks

- Affordable housing is purchased, and then does not remain as affordable housing OR
- Affordable housing is sold in a manner that public support is extracted through excessive capital gains at re-sale

Mitigants – project specific examples, reflecting how this is handled in some Member States

- Conditions to ensure property remains as “affordable housing” after re-sale
- Restrict the right to buy to people who have no other property
- Limit the resale so that it is not possible within a certain period (though these restrictions are sometimes difficult in law)
- Restrict profit on re-sale to inflation-adjusted profit, with the residual going to the public sector
- Pre-emption rights for the public sector in case of re-sale.

Implications

- Deeper due diligence, finance contract conditions

The EIBG Action Plan for Affordable & Sustainable Housing

Thematic priorities

Objective

- **increase the supply** of affordable & sustainable housing units across the EU



Innovation

- Support the **construction value chain** to develop and scale up **innovative building technologies**.
- Reduce construction costs and accelerate project delivery.

Renovation

- Scale up **energy-efficient renovations** while maintaining momentum in new builds.
- **Reduce carbon footprint** and **living costs** through energy savings.

New Build

- Direct and intermediated EIBG financing to support **new construction** and renovation of **affordable housing**.
- **Increase housing supply below market prices** in Europe.

EIBG Action Plan for Affordable & Sustainable Housing

Summary of Key Components



Increased EIBG Financing

- Increase financing from current EUR 3bn per year to **4.3bn** in 2025
- Expand lending into new countries
- Lending Envelope for innovative construction
- **75% EIB co-financing** for affordable housing where combined with existing 75% for energy efficiency
- case by case cumulation of **EIB+EU funding to 100%**
- **EIBG Definition & Criteria** for Affordable Housing: Regulatory framework, Paris Alignment, integrated urban development, rental preference.



EIBG Advisory Services

- Develop **affordable housing policy frameworks**
- Prepare **scalable financing models**



Strong Partnerships and Additionality

- Contribute to **EU Affordable and Sustainable Housing Action Plan**
- Collaborate with and complement **EC, NPBI, Member States, cities and regions, housing networks**



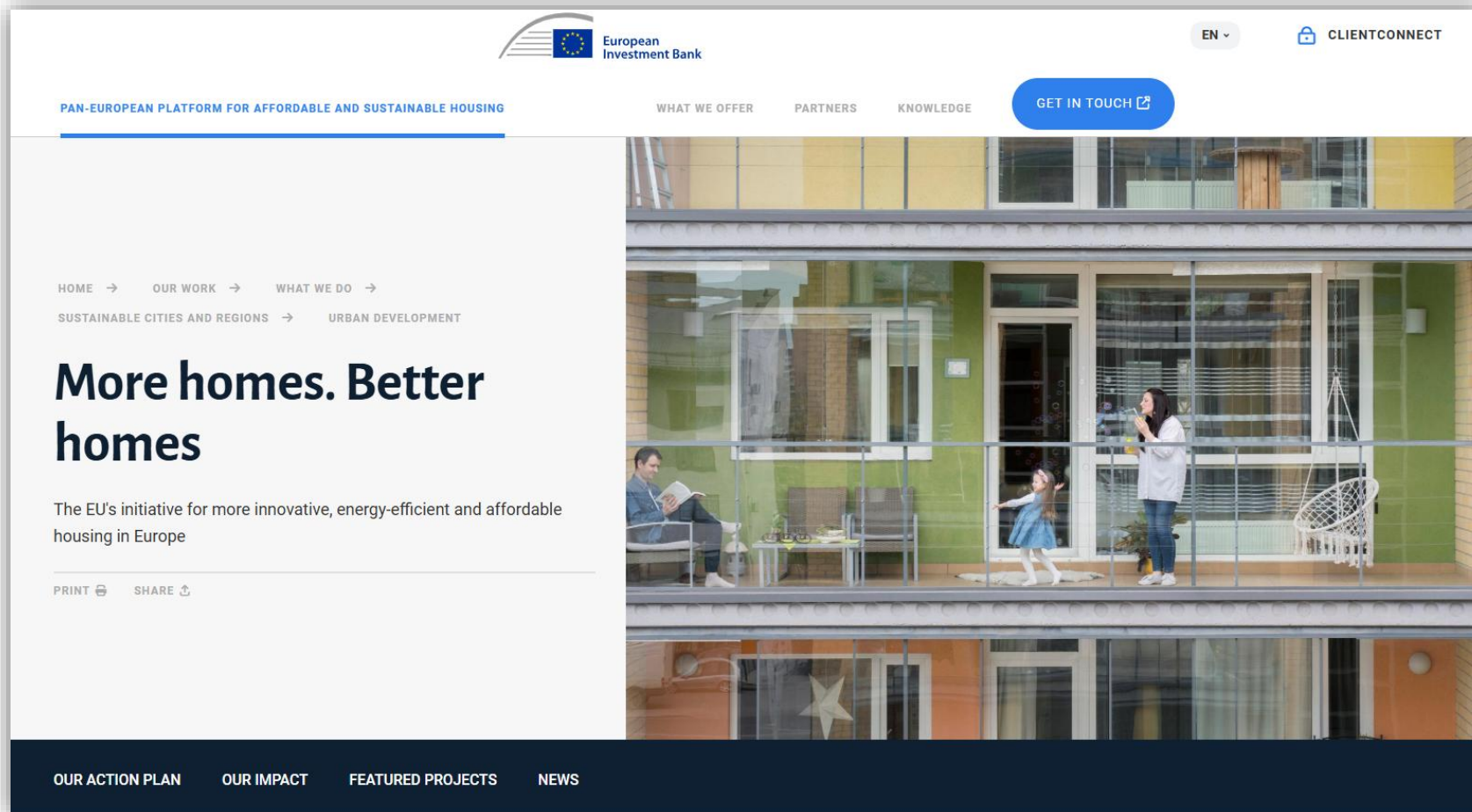
EIBG Permanent Task Force & Web Platform

- Dedicated support for **housing clients**
- **Disseminate** via Roadshow to Member States, events

Unlocking Critical dependencies

- **EC Model Financial Instrument**
(cooperation with DG REGIO)
- **InvestEU – Social Infrastructure & Skills Window**
(additional funds to be allocated)
- **State Aid Review**
(SGEI)
- **Public Debt for Housing**
(exemptions from deficit criteria)

EIBG Web-platform: [More homes. Better homes](#)



FEATURES

- One Stop Shop entry point
- Knowledge hub
- Interactive tools
- Case studies
- Links to partners

Financing through Municipal Banks and/or National Promotional Banks



Smart Cities in Belgium

Innovative projects to promote smarter, more sustainable cities across Belgium

Investitionsbank
des Landes
Brandenburg



Urban Development Programmes in Brandenburg

Local authorities and Social Housing Associations are Eligible Applicants



Investment Platform

Social and Affordable Housing Investments in Poland



CDLF

Consignment Deposits
and Loan Fund

Greek Local Authorities

Municipal Infrastructure Projects with Several Municipalities in Greece

Innovation in Construction: Planned Lending Envelope

UNDER PREPARATION - INNOVATION IN HOUSING LENDING ENVELOPE: EUR 800M to finance investments in **Research, Innovation and Digitalisation** to be carried out by **midcaps and corporates**, across the EU, supporting the development of the housing value chain.

EIB FINANCING

- **Materials** e.g. innovations in glass, concrete, construction steel
- **Digitalisation** of the construction sector
- **RDI projects** in manufacturing and construction processes
- **Innovations in construction** e.g. prefabricated modular solutions, circular economy constructions, energy efficiency

RESEARCH & ADVISORY

- **Expand/New RDI facility** dedicated to RDI solutions and productivity increase in the housing sector
- **Demonstration/Incubators:** financing demonstration parks for innovative affordable housing concepts
- **Procurement advisory support** to promoters on how to implement innovation in procurement
- **Pilot project advisory** services for promoters to implement pilots that boost innovation technologies

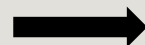
EIB Advisory support to Housing throughout the Project Cycle

From an enabling environment...



UPSTREAM

- Policy & programme development support
- Preliminary project assessment

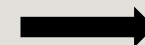


...through preparation and planning...



PREPARATION

- Technical advice
- Financial advice incl. structuring and PPPs
- Selection & supervision of consultants



... to high quality (large / smaller) projects on the ground



IMPLEMENTATION

- Advice on project implementation
- Enhanced monitoring

CAPACITY BUILDING

Knowledge-sharing on technical / financial issues – Practitioner communities and resources - Dissemination of best practices & case studies

Advisory Support – Affordable and Sustainable Housing

- **Czech Republic**

Comprehensive support for developing the SAH sector, comprising needs assessment, support for developing a strategic framework for the sector, pipeline identification and investment options analysis.

- **Bratislava, Slovakia**

Support to Bratislava for creating a financially sustainable city-owned housing company based on EU best practice to deliver housing with financing outside the City budget.

- **Navarra Region, Spain**

An ELENA technical assistance to support a regional investment programme of energy efficiency and renewable energy measures to improve energy efficiency of 1900 housing units

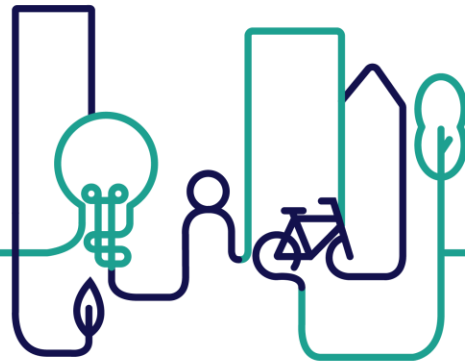
- **Croatia**

Supporting Croatia's biggest cities with guidance on developing affordable housing

- **Ireland**

Advisory assignment supporting the retrofit of existing housing stock; affordable housing per the New European Bauhaus

Backup / Examples



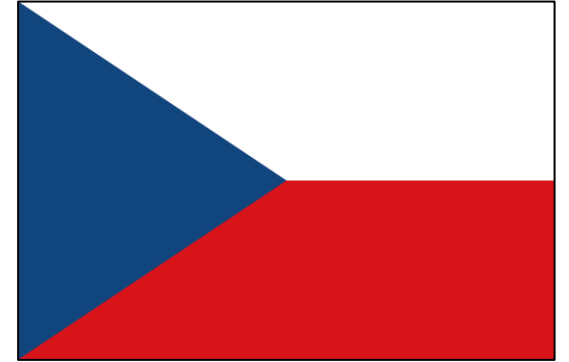
Example: Advisory Support – A stimulus to lending in new countries

Czech Republic – Support for the Affordable Housing policy framework

- Market and needs assessment
- Strategic sectoral advice on policy development & EU good practice
- Pipeline identification and investment options analysis



- Potential EIB lending operation under discussion



Croatia – Policy support + City project preparation advisory

- National policy support in collaboration with CEB
- Advice to 5 major cities on developing affordable housing via urban FLs
- Cooperation with HBOR for future lending to smaller towns



- Good partnership approach
- Urban housing oriented municipal framework loans under preparation
- Potential for future lending via HBOR



Example: EIB RDI Finance Project: Gropyus

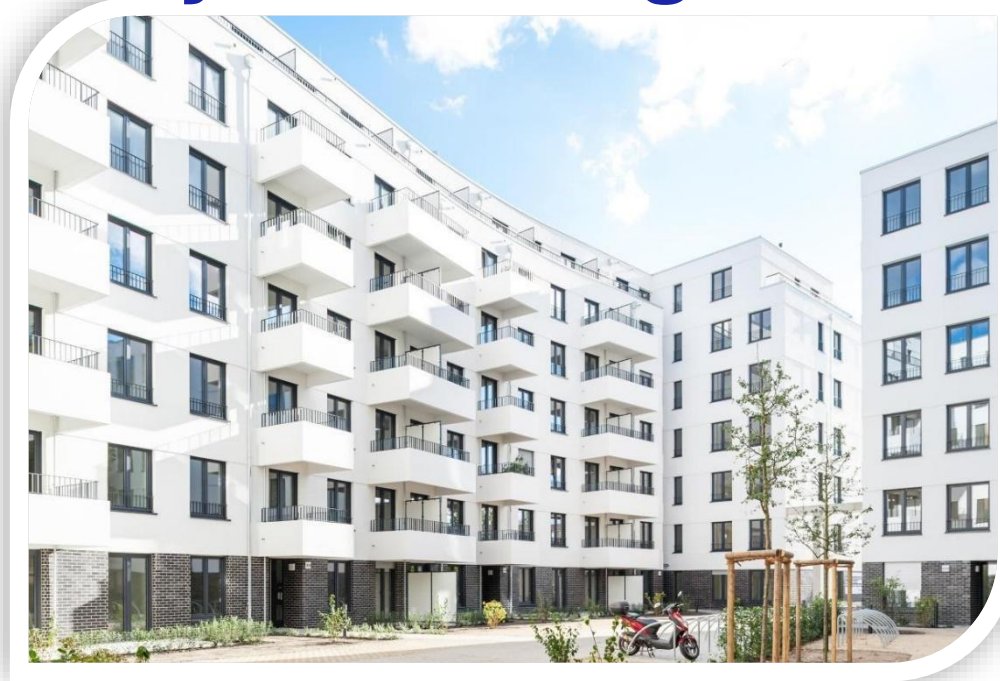
- EIB loan to finance RDI activities of Gropyus over 2023-2025, to further support firm's growth and innovation.
- R&D activities focus on development of efficient manufacturing and construction technologies for affordable and sustainable multi-storey apartment blocks using wooden modules pre-fabricated in an automated factory.
- Project Investment Cost: EUR 94m **COMBINING**
 - EIB Loan: EUR 40m
(Individual Quasi-Equity)
 - + InvestEU Risk sharing
(Guarantee)

The **R&D programme** will cover:

- Smart factory production processes
- Building system improvements
- R&D trends in automation & digitalisation
- Product performance
- R&D collaboration with academia, research centres and suppliers



Example: Gewobag Housing Co. Berlin: Life Cycle Housing and Care



**Berlin,
Germany**

- Redevelopment of a brownfield site and construction of affordable housing in Berlin
- EIB Investment Loan EUR 300m
- Municipal housing company GEWOBAW WOHNUNGSBAU-AG BERLIN
- Industrial reconversion incorporating housing and re-use
- Site decontamination
- [Germany: EIB grants Gewobag €300 million loan for new housing in Berlin](#)

Example: Leuven Climate City Framework Loan



Leuven, Belgium

- [Climate City Contract](#), EU mission '100 climate-neutral and smart cities by 2030'
- Multi-sector investment plan for the implementation of its urban regeneration and climate city strategies
- EIB Investment Loan EUR 150m
- Municipality of Leuven
- Sector(s): refurbishment and upgrade of public buildings including Energy Efficiency (EE) and Renewable Energy (RE) measures, open public spaces and green areas, sustainable mobility schemes, urban renewal and new infrastructure, public lighting, **affordable housing**, school refurbishments and cultural heritage buildings

Example: Poland Social and Affordable Housing Programme



Szczecin & Poznan Poland

- Support social and affordable housing investments financed under the investment platform
- Eligible beneficiaries: municipal authorities, registered social & affordable housing providers, e.g. non-profit housing enterprises (TBS)
- EIB Programme Loan: EUR 67m
- [SZCZECIN AFFORDABLE HOUSING INVESTMENT PLAN](#) & [POZNAN SOCIAL HOUSING INVESTMENT FACILITY](#), see also [Poland: Contributing to social inclusion: EIB finances 1 300 affordable housing units in Poznań](#)

Example: EIF Guarantee to BNP Paribas Bank Polska

- EIF and BNP Paribas Bank Polska signed an **InvestEU portfolio guarantee** worth up to **€105 million** to boost financing to startups and scaleups, small and medium-sized enterprises, small mid-caps and housing associations in Poland.
- **€40 million** is earmarked for **housing associations** in Poland to modernise residential buildings for better energy efficiency
- **€40 million** of the guarantee will support **micro and small companies** investing in sustainable projects
- **€25 million** will allow BNP Paribas Bank Polska to offer new lending to **innovative startups and scaleups**



Partnerships and Platforms – An example from France

"Alliance européenne pour un logement social durable et inclusive" – signed on 15th September 2020

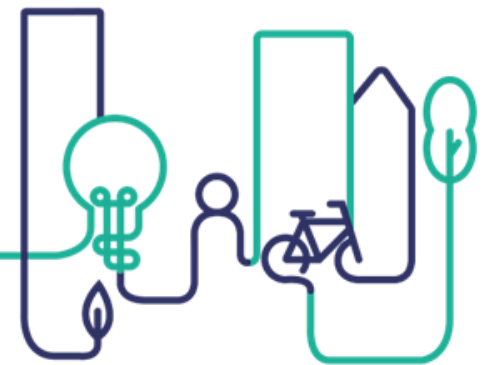


RIGHT TO USE HOUSING COOPERATIVE

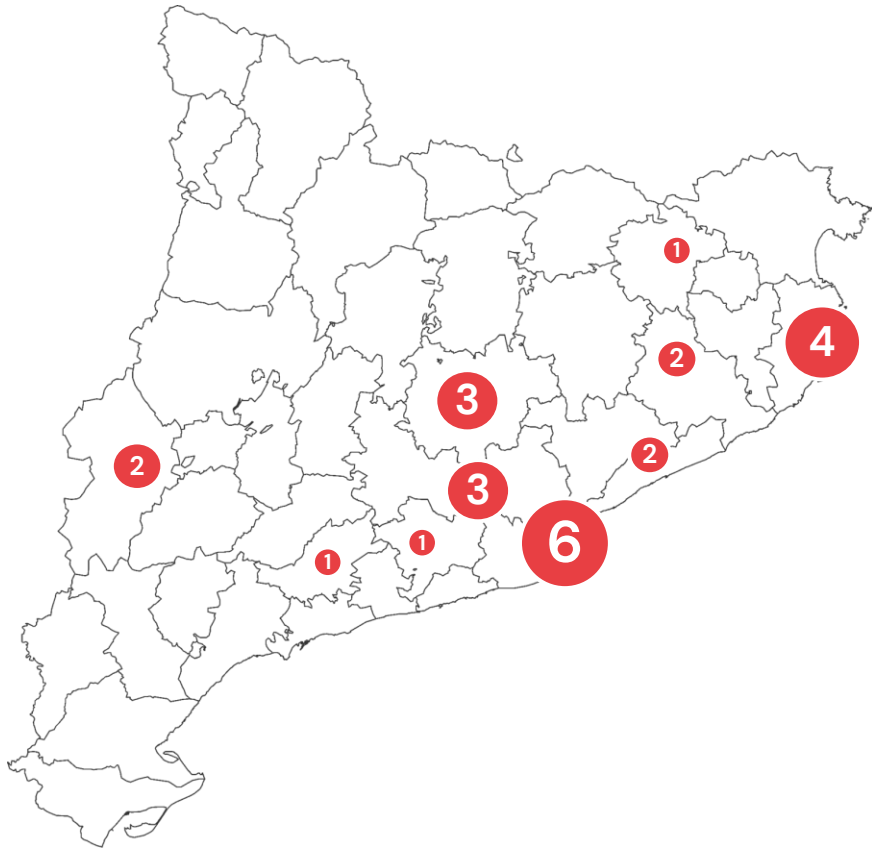
An alternative way to access housing
from cooperativism and civil society



**sostre
cívic**



Co-funded by
the European Union

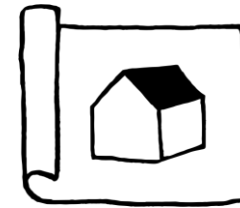


WHO WE ARE?

A growing sector in Catalonia



14 projects
190 homes
living



12 projects
+350 homes
promoting

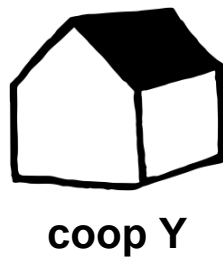
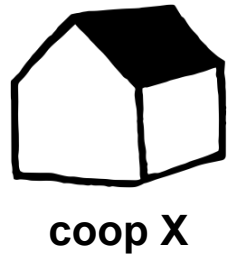


+2100
members

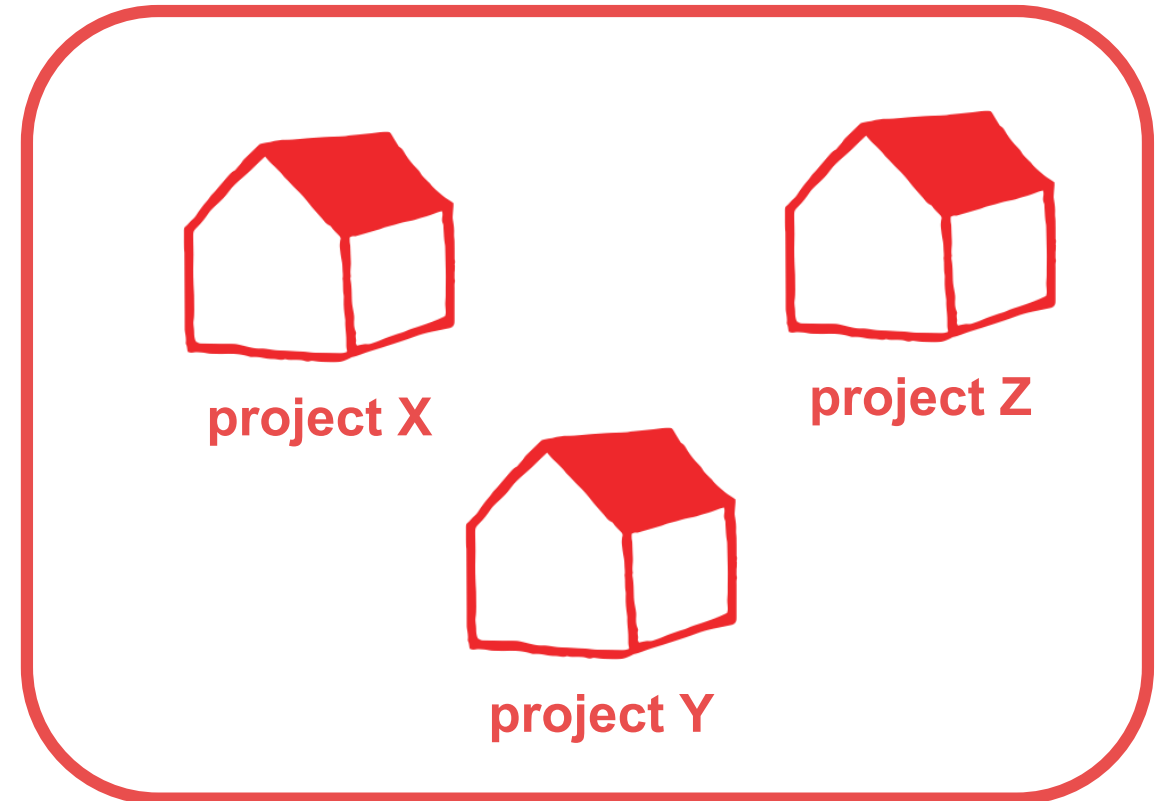


14 groups
looking for
opportunities

UMBRELLA ORGANIZATION
NO RENT, NO PURCHASE

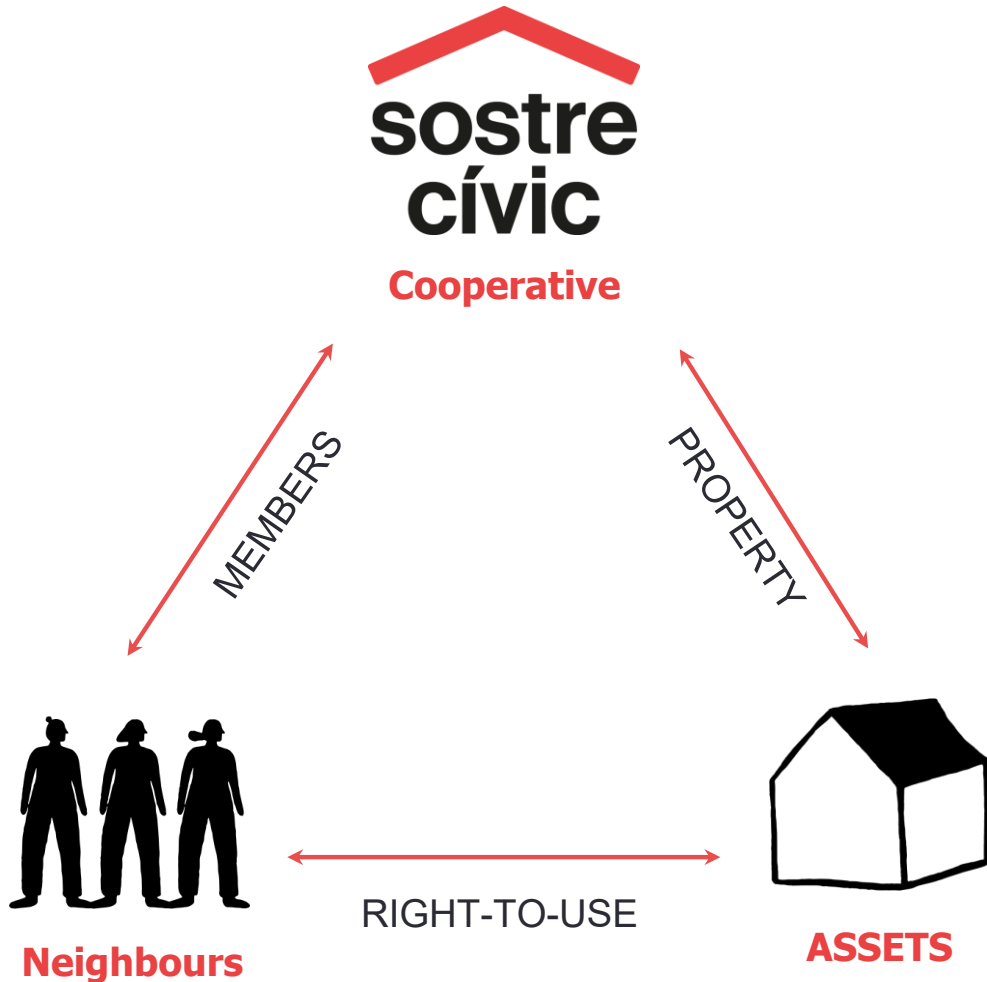


UMBRELLA ORG



UMBRELLA ORGANIZATION

NO RENT, NO PURCHASE



RIGHT-TO-USE COOPERATIVE HOUSING

IT'S NOT PRIVATE:

It cannot be sold or used for speculation.

IT'S NOT TRADITIONAL PUBLIC HOUSING:

The users manage the project.

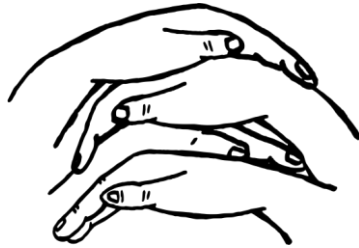
IT'S COLLECTIVE:

Protects against speculation and fosters rootedness.

PRINCIPLES & VALUES



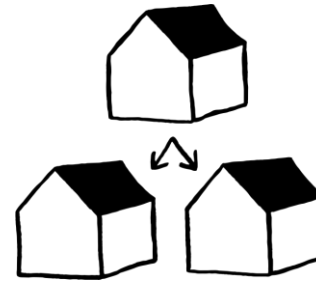
Nonprofit



**Self-management
& community**



**Affordable
housing
& inclusion**



**Replicability
& social market**



**Sustainability
environmental**

HOW WE CAN DO IT?

Project Funding

8-20%

Initial contribution
from cooperative members

90-80%

— Public Grants
— Loans to be repaid: Ethical and public banks

Members contributions

Refundable



Initial contribution

Own funds / savings



Permanent monthly payments

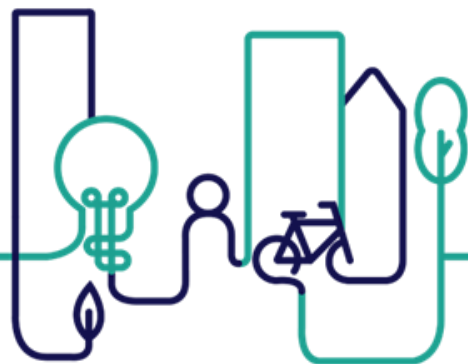
- Loan repayment
- Other expenses: maintenance, taxes, insurance, administration, etc.




sostre cívic

**More
than a
roof**

Thank you



KEYNOTE
10:50 –11:30

Eduard Cabré Romans

Political scientist and urban planner



EUROPEAN URBAN INITIATIVE

EUI Focused Policy Lab en Fuenlabrada:
Cities for housing – making affordable and social housing work

Housing policies from the ground up

Local responses to the housing crisis
and what to expect from the European institutions

Eduard Cabré Romans
Housing Policy Consultant

Research Paper (October 2025)

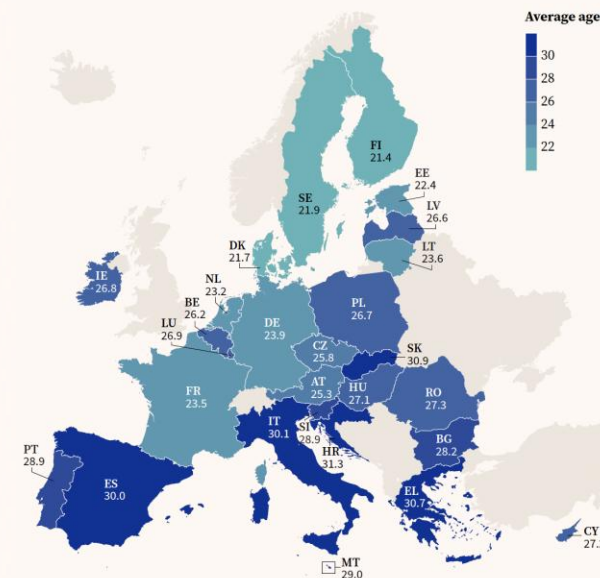
One roof, many realities: Europe's complex housing crisis



- Housing costs have risen significantly
- New housing construction is lagging behind
- The existing housing stock is increasingly inadequate
- Diverging trends: urbanisations vs. depopulation
- Increasing mismatch between existing housing and societal demands

The housing crisis can delay young people's independence

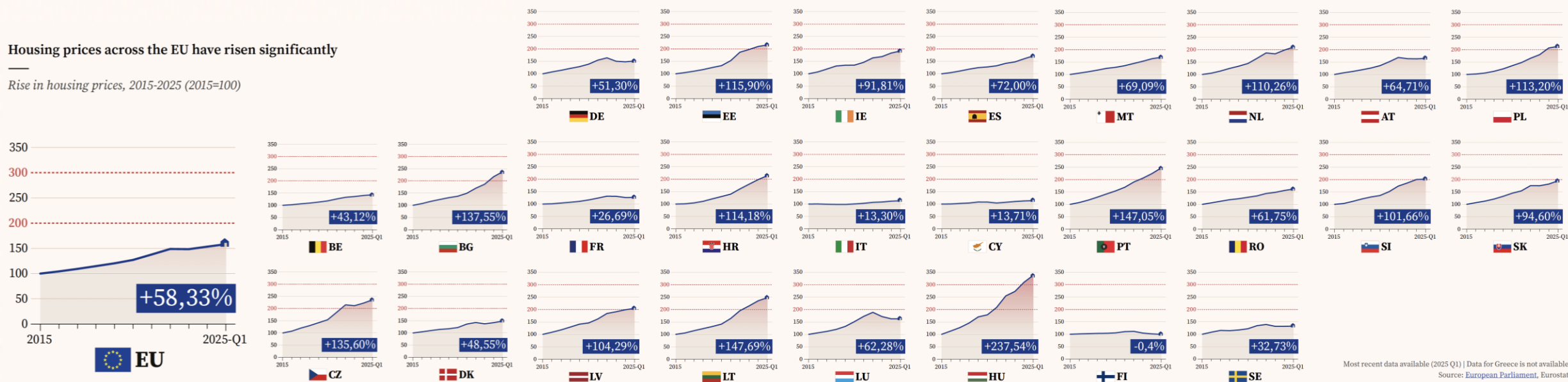
Average age when young people leave their parental home, 2024



Source: Eurostat

Housing prices across the EU have risen significantly

Rise in housing prices, 2015-2025 (2015=100)



Most recent data available (2025 Q1) | Data for Greece is not available
Source: European Parliament, Eurostat

Research Paper (October 2025)

***One roof, many realities:
Europe's complex housing crisis***



- The housing crisis limits the EU's **competitiveness**
- The residential stock is a major **driver of climate change**.
- The housing crisis poses a risk for **democracy**
- Causes and responses vary across Member States (and regions), but **common challenges** that cannot be addressed at the National level include: access to EU funding, State Aid rules, regulatory frameworks for investment or short-term rentals, regional cohesion.



Housing tenures in Spain 2004-2023

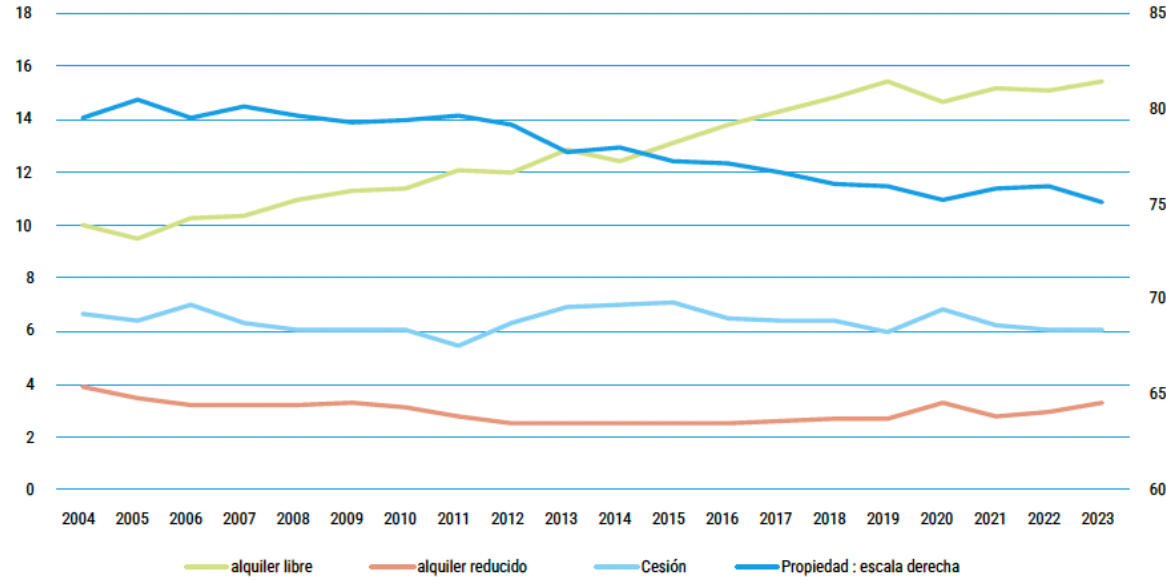


FIG. 2. Evolución de la proporción sobre el total de las formas de tenencia de las viviendas españolas 2004-23 (gráfico con dos escalas)

Fuente: Instituto Nacional de Estadística (INE)

Households living in rental housing

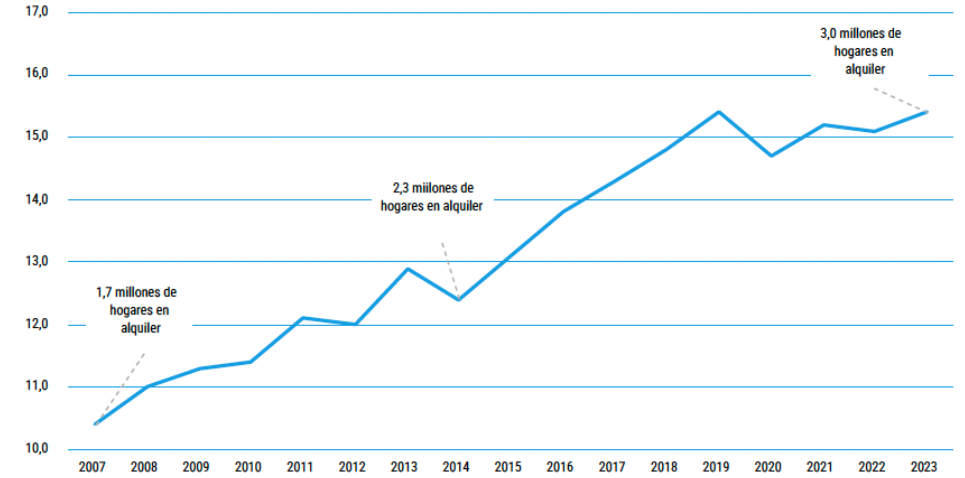


FIG. 11. Proporción de hogares en alquiler 2007-2023 (a precio de mercado) en España (porcentajes)

Fuente: Instituto Nacional de Estadística y estimación propia

Evolution of housing sale and rental prices, and salaries (base year: 2013)

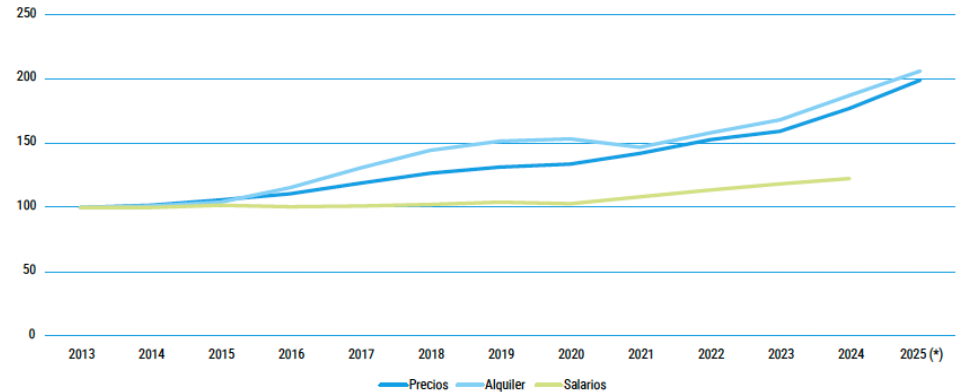
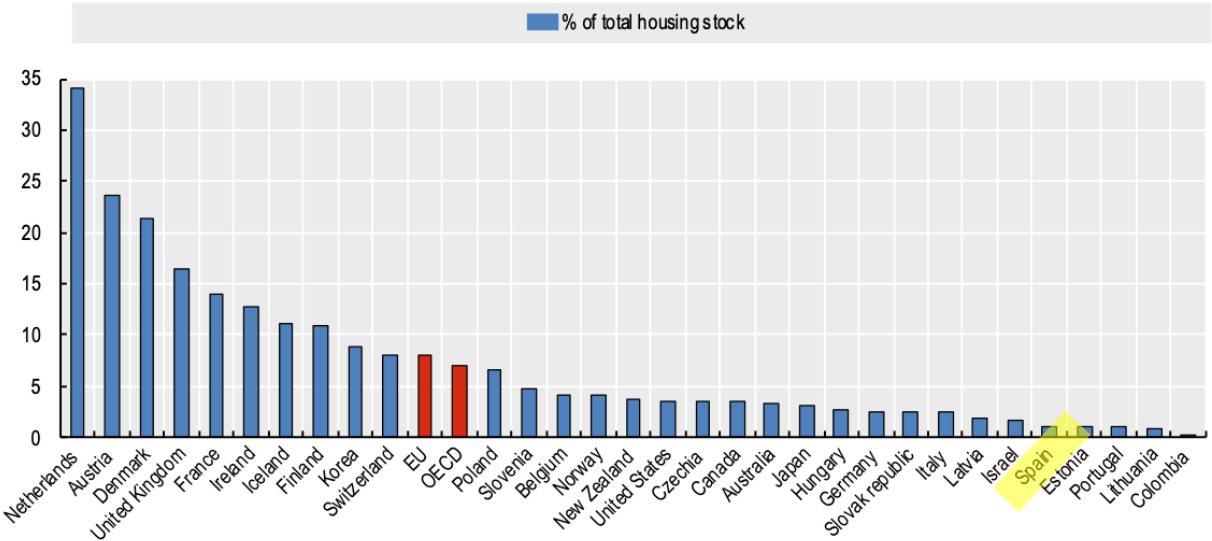


FIG. 5. Viviendas: Precios, alquileres, salarios, 100=2013. Datos anuales 2013-2025 (previsión)

Fuente: Idealista.com e Instituto Nacional de Estadística (INE)

Figure PH4.2.1 Relative size of the social rental housing stock

Number of social rental dwellings as a share of the total number of dwellings, 2022 or latest year available



OECD Affordable Housing Database

VPO has traditionally been developed in homeownership and with temporary affordability.

The **Basque Country, Navarra and Catalonia** have been the first to introduce permanent affordability.

Spanish Housing Plan 2026-2030 requires permanent affordability to access public subsidies.

Total housing construction in Spain 2000-2025

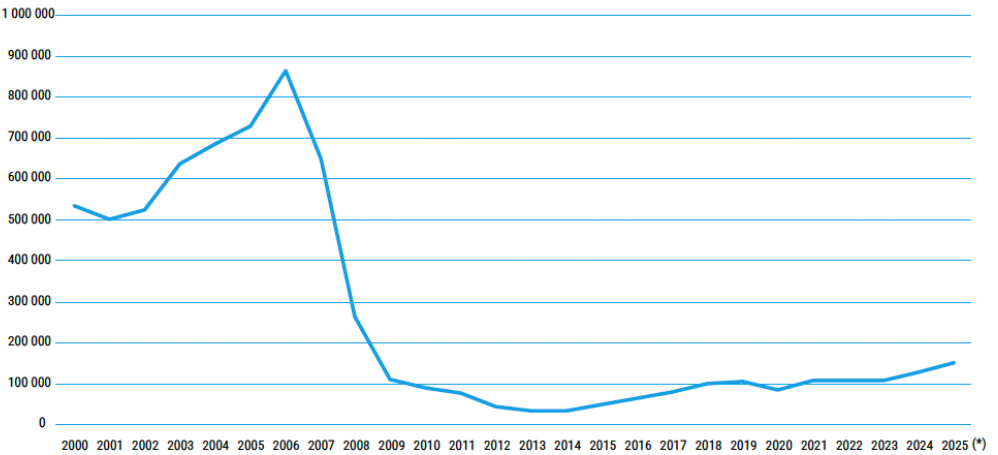


FIG. 2. Viviendas iniciadas (visados de obra nueva). Totales anuales, 2000-2025 (previsión)
Fuente: Ministerio de Transportes, Movilidad y Agenda Urbana

New affordable housing (VPO) 2000-2024

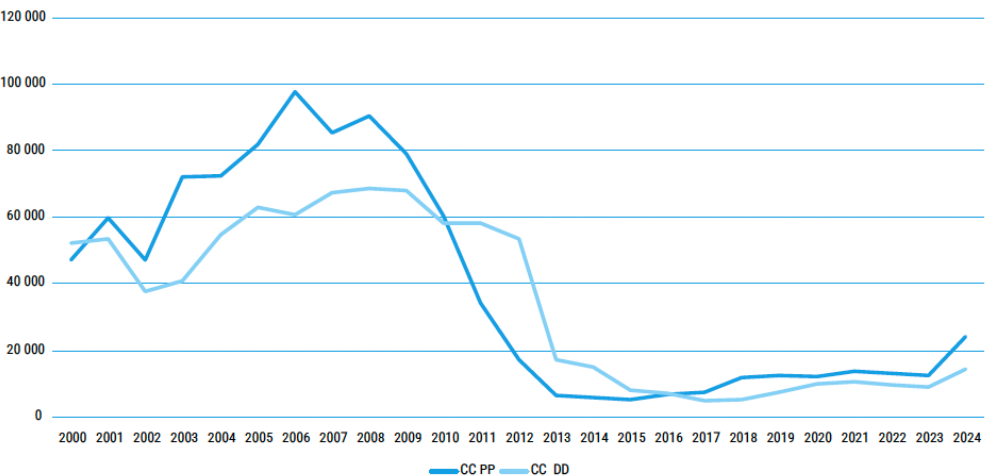
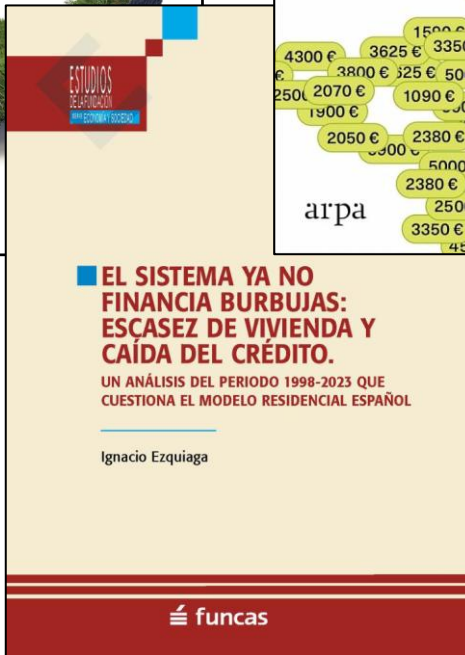
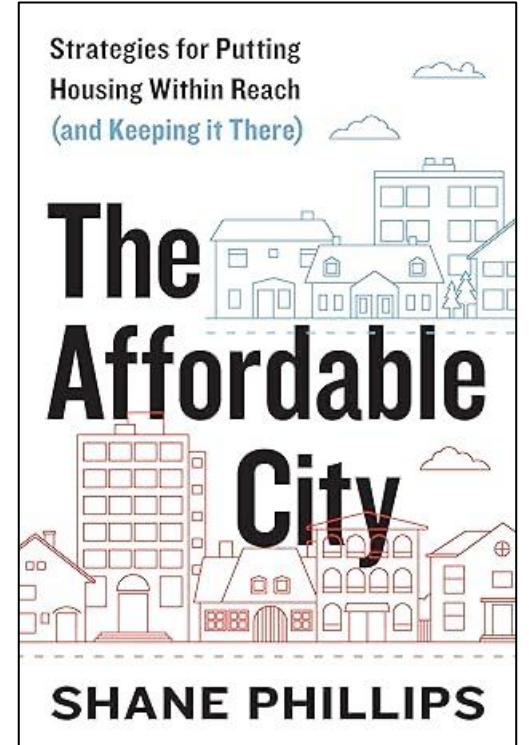
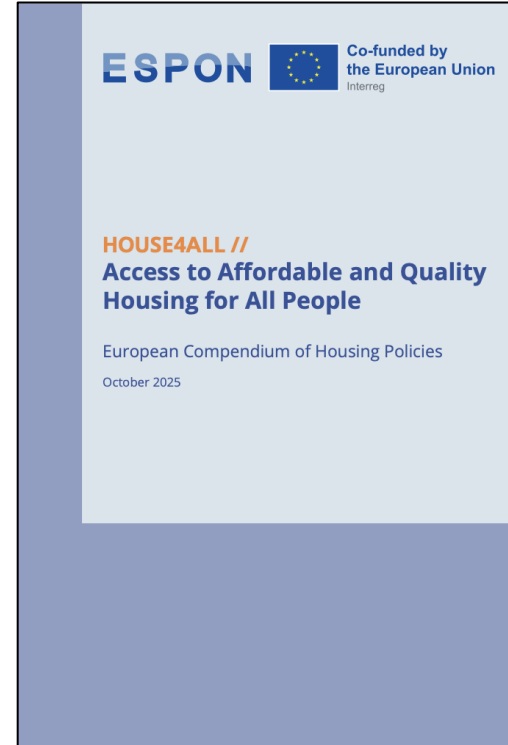


FIG. 6. España, Viviendas de protección oficial (VPO). Calificaciones provisionales y definitivas. Totales anuales, 2000-2024
Fuente: Ministerio de Transportes, Movilidad y Agenda Urbana

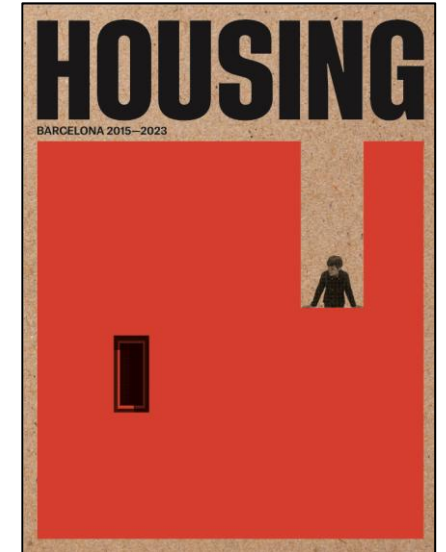






Supply policies

- **Development**
 - Inclusionary zoning
 - Public & Public-Private Partnerships
 - Tenure mix
 - Modern Methods of Construction (time, CO₂ emissions, money)
- **Acquisition** (right of first refusal)
 - Social cohesion
- **Temporary mobilisation** of private stock



Inclusive development for the **right to housing** and the **right to the city**

Modular construction, cooperative housing and acquisition through right of first refusal in Barcelona



C/ Marroc 180



C/ Pallars 487



La Borda
C/ Tànger 40



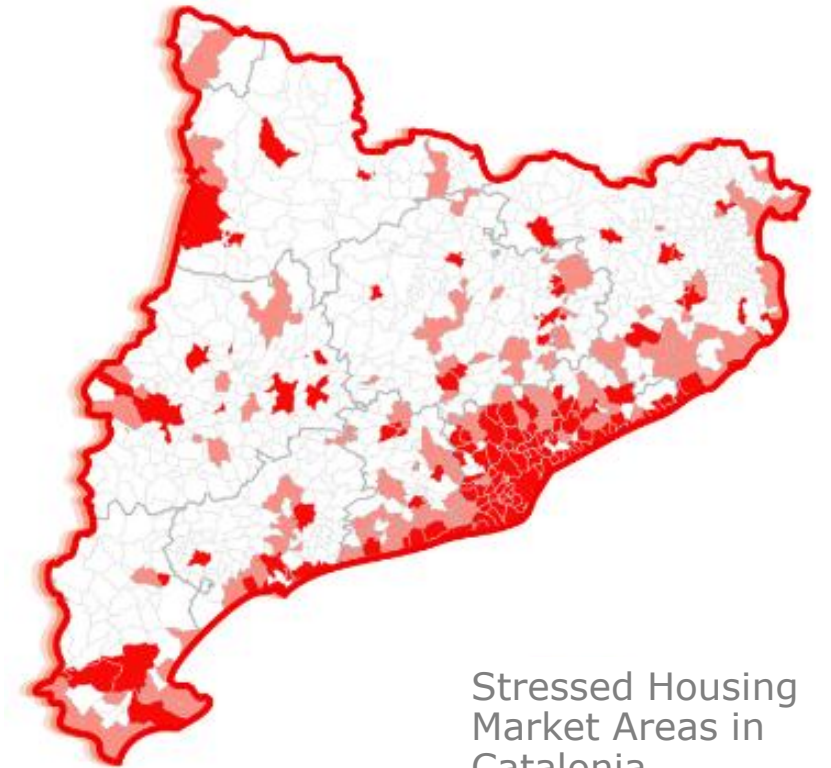
C/ Aragó 317

Regulating the private housing stock

- **Quality standards** (enforcement)
- **Rent regulation** (Spanish Housing Law 12/2023)
- **Short-term rentals**



Tourist accommodation campaign in Barcelona



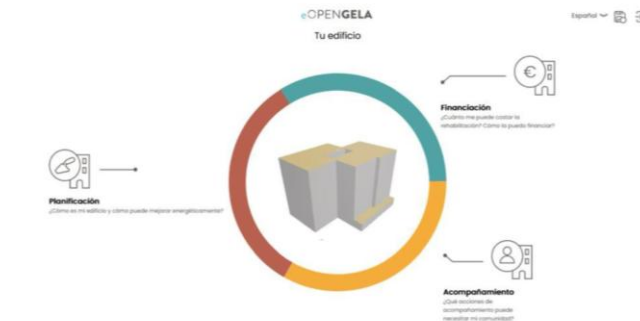
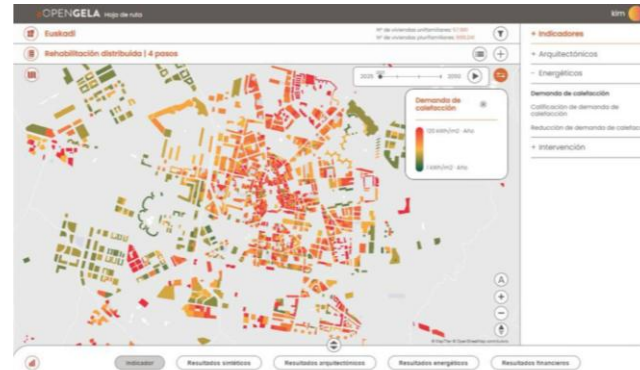
Stressed Housing Market Areas in Catalonia

Renovation policies

- **Buildings** (stability, accessibility, energy efficiency)
- **Urban regeneration** (district level)



NET
ZERO
CITIES



Opengela in the Basque Country

What is needed from the EU?



- Provide more resources (grants, loans)
- Reform State Aid rules to enable greater investment
- Designate Stressed Housing Market Areas for targeted action
- Recognise cities as direct implementation partners
- Withhold from actions that question local regulations on Short-term rentals and alike

Advocacy initiative by 17 European cities



**Do housing
policies work?**



Què funciona en habitatge?

What works in housing?

Política	Descripció i objectiu	En tenim evidència?	Funciona?
Polítiques d'assequibilitat del lloguer			
Ajudes per al pagament del lloguer	Ajuts per pagar el lloguer per a famílies amb ingressos baixos	Sí	Resultats no concloents. Hi ha estudis que troben molta, poca o cap capitalització de les ajudes en els preus del lloguer. ¹ Probablement, menys capitalització si l'ajuda beneficia una part petita dels llogaters.
Regulació dels preus dels lloguers	Normatives que redueixen els nivells o el creixement dels preus del lloguer	Sí	Efectius per reduir preus de lloguer o el seu creixement. Poden reduir l'oferta de lloguer, especialment si hi ha segments exempts del control (per exemple, lloguer turístic o de temporada).
Regulació del funcionament del mercat del lloguer	Normatives que regulen la durada dels contractes o els honoraris d'intermediaris	Poca	L'únic estudi mostra que la limitació dels honoraris d'agències és eficaç i no es tradueix en un augment dels lloguers.
Habitatge de lloguer social	Proporcionar habitatge de lloguer a un preu inferior al del mercat	Sí	És eficaç reduint preus, però requereix recursos i temps. Pot generar problemes d'acceptació a escala local (nimbisme).

Polítiques d'assequibilitat d'habitatge de compra				
Habitatge de protecció oficial	de	Proporcionar habitatge de compra a un preu inferior al del mercat	Sí	Sí, però requereix recursos i temps. Cal garantir que l'habitatge no es desqualifiqui.
Ajudes a la compra d'habitatge habitual	la	Facilitar l'accés a l'habitatge de compra mitjançant ajudes o avals	Sí	Risc que les ajudes es capitalitzin en els preus de compra, especialment en zones amb poca disponibilitat de sòl edificable.
Restriccions al mercat de compravenda	al de	Impost a la compra per a no residents, impost de transmissió en operacions especulatives	Sí	Reducció efectiva del preu de venda, sobretot immediatament després de la implementació.
Polítiques sobre l'oferta privada d'habitatge				
Regulació urbanística		Normatives que determinen on, quant i com es pot construir. Encara que no en sigui l'objectiu, n'impacten l'assequibilitat	Sí	Normatives que permetin fer créixer l'oferta tendeixen a moderar el creixement de preus. Impactes més grans en el preu de compra que en el de lloguer.
Reduccions del cost de construcció	del de	Reducció de l'IVA per a nova construcció	Poca	L'únic article existent demostra un augment del volum de construcció.

Polítiques per promoure el mercat del lloguer			
Impostos als pisos buits	Intenten reintroduir pisos buits al mercat de lloguer i/o compra	Poca	Eficaç reduint la desocupació i els preus de compra i lloguer. La implementació està supeditada a la capacitat d'identificar els habitatges buits.
Impostos a les segones residències	Intenta augmentar la part del parc d'habitatge amb ús residencial	Poca	L'únic article en mostra una eficàcia escassa degut al comportament estratègic dels propietaris per eludir l'impost.
Assegurances públiques per el lloguer	Pretenen encoratjar els propietaris a llogar a individus vulnerables	Poca	Augment de l'accés al mercat de lloguer i millora potencial de les oportunitats laborals.
Regulació dels lloguers turístics	Intenten reduir el nombre d'habitatges de lloguer turístic	Sí	Reducció del nombre de pisos turístics i reducció del preu del lloguer residencial.
Bonificacions en l'IRPF del propietari per a lloguers primeres residències	Intenten estimular l'oferta en el mercat de lloguer residencial.	No	

Data!

We lack **official data**

Most news outlets use data from online platforms

- Biased
- Non representative
- Mix long-term and short-term rentals
- Do not account for extended contracts

LA VANGUARDIA

Idealista asegura que el precio de la vivienda usada subió un 15,9% interanual en octubre y ya supera los 2.500 euros el metro cuadrado

LARAZÓN

Economía CONSUMO STARTUPS DINERO

La vivienda sí es un cohete, aunque para mal: su precio crece a un ritmo superior al 15% anual y no para de romper récords

Fotocasa e Idealista reportan crecimientos del 18% y el 15,7%, respectivamente

Efectos de la regulación

El 42% de los pisos de alquiler anunciados en Barcelona son de temporada

- Según un estudio del portal Idealista año

EL MUNDO y Fotocasa firman un acuerdo de colaboración



fotocasa

EL MUNDO

El departamento de Estudios del portal contribuirá en la elaboración de las informaciones de la sección inmobiliaria del periódico generalista

EL PAÍS

Economía MERCADOS · VIVIENDA · FORMACIÓN · MIS DERECHOS · NEGOCIOS · CINCO DÍAS · RETINA · ÚLTIMAS NOTICIAS

VIVIENDA >

¿Burbuja en los anuncios inmobiliarios?: las casas se ofertan un 44% más caras de lo que se venden

Un estudio señala que la diferencia entre los precios que muestran portales como Idealista y Fotocasa y los que se firman ante notario se ha triplicado desde 2021

EL PAÍS

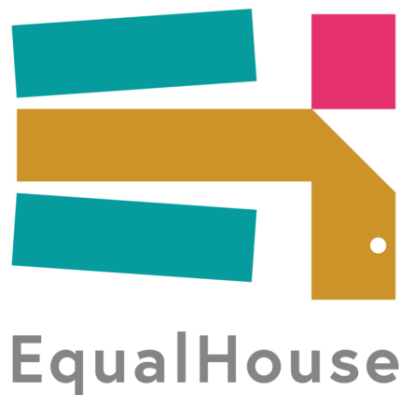
Vivienda ECONOMÍA · VPO · ALQUILER · HIPOTECAS · SECTOR INMOBILIARIO · DESAHUCIOS · ÚLTIMAS NOTICIAS

OFERTA DE VIVIENDA >

Idealista detecta “la mayor caída de la historia” en la oferta de vivienda en venta

Los datos del portal inmobiliario señalan que en el último trimestre de 2024 se anunciaban un 15% menos de casas que un año antes

eurostat 



Affordable Housing Database



Apartments in major European city centres are increasingly unaffordable on average salaries

Percentage of salary spent on rent, 2025



Barcelona
Rent: 2,400€



June 24, 2025



Research Paper (October 2025)
***One roof, many realities:
Europe's complex housing crisis***

CRISIS HABITACIONAL

Barcelona, Madrid y Lisboa: donde más parte del sueldo se gasta en vivienda en la UE



- Las dificultades de acceso a una casa aumentan en todo el continente, alerta el Consejo Europeo



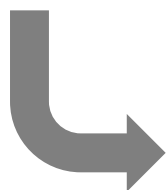
LA VANGUARDIA





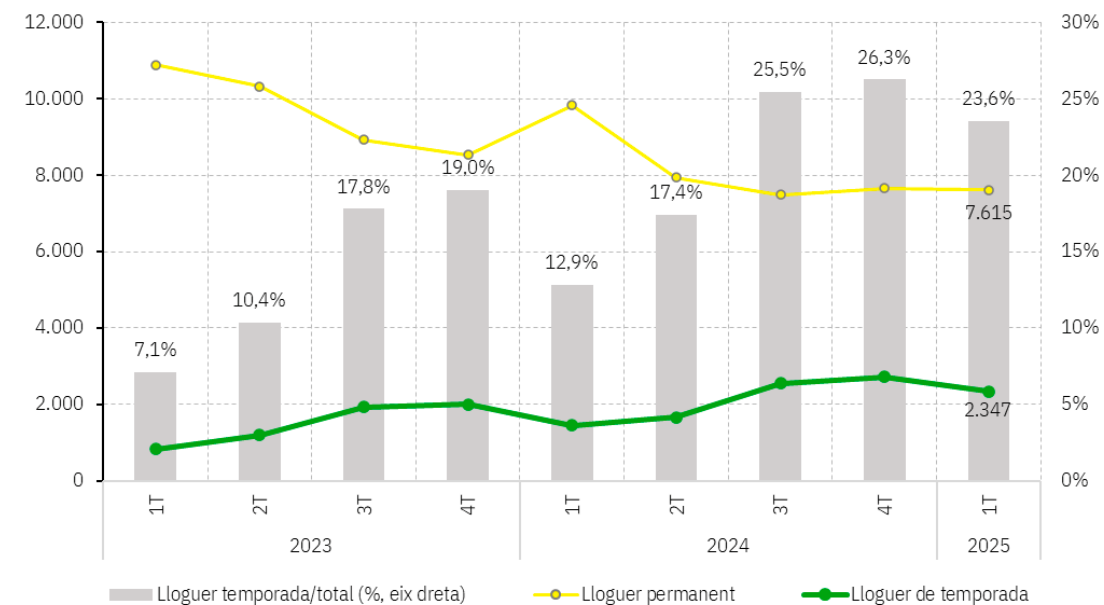
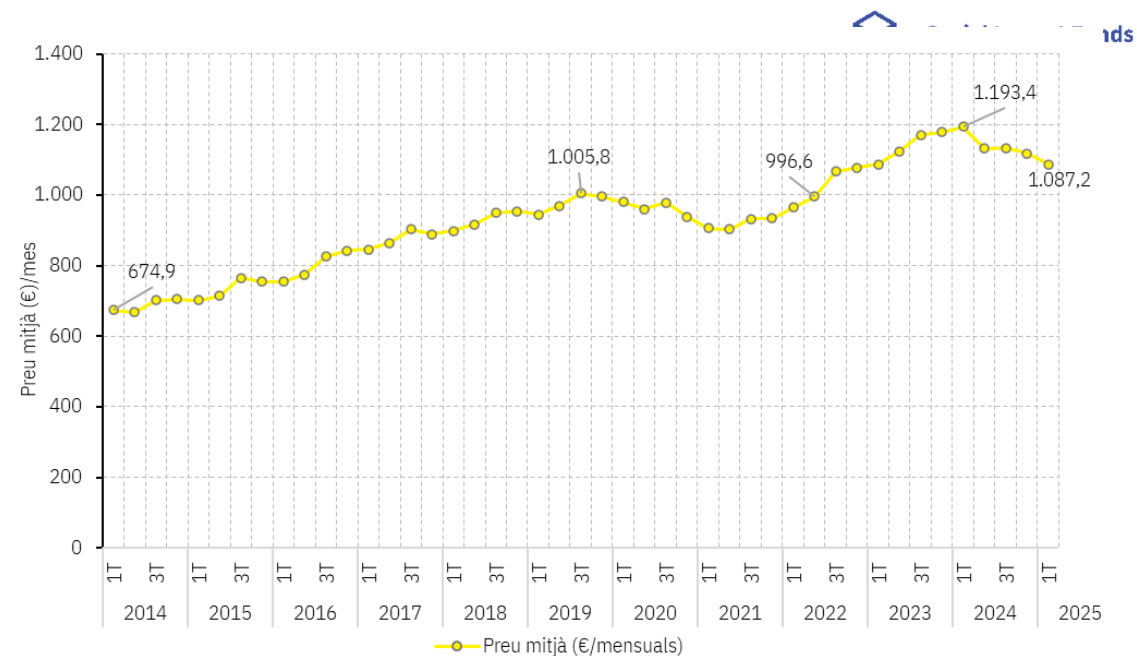
INCASÒL
Institut Català
del Sòl

Catalan Land Institute
(Collects rental deposits)



**Observatori
Metropolità
de l'Habitatge
de Barcelona**

*Barcelona Metropolitan
Housing Observatory*



Thank you



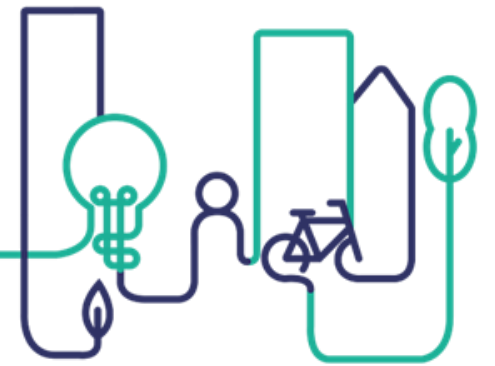
Eduard Cabré Romans

Coffee Break
11:30 – 12:00



Affordable Housing in Action

Insights from cities delivering affordable and social housing



Co-funded by
the European Union



CASE STUDY PITCHES

1

**SHARE – Intergenerational housing
Fuenlabrada, ES**

2

**CALICO - Housing cooperatives
Brussels, BE**

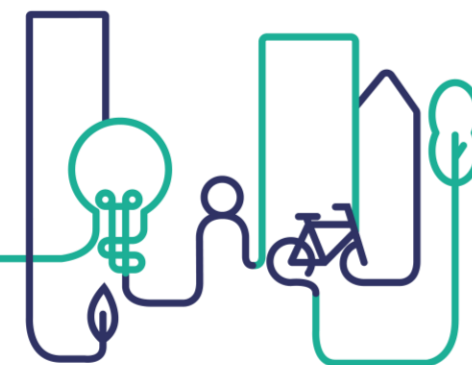
3

**Vienna Model – The legacy of 100
years of affordable and social housing
Vienna, AT**

Case study pitches: Affordable housing in action

FUENLABRADA: SHARE PROJECT

Asier Eguilaz Oyaga
Alba Iglesias Clavijo



Co-funded by
the European Union



Ayuntamiento de
FUENLABRADA



TABLE OF CONTENTS

1

CONTEXT

2

THE SOLUTION SCHEME

3

THE OBJECTIVES

4

PARTNERS

FUENLABRADA CONTEXT

AGEING CITY, RESIDENTIAL DETERIORATION

- Fuenlabrada was one of the youngest cities during the last decades of the 20th century. Today, 20% of the population is over 65.
- The ageing index has risen to 158%. And the youth index is 63%.
- The city centre has the highest dependency rate, at 43%.
- There is a growing issue of residential deterioration - 82% of dwellings built before 2000.
- The city has a strong tradition of reusing public buildings.



The first school in Fuenlabrada, rehabilitated during the implementation of the MILMA Project, co-funded by UIA.

**THE SOLUTION FOR OUR
CHALLENGES:
SHARE PROJECT. CO-
FUNDED BY EUI**



THE SOLUTION SCHEME

1

The proposal introduces an intergenerational component centered on the 'exchange' of housing units.

2

With the rehabilitation of the San Esteban School, 20 new homes will be provided for elderly residents, tailored to their needs, fully accessible and offering an alternative to traditional residential care.

3

Elderly residents will rent out their homes to the Municipal Housing Institute, enabling us to offer these units to young people at below-market rates.



THE OBJECTIVES OF THE SHARE PROJECT



> **SHARE'S OBJECTIVES**

1

Innovative and social solutions to housing problems.

2

Try a new way to beat loneliness.

3

Encourage the implementation of intergenerational methodologies.

4

To help the elderly live independently.

5

Improving spaces and policies for young people in our city.



➤ SHARE'S OBJECTIVES

1

Provide innovative and social solutions to housing challenges, addressing both youth and elderly needs.

2

Repurpose existing assets, transforming a disused school into an LHC and rehabilitating senior-owned homes as sustainable rentals for young people.

3

Prevent dependency and reduce (unwanted) loneliness among older residents through early support and personalised services.

4

Develop an intergenerational model that strengthens community bonds through solidarity-based living.

5

Revitalise the city centre by activating local commerce, public spaces and community networks



➤ SHARE'S OBJECTIVES

- Application of New European Bauhaus (NEB) principles
- Rehabilitation of the San Esteban School
- Promotion of co-creative processes — *co-diagnosis, co-design and co-evaluation*
- Participatory Action Research (PAR)-based evaluation approach — *motor group*
- Design of a Local Care Ecosystem (LCE)

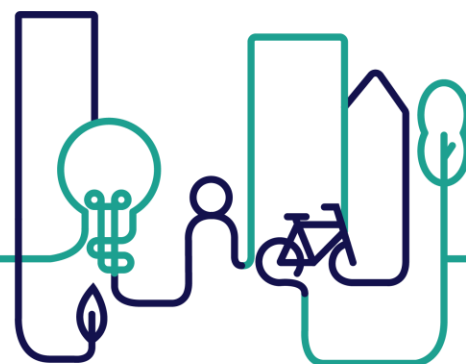


OUR PARTNERS
THEY ARE PART OF OUR
SUCCESS

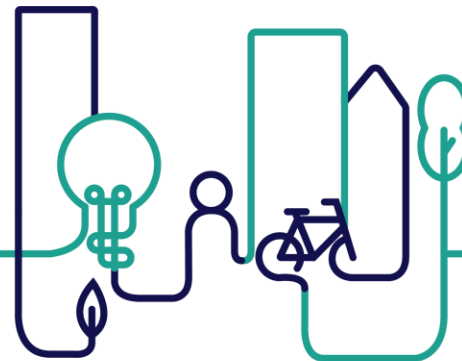
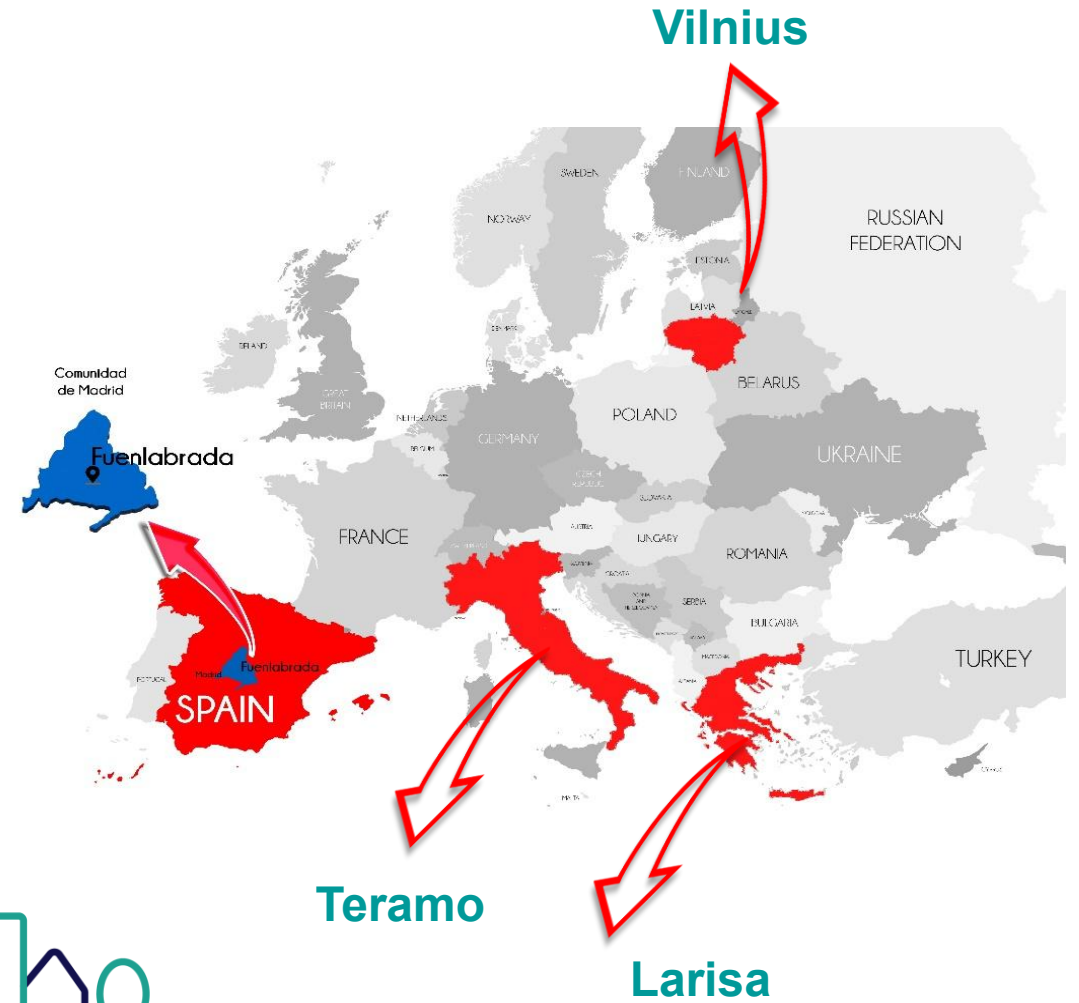
PARTNERS INVOLVED



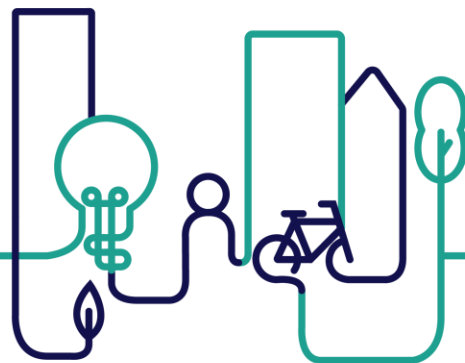
Ayuntamiento de
FUENLABRADA



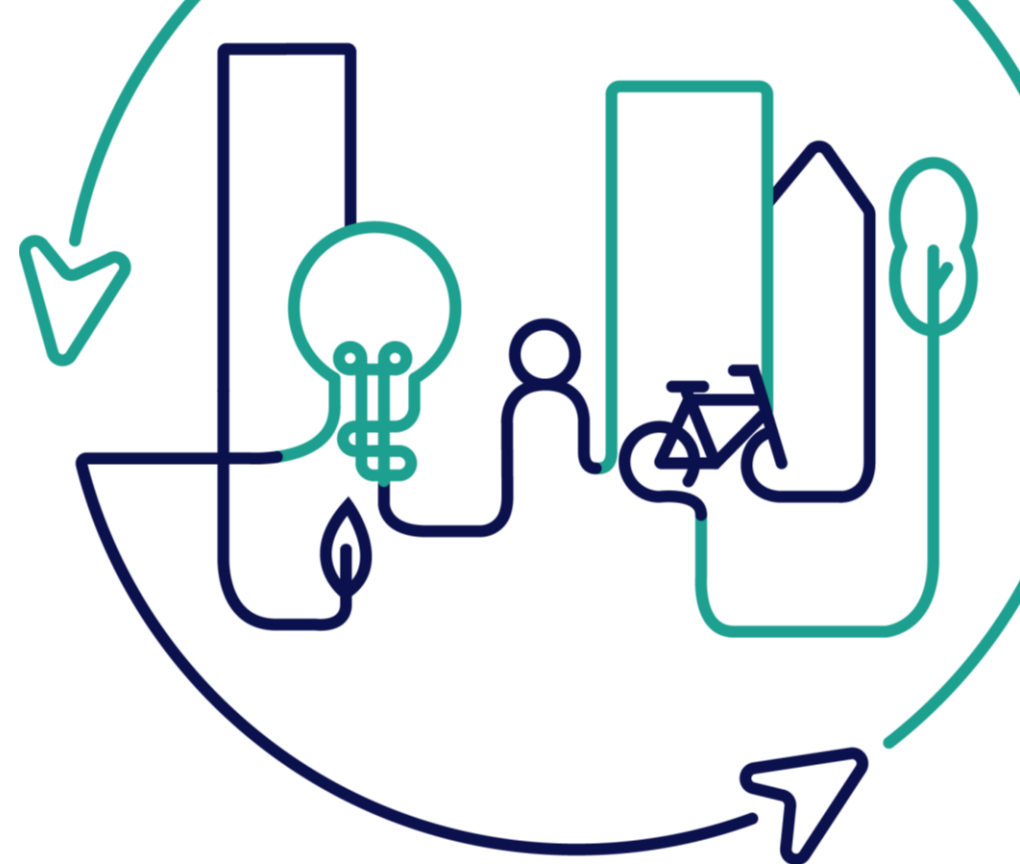
TRANSFER PARTNERS



Thank you



EUROPEAN U R B A N INITIATIVE

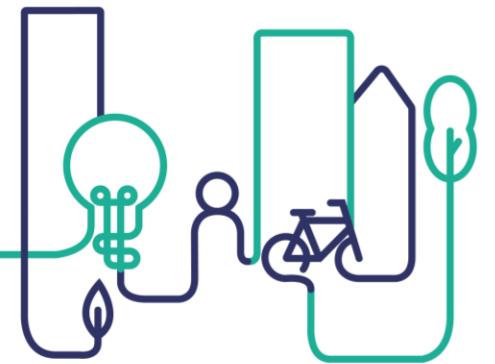


Co-funded by
the European Union

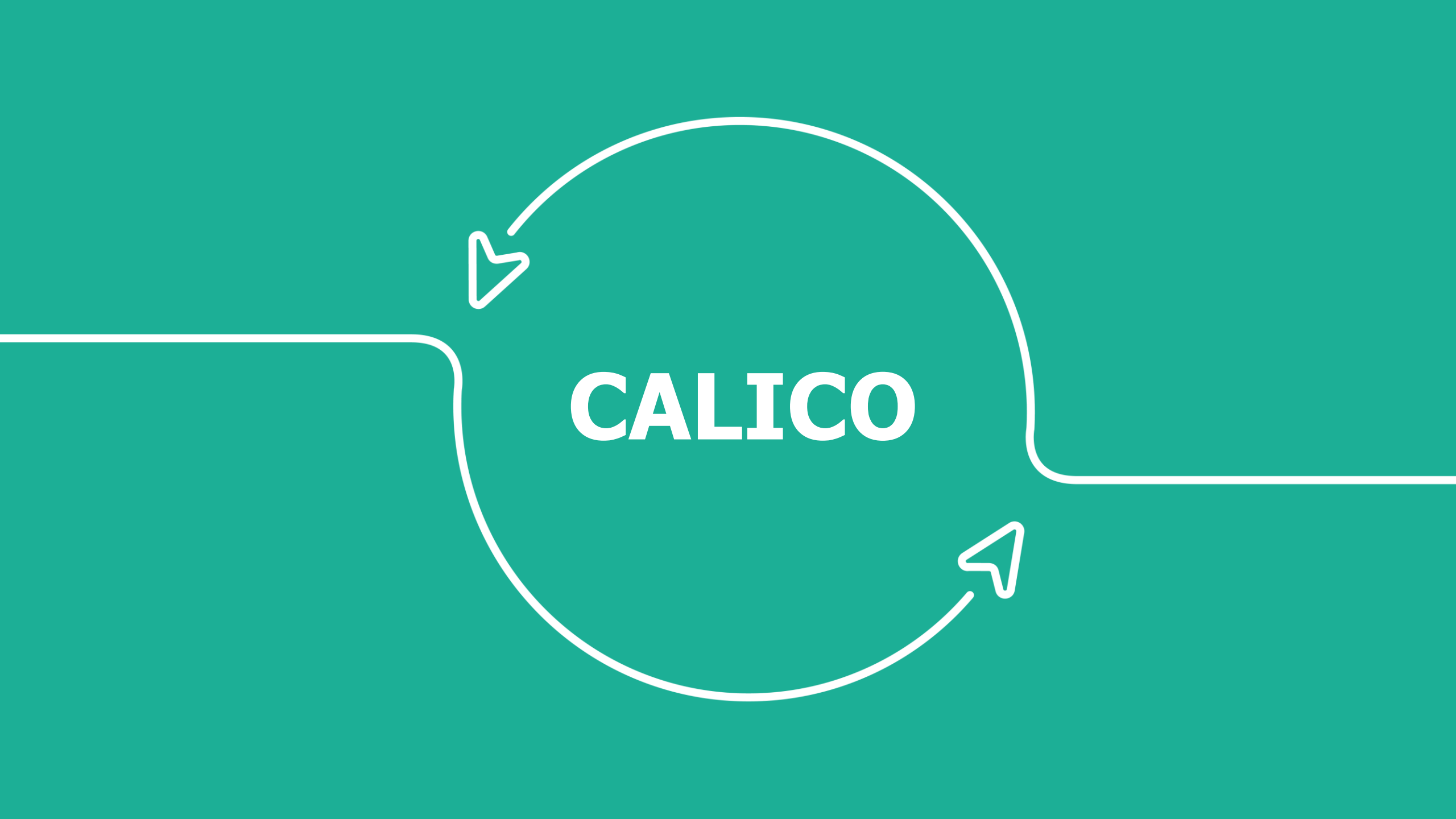
Care and Living in Community

CALICO and the Community Land Trust model in Brussels – pitch session

Fuenlabrada, November 2025



Co-funded by
the European Union



CALICO

What is Calico ?

A 12M€ European project in the heart of Brussels

- Affordable housing.
- Community care approach.
- Community Land Trust model.
- 34 housing units
- 3 community-led housing clusters
- Integration of intergenerational, intercultural, and gender-specific needs – mutual aid and solidarity
- Birth- and end-of-life facility
- Empowerment of residents
- New governance model to manage their housing cluster collectively.

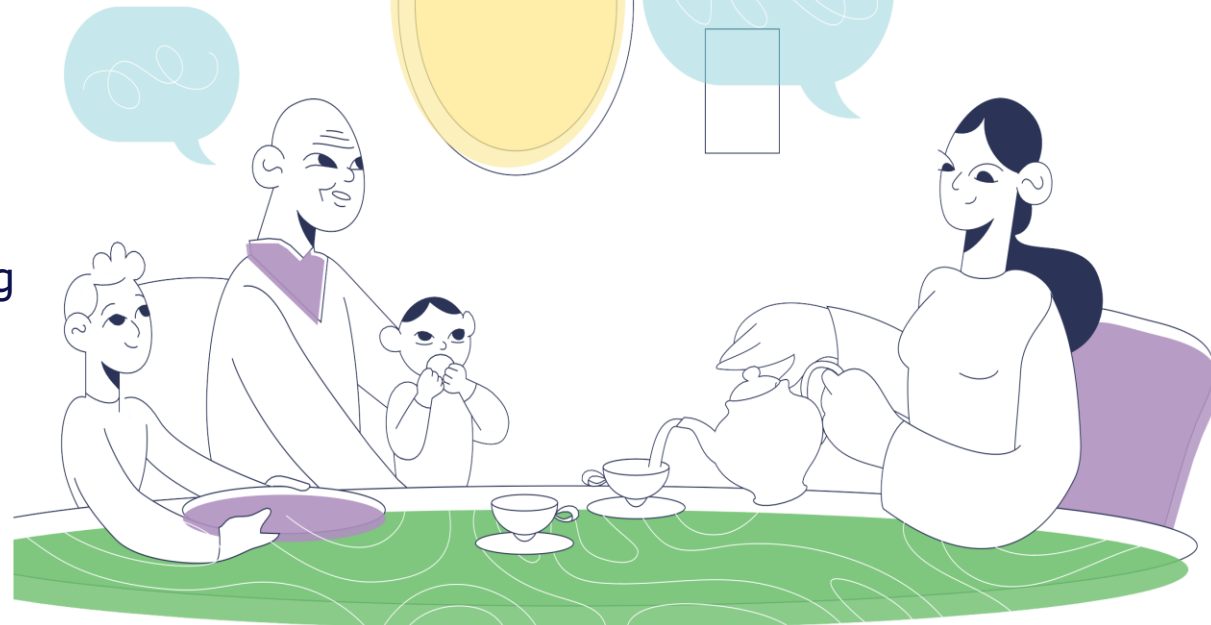


Calico

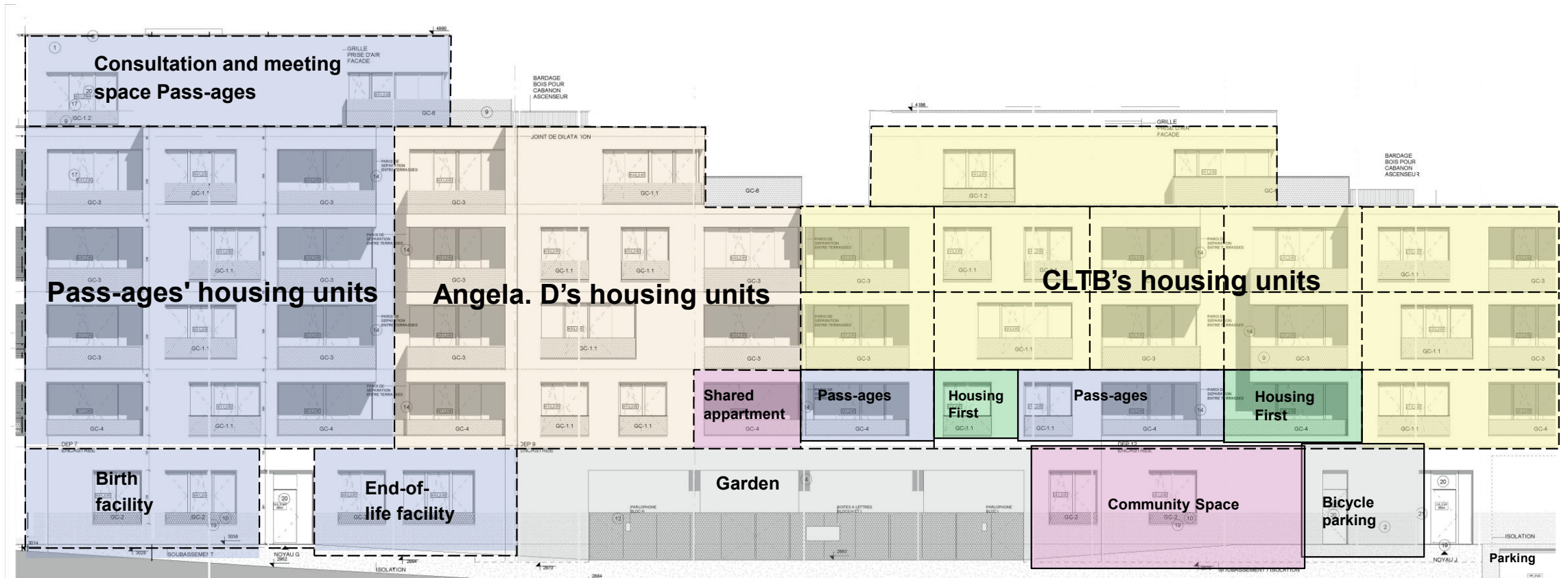
Care, Living in COmmunity

A generational and social mix interacting with the neighbourhood:

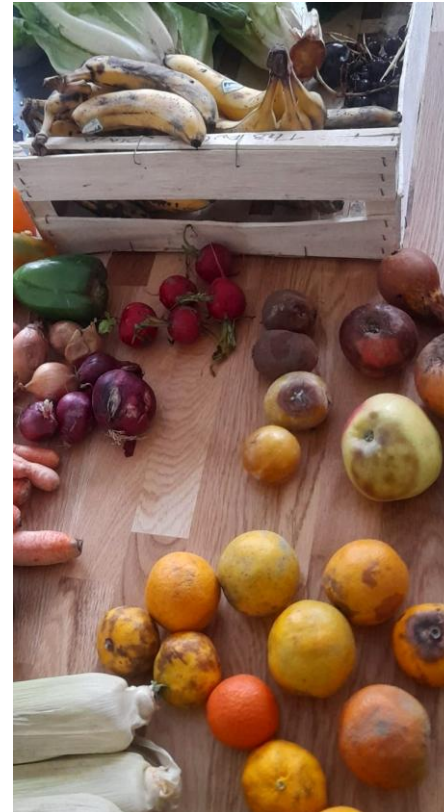
- 8 owner-occupied CLTB apartments : homeownership of social housing
 - 4 rental CLTB apartments for seniors with low incomes
 - 2 Housing First apartments
 - 10 apartments for **Angela.D**
 - 10 apartments for **Pass-ages**
- + a shared apartment.
- + a collective space available to inhabitants and surrounding neighborhood.
- + a semi-public garden for all inhabitants and surrounding neighborhood.
- + a birth- and an end-of-life facility.



As seen from the facade of the building



Calico's current activities



Vienna model for affordable and social housing

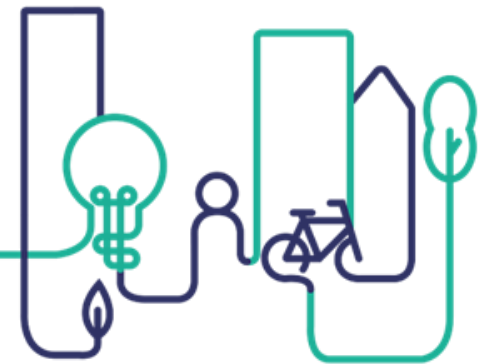
**Michaela Kauer - Director of the Brussels
Office of the City of Vienna
Vienna, Austria**



THE VIENNA MODEL OF SOCIAL HOUSING

A system to provide « Housing for the Common Good » for more than 100 years

Michaela Kauer, Director of the Brussels Office of the City of Vienna
EUI Housing Policy Lab, Fuenlabrada, 18 November 2025



Co-funded by
the European Union



Overview

1

Stable governance context

2

Key system elements

3

**Instruments for good housing
policy**

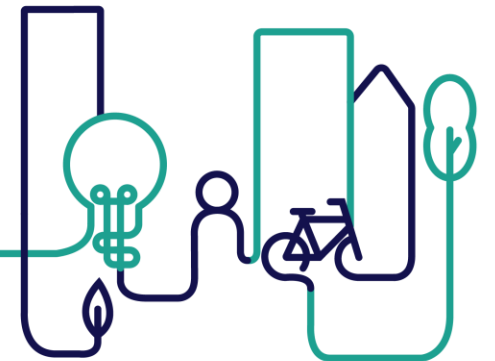
4

Lighthouse Projects

STABLE GOVERNANCE CONTEXT

The Austrian Model

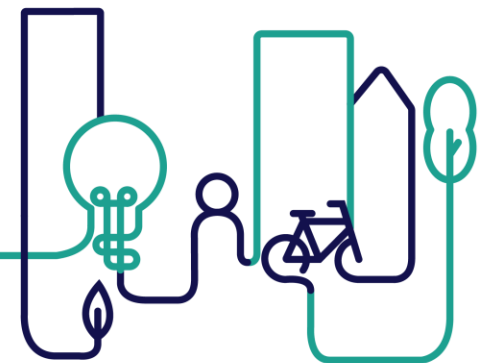
- Strong constitutional basis on national level
- Stable housing financing system
- Established non-profit housing sector
- Rent law and rent regulation
- Key role for regions and cities
- Cooperation with social economy
- Engagement in EU projects and EU policy design



KEY SYSTEM ELEMENTS

Vienna's Housing policy

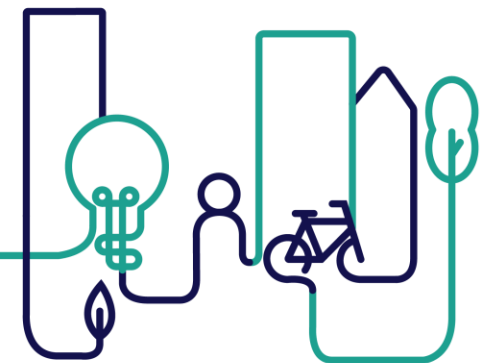
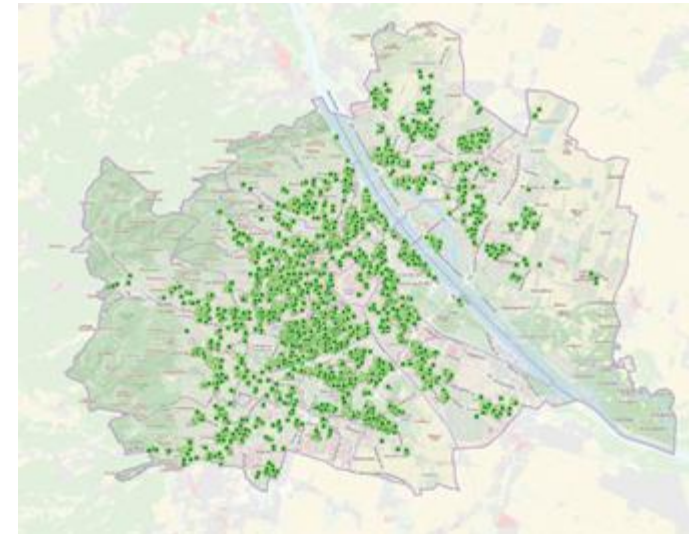
- Housing promotion
- Renovation and modernisation
- Land procurement
- Subsidised housing zoning category
- Tenant's protection and eviction prevention
- Individual assistance for people in need, Housing First
- Limitation of profits, strict rules on short-term touristic rentals



MUNICIPAL HOUSING IN VIENNA:

« Wiener Wohnen » Europe's biggest municipal housing company

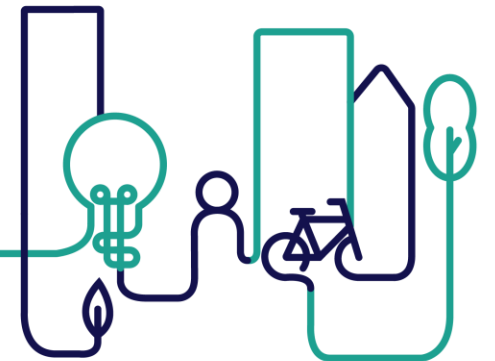
- 500.000 inhabitants
- 220.000 municipal flats
- 5100 storage rooms and business facilities 7.800 elevators
- 1800 estates and 1300 playgrounds
- 610 hectares of green areas and 68.000 trees
- 4000 employees
- Culture, theaters, choirs, TV-series, ...
- People are proud to live in their « Gemeindebau »



INSTRUMENTS FOR GOOD HOUSING POLICY

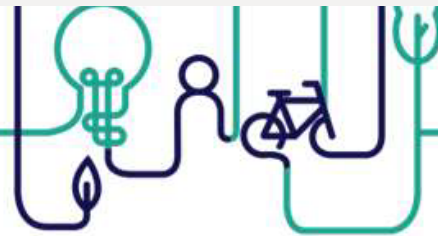
A holistic view to secure land and the right to housing

- Vienna Housing Promotion and Renovation Act
- Vienna Land Fund to build land reserves
- Long-term lease contracts for housing providers
- Developers' competitions for new constructions
- Building code with category „subsidised housing“
- Municipal offices for dispute settlement in housing
- Eviction prevention programmes
- Neighborhood counselling offices



4 PILLAR MODEL OF AFFORDABILITY AND SUSTAINABILITY

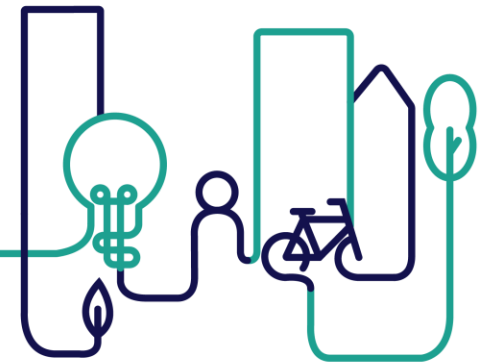
Social sustainability	Architecture	Economic sustainability	Environmental sustainability
Everyday suitability	Architecture and urban structure	Land costs, construction costs	Energy consumption and renewable materials
Cost reduction through planning	Building structure floor plans	User cost rents, share of building costs	Ecologic construction, materials and design
Living together in communities	Internal infrastructure, staircases, corridors	Service charges	Ecologic qualities of the facility
Adaptability to changing needs	Environment, green spaces	Contract and rental conditions	Ecologic qualities of the open space



LIGHTHOUSE PROJECTS

Working with communities

- Smarter Together under Horizon
- WieNeu+ to roll it out
- Frauen-Werk-Stadt I & II on gender sensitive design
- Development Areas Main Station, Aspern
Lakeside, North-West Station, Rothneusiedl
- Cooling zones to combat heat zones
- Vienna Climate Team – Citizens create a climate-fit neighbourhood
- Hauskunft – One stop shop for renovation





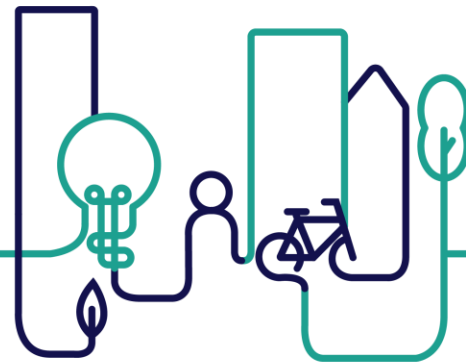


Housing for the Common Good

Exchanging with and inspiring the world

- Put **people at the center**: involve, empower, emancipate
- Involve **capable stakeholders** to co-design, co-manage, co-own
- **Protect citizens** from speculation, eviction and homelessness
- **Protect cities** from gentrification, financialisation and touristification
- Set **goals and processes** in a **transparent and accountable** way on all levels of management and government
- Account for **long-term nature of housing** in **financing models**
- Establish **revolving funds** and **keep the money in the system**
- Promote a **multi-level, multi-stakeholder policy framework**

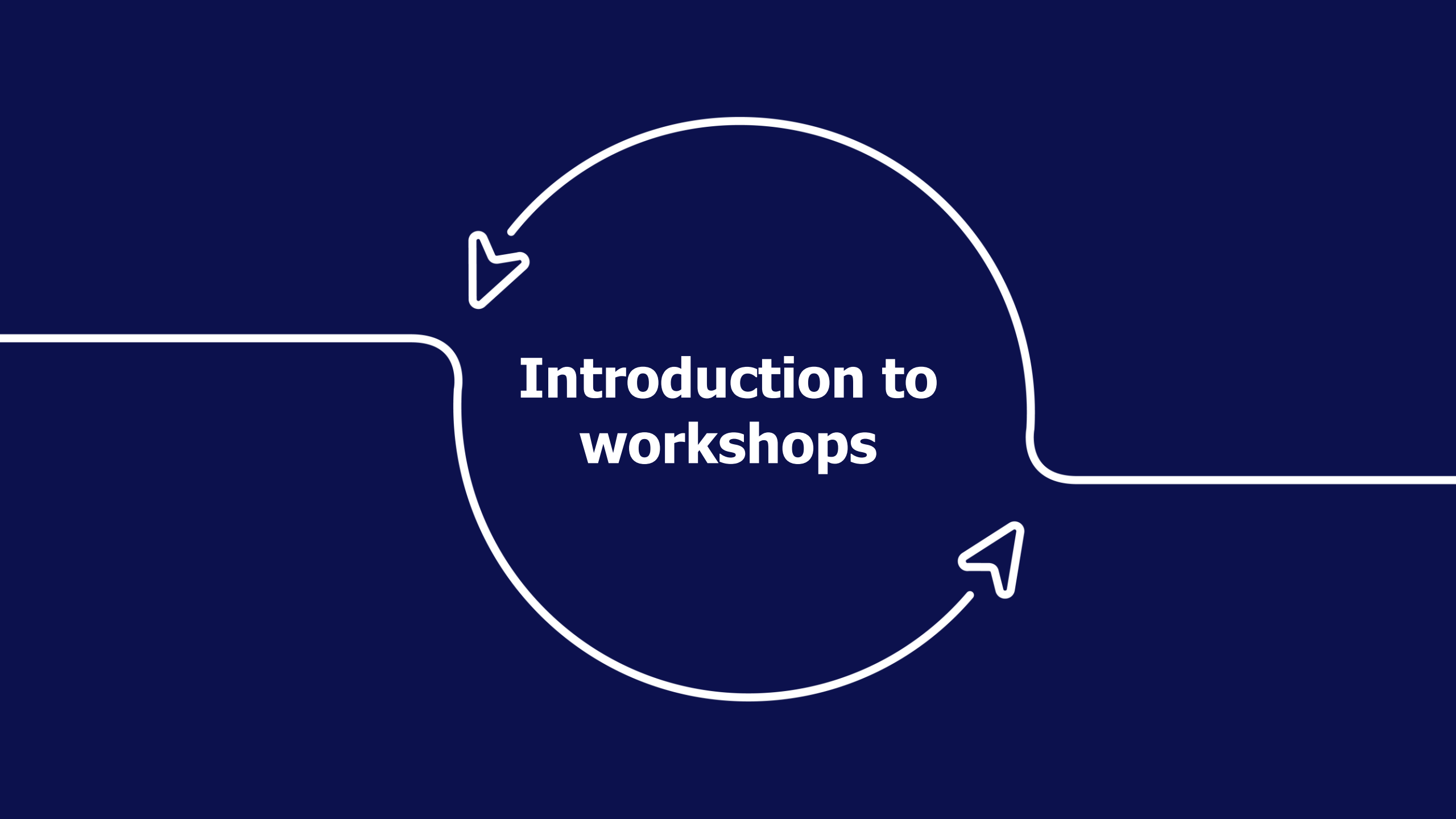
Thank you!





Lunch
13:00 – 14:15



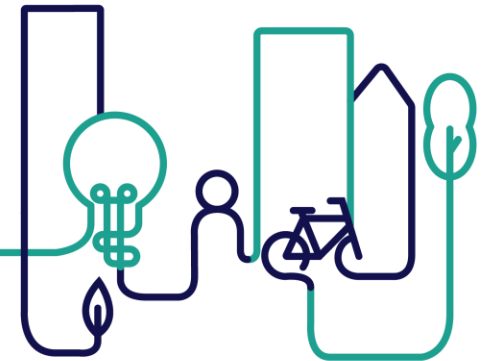


Introduction to workshops

Workshop – 18th November: Affordable housing from social perspective

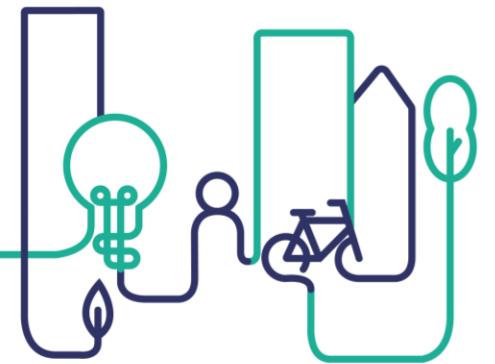
Workshop – 19th November, first round: Affordable housing from policymaking perspective

Workshop – 19th November, second round: Affordable housing from environmental perspective



Workshop objectives:

- **Present a good practice with a focus on its challenges,**
- **Identify transferable elements and**
- **Collect related experiences and recommendations from participants.**



Co-funded by
the European Union

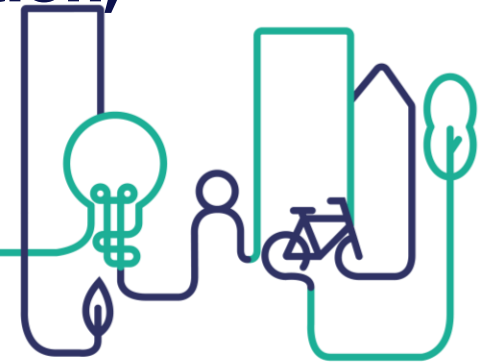
Workshop agenda

15 minutes presentation

15 minutes Q&A and identification of keywords / subtopics

30-45 minutes group work organised around keywords / subtopics, sharing challenges, inspirations, recommendations

10-15 minutes Sharing learnings: 1 challenge, 1 inspiration, 1 recommendation



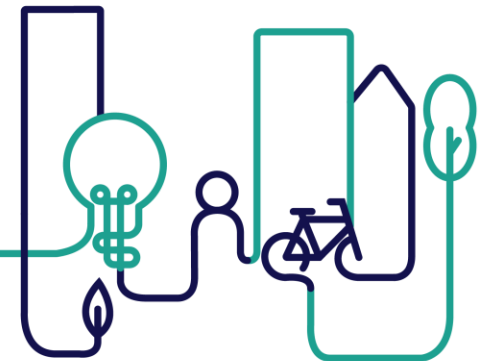
Co-funded by
the European Union

Workshops
14:45 – 16:15



Workshop – 18th November: Affordable housing from social perspective

- Workshop 1: With the City of Fuenlabrada, ES
- Workshop 2: With the City of Egaleo, EL
- Workshop 3: With the City of Brussels, BE



Coffee Break
16:15 – 16:45

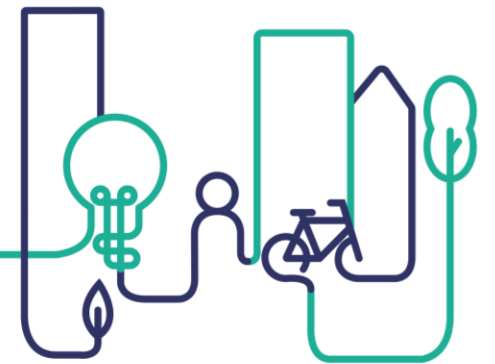


Wrap up and reporting

What did you learn in the workshops?

Please bring back from the workshops

- 1 challenge
- 1 inspiration
- 1 recommendation



Co-funded by
the European Union

Didn't get the chance to speak with all cities?

Visit the *expo* area on the first floor for a snapshot of good practices on housing from your peers and exchange with them:

- Brussels, BE
- Egaleo, EL
- Fuenlabrada, ES
- Getafe, ES
- Thessaloniki, EL

