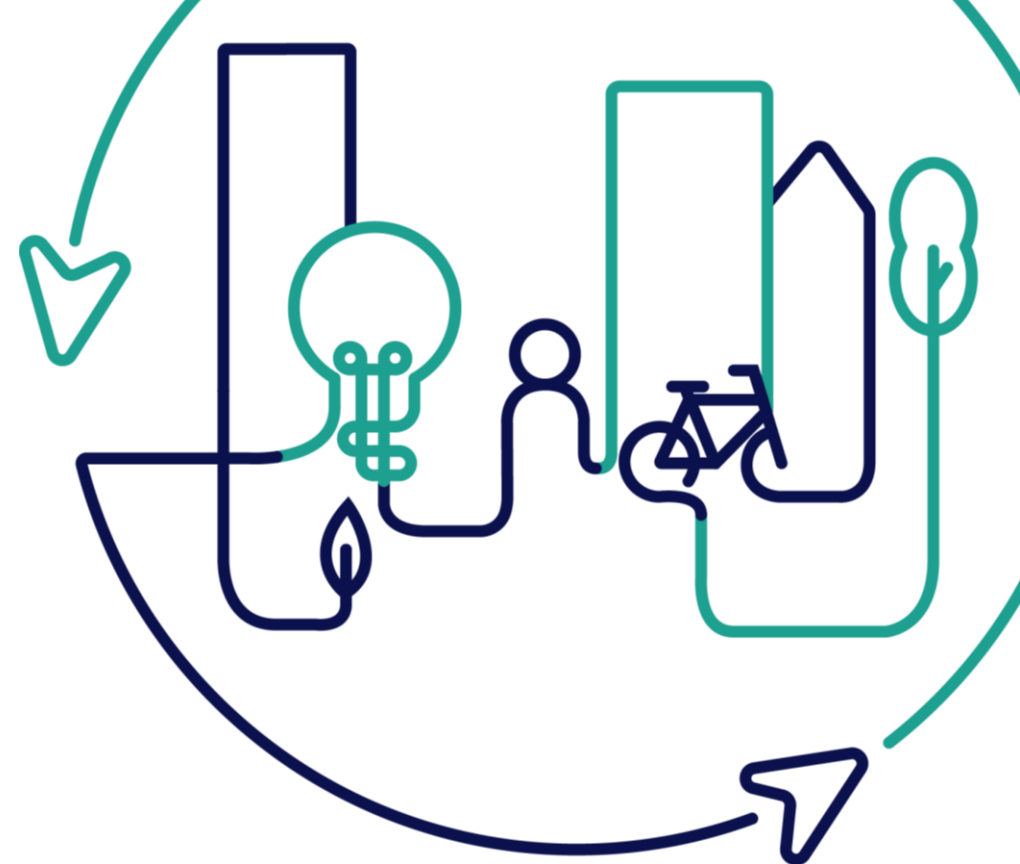


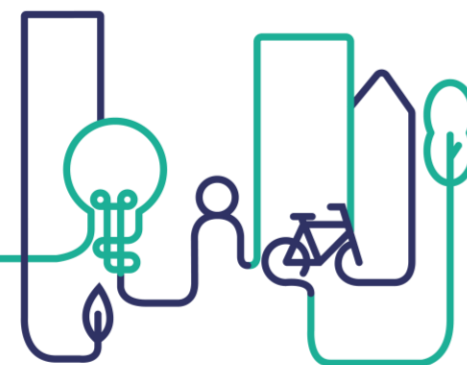
EUROPEAN U R B A N INITIATIVE



Co-funded by
the European Union

Cities for housing – Making affordable and social housing work

Welcome to day 2!



Co-funded by
the European Union

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





DAY 1 HIGHLIGHTS, **Exploring the housing landscape. What inspired you?** **What did you take away from yesterday's discussions?**

- 1** Keynote: Eduard Cabré Romans
- 2** The panel discussion: The role of cities in housing affordability?
- 3** City Pitches – Examples from Brussels, Fuenlabrada and Vienna
- 4** Case studies expo: Other local affordable housing solutions



What's on today?

09:15

Opening remarks

9:30

**10th Overview of Housing Exclusion
in Europe with FEANTSA**

10:00

**Workshops: Affordable housing from
policymaking perspective**

11:50

**Workshops: Affordable housing from
environmental perspective**

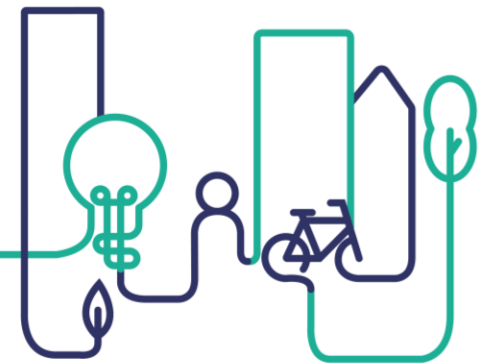
14:45

Site visits

09:30 – 10:00

10th Overview of Housing Exclusion in EU

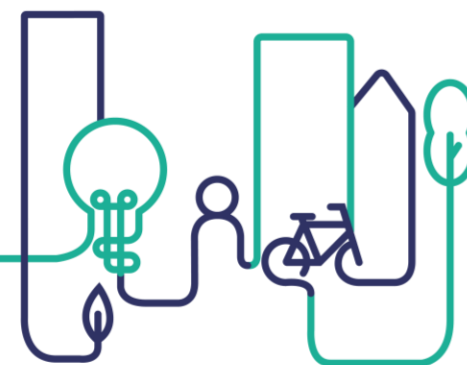
A conversation with:
Ioana Vlad
Housing Policy Officer
FEANTSA



Co-funded by
the European Union

10th Overview of Housing Exclusion in Europe

Ioana Vlad
Housing Policy Officer, FEANTSA



Co-funded by
the European Union

10TH OVERVIEW OF HOUSING EXCLUSION IN EUROPE

THURSDAY 09 OCTOBER 2025
14:00-16:00 (CET)



Co-funded by
the European Union

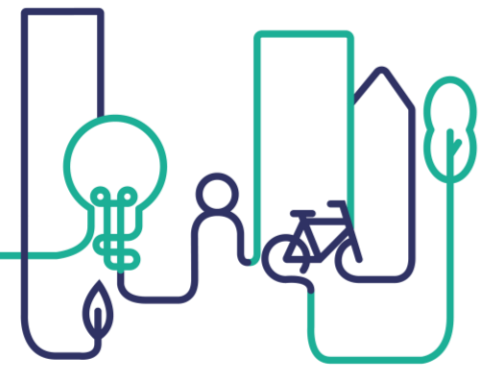




TABLE OF CONTENTS

1

European Housing Exclusion Index 2025

2

Homelessness in Europe : The State of Play

3

Affordable Housing : A Solution to Housing Exclusion?

4

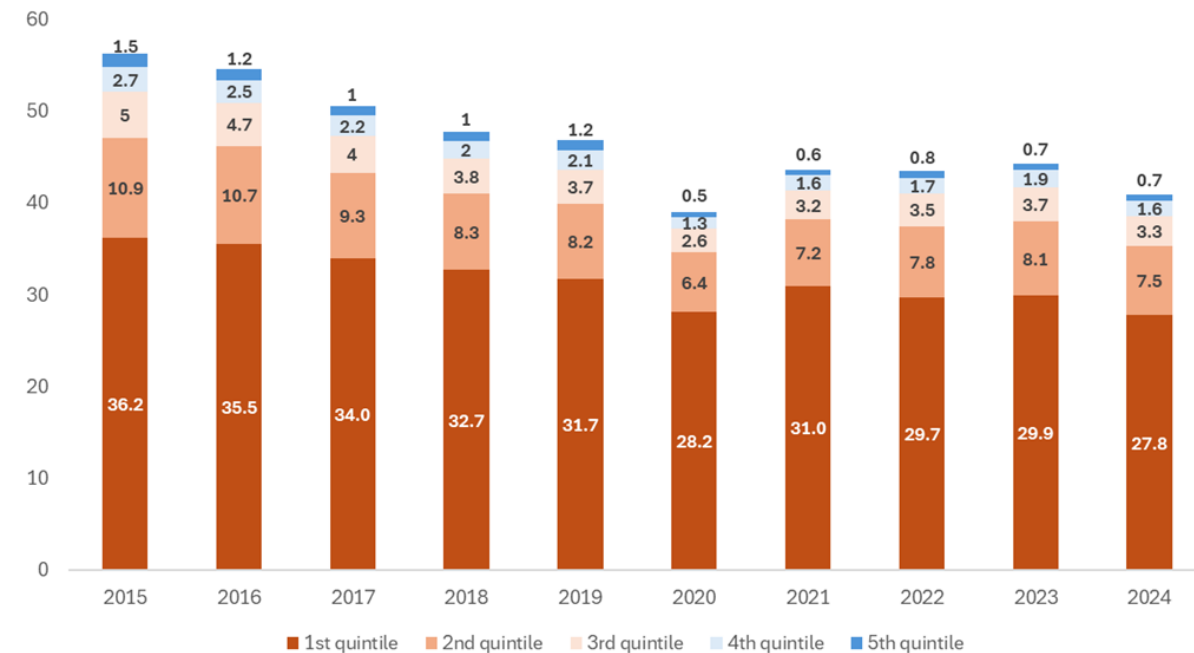
Recommendations for the EAHP

European Housing Exclusion index 2025

With housing prices on the rise, there is a clear overexposure of the most disadvantaged households

- **Gradual decline of housing cost overburden rate, contrary to the narrative of worsening affordability across the board** : The share of households spending more than 40% of their disposable income on housing has declined from 11.6% in 2013 to 8.2% in 2024, despite a temporary spike between 2020 and 2023
- **Low-income households remain disproportionately affected** : **27.8% of households in the lowest income quintile are overburdened**, vs **7.5%** in the second quintile
- **Divergent overburden rates among low-income households across countries**:
 - **Top 3** : Greece (**88.9%**), Denmark (**65.6%**), Sweden (**47.7%**)
 - **Bottom 3** : Cyprus (**9.2%**), Romania (**16.3%**), Croatia (**16.8%**)

Share of households facing housing cost overburden by income quintile in Europe (%)



Inadequate housing in Europe : a persistent reality

Data from Eurostat highlight enduring and significant inequalities in housing quality across Europe, which disproportionately affect households living below the poverty threshold. Three key indicators capture these disparities: **overcrowding**, **severe housing deprivation**, and **inadequate housing conditions**.

Overall picture



Overcrowding: 16.9% of EU population (2024) live in overcrowded homes rising to **28.9%** among low-income households.



Inadequate housing conditions: 15.5% of Europeans — and **23.5%** of those below the poverty line — live with damp, rot, or structural issues (2023).



Severe housing deprivation: Affects **4%** of the total population and **9.9%** of poor households (2023) — combining overcrowding and material deprivation.

Top & Bottom 3 Countries by Indicator for Poor Households

Top 3 : Romania (53.7%), Slovakia (49%), Czechia (43.8%)

Bottom 3 : Malta (6.5%), Cyprus (7%), Ireland (12.3%)

Top 3 : Portugal (38.4%), Cyprus (37.6%), France (33.7%)

Bottom 3 : Finland (4.8%), Poland (8.6%), Sweden (8.7%)

Top 3 : Romania (26.2%), Hungary (17.7%), Latvia (16.5%)

Bottom 3 : Malta (0.3%), Cyprus (2.9%), Finland (3.1%)

Homelessness in Europe: The state of play





European Momentum on Homelessness

1

Stronger political commitment:

- Since the Lisbon Declaration (2021) and the launch of the European Platform on Combatting Homelessness (EPOCH), the EU has, for the first time, committed to ending homelessness by 2030.
- EPOCH was built around three pillars: (1) developing comparable data and policy monitoring, (2) fostering knowledge-sharing, and (3) improving access to funding.
- Strong level of engagement amongst MS, EU institutions and stakeholders.

2

Real methodological advances:

- Three major projects conducted by the OECD: the 'Toolbox to combat homelessness' ; the detailed 'Country Notes' covering 40 OECD and EU countries, and the 'Monitoring Framework to measure homelessness in OECD and EU countries'
- The European Homelessness Counts project, coordinating counts in 35 cities across 20 Member States

3

New European data sources:

- The 2023 EU-SILC ad hoc module provides a new harmonised estimate, on an EU scale, of the proportion of the population who have experienced homelessness
- The 2021 population and housing census offers valuable — though uneven — insights into the scale and profile of homelessness across Member States.

National Developments: Progress and Remaining Challenges

Improved data and methods

In recent years, several European countries have made significant progress in improving the statistical understanding of housing exclusion:

- **Belgium:** A new counting protocol based on the ETHOS Light typology has established a common approach across all regions.
- **Netherlands:** The ETHOS count, inspired by the Belgian model and developed by HU Utrecht and Kansfonds, has challenged the official figures from the National Statistics Office.
- **Germany:** Authorities have consolidated two separate measures — the annual census and the biannual survey — to strengthen data consistency.

Rising homelessness

National statistics paint a deeply alarming picture, showing **homelessness on the rise in most countries** and even escalating sharply in some Member States:

- In **Finland**, the country recorded its first increase in homelessness in more than a decade in 2024, with **3,806 people** counted on 15 November – **an 11% rise compared with 2023**.
- In **Denmark**, **5,989 people were recorded as homeless in 2024**, representing **an increase of 3% since 2022 and 20% compared with 2009**.
- **Ireland** has seen the most dramatic increase of all, with the number of adults accommodated in emergency shelters rising **from 2,385 in June 2014 to 9,347 in December 2023 – a surge of 292%**.

Towards 2030 : Recommendations to reverse homelessness trends

- **Prioritise homelessness across EU initiatives:** The Commission should prioritise homelessness across the Affordable Housing Plan, the Anti-Poverty Strategy and the Action Plan on the European Pillar of Social Rights.
- **Scale up Housing First and housing-led solutions:** The Commission should help Member States to re-house people experiencing homelessness and to prevent homelessness ; and should moreover set out a pathway to scale up Housing First and housing-led solutions.
- **Mobilise investment and technical support:** Through the Pan-European Investment Platform on Affordable & Sustainable Housing, the Commission, the EIB, and other implementing partners should mobilise investment and pair it with supporting measures like training, technical assistance, and research.

While the goal of ending homelessness by 2030 may appear too optimistic, it is nonetheless possible – and necessary – to invest heavily in public policies to reverse current trends.

Affordable Housing : A Solution to Housing Exclusion?

➤ What does “Affordable Housing” mean?

The term “affordable housing” is widely used but rarely defined clearly, leading to ambiguity in policies and targets.

1

Human rights perspective: Within the United Nations’ framework, affordability is one of the seven criteria that define the right to adequate housing. From this perspective, ‘housing cannot be considered adequate if its cost undermines or compromises the enjoyment of other human rights by its occupants’.

2

Measuring affordability: The OECD identifies three main methods for assessing the financial accessibility of housing: the price-to-income ratio, the expenditure-to-income ratio (or housing cost burden), and the residual income approach. Complementing these methods are indicators relating to housing quality and households’ subjective perceptions.

3

Housing product approach: At the European level, the term increasingly refers to a specific category of housing situated between social housing and the private market.



Recommendations for the European Affordable Housing Plan



1

Focus on housing need

2

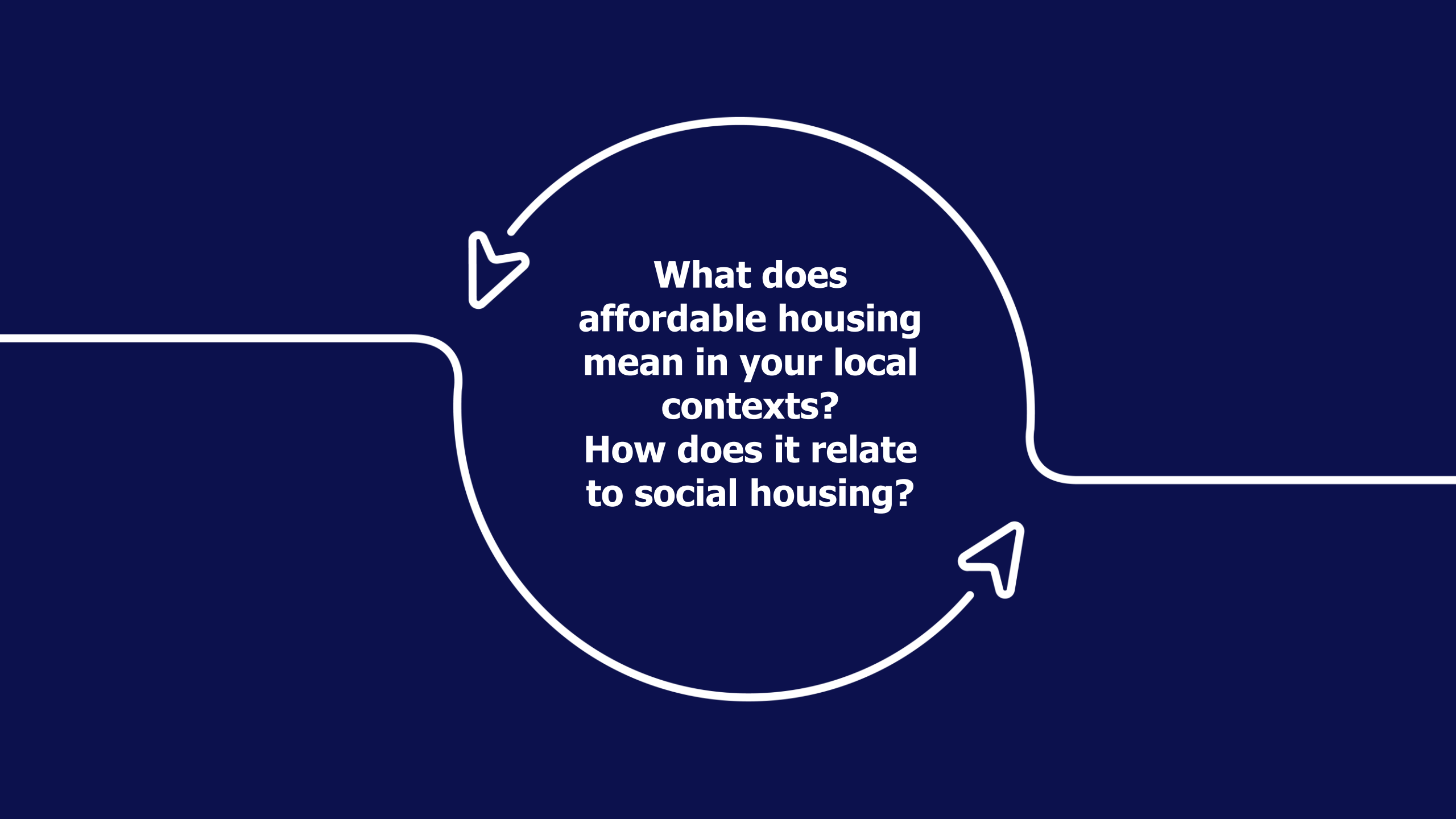
Protect and expand social housing

3

Make sufficient funding available

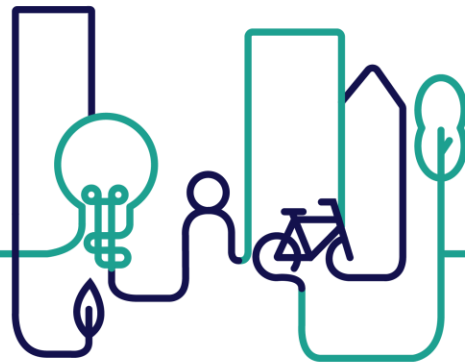
4

Go beyond housing supply



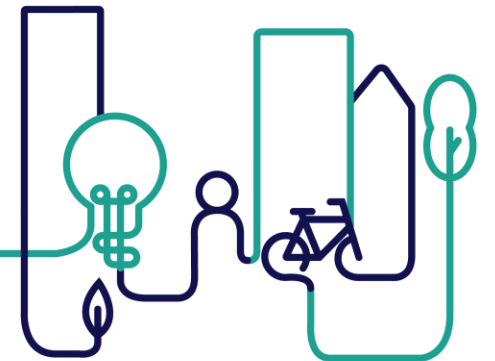
**What does
affordable housing
mean in your local
contexts?
How does it relate
to social housing?**

Thank you!



Workshop – First round: Affordable housing from policymaking perspective

Workshop – Second round: Affordable housing from environmental perspective

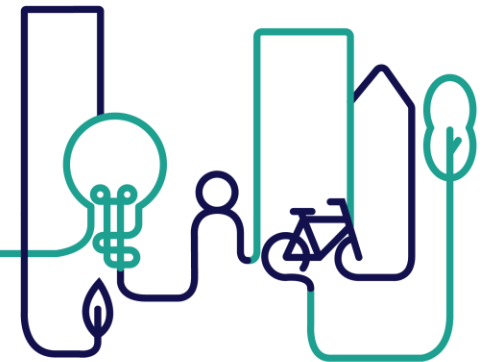


Workshops
10:00 – 11:30



Workshop: Affordable housing from policymaking perspective

- Workshop 1: With the City of Thessaloniki, EL
- Workshop 2: With the City of Budapest, HU
- Workshop 3: With the City of Vienna, AT



Coffee Break
11:30 – 11:50



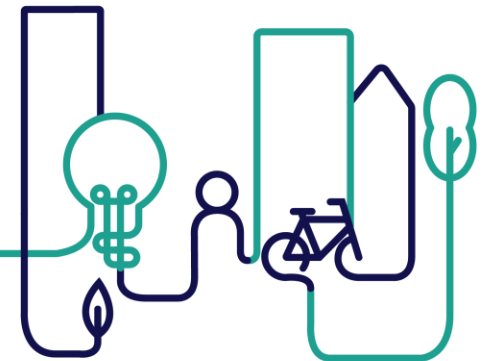


Workshops
11:50 – 13:15



Workshop: Affordable housing from an environmental perspective

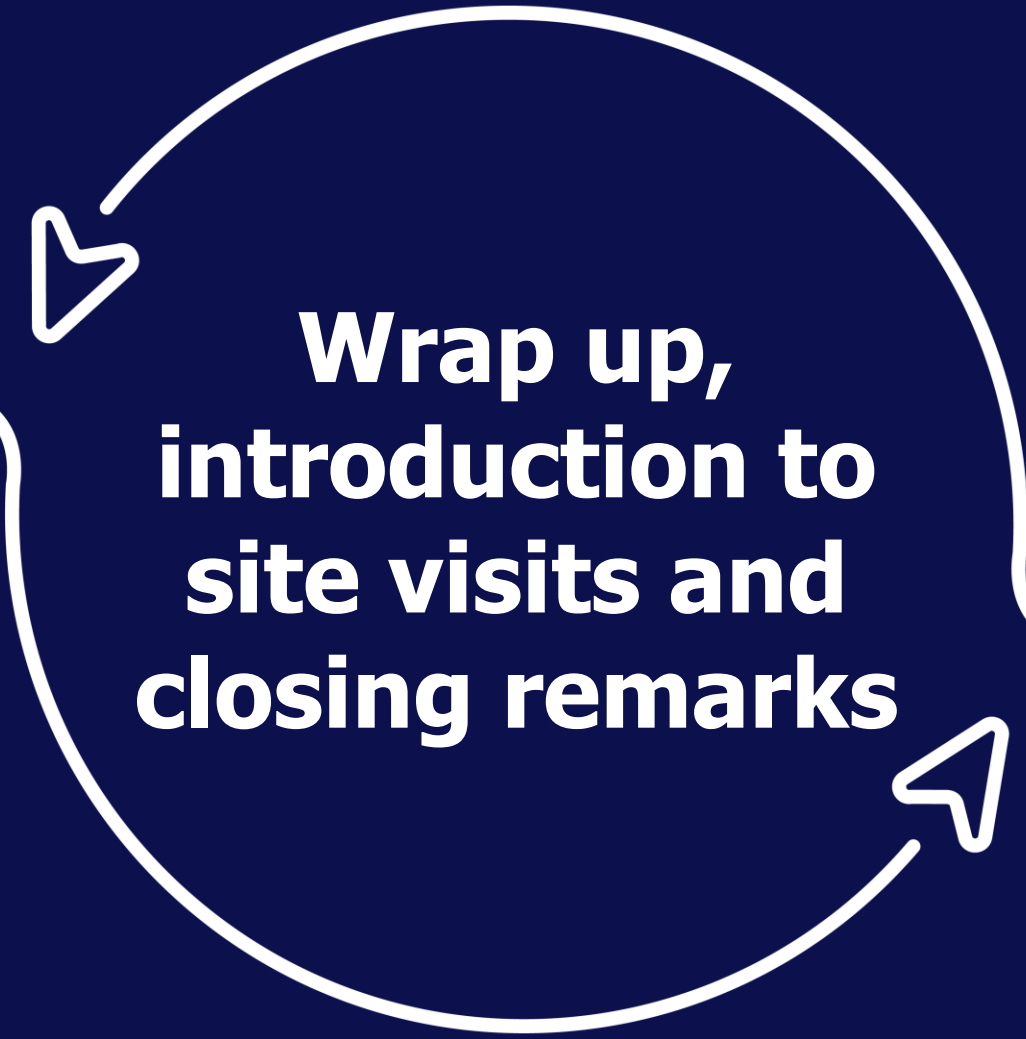
- Workshop 1: With the City of Tallinn, EE
- Workshop 2: With the City of Getafe, ES
- Workshop 3: With the City of Vaasa, FI





Lunch
13:15 – 14:15





**Wrap up,
introduction to
site visits and
closing remarks**

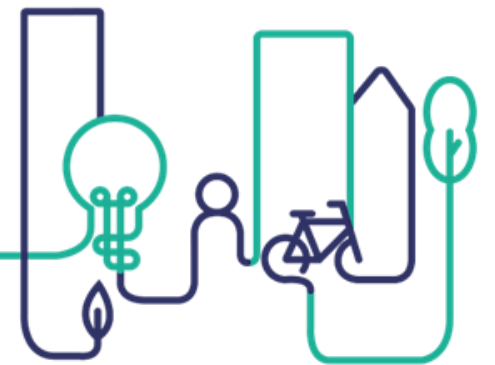


**What inspiration
will you take
home?**

The journey continues at EUI...

Reyhaneh Yeganeh

Knowledge & Capitalisation Officer
European Urban Initiative



Co-funded by
the European Union

...With City-2-City Exchanges

Still looking for the perfect fit?

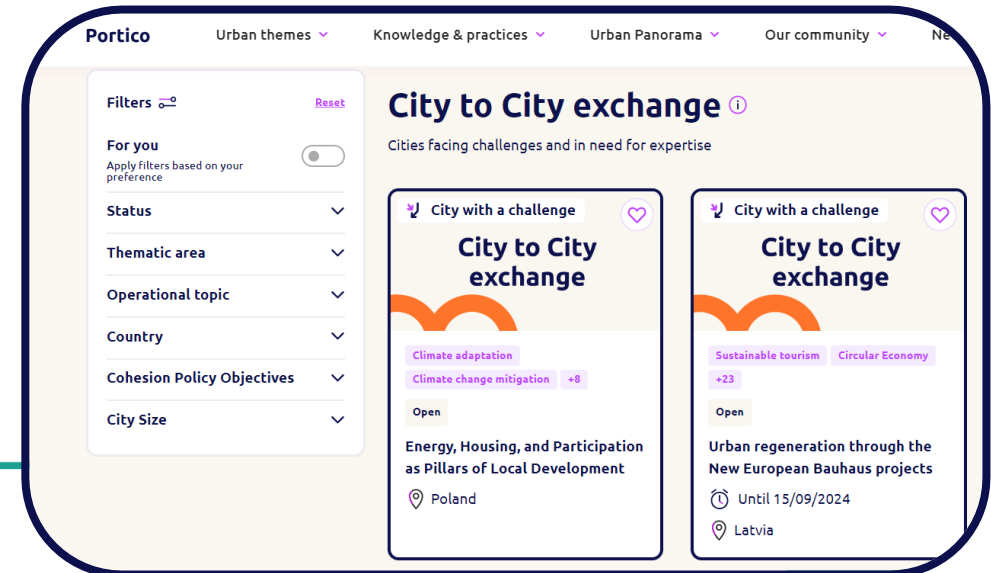
➤ Explore the Portico Urban Match Maker

➤ Tool that helps cities match with each other
to share knowledge & expertise

➤ **Apply by 25th November** to receive

Matchmaking support!

<https://www.urban-initiative.eu/news/sign-city-city-exchange-assistance-service>



....With Portico

- **Reports, tools, articles... on 'Affordable Housing'**
 - [+1500 resources online](#)
 - 290 resources on ['Affordable Housing'](#)

See key tools by EU Commission, URBACT and EUI:

- [Social housing and beyond - Operational toolkit on the use of EU funds for investments in social housing and associated services](#)
- [Cities engaging in the right to housing](#)
- ...



...With EUI

➤ **EUI opportunities** ([See the News & Events page](#))



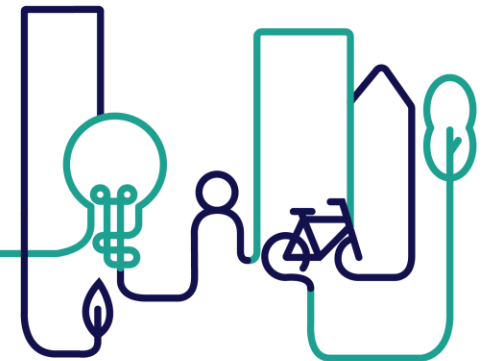
Call 4 for proposals for Innovative Actions

Early 2025

Updated framework of support for cities

While the call welcomes applications from all cities, it particularly welcomes submissions from:

- Small and medium-sized cities
- Cities with limited experience with EU funds
- Dynamic urban authorities eager to experiment with new solutions

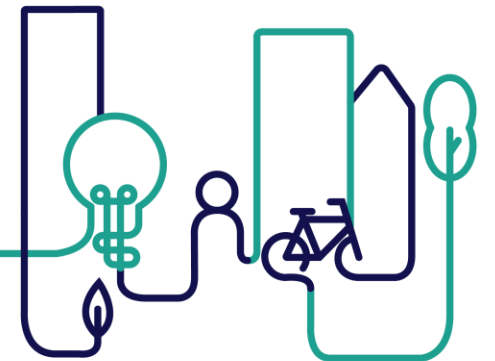


...With EUI

➤ Call 4 for proposals for Innovative Actions



- Modified eligibility criteria for applying urban authorities: **smaller cities of 25000 inhabitants are now eligible**
- Redefined urban innovation requirements: local innovation
- Broader choice of the thematic focus
- Smaller scale of the financed projects **up to 2 million Euro per project** shorter timeframe (2 years)
- Simplified financial framework
- Only open for MUA/AUA **not already funded under Calls 1, 2, or 3**

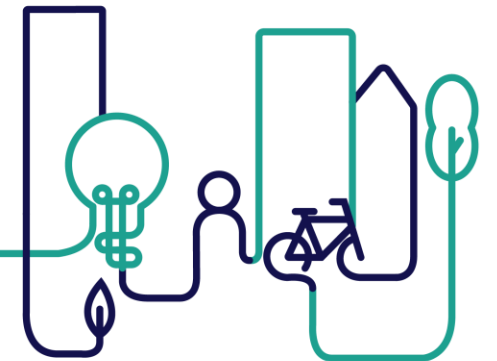


...With EUI

➤ EUI opportunities ([See the News & Events page](#))

Join a Capacity Building event in your country (or elsewhere):

- Ireland 26th & 27th November
- Sweden 4th December
- Czech Republic 20th – 22nd January 2026
- Germany 11th & 12th February 2026
- Finland 19th – 21st May 2026
- Denmark 9th & 10th June 2026

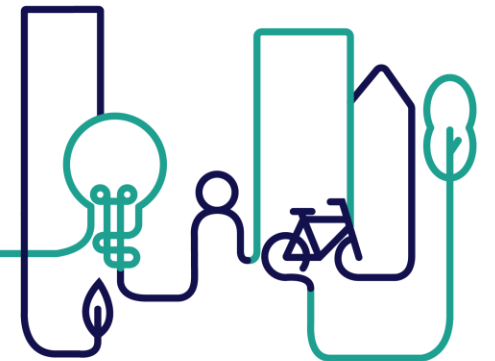


...With EUI



- **Join our online webinar: on integrated and active mobility; Shifting mindsets:
Behavioural and inclusive pathways to active mobility**

21 November 11:00am - 12:30pm CET





Help us shape future EUI Focused Policy Labs



<https://www.urban-initiative.eu/form/feedback-form-eui-event-on-makin>

THANK YOU!

