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HOUSE4ALL //

Access to Affordable and Quality Housing for All People

European Compendium of Housing Policies

October 2025

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Coordination : ESPON EGTC

Caroline Clause - Financial and Budget Manager

Sandra Di Biaggio - Research and Policy Manager

Martin Gauk - Data and Knowledge Portal Manager

Nicolas Rossignol - Assistant Director for Research and Policy

Authors:

Franziska Sielker, Selim Banabak, Marlene Gerhalter, Luke Juday, Barbara Demeterova [TU Wien]

Alice Pittini, Dara Turnbull, Johanne Philippe [Housing Europe]

Hanna Szemző, József Hegedüs, Kata Kepes, Nora Teller, Zsuzsa Földi, Eszter Somogyi, Bence Örkény, Lea Kőszeghy,

Justyna Orchowska [Metropolitan Research Institute]

Massimo Bricocoli, Emanuele Belotti [Politecnico di Milano]

Johanna Lilius, Elli-Noora Rautio [Aalto University]

Sandra Spule, Maria Tóptsidou, Jean Claude Zeimet [Spatial Foresight]

Efrain Larrea [MCrit]

Luis Falcon [InAtlas]

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Contact: info@espon.eu

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Guidance to the Compendium

This European Compendium of Housing Policies was produced as part of the ESPON European research project 'HOUSE4ALL: Access to affordable and quality housing for all people', often also abbreviated as House4All. This Compendium aims at providing a comprehensive and comparative overview of how housing policies are delivered across the ESPON space. Thereby this compendium

- takes into account a broad range of indicators showing the diversity of European territories and their specificities in housing markets and policies,
- investigates and maps the current public policies regarding affordable and quality housing in Europe,
- provides an understanding of how these public policies are coordinated at different geographical levels in different countries, as well as that it gives and understanding of how integrated housing policies are across different policy areas including spatial planning and territorial development policies,
- revisits policy initiatives in individual countries,
- gives an overview of the different national understandings of social, affordable and quality housing.

At the heart of this European Compendium of Housing Policies lies a set of 38 country fiches (31 ESPON members + 7 additional European countries). These outline and summarize national housing systems in terms of key figu-

res, concepts and definitions, policies and governance structures.

Each country fiche contains at the beginning both a set of figures as well as tables summarizing key quantitative and qualitative information on the housing systems and policies of countries across the ESPON space. The figures display quantitative data across four categories:

- (1) housing related government expenditure,
- (2) tenure structure,
- (3) development of housing prices and income, and
- (4) subjective measures of housing affordability.

Meanwhile the tabular part of the country fiches summarize

- (5) basic data,
- (6) relevant concepts and definitions for quality and affordable housing,
- (7) distribution of competences across government levels,
- (8) coordination among different policy areas,
- (9) housing policy instruments for quality and affordable housing, and
- (10) a country snapshot to summarize the most important features country by country.

The country fiches should allow for a comprehensive picture of the European housing policy landscape. Howe-

Key Findings

- **The housing affordability crisis drives re-emergence of housing policy** — Rising housing costs outpace income growth across most of Europe, disproportionately affecting renters. This trend has renewed political and institutional interest in proactive housing policy.
- **Housing policy is becoming a priority on the EU agenda** — The EU influences housing policy through regulation (e.g. energy directives), funding (e.g. RRF, ERDF), and initiatives like the Renovation Wave and the Affordable Housing Initiative, despite lacking formal competence in housing.
- **Homeownership is the most common tenure in Europe** — Most European countries, especially in Central and Eastern Europe, exhibit high homeownership rates due to historical privatization. However, this trend is gradually reversing among younger and lower-income groups.
- **The capacities of social and affordable housing sectors are highly uneven** — Countries like Austria, Denmark, and the Netherlands maintain strong non-profit housing sectors. In contrast, many others lack structured definitions or investment, leading to fragmented or minimal provision.
- **Definitions of key housing concepts lack harmonization** — Terms like „social“, „affordable“, and „adequate“ housing are used inconsistently across countries, complicating policy comparison and implementation.
- **Multiple vulnerable groups are affected by housing exclusion** — Low-income households, Roma communities, migrants, and the homeless are most frequently prioritized, though definitions and policy responses vary widely.
- **Governance structures are diverse but often fragmented** — While some countries have centralized systems (e.g., Greece, Portugal), others rely on decentralized or multilevel systems, with varying degrees of coordination and effectiveness.
- **Energy and housing policy are increasingly interlinked** — The European Green Deal, the Renovation Wave, and updated directives like the EPBD and EED embed housing into the EU's climate and energy strategies, aiming to address energy poverty and improve building performance across Europe.
- **Vacant housing and underutilization are growing policy concerns** — Despite housing shortages, many countries report high vacancy rates—often due to second homes, declining populations, or investment properties—prompting new interest in reuse and anti-speculation policies.
- **Informal settlements and poor housing quality are major issues in parts of Europe** — Especially in Eastern Europe and the Western Balkans, housing informality, overcrowding, and lack of basic infrastructure remain critical barriers to inclusive housing access.

ver, it needs to be acknowledged that housing systems are complex, and many policy fields affect housing outcomes (see section 2.1). Thus, the information covered in this compendium cannot be seen as a complete overview but is designed to complement aspects which have not been in the focus in other recent comparative studies (see for example BBSR, 2022).

Before the individual country fiches, the European Compendium of Housing Policies encompasses an analytical chapter, where we aim to bring together some of the overarching narratives that emerge from the different countries policy set-up.

The first chapter gives an introduction to the analytical part of the compendium, before it second reviews the role of the European Union as a novel but important player in terms of housing policy. Third, housing tenure landscapes are discussed to understand the variety of housing systems and thus the varying potential of different interventions and policies. Fourth, key concepts and definitions of social and affordable housing, quality and adequate housing as well as important groups in vulnerable situations to give meaning to the terms used throughout the housing policy conversation. Fifth, we analyze the housing governance structures across the ESPON space to understand how housing policy is and can be delivered across European contexts. Finally, we provide background information on the data collection process and the quantitative variables presented in the country fiches.

1. Introduction — New Dynamics in Housing Policies

The last decades have seen countries paying little attention to housing as a specific concern on broader scale: Rather housing was considered a matter for local authorities, and as a market-driven dynamic. Specifically, in Eastern Europe following the downfall of the Iron Curtain and the European enlargement in 2004/2007, housing markets have largely moved towards a market-driven dynamic. Similarly in many European countries real estate markets were largely dealt with through an understanding of a cyclical market where either moving from buyers to seller markets based on demand and supply. At the same time, and exacerbated by the financial crisis in 2008/2009, institutional investments into real estate have increased as real estate is considered a safe investment in many regions and can act as a 'concrete gold'. This shift is often discussed under the term financialization (e.g., Aalbers, 2016). Other aspects driving housing prices, or limiting the catch up of supply with demand are summarised in the final report of this project (see Sielker et al. 2025a).

The policy approaches differed across countries: Some countries tried to support homeownership through new financial instruments, however, without any regard for financial stability - a model which ultimately, proved unsustainable with the emergence of the global financial crisis 2008. Meanwhile, many countries were eager to mass-privatize the existing social housing stock to achieve the same ends. Again, the strategy had varying success in terms of boosting homeownership rates, however, it left

regional governments all over Europe without much room to address the housing needs of groups in vulnerable situations. Meanwhile, rising house prices and rents across the continent outpace income gains in most countries. Thus, the current housing affordability crisis, has brought the need for proactive housing policy back onto the political agenda.

Against this background, this European Compendium of Housing Policies aims to deliver a comprehensive and comparative overview of housing policy landscapes across Europe. It does not set out to highlight single best practice cases but to allow for a comparative understanding of housing systems and the policies behind them. In this way, this European Compendium should help to understand the complexity and heterogeneity of housing systems but also to identify commonalities between different housing market situations, governance structures and types of interventions. Thereby, it aims to both foster comparative analysis and stimulate exchange between similarly situated actors within the wide field of housing provision.

2. Housing: An emerging policy field in the European Union

2.1 Housing Policy and its Interrelation with Other Policy Fields

Loosely speaking, housing policy refers to the set of laws, regulations, institutional frameworks, and public interventions that govern the production, provision, distribution, access, price and quality of housing. It encompasses strategies related to housing affordability, tenure security and housing quality standards. Housing policy operates at multiple governance levels, traditionally split between the national, regional, and local, however increasingly also the European level. Housing policy also intersects with broader social, economic, and environmental objectives, such as poverty reduction, spatial equity, environmental sustainability, financial stability and economic development. Accordingly, it also reflects broader ideological and institutional configurations, ranging from welfare-oriented to market-led approaches. Effective housing policy requires coherent frameworks, reliable data, and intersectoral coordination to respond to diverse housing needs, particularly among disadvantaged populations. As such, it is a critical domain of public policy with far-reaching social and economic implications.

Yet, development in housing markets and prices are interdependent with a number of other policy fields. Box 1. provides examples of policy fields that have close interdependency with housing markets, and policies.

This interrelated set of policy fields is always an important factor to explaining the place-based differences. At the same time housing markets are subject to some overarching trends, to which countries attempt to respond with their housing policy approaches. Some examples are an increased process of urbanisation, stagnation of wages, speculation in the real estate market, financialization of the housing stock, continuously increasing number of

Box 1: Policy Fields Interrelated with Housing Markets- and Policies:

Examples of policy fields interrelated with housing markets and housing policies:

Environmental Policy: Environmental policies, for example nature protection areas are limiting the opportunity for areas designated for new built. As such environmental considerations, and thus policies, are providing important framework conditions for housing provision through land-use planning. Housing provision and building on the other hand has direct impacts on the environment through resource uses in construction, water pollution, waste generation or similar. As such the use of sustainable materials etc. can be considered an important intersection between the constructions sector, environmental policies and housing provision. For a literature review on the environmental regulations and the housing market for the example of the United State, see for example Kiel (2005). In the EU the goal to achieve no-new-net-land-take is an important overarching goal at this intersection between environmental policies and housing.

Energy Policy: As residential buildings are major energy consumers, e.g. through heating, cooling or energy consumption, the development of the housing stock in line with the goals of the green deal is a major concern. Here energy policies target the renovation of the housing stock for example, having direct implications on house prices. For an example of the implications of funds in building restoration for gentrification processes please see the HOUSE4ALL case study Energy Gentrification (Kährik et al. 2025)

Social Policy: Housing and Social Policy are intertwined, as housing is a cornerstone of social welfare policies in many countries, and is a substantial aspect of well-being. Ranging from the demand for countries to provide adequate shelter for all citizens to the support of social housing, the intersection between social policies and housing are manifold.

Labour market and skills: Providing housing is considered an important enabler for labour markets to work, and for the urban structure to function. Travel travel-to-work areas are an important determinant of the functioning of each agglomeration, showing the direct link between labour markets, and location of housing. Another example for the interdependence between labour market and skills is that the quality of housing is important, as well as offering the right kind of houses for adequate prices to attract labour force to a region. Similarly, in order to be able to construct housing in due time, skilled labour force is needed.

Monetary policy: Monetary policy, the set of policies that is responsible for managing interest rates and supply of money, provides the background for housing market stakeholders decision. Mortgage rates and more generally borrowing costs are important factors in housing investments. In general, lower interest rates are more favourable for encouraging housing development, and for citizens to receive a mortgage. Higher interest rates at the same time increase the cost of borrowing, making it more expensive for individuals to purchase homes. Monetary policy is thus considered as the shaping the housing market cycles.

Fiscal policy: Fiscal policy, which involves government spending and taxation can significantly influence housing markets. It can affect housing affordability, construction activity, and even the formation of housing bubbles. By adjusting taxes on housing transactions, subsidies for homeownership, and government investments in infrastructure, fiscal policy can either stimulate or cool down the real estate sector.

Land-use and planning policies: Land-use and planning policies fundamentally linked to housing as they can dictate where and how development can occur. Spatial planning provides the legal background for the type of housing that can be build, and determines where this can be build. Through zoning policies, density regulations, building codes, as well as through its sectoral policies, such as infrastructure planning, the set of spatial planning instruments and policies sets the overarching framework in which housing can develop. As such planning decision have as well a direct influence on house prices as it can lead to under as well as oversupply emerging.

households with 2 or 1 person, construction constraints due to labour shortages or resource shortages, climate change adaption strategies, or renovation challenges. As such understanding the development in housing markets can mean to go beyond individual policy fields.

It would be impossible in the context of this European Compendium of Housing Policies to revisit all these policy fields in each country. However, when the reader goes through each of the country fiches, the interrelation between these policy fields will come through in all countries. This includes grants that are linked to environmental and energy goals, such as the energy renovation support schemes implemented across several post-Socialist countries such as Estonia, Latvia, Lithuania or Slovenia but also the Austrian heating- or building renovation strategy. See Kepes (2025) for an analysis of energy renovations in Slovenia and Kährik et al. (2025) for their implications on affordability and displacement. Furthermore, land-use regulations to foster densification can have profound impli-

cations for housing market development. For example, both Switzerland and Liechtenstein have strategies dedicated towards these goals, while France even follows a Zero Net Land Take goal. Meanwhile, countries such as Hungary utilize housing policies to promote demographic goals, like policies in Hungary giving special support to families with more children. Understanding the interrelation between these policy fields and local housing markets is crucial, particular in time when new overarching frameworks are being developed at the European level. Each of these policy approaches and frameworks, falls into different national contexts and settings, and thus can have different implications.

2.2 Housing Policy and the European Union

In 2024, Ursula van der Leyen appointed the first ever Commissioner for Energy and Housing, Dan Jørgensen. He is responsible for putting forward the first-ever European Affordable Housing Plan, as well as to develop a European

Strategy for Housing Construction and to develop a pan-European investment platform. Since his appointment, a new field of housing policy is emerging at the European level coming together under the affordable housing initiative (see European Commission 2025a, 2025b) European Commission, n.d.). In order to prepare these initiatives a Housing Task Force was established, starting their work in February 2025. However, before in this parliamentary term the Housing Commissioner was appointed, housing has already emerged more and more as part of numerous EU initiatives.

While the EU lacks direct competence in housing, it influences national housing policies in mainly two important ways. First, through legal decisions related to energy, taxation, state aid, and competition law, the EU shapes the regulatory environment in which housing systems operate. Second, the EU supports housing-related investments through various funding instruments, even though housing policy itself is not handled under a single portfolio. If Member States wish to take advantage of the investments provided by the EU, they must comply with its requirements, which in many cases have a positive impact, for example, in the field of energy efficiency. However, there are instances where the impact is negative. For example, because housing was long viewed through the lens of economic competition, state-aid regulations have effectively led to a decrease in the social housing sectors in some countries.

It is in this context that the incremental changes over the last decade created an increasing role for the EU in the field of housing. Not only more debates but more political weight was thrown behind the issue of housing affordability from the EU's side. This was clearly propelled by recent developments, such as the increasing economic and social hardships across Europe, with the specific challenges presented by the housing markets in cities, including the often-devastating consequences of the growing rate of short-term rentals in tourist destinations, have changed the narrative. Additionally, investments into the housing sector, which contributed to huge price increases in the real estate market everywhere have also put the issue of housing affordability on the political agenda.

The European Parliament passed a resolution 'on access to decent and affordable housing for all' in early 2021, urging for a wider definition of social housing in the state-aid regulations and a comprehensive EU strategy for social, public, non-segregated, and affordable housing (European Parliament, 2021). In the same year, the European Platform on Combatting Homelessness was launched as part of the European Pillar of Social Rights action plan. Research in LIFE and Horizon programmes also started to increasingly focus on housing related issues from various aspects, often in connection with adaptation strategies to climate change including their possible negative trajectories leading to gentrification. In 2024, the Parliament set up a Special Committee on the Housing Crisis in the EU with the task of analysing the cause of housing shortages, focus on the EU's role in funding and regulating and come up with solutions.

As visible in the appointment for a Commissioner on Energy and Housing, these two policy themes seem to go hand in hand, with the competences in the former also influencing

the latter. As part of the European Green Deal, the Renovation Wave strategy was launched, which includes the affordable housing initiative that aims to guarantee support for social and affordable housing. Moreover, the New European Bauhaus Initiative, a pillar of the European Green Deal, ensures that new solutions are not only sustainable and beautiful but also inclusive, showing an increasing focus on 'just transition'.

To achieve the EU goals, the 'Fit for 55' package included the revision of the Energy Efficiency Directive (EED) and the Energy Performance of Buildings Directive (EPBD). The new EED highlighted another area where energy and housing policy are closely intertwined: the issue of energy poverty. That energy poverty has become a central topic is in fact inseparable from the revision of the EED, which not only provided a broad definition for it, but made the formulation of one compulsory on a member state level. As shown by the country fiches in this compendium, this is still an ongoing process. While the outcomes may be diverse, they will at least be comparable, a fact that cannot be said about the other definitions, like that of social housing, adequate housing or affordable housing. As the country fiches show, many countries do not even work with such definitions.

The Energy Performance of Buildings Directive was updated in 2024 with the goal of improving the energy efficiency of buildings by 2030 and in the longer term. The directive's key objectives include ensuring that all new buildings meet zero-emission standards by 2030 and that existing buildings are upgraded to achieve zero-emission status by 2050. Each Member State can set its own national trajectory for reducing average primary energy consumption and can decide which buildings to prioritise and which measures to implement. However, 55% of the total energy reduction must come from renovating the lowest-performing buildings. The updated Energy Performance of Buildings Directive provision will take effect in May 2026. As can be seen from the country fiches, these directives and incentives reappear in national housing and energy policies, as the directives require the development of specific strategies by the Member States and influencing the strategies of refurbishing the residential housing stock.

Besides the EU policy framework, EU funding available for the development of social/affordable housing as well as for the energy efficient refurbishment of the existing building stock (the owner occupied sector included) has made a great impact around Europe by making large investments into the housing sector possible. The most important instruments so far have been the Recovery and Resilience Facility (RRF), and the European Regional Development Fund (ERDF) and the Cohesion Fund among the European Structural and Investment Funds (ESIF). Among the national programs listed in the country fiches many are financed by these instruments. In the future the Social Climate Fund will play an important role almost in every member state to support vulnerable households in facing energy transition and refurbish their dwellings.

Importantly, EU funds financing affordable housing initiatives and energy-efficient renovation programmes have played an especially crucial role in the less affluent Member States. Just to mention a few examples, in Romania, the

RRF funds the social housing projects for young people from vulnerable communities as well as service housing projects for professionals in education and health. Also, the RRF finances the energy renovations in Spain set out by the country's Integrated National Energy and Climate Plan. Funding from the ERDF flows into Slovakia's State Housing Development Fund, which provides beneficial loans for social housing development, energy-efficient refurbishment and even to individuals who meet certain conditions wanted to buy a new home, thereby supporting affordable owner-occupied housing. The Hungarian Catching-up Settlements Programme (FETE) that targets the 300 poorest settlements in Hungary, is partly financed from the European Social Fund (ESF). However, it is also important to not, that, programmes that rely solely on EU funding are often cyclical and their size remains limited.

In addition to these instruments, EU monetary policy and fiscal rules also have an indirect yet powerful impact on housing. The Stability and Growth Pact has often constrained public investment, encouraging governments to seek alternative models for financing affordable housing. In countries like Ireland, new social housing programmes have been developed using public-private partnership (PPP) schemes. A similar approach has been adopted in Latvia, reflecting broader trends in which EU fiscal frameworks shape not only national budgets but also the design of housing policies and investment programmes.

Lastly, banks that work closely with the EU play a significant role in supporting social housing systems and programmes in Member States by providing favourable loans for various housing projects. The European Bank for Reconstruction and Development (EBRD), for instance, focuses on helping

countries establish functioning housing systems. In countries like Poland, Hungary, Montenegro, and North Macedonia, the EBRD was instrumental in launching housing-related lending, among others by helping schemes that supported condominiums to enter the lending market. Meanwhile, the Council of Europe Development Bank (CEB) and the European Investment Bank (EIB) finance a range of affordable housing initiatives. However, access to these advantageous loans typically requires a well-developed financial system, which means such financing mechanisms are more commonly found in more developed Member States, such as France and Germany. The experiences and best practices from these countries can then serve as models and be adapted to the context of newer or less-developed Member States, contributing to the development of more stable housing financial structures.

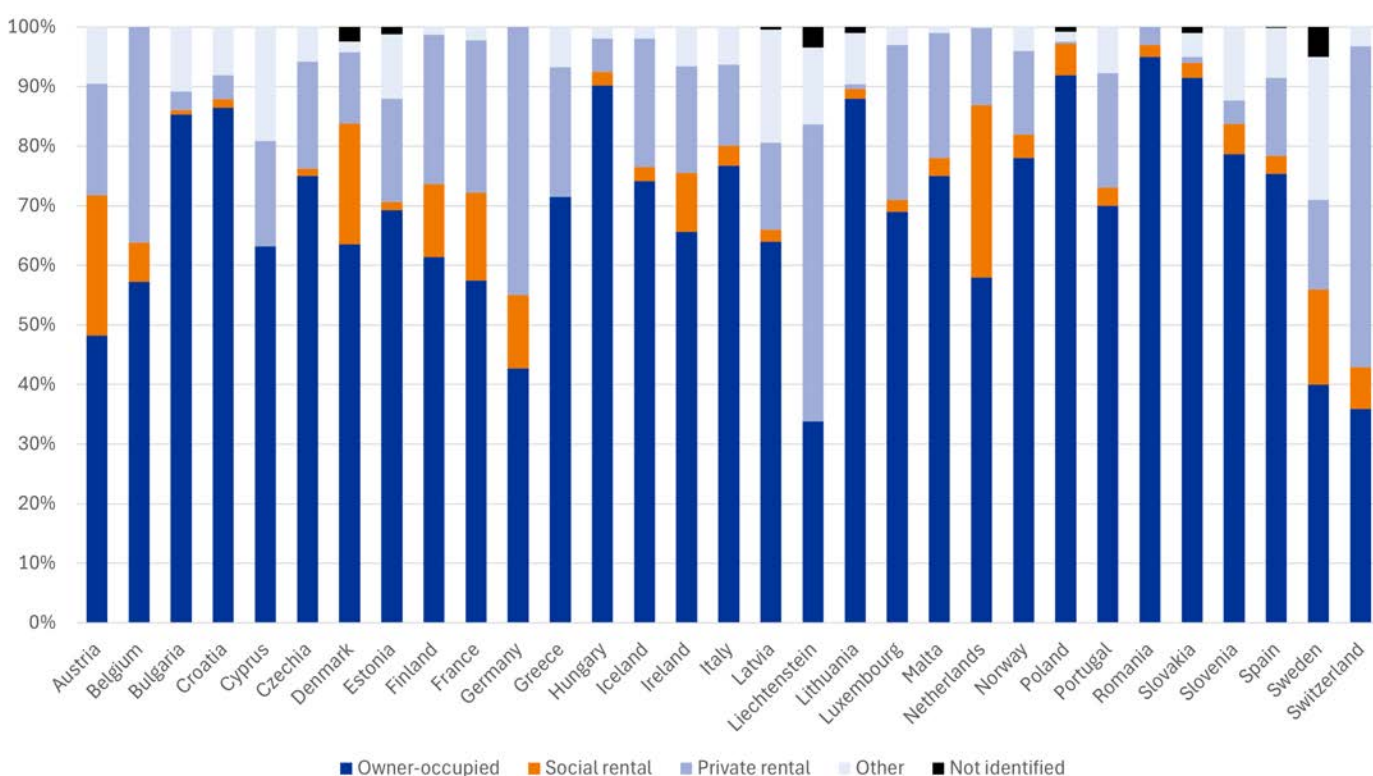
3. Housing Tenure Landscapes of Europe

Housing tenure across Europe varies widely, influenced by national histories and social contexts. In general, homeownership is more prevalent than renting, with Switzerland and Germany being notable exceptions where renting is more common.

Recent trends point at a slight decrease in ownership rates over the last decade, one that has been concentrated especially among young people and low-income groups. However the high share of home ownership remains a widely shared feature of housing markets in most Member States (see Figure 1).

According to the most recent available data, today homeownership

Figure 1: Tenure Structure



Own Depiction

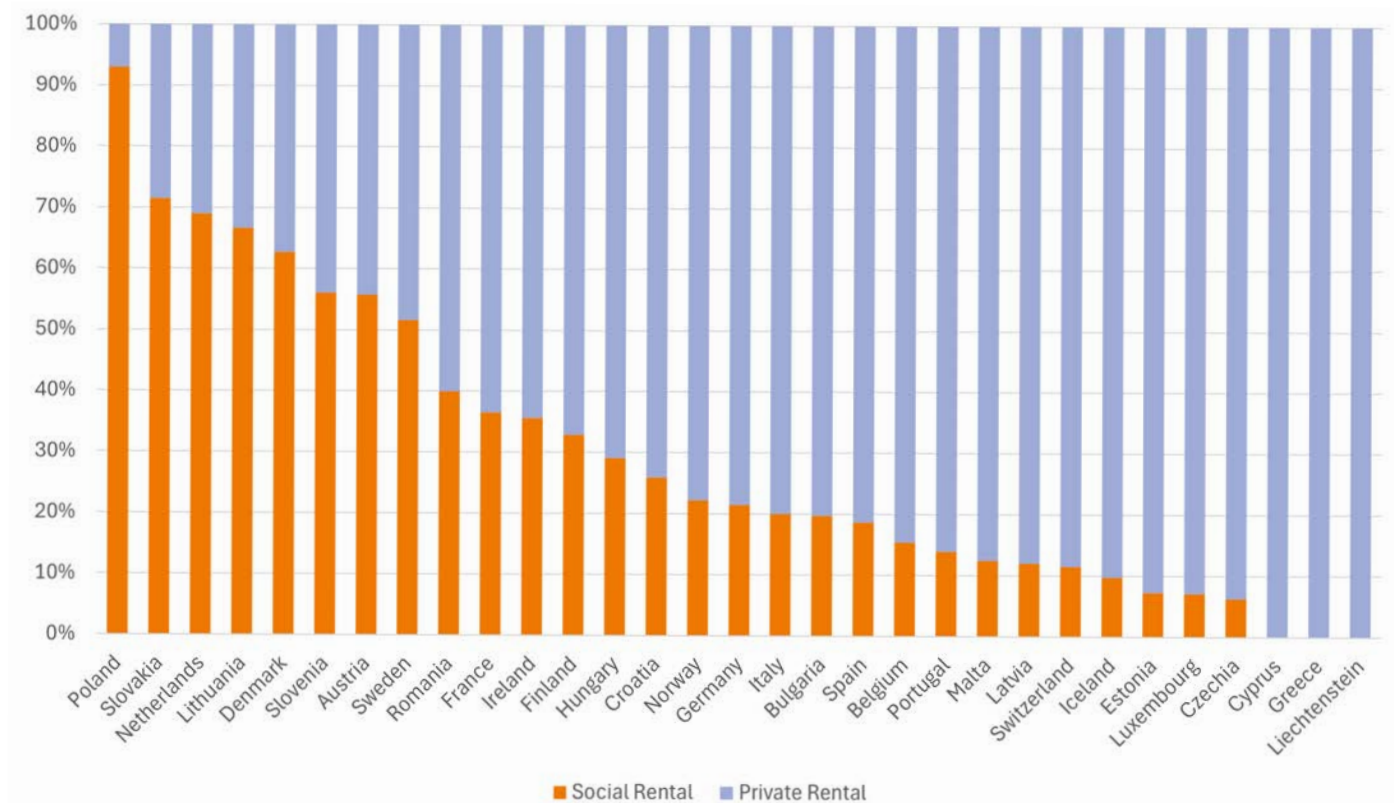
nership ranges from over 90% in some Central Eastern European countries such as Poland, Romania, Hungary, and Slovakia, to around 44% in Germany and 36% in Switzerland. Home ownership levels are also particularly high among Southern European countries such as Spain, Portugal, Malta, Italy and Greece.

Overall, about one fourth of the EU population owns their home with a mortgage, with huge variations across countries whereby accessing home ownership through a mortgage loan is much more common in western European countries (especially Nordic countries and Benelux) and less so in

some of Central and Eastern European countries (especially Romania and Bulgaria).

The overall rental sector varies significantly in size and is particularly small in Central and Eastern Europe as well as in some Southern European countries, such as Spain, Greece and Italy. Within the rental sector, the relative importance of private versus social rental varies substantially. In a few countries social rental housing accounts for more than 50% of the rental market (for instance in the Netherlands, Austria and Denmark), while in others it represents a rather marginal sector within the housing market (see Figure 2).

Figure 2: Share of Social Rental Housing



Own Depiction

It is also worth mentioning that experts argue the real size of the rental sector in some countries might be significantly larger than what appears in official statistics due to the presence of an informal rental market.

Despite significant differences in the share of social rental housing across EU countries, one general trend is a concentration of high social rental housing shares in a few countries, while the majority have relatively low shares. This pattern reflects broader socio-economic and policy developments. Countries like the Netherlands, Austria, and Denmark, followed by France and Finland, lead with the highest percentages of social rental housing, benefiting from long-standing policies that support social housing provision. In contrast, many other EU Member States have much lower shares, indicating varied levels of policy support and housing market structures. The disparity is partly influenced by historical and contemporary housing policies, including the sale of social housing and incen-

tives for homeownership that reduce the stock of available social rental units. Additionally, demographic factors such as population ageing and economic conditions, including varying levels of public investment in housing, play crucial roles.

Furthermore, it's important to highlight that parts of the municipal rental stock are not precisely equivalent to social housing – as it's the case for instance with public rental housing in Sweden or municipal housing in a number of Central and Eastern European countries (as mentioned in the Chapter on concepts and definitions).

In addition, other intermediate forms of tenure exist in some countries such as right of use, shared ownership, and co-operative housing. As to the latter, in some countries co-operatives have a prominent role in supplying affordable housing. However, in terms of statistics collection, there is a wide variation across countries on how co-operatives

are defined and whereas in some countries they are included as part of the home-ownership sector, in others they are regarded as part of the social housing sector, and in a third group of countries there is even a separate category.

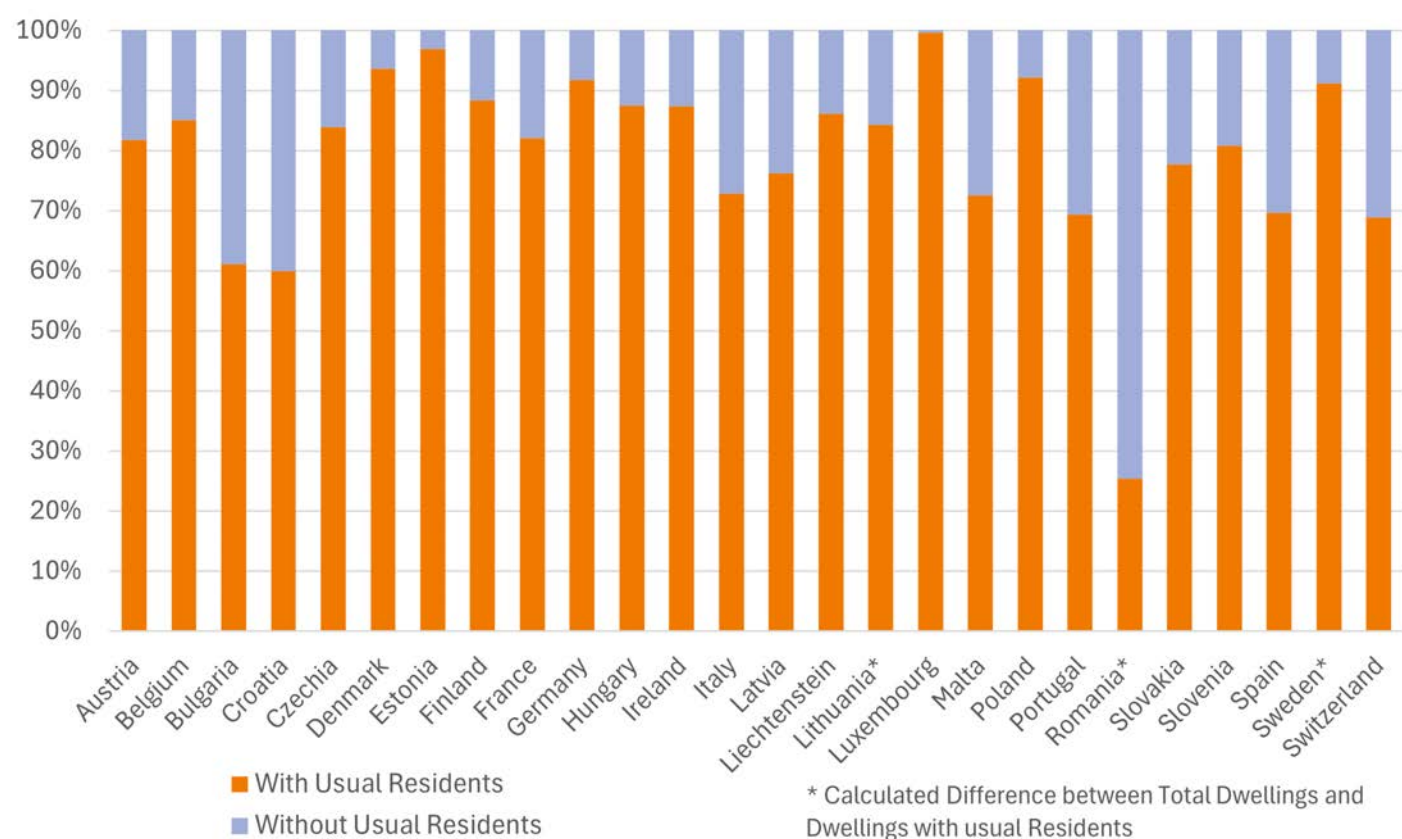
Looking at tenure from the point of view of affordability, one important premise is that in the EU overall, homeownership is less common (around 50%) among people at risk of poverty than among those with incomes over 60% of median (over 70%). With home ownership less common amongst low-income households, they are generally more likely to live in rental accommodation.

It is therefore not surprising to see a concentration of proportionally high household spending on housing among renters. In other words, in all Member States, tenants spend higher proportions of their income on housing than

owners and the gap has been widening in a majority of Member States. Homeowners in the EU spent 16% of their income on housing in 2019, down from 18% in 2010. In contrast, over the same period tenants faced an increase in an already higher rate, from 28% to 31%.

A different issue is that of homes that are not used for permanent residence: lack of standardization complicates meaningful cross-country comparison. Data on the number of vacant dwellings is limited to certain countries. Among those that do report, there are inconsistencies in definitions—some include seasonal and holiday homes as part of the vacant housing stock, while others exclude them. However as a general trend we see countries that count seasonal and holiday homes tend to report higher vacancy rates, as well as countries with a decreasing population (See Figure 3).

Figure 3: Dwellings with vs. without Usual Residents



Own Depiction

In the context of scarcity of land at affordable costs and increasing focus on 'no net land take' policies at EU level the issue of whether and how to use vacant (residential) building is attracting more and more attention from policymakers and has emerged as a topic for further research.

4. Understanding Key Concepts and Definitions

4.1 Social and Affordable Housing

Both the terms 'social' and 'affordable' housing are used as

shortcuts to refer to different policy measure/schemes, but in reality, they are rarely used or clearly defined as such in legal or even policy documents (with some exceptions). For instance, some of the terms we find are 'protected housing' in Spain and Croatia, 'general housing' in Denmark, 'housing at moderate rents' in France, 'non-profit housing' in Slovenia, 'popular housing' in Italy – just to name a few. In the former socialist countries, the most often used term is 'municipal housing', that however covers more than just social housing, as varying costs and varying tenure types are included under the category.

This variety is not just a matter of translation – rather it

reflects a real diversity of models for social housing delivery across Europe with different actors involved (local authorities, public bodies and entities but also a range of private not for profit or limited-profit organizations) and catering to different target groups.

In terms of providers, direct provision of social housing—where local authorities own and sometimes manage rental housing for those in need—is still present in many countries. This model peaked after WWII but has generally declined due to broader state withdrawal from direct service provision. Furthermore, this shift often involved privatizing housing stock or transferring responsibilities to public or private companies.

However, direct municipal provision remains common in Central and Eastern European countries, especially in the Czech Republic, Estonia and Slovakia. Here municipalities have large room for maneuver in determining rent levels and eligibility criteria for social housing. Their dedication, however, is strongly dependent on the local political climate, as well as the availability is national fiscal support.

Slightly different is the case whereby social and affordable housing is provided by a publicly owned but legally independent housing company. This model can be found in many EU Member States, and it is particularly significant in Finland, Italy, Spain and Sweden as well as in Hungary, Poland and Slovenia.

Interestingly, most countries with a relatively large and well-established social and affordable housing sector are characterized by a strong presence of organizations that are not publicly owned but have as a core mission to provide affordable and decent housing. This is the case for instance of limited profit housing companies in Austria, not for profit housing associations in Denmark, housing corporations in the Netherlands.

Furthermore, there are examples where any type of housing provider can apply to specific public funding schemes for the provision of social housing, whether they are public or private, for profit or not for profit. This is notably the German model for social housing and elsewhere has so far emerged in the form of PPP programs on a limited scale and for limited duration.

Separating the concept of social and affordable housing seems artificial in cases where there is a well-established and regulated not for profit sector with a relatively broad range of users (such as for instance in Austria, Denmark or the Netherlands). Furthermore, the lines between the two concepts are often blurred: for instance, while in France affordable housing falls within the broader social housing category, in Luxembourg it's the other way round as the government has recently decided to include under the label 'affordable housing' all forms of subsidized housing supply ranging from social rental to low-cost housing purchase.

Generally speaking, the use of term 'Affordable housing' to identify a specific housing scheme started out in the UK and has more recently picked up in policy sphere in a bunch of European countries (e.g. new schemes in Spain, Czechia, Portugal), linked with the fact that the housing crisis is extending to broader population groups who find it

hard or impossible to afford housing at market conditions. These schemes seek to establish alternative or complementary ways to deliver affordable housing with some extent of involvement of the private sector. This however takes different forms, including in terms of incentives to developers of affordable housing as well as the obligations that come as 'strings attached' (notably in terms of length of time when developers are legally bound to let units at low rents) and the type of providers that are being established (specialized organizations vs agreements with any type of supplier).

In this context, and increasingly at European level, the term affordable housing is used to refer to programs offering incentives to produce housing at lower than market – but higher than social – rents. While this may happen with little consideration of whether the results are really affordable or not (e.g. UK 80% of market rents can still be very high depending on location), in other cases there are additional rules determining costs to the end user cannot exceed a given percentage of the household income (such as the case of recent affordable housing schemes in Portugal and Spain that aim at 35% and 30% max of the household income respectively).

4.2 Quality and Adequate Housing:

The United Nations' International Covenant on Economic, Social and Cultural Rights (ICESCR) recognizes the right to an adequate standard of living, including adequate housing, which encompasses more than just shelter. According to the UN Committee on Economic, Social and Cultural Rights, adequate housing includes:

- Security of tenure
- Access to services (water, sanitation, etc.)
- Affordability
- Habitability (safety, sufficient space, and protection from the elements)

Similarly, Article 31.1 of the European Social Charter requires states to ensure access to housing of an adequate standard. According to the European Committee of Social Rights, this includes:

- Health and sanitation safety (basic amenities like water, electricity, waste disposal)
- Adequate space (not overcrowded)
- Secure legal tenure

These are not binding commitments under European Union law but reflect broader international and regional human rights standards. They have, however, been signed by all EU member states.

On a more operational level, these international volunteer commitments do not come with a set of measurable indicators.

In the absence of a European definition of precisely what constitutes 'adequate housing', Eurostat has developed the concept of 'severe housing deprivation', combining different elements. Severe housing deprivation rate is defined as the percentage of population living in the dwelling, which is considered as overcrowded, while also exhibiting at least one of the housing deprivation measures. Housing deprivation

vation is a measure of poor amenities and is calculated by referring to those households with a leaking roof, no bath/shower and no indoor toilet, or a dwelling considered too dark.

At the single country level, we find a range of situations. Where definitions exist, they typically include safety, sanitation, privacy, space, access to utilities, and sometimes affordability and accessibility for vulnerable groups. Countries with clear or legal definitions include, among others, Belgium, Slovakia, Netherlands, Spain, Italy, Slovenia and France.

A majority of countries have not adopted a clear legal definition, including Greece, Cyprus, Luxemburg, Poland,

Portugal, Bulgaria, Czechia, Denmark, Germany, Switzerland, Malta, Hungary, Romania, Ireland, Finland, Sweden, Latvia (definition in progress), Austria, Norway. However, most countries without a legal definition still enforce building codes or tenancy laws that ensure habitability.

4.3 Groups in Vulnerable Situations and Homelessness

Different population groups can be considered to be in vulnerable situations that call for specific measures or prioritizing them in the context of housing policy programs. Countries analyzed identify a variety of 'vulnerable groups' as shown in Table 1 below.

Table 1: Population Groups Identified as Vulnerable in the Context of Housing Policy

Group	Example Countries
Low-income households	Belgium (Flanders, Wallonie), Greece, Cyprus, Netherlands, Lithuania
Homeless people	Belgium (Brussels), Greece, Luxemburg, Sweden, Finland, Germany
Migrants/Refugees	Greece, Sweden, Poland, Slovakia, Italy, Germany, Norway, Albania
Elderly people	Poland, Slovakia, Italy, Finland, Denmark, Germany, Ireland, Hungary
People with disabilities	Belgium, Greece, Poland, Slovenia, Malta, Albania
Women (esp. victims of violence)	Belgium, Spain, France, Albania, Hungary
Children and youth	Belgium, Lithuania, Spain, Italy, Iceland, Bulgaria
Roma or ethnic minorities	Slovakia, Bulgaria, Croatia, Albania
People with mental health issues	Finland, France
LGBTQ+ individuals	Belgium (Brussels)
People with addictions	Germany
Unemployed	Lithuania, Latvia, Estonia

Own Elaboration

In several European countries, the Roma population has been a key focus of programmes targeting vulnerable groups. This is not surprising, as the European Parliament states that the Romani people are the largest ethnic minority in Europe. An estimated 10 to 12 million Roma live across the continent, with around 6 million residing within the European Union. Roma-related programmes are particularly important in member states with a high proportion of Roma in the total population, such as Romania (around 30%), Bulgaria (12.2%), Hungary (12.2%), and Spain (12.2%) (EPRS, 2025). The Roma population remains vulnerable due to its insecure position in several member states. On the one hand, they face significant discrimination in the urban housing market, which initiatives such as social rental agencies sometimes attempt to address. On the other hand, many live in the poorest settlements which are often informal and segregated. These are targeted by small scale pilot programs specifically aimed at eliminating such

settlements in several countries. EU funding is playing a lever role in these efforts. Other groups, such as LGBTQ+ individuals, people with addictions, and those with mental health issues are less frequently mentioned, suggesting varying levels of policy attention.

Furthermore, migrants and refugees are acknowledged in a number of countries. Similarly, among population groups mentioned, either or both elderly and youth are included. Overall, low-income households and homeless people are the two most commonly recognized vulnerable groups across countries. Both categories however have far from harmonized definitions. For instance, the single policy measures/financing schemes would typically establish income limits to determine eligibility, that tend to differ across the different programs. At the same time not all measures to support affordable housing include such income limits.

As for homelessness, there is no universal definition. Within the EU, many countries adopt the European Typology of Homelessness and Housing Exclusion (ETHOS) framework, which provides a shared language for identifying and comparing homelessness. This framework categorizes various experiences, ranging from people living on the streets or in public spaces, to those in emergency shelters or in temporary accommodation, to people temporarily staying with others.

Among countries that use a relatively broad definition of homelessness we find for instance the Nordic countries, Belgium, Germany, Netherlands, and Czech Republic. On the contrary, in southern European countries like Italy and Greece the definition of homelessness is very narrow, as well in a majority of Central and Eastern European countries.

It's worth mentioning that, in the context of the European Platform on Combatting Homelessness (EPOCH), the European Commission has supported the OECD working on thematic analysis and policy guidance, as well as most recently a Monitoring Framework to Measure Homelessness.

5. Housing Governance

The governance structures of European housing policy systems – more precisely how competences and responsibilities are divided – vary greatly. Generally, public bodies typically cooperate with private and non-governmental organizations to reach common aims. While there are various approaches to do this, it is always on the level of the central government that the basic governing laws of the sector are established. This nonetheless does not mean that actors outside of this have no influence: subnational levels or non-governmental organizations often also have the authority to develop rules and implement programs in specific areas.

Formally, several countries have a ministry of housing as a top regulating entity, but where this is not the case the central government often includes a unit responsible for preparing housing policy decisions. The exact set up of responsibilities in the government level does not influence the role lower levels of government play in the housing system. Often a separate organization is established to coordinate housing policy tasks, such as the Swedish National Board of Housing, Building and Planning or the Slovenian National Housing Fund or the State Housing Development Fund in Slovakia. These organisations support interdisciplinary thinking and have the capacity to channel various funding instruments to fulfil similar aims. These organizations can also perform financial functions. In some cases, regulatory and decision-making responsibilities are concentrated in a state-owned bank, such as the Polish BGK.

Based on the data provided by the country fiches on the way how housing responsibilities are divided among various governmental units, European countries can be divided into three distinct groups where similar or at least comparable structures exist: highly centralized systems; decentralized systems with strong intergovernmental cooperation; and multi-level but fragmented systems.

The first type includes countries where the most important housing policy decisions are made by the central government. This category includes Portugal, where the Ministry of Infrastructure and Housing is responsible for housing policy, urban regeneration, construction, and real estate policy, including the regulation of public procurement. Similarly, in Greece the Ministry of Labor and Social Security is responsible for housing provision and for certain programs targeting the homeless, as well as recently launched social housing pilot programs. Additionally, France can be considered as part of this group, where the Ministry of Ecological Transition and Territorial Cohesion is the focal point for housing. Furthermore, various public bodies at national level also influence housing policy, like the Directorate-General for Planning, Housing and Nature whose mission is to draw up, lead, and evaluate policies on urban planning, construction, housing, landscapes, biodiversity, and water.

The second type is a decentralized structure, where the subnational level also plays an important role, and there is strong cooperation between the different levels of government in most programs. This group includes Sweden, Denmark, Finland, Austria, Spain and, to some extent, Germany. As it is highlighted for Austria in the relevant country fiche, competences in housing policy are split between the federal and the regional level. While regulation is typically a federal matter, longstanding subsidy schemes are mostly regional. Parallel, federal ministries frequently appropriate additional funds targeting specific goals such as energy efficiency. In the Netherlands the regional level is not important, but rather the national (including housing associations) and municipal share responsibilities. More precisely on a governmental the Ministry of Infrastructure and Water Management and Ministry of Finance have complementary responsibilities with the former ensuring rental housing affordability, steering housing associations with regulations, setting a quality minimum and offering tenant protections. The Ministry of Finance is in charge of the provision of housing allowances to eligible tenants, who can apply for the allowance online. The national Guarantee Fund for Social Housing provides long-term low-interest loans for housing associations to support social housing production. Municipalities on the other hand make zoning plans, which zone parcels for social housing or increase the allowable density on parcels owned by housing associations. They also issue building permits, which they can use as leverage to negotiate for public benefit in private-sector development. Finally, spatial planning is generally perceived as a cross-sectional matter. This means that most decision making is at the regional and local level.

Finally, the third type includes countries where the housing policy governance structure is multi-level but fragmented, meaning that there is relatively little cooperation between the different actors. Examples of this are Italy and Hungary. In Hungary, the responsibility for housing is divided between four different ministries on a national level – it used to be five at the time the country fiche was finalised, but Ministry of Finance was integrated into the Ministry of National Economy recently – and among the municipalities on local level. Municipalities, as owners of the social and affordable housing stock have the right to set rent

according to the framework of the Housing Law. Property rights decisions (rent setting, allocation of tenancy rights, rehabilitation, or renewal) are in the hands of the social or housing committee of the municipalities (in cooperation with the housing or social policy department of the municipality). Municipalities employ a variety of methods to allocate social housing, the two main techniques being waiting lists and special bidding systems.

Complicating this fairly straightforward picture is the fact that different governance models may emerge in different segments of housing policy. More precisely different levels of government may play different roles in the development and enforcement of rules governing various types of tenure. For this reason, rent regulation and rules on rental contracts and short-term rentals may vary greatly between countries that are otherwise classified under the same governance type. The example of rent control shows that there are a lot of similarities in this regard between Germany and Hungary, despite the fact that the two countries have otherwise very different housing governance systems in place (see for example, the analysis of rent control in Cologne: Banabak et al. 2025).

In addition to the rental system (which strongly influences the structure of land tenure in a country), there are other important areas where government structures provide specific solutions. In land policy and urban planning, for example, it is essential to determine which level of government holds decisive authority. Similarly, relatively independent structures can be found in the development of social and affordable housing systems. Across European countries, there are several solutions that can be grouped into two main categories:

- municipal systems (e.g., Czech Republic, Hungary, Slovakia), and
- cooperative (usually non-profit) systems (e.g., Denmark, Netherlands).
- combination of both models (e.g., Germany, Poland and France).

Overall, in the past 10–15 years, two trends could be observed in several European countries. One regards the gradual loss of responsibilities of the central state, where central governments are transferring housing policy responsibilities to the regional level (especially in countries where regions already possess a degree of autonomy). This is for example the case in Italy, and Spain (although this trend is less relevant in countries where there is no acute housing shortage).

The other trend is that local authorities are becoming increasingly independent in housing policy, creating a landscape where housing policy varies from city to city within a country or region, with different solutions being applied. More and more countries are viewing housing challenges as local issues that require locally adapted solutions, taking into account the specific characteristics of each area. This shift is associated with the gradual decentralization of housing policy and the strengthening of the principle of subsidiarity. However, transferring housing policy responsibilities to the local level is only feasible if there is a stable and predictable system of local government that enables the development of sufficient local institutional capacity.

6. A Note on Data Collection

The country fiches within this housing policy compendium contain both a set of figures as well as tables summarizing key quantitative and qualitative information outlining key features of the respective national housing systems and policies. The figures display quantitative data in four categories:

- General Government Expenditure by Function
- Tenure Structure
- House Price, Rents and Average Income
- Subjective Measure of Housing Affordability

Meanwhile the tabular part of the country fiches features:

- Basic Data
- Country Snapshot
- Quality and Affordable Housing: Relevant Concepts and Definitions
- Housing Governance – Distribution of Competences Across Government Levels
- Housing Governance – Coordination Among Different Policy Areas
- Housing Policy Instruments for Quality and Affordable Housing

The following sections outline the data sources used and the process of gathering the information displayed in this compendium.

6.1 Tabular Housing Policy Data

The data displayed in Table 1 – Table 5 of each country fiche has been compiled by country experts within the HOUSE-4ALL compendium based on desk research and consultation of national ministries and external experts. The initial information was compiled by September

2024 and distributed to ESPON members for commenting. Thus, the initial version intended to represent a housing policy snapshot for Autumn 2024. However, upon the request of stakeholder, several items have been updated since then, thus selected features represent the respective state in July 2025.

It needs to be noted, though, that most of the data collected in Table 1: Basic Data; Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions as well as Table 4: Housing Governance – Coordination Among Different Policy Areas, are typically relatively stable over time. Meanwhile, information displayed in Table 3: Housing Governance – Distribution of Competences Across Government Levels and Table 5: Housing Policy Instruments for Quality and Affordable Housing; are less persistent and likely to change with the formation of new governments and states capacities to spend.

6.2 Quantitative Housing Data

General Government Expenditure by Function

The first figure of each country fiche relates to government expenditure on housing, which is a key variable to understand the type and magnitude of fiscal housing policy conducted by European countries. The data comes

from Eurostat's 'General government expenditure by function (COFOG)' with the online data code [gov_ioa_exp]. Housing 'intersects' with the COFOG in two different functions. These are:

- Housing development [GFO601]
- Housing [GF1006]

However, not all spending under GFO601 and GF1006 are directly related to the provision or improvement of housing by the state. So, if we set out to try to address the annual spending each year by the state on either

- Development of new homes (e.g., social housing), or the upgrading of existing homes (e.g., renovation grants for citizens)
- Welfare payments or income supports related to housing

Then we need to exclude some of the spending that falls under GFO601 and GF1006 to try and come up with an estimated 'core' spending metric. For this purpose, and after much discussion with external experts, the following three metrics outlined in Table 2 were developed, based on the COFOG data.

Table 2: Metrics Derived from COFOG Data for the HOUSE4ALL Compendium

Metric	Outline (Sum of)
Direct public investment in housing	• Gross capital formation and acquisitions less disposals of non-financial non-produced assets (from Housing Development) • Gross capital formation and acquisitions less disposals of non-financial non-produced assets (from Housing)
Public capital transfers for housing	• Capital transfers (from Housing Development) • Subsidies (from Housing Development) • Capital transfers (from Housing)
Housing welfare	• Social benefits other than social transfers in kind and social transfers in kind - purchased market production (from Housing Development) • Social benefits other than social transfers in kind and social transfers in kind - purchased market production (from Housing) • Other current transfers (from Housing)

Own Elaboration

All three indicators can be derived on a yearly basis between 2001 and 2021 on a country level. Thus, the derived metrics not only inform about the relative emphasis on supply-versus demand subsidization but also their development over time. However, it should be noted that the national statistics may partially contain different expenditures under the same COFOG item, which makes direct comparison of spending levels between countries difficult. This limitation does not affect the within country interpretation over time, though.

Tenure Structure

Tenure structures are key to understanding the European housing market segmentation and thus the potential impact of different types of housing policies. However, as summarized previously, European countries have varying understandings of tenures such as social housing. To be able to nonetheless provide an estimate of the overall tenure structure an effort was made to show the breakdown of housing tenures, using as much as possible four categories:

- **Owner-occupiers:** Residences where the legal owner(s) is also the primary occupant
- **Private rental:** Homes that are rented from a private landlord, typically at market prices. This categorisation ignores if households are in receipt of any form of rental allowance or other support payment to help them to afford their rent, focusing primarily on the legal owner

of the property.

- **Social housing:** Homes that are rented from various forms of non-market actors. This includes municipalities, housing associations, non-profit providers, and other similar entities whose primary mission is to provide homes at affordable prices, rather than to generate profits. In some cases, in lieu of detailed data certain assumptions had to be made. For example, in a number of countries in Central and Eastern Europe it is assumed that homes owned by municipalities are 'social' housing; even if in practice it is known that a portion of these homes are in fact being offered at market prices to households who do not fit the typical understanding of a household that might need to access social housing. However, in cases where the available data do not separate out the 'market rent' municipal housing from 'sub-market rent' municipal housing, in practice all municipal properties have been included under the heading of social housing.
- **Other:** This can include a number of different types of residences, depending on the approach taken by the compiler of the national data from which the figures are drawn. However, it commonly includes homes that are being offered 'rent free'; e.g., where a family member provides a property, they own free of charge to another family member. It also includes cases where statistical agencies have for one reason, or another not been able to ascertain if a given property is being rented or is owned. Thus, 'Other' also includes 'unknown' tenure.

In terms of the sources of the data, this is detailed in each individual country fiche. However, as much as possible, we have tried to use data resulting from the most recent Census, which would have taken place in either 2021 or 2022 depending on Covid-19 restrictions in each individual country. However, in some countries the required Census data have either not been published or are do not include the level of detail required to clearly break down the residential housing stock into one of the four categories outlined above. In such cases, alternative approaches have had to be taken to try and estimate the tenure breakdown. In such cases, additional sources were used. This included most notably the OECD's 'Affordable Housing Database'.

House Price, Rents and Average Income

While the HOUSE4ALL project has spent a great effort on developing local estimates of current market prices in both the homeownership as well as the rental market, these are currently only available as cross-sectional indicators. To obtain a more comprehensive picture it is also important to understand the recent housing market developments over the last years, and to compare them to the evolution of household income.

We thus collect the following time series data from Eurostat:

- **House Price Index:** Eurostat '*House price index (2015 = 100) - quarterly data*' [prc_hpi_q]
- **Rents:** Taken from '*Actual rentals for housing*' sub-index contained within Eurostat's '*HICP - monthly data (index)*' [prc_hicp_midx]
- **Average Incomes:** '*Median equivalised net income*' taken from Eurostat's '*Mean and median income by age and sex - EU-SILC and ECHP surveys*' [ilc_dio3]

All data have been transformed into annual indices, with 2015 = 100.

Subjective Measure of Housing Affordability

A key concern with so-called objective measures of housing affordability (e.g., the share of income spent on housing-related expenses) relates to the differences in state provision of essential services. Thus, in countries where things like education, healthcare, transportation etc. are free or highly subsidized, households will generally be able to spend more of their net income on housing without experiencing an overburden or becoming endangered of falling into poverty. Thus, it is reasonable to complement these objective affordability measures with subjective measures where households are directly questioned about their current housing situation. Again, this indicator is taken from Eurostat's '*Financial burden of the total housing cost - EU-SILC survey*' [ILC_MDEDo4] dataset. This metric is based on a survey of a sample of households in each country. Respondents are asked to subjectively assess the extent to which meeting their monthly housing costs represents a financial burden to them. The derived figure displays the share of

- Households with heavy financial burden due to housing costs
- Households with financial burden due to housing costs

- Households without financial burden due to housing costs

The relative share of these outcomes are displayed for Above- and Below- median income households. For comparison, the Eurozone values are also presented next to respective national values.

6.3 Process of data collection, consultation and verification

The country fiches were collected initially through assigned country experts, and supported by a core group of researchers to ensure comparability across countries. The research on different policies is mainly based on desk research. The country fiches were then sent and presented in country workshops, to allow for feedback by both academic experts and ministerial representatives, as well as by ECP representatives. Finally, the revised country fiches were sent to ESPON Monitoring Committee members for feedback. The bulk of the research was conducted until November 2024. As housing policies particularly in this current year are developing very dynamically the compendium may be the point of publication already have missed some recent developments. A regular update of this European Compendium is thus advised for.

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ESPON Space Countries

Austria

Selim Banabak, Luke Juday, Marlene Gerhalter, Franziska Sielker

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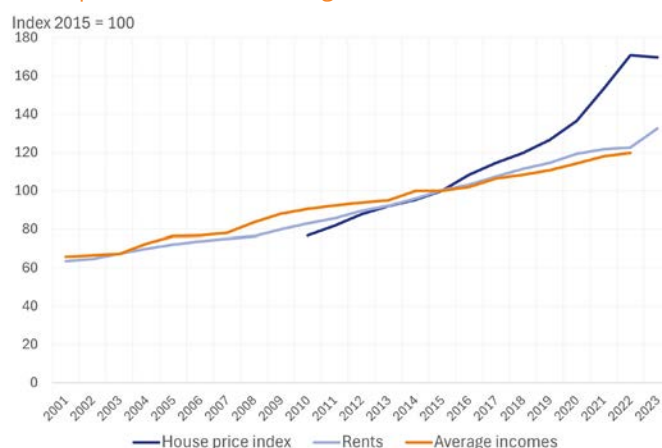
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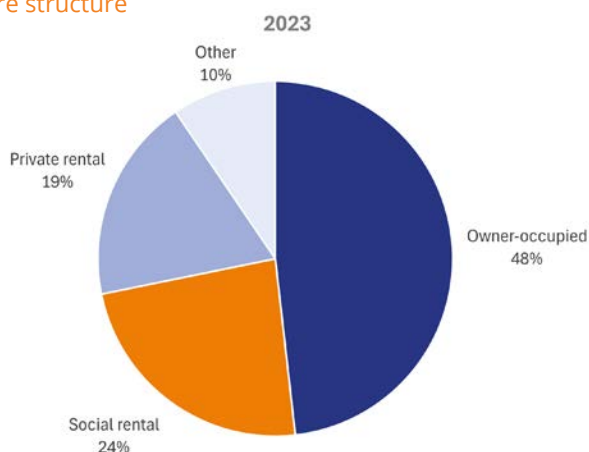
General government expenditure by function (COFOG)



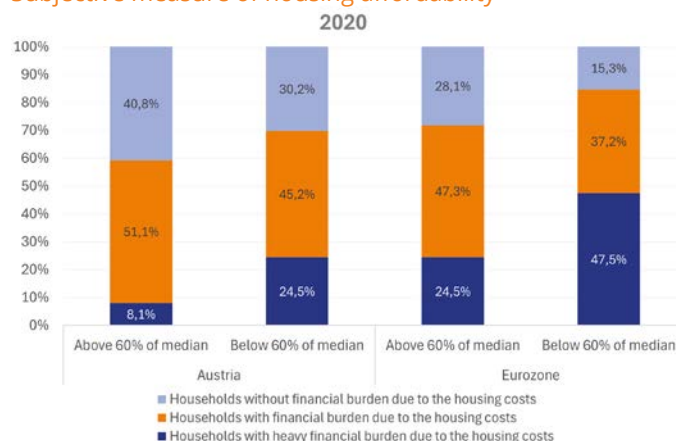
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Austria has roughly equal shares of homeownership and renting households and thus one of the lowest homeownership rates in Europe.
- In both the regulated and unregulated private rental market as well as municipal housing, rents keep rising with inflation. As Austria continues to have one of the highest inflation rates in Europe, this is a particular challenging for housing affordability in the rental market.
- There are two types of non-marked rate housing: Limited-profit housing associations have to calculate the rent based on the cost of construction, finance and management of the unit. The rent in municipal housing is regulated by the National Rental Law, and there are means-tests for people entering the municipal housing segment. Limited-profit housing providers have a substantial market share and target a broad income spectrum. The Austrian rental market features direct competition between limited- and for-profit landlords, which exerts a significant price dampening effect on private rents. Municipal housing constitutes a significant share of the housing stock in Vienna but plays only a minor role in the rest of the country.
- Rent regulation keeps some private rents slightly below market rates, however, rent control applies only to the historic housing stock. Thus, rent regulation is mainly a factor in Vienna. Price caps in the regulated segment are based on equipment and location categories and adjust with inflation, rendering them an ineffective tool to combat the recent cost of living crisis.
- Although various forms of housing allowance exist, Austrian housing policy is focused on supply subsidisation, which supports both social providers and homeowners in urban and rural areas. After a low interest period, this policy tool is expected to regain importance, especially for private households and developers.
- There are several programmes supporting thermal renovations and the replacement of fossil heating systems.
- Both housing allowance and subsidies, as well as planning, are regional (state level) and municipal competencies. Thus, Austria has a heterogeneous housing policy landscape.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	4,909,410
With usual residents	4,015,886
Without usual residents	893,524
Of which	
- Secondary residencies	240,496
- Vacant	653,028
Conventional dwellings per thousand inhabitants	547.37
Age breakdown of residential buildings	
- Pre-1919	15.8%
- 1919-1945	6.8%
- 1946-1960	9.9%
- 1961-1980	26.3%
- 1981-2000	20.8%
- 2001 or later	20.3%
- Not identified	NA
Type of residential buildings	
- Multi-family	27%
- Single-family	73%
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	48.2%
- Social rental	23.6%
- Private rental	18.7%
- Other	9.5%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	557 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	10.7%
- Not at risk of poverty	2.8%
- Total	4.0%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is no formal definition. Limited-profit housing (<i>Gemeinnütziger Wohnbau</i>) is housing provided by limited-profit housing associations for the letting of limited-profit apartments. Limited-profit apartments are those for which the principle of a cost-covering rent applies in accordance with the Austrian Limited-Profit Housing Act (<i>Wohnungsgemeinnützigkeitsgesetz</i> - WGG). Limited-profit housing associations are legally obliged to a cost-based rent-calculation. They cannot charge more, but also cannot charge less than the costs of construction, finance and management according to a precise calculation. Cost-based rents are typically 25% lower than market rents and the difference is even higher in urban areas. About 1 in 4 Austrian households live in a home managed by a LPHA (17% for rent + 7% in individual ownership). The rent for a limited-profit apartment is determined only after the final settlement of the building project. It can vary slightly from the provisional rent that is paid in the first few years. Furthermore, a down-payment is levied to cover part of the ground and construction costs. Due to these contributions, the developer can reduce the size of the loan, which in turn reduces the interest which will be paid with the regular rent. This down-payment is paid back at the end of the tenancy or usage relationship, with 1% per year of the contract term deducted. Despite typically offering more affordable housing than the private market segment, limited-profit housing is defined by the legal status of the provider, not by the amount of rent charged. LPHAs calculate on a cost-recovery basis and reinvest any surpluses into the provision of affordable housing for future generations (revolving fund). LPHAs are audited annually by the Auditing Association, and they are also subject to supervision by the provincial government. Subsidized housing is open for all and follows the provincial housing subsidy law. LPHAs are often, but not always subsidized, and have special requirements for who can rent there. Outside of Vienna, limited-profit housing plays a major role in the provision of affordable housing for everyone except those with high income.
Definition(s) of social housing	No formal definition. Municipal housing (<i>Gemeindewohnung</i>) is housing provided by municipalities and equates to around 7% of the national housing stock. The amount of rent that can be charged is regulated by the National Rental Law. In this respect, while it is not strictly 'social housing' in the traditional sense of the term, means testing is applied when signing up for a municipal housing unit. In most cases, requirements for registration include (1) a certain minimum age, (2) having an Austrian, EU, EEA or Swiss citizenship, or being a Person with an EU permanent residence permit or a Refugee according to the Geneva Convention, (3) a minimum duration of primary residence in the municipality (different regulations apply in Austrian municipalities in this regard, in Vienna it is at least two years), (4) the total net income of all accompanying persons must not exceed certain annual limits In Vienna, municipal housing does cater to more homeless and very low-income households than the 'affordable' limited-profit sector, but it does not cater to them exclusively, particularly since means testing is typically only applied when entering the market segment. Municipal housing is significant in Vienna but constitutes a relatively small part of the housing stock elsewhere in Austria.
Definition(s) of adequate housing	No formal definition. The Austrian Tenancy Act (<i>Mietrechtsgesetz</i>) sets minimum standards for rental homes and distinguishes between four equipment standard categories (A-D). Generally, an apartment is considered usable if it can be lived in immediately. It would not be considered usable due to dangerous electrical wiring, for example. However, defects that can be rectified without major effort do not render an apartment unusable. If the apartment or a feature is unusable, tenants cannot immediately obtain a permanent reduction of the apartment category (and thus a permanent reduction of the main rent) by court decision. Rather, they must give the landlord the opportunity to make improvements.

	Description
Definition(s) of energy poverty	No formal definition. Statistik Austria uses two indicators: The first category includes households with a low household income and high energy costs. The second category includes households with a low income and low energy costs, but where it can be assumed that the household has to use less energy than they would like due to cost. A recent study on behalf of the Austrian Ministry of Labor, Social Affairs, Health, Care and Consumer Protection suggested the following definition for energy poverty: Household members are at-risk of energy poverty if they are at-risk of poverty and find it difficult or impossible to utilize basic energy services (heating, hot water and electricity) within their household. Household members are energy-poor if they are at-risk of energy poverty and affected by at least three further disadvantages with respect to characteristics of the living environment and financial situation of the household (minimum one each). Characteristics of the living environment include: (1) poor quality of residence; (2) having access to energy; and (3) having necessary electric devices and being able to heat the household adequately. Disadvantages to the financial situation of the household include (1) high energy costs relative to household income; (2) high energy costs relative to other expenditures for basic needs, and (3) debts concerning energy bills.
Definition(s) of homelessness	In Austria, registered homelessness is defined as the number of people who have a certification of the status of homelessness (<i>Vermerk des Obdachlosenstatus</i>) in the Central Population Register or are registered in accommodations for the homeless. This includes people in emergency accommodation, people in accommodation for people experiencing homelessness, people in women's shelters and residential care for older people experiencing homelessness. There is no national strategy addressing homelessness and housing exclusion because this policy area is largely the responsibility of federal provinces. The main groups addressed in the related legal and/or administrative definitions at the level of the provinces are, in terms of the ETHOS categories, 'roofless' people (people living on the street and people in emergency accommodation/night shelters) and some 'homeless' people, namely people living in short-term accommodation for the homeless, but also including some types of longer-term accommodation such as hostels, temporary accommodation, transitional supported accommodation, residential care for older homeless people or supported accommodation for formerly homeless people. Latest estimates by the OECD suggest that 19.667 individuals, representing 0.22% of the total population (2022) are homeless in Austria.
Vulnerable groups identified in the context of housing policies	No formal definition. The Directive on Inflation-Related Eviction Prevention and Housing and Energy Security identifies the following groups as particularly vulnerable: (1) People on low and medium incomes who typically have to spend an above-average proportion of their income on housing costs, (2) People who were or are affected by rent arrears due to the effects of the Covid-19 pandemic.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Background	Housing policy competences in Austria are split between the federal (<i>Bund</i>) and the regional level, namely the nine states (<i>Bundesländer</i>). While regulation is typically a federal matter, longstanding subsidy schemes are mostly regionalized. However, federal ministries frequently appropriate additional funds targeting specific goals such as energy efficiency. Furthermore, spatial planning is generally perceived as a cross-sectional matter. This means that most decision making is at the regional and local level.
Federal Ministry of Labour and Economy	The Federal Ministry of Labour and Economy has two main competences with respect to housing. First, it represents Austrian interests in informal matters of housing within the European Union. Second, it is responsible for the legal framework which regulates the limited-profit housing industry. The key legislation therefore is the Limited-Profit Housing Act (<i>Wohnungsgemeinnützigkeitgesetz</i>). Limited Profit Housing Associations (<i>Gemeinnützige Bauvereinigungen</i>) are private entities which can take the legal form of a cooperative, limited liability company or public limited company. Surpluses are possible, but are very limited. Surpluses must be reinvested into new affordable housing. A very limited interest can be paid on the nominal capital stock, but any surpluses generated by LPHAs remain within the system. LPHAs are exempt from corporate tax (on surpluses) and in return are subject to the Limited-Profit Housing Act (incl. a cost-based calculation).
Federal Ministry of Justice	The Federal Ministry of Justice (<i>Bundesministerium für Justiz</i>) is responsible for the key regulations shaping the Austrian housing market. First, the Tenancy Act (<i>Mietrechtsgesetz</i>) is a key cornerstone of the Austrian housing legislation and defines the applicability of rent regulation as well as a specific rent setting mechanism for the historic housing stock. It generally applies to the rental of residential and commercial premises as well as cooperative housing. However, certain rental units are completely excluded from the scope of application, while only certain provisions of the Tenancy Act apply to other rental units. The provisions of the Tenancy Act are unilaterally binding, meaning that they may not be deviated from to the detriment of the tenant. Second, the Condominium Act (<i>Wohnungseigentumsgesetz</i>) regulates the legal form of condominium ownership, particularly the requirements, establishment, acquisition and extinction of condominium ownership, as well as the rights and obligations of condominium owners. Furthermore, the Federal Ministry of Justice is responsible for housing related matters managed by the courts, such as real estate appraisal and the land registry.
Role of other public bodies involved at national level	
Ministry for Social Affairs, Health, Care and Consumer Protection	Although housing allowance is mainly provided for on the regional level, the Ministry of Social Affairs, Health, Care and Consumer Protection set up a fund to counteract a potential surge of evictions after the Covid-related moratorium and in the face of the following affordability crisis.
Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology	The Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology is not tasked with housing matters per se, but provides housing-related funding for refurbishments relevant to energy transition.
Federal Ministry of Finance	The Federal Ministry of Finance does not engage directly with housing policy, but is responsible for the availability of finances on the regional level through the fiscal equalization mechanism (<i>Finanzausgleich</i>). Furthermore, it oversees taxation, which influences housing markets, particularly through the Property Transfer Tax (<i>Grunderwerbssteuer</i>).
Role of regional authorities	
States (<i>Bundesländer</i>)	The nine Austrian states are in charge of three main branches of housing policy. The first is building subsidies and housing allowances (<i>Wohnbauförderung</i>). Second is building regulations (<i>Bauordnung</i>). And third is spatial planning instruments, which are defined by the Spatial Planning Act (<i>Raumordnungsgesetz</i>). Recently, several states also started introducing vacancy fees. However, these interventions must be minor in scope, otherwise regulation would be a federal matter.
Role of local authorities	
Municipalities (<i>Gemeinden</i>)	Municipalities may provide municipal housing as a contribution to the social housing provision in Austria. However, this is mainly significant in Vienna and a few other urban areas. Furthermore, municipalities define local zoning (<i>Flächenwidmungs-</i>) and building (<i>Bebauungspläne</i>) plans.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Government programme (<i>Regierungsprogramm</i>) 2025-2029	The government programme for the legislative period 2025-2029 states the following goals with respect to housing: (1) increasing the volume of construction and renovation while decreasing the cost, (2) promoting renovations- and decarbonisation measures, (3) minimizing the conversion of greenfield and arable land to impermeable surfaces, (4) increasing efficiency and accuracy of housing subsidies, (5) facilitating homeownership, (6) improving the Housing Non-Profit Act (<i>Wohnungsgemeinnützigkeitgesetz</i> - WGG), and (7) increasing the affordability of rents.
Housing and construction package (<i>Wohnbauoffensive</i>)	The Housing and Construction Package (<i>Wohnbauoffensive</i>) aims to (1) support the construction industry and increase the renovation rate, thereby securing the economy and the income of families, (2) create more affordable housing, (3) facilitate the creation of property and (4) improve the quality of existing housing.
Selected policy document(s) defining energy and environmental goals for housing	
Austrian heating strategy (<i>Die österreichische Wärmestrategie</i>)	The Austrian heating strategy is developed jointly by the federal government and the federal states, with the goal of decarbonizing the heating supply for buildings. To this end, energy consumption is to be reduced and the heat supply switched to renewable energy sources by 2040.
Building renovation strategy (<i>Gebäuderenovierungsstrategie</i>)	Contains (1) foundations of the building renovation strategy, (2) estimates of the national building stock and (3) an overview of the Housing Subsidy Schemes (<i>Wohnbauförderungen</i>) by the States.
Selected policy document(s) defining strategy to tackle housing exclusion	
Ending Homelessness. A national strategy (<i>Obdachlosigkeit beenden. Eine bundesweite Strategie</i>)	This is a policy paper of the Bundesarbeitsgemeinschaft Wohnungslosenhilfe (BAWO), sponsored by the Ministry of Social Affairs. As a first step, the document recommends establishing cooperative structures through funding for the federal states. It also recommends the establishment of a central competence center, which would have expertise on homelessness, housing, counseling, and support as well as the Housing First approach and supports the implementation process of the nationwide strategy.
Selected policy document(s) establishing planning and land use paradigm	
ÖREK 2030 – Space for Change (<i>Raum für Wandel</i>)	The Austrian Spatial Development Concept 2030 (<i>Österreichischen Raumentwicklungskonzept</i>) establishes that Austria's spatial development must be climatefriendly and sustainable, oriented towards the common good and fair. Spatial resources must be used sparingly and carefully, social and spatial cohesion must be strengthened, economic areas must be developed in a climate-friendly and sustainable manner and vertical and horizontal governance must be further developed. In the Austrian Spatial Development Concept 2030, the priorities for joint action up to 2030 were put forward in a 10-point program.
Other relevant strategic documents in specific policy areas	
Directive on Inflation-Related Eviction Prevention and Housing and Energy Security (<i>Teuerungsbedingte Delogierungsprävention und Wohnungs- sowie Energiesicherung</i>)	This directive summarizes predictions of a significant increase in privately-financed rents and a surge in energy prices. To mitigate these effects, the government has allocated additional funds to prevent evictions, secure housing, and address energy needs until 2026. This legislation aims to prevent homelessness, combat energy poverty and support households facing inflation-related financial strains.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing Allowance (<i>Wohnbeihilfe</i>)	Low-income households	Private landlords, subsidised housing providers, homeowners (some states)	Means-tested monthly payments to households. Eligibility criteria vary between states.	For individual support of current monthly charges. A housing allowance can be granted for subsidised flats as well as for flats rented on the private market. It is even possible for residents of owner-occupied housing built with state subsidies to receive assistance repaying the subsidy loan. Approval depends on maximum income limits, housing expenditure, family and apartment size. Recipients must reapply annually.
Housing Umbrella – Rent (<i>Wohnschirm – Miete</i>)	Households with rent arrears	All landlords	Direct payments to landlords to cover rent arrears (made after March 2020) or assistance with moving to a new home if current rent appears to be unsustainable given the household's income. This programme is financed through a fund set up by the social ministry.	Set up in response to the Covid-19 and subsequent affordability crisis, the Housing Umbrella aims to prevent evictions. It is currently slated to run until 2026. In order to receive any assistance through the housing umbrella, renters must take part in counseling.
Housing Allowance as part of Social Assistance (<i>Wohnkostenpauschale</i>)	Low-income households eligible for Social Assistance (<i>Sozialhilfe</i>)	All landlords	States can add a housing allowance (up to +30%) to the federal social assistance scheme to account for increased housing costs (e.g., in urban areas).	Social assistance is paid directly to households.
Public and social rental housing programmes				
Housing Subsidy (<i>Wohnbauförderung</i>)	Limited-profit housing providers, for-profit housing providers, homeowners	Limited-profit housing providers, for-profit housing providers, homeowners	Depending on the federal state and the construction project, the state grants different amounts of state loans at below the interest rate of bank loans or annuity subsidies for bank loans.	The housing subsidy provides funding for the construction of owner-occupied homes and the construction of rented or owner-occupied apartments. Rental units built with state subsidies are subject to rent control until the loan is repaid. Over half of the subsidies go towards homeownership. The Wohnbauförderung has helped to finance most homes in individual ownership over the last years.
Equity substitute loan (<i>Eigenmittlersatzdarlehen</i>)	Households moving into cooperative housing (in Vienna)	Housing cooperatives	Loans with very low interest rates are granted on a long-term basis to fund the equity required to enter the cooperative. Only available in Vienna.	The granting of these loans is linked to household income and is directly transferred to the cooperative.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Selected policy document(s) defining strategy to tackle housing exclusion				
Subsidized loan for purchase of subsidized property	Households purchasing a subsidized condominium	Property developer utilizing property subsidy	Loans with low interest rates are granted on a long-term basis to fund condominium purchase. Only available in Vienna.	The granting of these loans is linked to the household income. Taking out the loan is mandatory when purchasing a subsidized condominium. Until the loan is repaid, the household is restricted in purchasing and selling condominiums.
Mortgage interest rate subsidization				
See Housing Subsidy (<i>Wohnbauförderung</i>)				
Programmes supporting energy efficiency refurbishment				
Renovation Bonus (<i>Sanierungsbonus</i>)	Private owners of detached and semi-detached houses or terraced houses	Private owners of detached and semi-detached houses or terraced houses	The Federal Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology supports thermal building renovations through a fund currently running until the end of 2024.	Funding is available for thermal renovations in private residential buildings that are more than 15 years old. Eligible for funding are comprehensive refurbishments and partial refurbishments that lead to a reduction in heating requirements of at least 40%. A maximum of 50% of the total eligible costs can be funded.
Renovation Bonus for multi-storey homes (<i>Sanierungsbonus für Private - mehrgeschossiger Wohnbau</i>)	Private owners of multi-storey residential buildings	Private owners of multi-storey residential buildings	The Federal Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology supports thermal building renovations through a fund currently running until the end of 2024. Funding varies between 300 to 525 €/m ² with a maximum of € 9,000.	Funding is available for thermal refurbishments that are more than 15 years old. Eligible for funding are comprehensive refurbishments of the entire building, the replacement of the windows of an apartment, as well as roof and façade greening with simultaneous comprehensive thermal refurbishment.
Boiler replacement for private person	Owners, persons with building rights, or tenants of a detached/two-family house or terraced house	Owners, persons with building rights, or tenants of a detached/two-family house or terraced house	Funding is awarded in the form of a one-off, non-repayable investment cost subsidy and is limited to a maximum of 75% of the eligible investment costs. Depending on the technology installed, different lump sums can be awarded. The measure is financed by a fund running until 2027, set up by the Federal Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology.	Subsidizes the replacement cost of a fossil heating system with a district heating system or, if not available, the switch to a woodfired central heating system or a heat pump.
Boiler replacement for multi-storey residential building	Owners of multi-storey residential buildings or a terraced house complex with at least three residential units/row houses	Owners of multi-storey residential buildings or a terraced house complex with at least three residential units/row houses	Funding is awarded in the form of a one-off, non-repayable investment cost subsidy and is limited to a maximum of 75% of the eligible investment costs. Depending on the technology installed, different lump sums can be awarded. The measure is financed by a fund running until 2027, set up by the Federal Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology (BMK).	Subsidizes the replacement cost of a fossil heating system with a district heating system or, if not available, the switch to a wood-fired central heating system or a heat pump.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting home improvements/adaptation				
See Housing Subsidy (<i>Wohnbauförderung</i>)				
Programmes supporting vulnerable households with access to energy				
Housing Umbrella – Energy (<i>Wohnschirm – Energie</i>)	Tenants and homeowners with energy debt	All energy providers	To receive support, households must have an energy supply contract or provide proof of purchase of heating material. The support service is usually transferred directly to the energy supplier. If this is not possible, a direct transfer can also be made.	Set up in response to the Covid-19 pandemic and subsequent affordability crisis, the Housing Umbrella aims to prevent evictions. It is currently running until 2026. In order to receive assistance, applicants must take part in counselling.
Other schemes for specific groups				
Housing First Austria (<i>housing first österreich – zuhause ankommen</i>)	homeless people	Limited-Profit Housing Providers	The Housing First Project is funded by the Ministry of Social Affairs, Health, Care and Consumer Protection and implemented by a network of social services providers on a federal level.	Housing First Austria assists homeless people in obtaining a home. It does not provide direct financing for the home itself.

Table 6: Sources

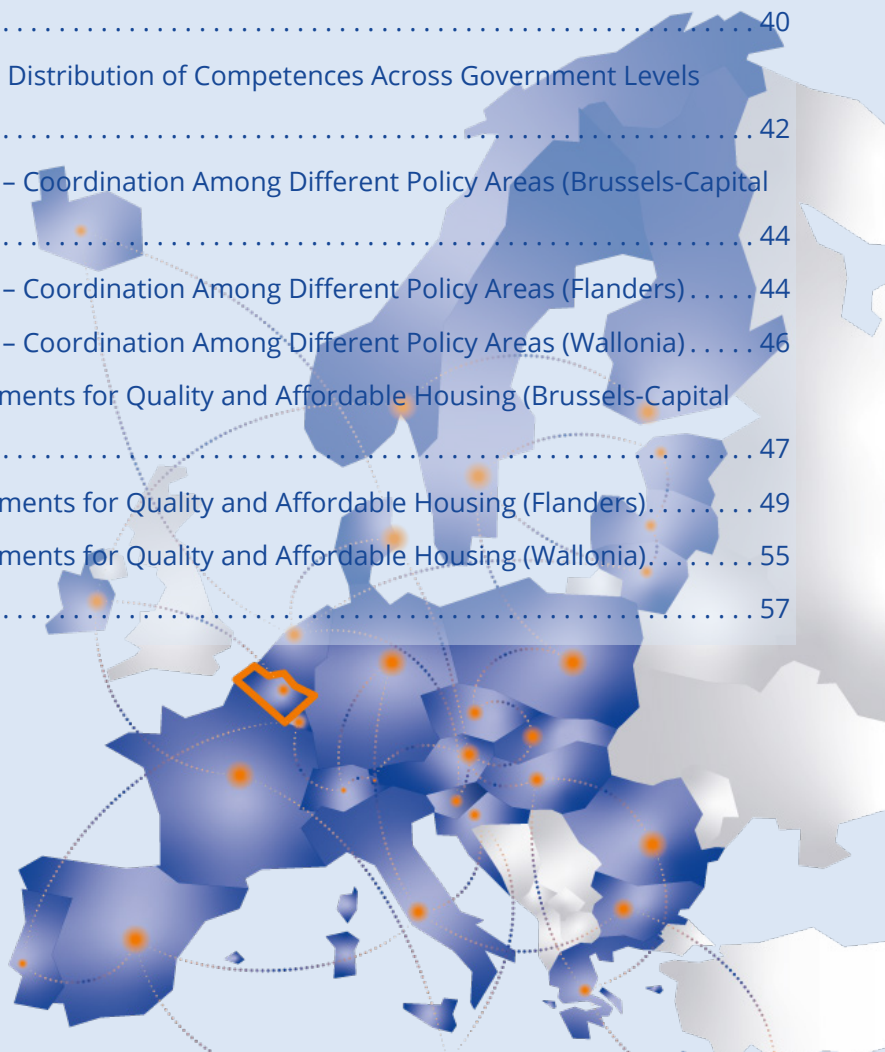
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Belgium

Alice Pittini, Johanne Philippe

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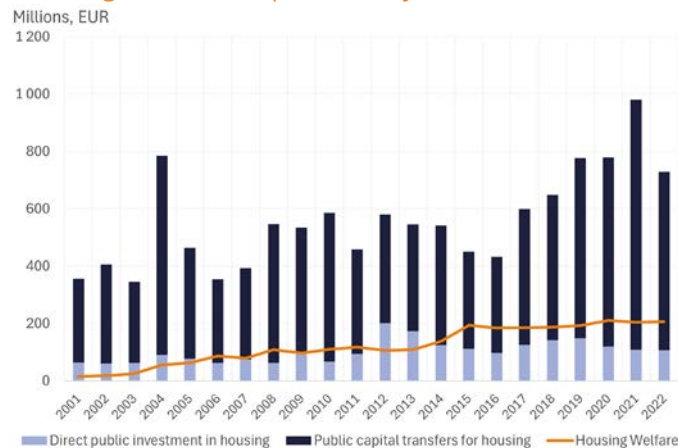
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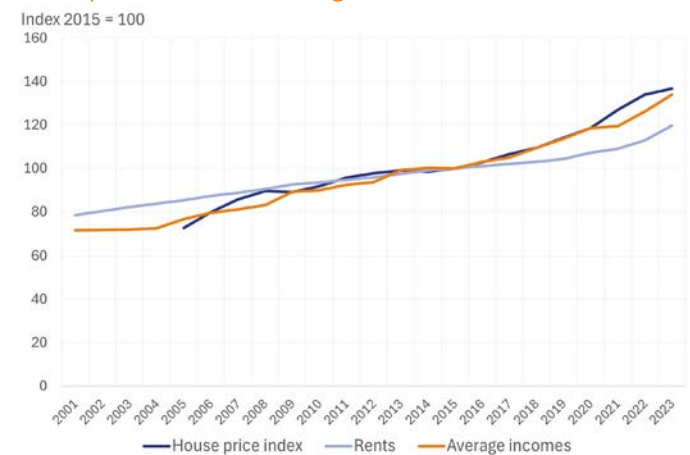
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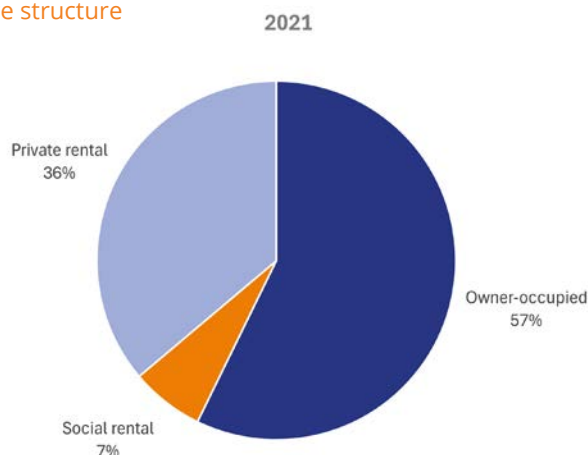
General government expenditure by function (COFOG)



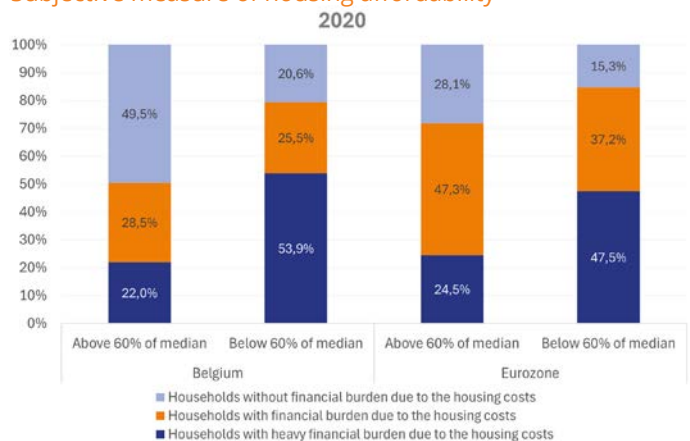
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- In Belgium, different government agencies are responsible for different elements of housing policy, but implementation is mainly at the regional level. As a result, the authorities at the national level play a minimum role with regards to housing, concentrating only on certain aspects of taxation. As such, Belgium has the most strongly decentralized housing policy in Europe.
- It is said that Belgians are 'born with a brick in their belly' to indicate a preference for home ownership. Overall housing policies have historically favoured this including through dedicated loans and grant for low-income families and mortgage interest rate tax deductions (recently phased out). The social housing sector in Belgium is relatively small, amounting to 6-7% of the overall housing stock, with similar shares across regions (Brussels-Capital being the one with the relatively largest social housing sector and largest rental sector overall).
- Belgium has some of the oldest housing stock in Europe and, despite significant improvements, it remains a long way from meeting climate targets. All three regions have similar objectives to move towards an energy-efficient housing stock by 2050, with an average energy label A. This will require significant investment in both public and private housing.
- In each of the three regions there are dedicated public agencies that finance, coordinate, and supervise local social housing companies that are entrusted with a public interest mission. Several other actors and associations are also involved in social and affordable housing, including social rental agencies. Originating in Flanders but already existing for some years in all three regions, they act as an intermediary between private landlords and social housing applicants by renting dwellings on the private market and making them available for people in urgent need of accommodation. Furthermore, a Community Land Trust movement has emerged in Brussels in recent years as a complementary social housing solution.
- In the Brussels-Capital Region, which has seen significant population growth and decreasing incomes over the past three decades, housing costs relative to income are higher than the rest of the country both in the rental and owner-occupied market. At the same time, the number of households on waiting lists has been higher than the number of households currently living in social housing for over a decade and keeps increasing. Therefore the Brussels regional government adopted an Emergency Housing Plan in 2020, which is coming to an end in 2024.
- As for Flanders, the regional government has just completed a series of major reforms to social housing companies which led to a large-scale merging. Also worth mentioning is the recent establishment of a new housing program using homes constructed by a private developer or a housing company and rented to a defined target group of families and people in need, with a rent at least 15% below market.
- In the Walloon region, the growing rate of material and social deprivation is a matter of concern. There are persistent territorial disparities, with the poorest areas concentrated in the industrial belt, cities, and the south of the region. The Walloon Government plan to increase the social rental stock and renovate some a large share social housing units by 2030 has been negatively affected by a succession of 'crises', including the Covid-19 pandemic, the floods that hit southern Belgium in 2021, and the repercussions of the war in Ukraine on price of materials. Subsequently, the regional government adopted a Recovery Plan due to expire at the end of 2025, which includes funding from the Recovery and Resilience Facility financed by the European Union.

Table 1: Basic Data (Brussels-Capital Region)

Indicator	Values
Total conventional dwellings	557,690
With usual residents	NA
Without usual residents	NA
Of which	
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	446
Age breakdown of residential buildings	
- Pre-1919	31.0 %
- 1919-1945	23.7%
- 1946-1960	20.5%
- 1961-1980	15.0%
- 1981-2000	4.8%
- 2001 or later	5.0%
- Not identified	NA
Type of residential buildings	
- Multi-family	36.6%
- Single-family	63.4%
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	38.1%
- Social rental	7.6%
- Private rental	54.3%
- Other	NA
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	1,104 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	12.5%
- Not at risk of poverty	3.9%
- Total	4.9%
	* Data for all of Belgium

Table 2: Basic Data (Flanders)

Indicator	Values
Total conventional dwellings	3,336,638
With usual residents	2,839,780
Without usual residents	496.858
Of which	
- Secondary residencies	NA
- Vacant	NA
Conventional dwellings per thousand inhabitants	501,52
Age breakdown of residential buildings	
- Pre-1919	11.7%
- 1919-1945	12.0%
- 1946-1960	11.8%
- 1961-1980	26.6%
- 1981-2000	18.7%
- 2001 or later	19.2%
- Not identified	0.1%
Type of residential buildings	
- Multi-family	23.9%
- Single-family	76.1%
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	73.7%
- Social rental	6.0%
- Private rental	19.1%
- Other	1.2%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	1,159 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	12.5%
- Not at risk of poverty	3.9%
- Total	4.9%
	* Data for all of Belgium

Table 3: Basic Data (Wallonia)

Indicator	Values
Total conventional dwellings	1,695,354
With usual residents	NA
Without usual residents	NA
Of which	
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	459
Age breakdown of residential buildings	
- Pre-1919	38.5%
- 1919-1945	10.8%
- 1946-1960	10.0%
- 1961-1980	17.6%
- 1981-2000	10.7%
- 2001 or later	12.4%
- Not identified	NA
Type of residential buildings	
- Multi-family	18.9%
- Single-family	81.1%
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	63.8%
- Social rental	6.5%
- Private rental	29.7%
- Other	NA
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	1,220 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	12.5%
- Not at risk of poverty	3.9%
- Total	4.9%
	* Data for all of Belgium

Table 4: Quality and Affordable Housing: Relevant Concepts and Definitions (Brussels-Capital Region)

	Description
Definition(s) of intermediate/affordable housing	There is no definition of affordable housing. There is, however, what is defined by the Brussels Housing Code as 'intermediate housing' (logement moyen). This term refers to housing that can be sold or rented to people with modest or average income, according to rules set by government regulations.

	Description
Definition(s) of social housing	At the regional level, social housing is defined as: “housing rented by the SLRB and the SISPs to people on low incomes and for which the terms and conditions for calculating the rent are laid down by the Government.” SLRB refers to the regional agency in charge of implementing social housing policy and SISPs are the 16 social housing companies at the local level.
Definition(s) of adequate housing	At the federal level, the Royal Decree of 8th July 1997 also lays down precise minimum conditions that must be met before a property can be rented out. At the regional level there is a Decree of the Government of the Brussels-Capital Region determining the basic safety, health and equipment requirements for dwellings.
Definition(s) of energy poverty	At the federal level, poverty is measured every year and the data are published by the King Baudouin Foundation in the Barometer of Fuel Poverty.
Definition(s) of homelessness	The definition of a homeless person is set by the SPP Social Integration – a federal public service – as “people who do not have their own accommodation, who are unable to obtain it by their own means and who therefore have no place to live, or who are living temporarily in a hostel until they are provided with their own accommodation”.
Vulnerable groups identified in the context of housing policies	According to the Emergency Plan on Housing of Brussels-Capital Region, the vulnerable groups identified are: the homeless, disabled, victims of domestic violence (particularly women) and LGBTIQ+ people.

Table 5: Quality and Affordable Housing: Relevant Concepts and Definitions (Flanders)

	Description
Definition(s) of intermediate/affordable housing	In Flanders, there is no definition of what is meant by intermediate or affordable housing. A broad spectrum of housing is provided at below-market prices by different local (government) actors, often allocated on a conditional basis. One recent example is that of a “conventioned” rental home (geconventioneerde). A conventioned rental home is a home that is constructed by a private developer or housing company and rented to a defined target group of families and people in need of housing, with a rent at least 15% below market.
Definition(s) of social housing	The social housing supply consists of rental homes and owner-occupied homes that are fully subject to the regulations regarding the social housing system and are intended as a main residence. The rent may be equal to market value, but in most cases is lowered based on income and family size. Specific allocation rules are applied. The duration of the lease is limited to nine years (extendable in some cases).
Definition(s) of adequate housing	Adequate housing according to Flemish regulations is a home without serious defects that negatively affect residents or cause inhumane living conditions. Every home must meet basic safety, health and living quality requirements. Examples of minimal conditions include: the presence of a well-functioning toilet in or adjacent to the home and a washing facility with running water; wind tightness, thermal insulation and heating and cooling options at reasonable energy costs; ventilation and lighting options; sufficient and safe electrical installations for lighting the home and for the safe use of electrical appliances; stability with regard to the foundation and roof, the outer and inner walls, and the supporting floors and carpentry; accessibility and respect for privacy; minimum energy performance; and the presence of drinkable water. The Flemish Government also sets standards for the required minimum size of a home in relation to family composition. There is also attention paid to adaption to the physical capabilities of the elderly or persons with disabilities.
Definition(s) of energy poverty	Energy poverty can be defined as a situation in which the commercial supplier has terminated the supply contract with a customer due to non-payment. In these cases, the grid operator must continue to supply customers as legally determined in its role as social supplier. Within the Flemish policy context, energy poverty is often qualitatively defined as ‘being unable to pay energy bills’. Flemish regulatory body VREG tracks indicators regarding energy poverty, such as how many households were disconnected or aggregate household energy bill debt. Energy poverty is largely driven by two interlinked developments: • Household income levels relative to the prices of housing and energy • The energy performance of the building stock.

	Description
Definition(s) of homelessness	The Flemish region uses the ETHOS typology to define homelessness. A homeless person is defined by the POD Social Integration – a federal public service – as “people who do not have their own accommodation, who are unable to obtain it by their own means and who therefore have no place to live, or who are living temporarily in a hostel until they are provided with their own accommodation.”
Vulnerable groups identified in the context of housing policies	In the Flemish region, everyone has the right to live with dignity. To this end, the availability of an adapted home of good quality, in a decent living environment, at an affordable price, and with housing security must be promoted. Flemish housing policies are aimed at promoting equal opportunities for all, with special attention to single households and families with housing needs. Our policy instruments are in most cases focused on specific categories of people, and often means tested. In general, vulnerable groups include, among others: elderly, persons with disabilities, large families, single parent families, and low-income families.

Table 7: Quality and Affordable Housing: Relevant Concepts and Definitions (Wallonia)

	Description
Definition(s) of intermediate/affordable housing	There is no official definition of affordable housing.
Definition(s) of social housing	At the regional level, social housing used to be defined in the version of 1998 of the Walloon Housing Code. It distinguished between: • social housing: housing over which a legal entity under public law holds rights in rem and which is intended for housing households in a precarious situation or on a modest income when they move in; and • assimilated social housing: housing (excluding social housing) managed, rented or financed by a property operator, as part of the social policy developed by the Region; The Code has since been revised and is now called the Walloon Code of Sustainable Housing. In the current version of the code, the mention of “social housing” has been replaced by “public housing: housing over which a real estate operator holds real rights, which it manages or rents out, intended for housing as part of the social policy developed by the Region.”
Definition(s) of adequate housing	At federal level: the right to decent housing is proclaimed in Article 23 of the Belgian Constitution. The Royal Decree of 8th July 1997 also lays down precisely the minimum conditions that must be met before a property can be rented out. At the regional level, there are minimum quality standards based on 5 criteria: safety, sanitary facilities, tightness and ventilation, natural lighting, and intrinsic characteristics of the building that are detrimental to the health of the occupants. Overcrowding criteria are also included.
Definition(s) of energy poverty	In Belgium, poverty is measured every year and the data are published by the King Baudouin Foundation in the Barometer of Fuel Poverty
Definition(s) of homelessness	Homeless persons are defined by the SPP Social Integration – a federal public service – as “people who do not have their own accommodation, who are unable to obtain it by their own means and who therefore have no place to live, or who are living temporarily in a hostel until they are provided with their own accommodation.
Vulnerable groups identified in the context of housing policies	Low-income groups, women victims of violence, large families, young people, elderly, disabled.

Table 6: Housing Governance – Distribution of Competences Across Government Levels (Brussels-Capital Region)

Public entity	Areas of competence
Role of regional authorities	
On 29th March, 2024, the draft Ordinance amending the Brussels Housing Code to give concrete form to the right to housing was presented to the Brussels Parliament.	

Public entity	Areas of competence
Secretary of State for the Brussels-Capital Region, responsible for Housing and Equal Opportunities	For the Brussels-Capital region, there is no actual Minister of Housing. However, Nawal Ben Hamou, Secretary of State for the Brussels-Capital Region, delegated by Minister-President Rudi Vervoort: housing; equal opportunities.
Brussels housing (<i>Bruxelles Logement</i>), Regional Public Service (SRPB-GOB)	The SRPB-GOB's main activities include: • Supporting the decisions of the Regional Government in the implementation of its housing policy • Granting financial assistance (allowances) to individuals under certain conditions • Detecting and combating vacancies, sub-standard housing and discrimination • Informing the general public about housing issues in Brussels • Subsidising certain housing players such as associations • Ensuring compliance with the standards set out in the Brussels Housing Code Bruxelles Logement is composed of the general management of housing in Brussels, including transversal administrative units: (support and coordination management, housing legal affairs, project & IT, strategy,) as well as operational administrative units: (rent allowances & unoccupied housing management (Rent Allowances & Unoccupied Housing Department – DALLI)). It also grants financial assistance (allowances) to tenants on low incomes and detects and combats vacancy on the basis of complaints from local authorities or approved associations.
Housing inspectorate (DIRL)	The DIRL is responsible for checking that housing complies with compulsory safety, health and equipment standards (for properties rented out or intended for rental); for combating discrimination in access to housing; and for awarding the student accommodation label.
The Housing Information Centre (CIL)	The CIL is responsible for centralising information on legislation, regulations and bodies relating to housing in the Brussels-Capital Region; providing information to anyone with questions relating to housing in the Brussels-Capital Region; directing people to the appropriate services; and providing the secretariat for the Housing Advisory Council (CCL), which is responsible for advising the Government on all draft ordinances and regulatory decrees whose main purpose is housing.
Studies and Subsidies Department (<i>Direction Etudes et Subventions</i> – DES) and its Brussels Housing Observatory (<i>Observatoire de Bruxelles Logement</i> – OBL)	The DES is also responsible for launching and supporting public contracts for thematic studies and calls for pilot projects; awarding subsidies to housing producers and managers (AIS, SLRB, Fonds du Logement, Citydev, CLT, etc.). The Brussels Housing Observatory (OBL) is attached to the DES. It collects, processes, analyses and disseminates the data available within Bruxelles Logement (rental subsidies, unoccupied housing, housing that does not comply with the Housing Code, student housing with a label, AIS housing, etc.). Its goal is to shed light on housing issues in the Brussels-Capital Region and guide public policy in this area.
The Housing Advisory Council (CCL)	As aforementioned, the CCL is responsible for advising the Government on all draft ordinances and regulatory decrees whose main purpose is housing. It is a consultative body that brings together representatives of public housing operators, representatives of associations, representatives of workers' unions, representatives of employers' unions, representatives of the private sector and subject-matter experts. The CCL can also carry out studies and analyses on its own initiative, as well as submit proposals to the Government.
Housing Company of the Brussels-Capital Region (SLRB)	The SLRB is the public interest body responsible for developing and promoting social housing in the Brussels-Capital Region. The SLRB advises, supports and supervises the 16 public service housing companies (SISPs) at a technical, social, financial and legal level.
Brussels-Capital Region Housing Fund	Created in 1929 and regionalised in 1989, the Fonds du Logement is a private-law cooperative company subsidised by the Brussels-Capital Region. It is a cooperative society that offers middle-income and low-income households mortgage loans, rental assistance and regional instalment loans to establish a rental guarantee. It also carries out construction, renovation and sales operations at reduced prices.
Brussels Environment	The Brussels Institute for Environmental Management (IBGE) manages the various environmental issues for the Brussels-Capital Region. In terms of housing, it deals with energy bonuses, environmental permits, PEB regulations, noise pollution, etc.
Urban Brussels	The main objective of Urban Brussels is to support the Region's territorial development in a sustainable manner. For construction, renovation, change of use or building division projects, Bruxelles Urbanisme et Patrimoine issues the necessary planning permission. It also grants subsidies for housing renovation, the embellishment of facades and the restoration of listed monuments.

Public entity	Areas of competence
Development Company for the Brussels-Capital Region (citydev.brussels)	Citydev.brussels builds and sells new affordable housing in neighbourhoods with a shortage of residential construction. This enables middle-income households to buy low-cost housing in Brussels and enables Citydev to attract new residents to the region and retain existing residents.
Community Land Trust (CLTB)	The CLT is approved by the Government on the terms and conditions it determines, and acts within the framework of the social housing policy developed by the Region. The CLT is based on an original structuring of real estate ownership in that it separates ownership of the land from ownership of the buildings to offer low-income Brussels residents the opportunity to live in affordable housing.
Housing Advisor (<i>Référent logement</i>)	The Housing Advisor is a post within the Brussels Administration that acts as coordinator between housing actors, researches housing issues and keeps a scoreboard of public housing projects in Brussels. It is based within perspective.brussels, a regional reference centre for regional and territorial development.
Role of local authorities	
Public social action centre (CPAS) and municipalities	Both the CPAS and municipalities can inform the government on: • the range of accommodation available (communal, CPAS, emergency, transit, etc.); • whether or not there is a housing service/office within the municipality; • first-line legal assistance via the municipal helplines; • public safety (unsafe housing). Some Brussels municipalities also offer municipal renovation grants.
Social real estate agency (<i>L'agence immobilière sociale</i>)	The social real estate agencies (brought together under the FEDAIS) manage the rental of accommodation, mainly belonging to private owners, and rent them out at a reduced price to low-income households. Some AIS have transit accommodation and/or emergency accommodation, but these are in the minority. There is also the Agence Immobilière Sociale Etudiante, which is aimed exclusively at students. Its aim is to enable students on modest incomes to find accommodation in Brussels at a lower price than they would pay on the conventional market, while guaranteeing owners optimum management of their property.
The land management (<i>Régie foncière</i>) of the Brussels-Capital Region	The Régie foncière is responsible for the acquisition, sale, construction, servicing, maintenance and rental of real estate. In general, it manages the rental stock of private property in the Brussels-Capital Region. Altogether, it manages around fifty housing units, which are let at market prices (conditions of access and procedure in the Allocation Regulations).
Public service property companies (SISP)	The SISPs ensure compliance with the rules governing housing allocations, rent calculations, housing maintenance and renovation, etc. As aforementioned, there are 16 (SISPs) which are for the 19 municipalities of Brussels-Capital, that are financed, coordinated and supervised by the SLRB.
Social credit companies	Social credit companies are private companies (usually owned by traditional banks and insurers), but, similar to a public service mission, their <i>raison d'être</i> is social: to provide access to decent housing for as many people as possible. These companies are approved by the Brussels-Capital Region and supervised by the Financial Services and Markets Authority (FSMA). Pending certain criteria, they can grant reduced-rate mortgages to people who cannot find a solution within their reach on the private banking market.

Table 8: Housing Governance – Distribution of Competences Across Government Levels (Flanders)

Public entity	Areas of competence
Role of regional authorities	
Tax authority - Flanders	For several years now, housing taxation related to 'own property' has been a regional matter. However, the Flemish government decided to phase out the 'House bonus,' a system of tax advantage for a 'first and own property'. The Flemish government reformed the transaction tax in 2023 and 2025 to favour first time buyers (charging 2% instead of 12%). Every year, property owners pay a recurrent Flemish tax on immovable property. (VAT and personal income tax on second dwellings have remained a Federal matter.)

Public entity	Areas of competence
Energy and climate agency - Flanders	Energy and climate policy towards decarbonizing residential buildings.
Housing Agency - Flanders	The Housing Agency is the regional government agency for housing in Flanders. Its mission is to make decent, accessible, secure and affordable housing possible together with its partners. As such, it provides citizens with rent benefits and subsidies for renovation, and tries to raise awareness about regulations on housing (including on housing quality and private rental legislation). For housing companies, it provides administrative, technical, and financial support for the construction and renovation of social housing, infrastructure, and the general operation of housing companies. For municipalities, it provides support for the implementation of the regional objectives on housing and checks on housing quality.
Spatial agency - Flanders	The Flemish policy for spatial planning is incorporated into spatial plans. The Flemish region, the municipalities and the provinces of Flanders can draw up structure plans and zoning plans. These plans determine how public space should be used. The preparation of a plan is often preceded by a public inquiry, an extensive consultation process with those involved. The Flemish Government decided to no longer build on new plots of land after 2040, focusing instead on infill. The plan envisages a different pattern of spatial planning, namely consolidation: building at higher densities in village centres, in cities, and at public transport junctions.
Role of local authorities	
Municipalities	The municipality is responsible for developing housing policy at a local level, with a focus on encouraging social housing projects, supporting families and singles in need of housing and monitoring the quality of the housing estate and the living environment. As coordinator of local housing policy, the municipality must establish a clear and consistent division of tasks between local actors. To this end, the municipality is given the authority to convene the actors active in its territory for consultation. The role of the municipality in local housing policy also focuses on the planning and realization of social housing projects, on the development of its own social housing allocation policy, on monitoring and improving housing quality, and on support and information provision. Municipalities can also give incentives to private individuals and provide additional subsidies to local housing actors.
Housing Companies	The main objective of housing companies is to contribute to the right to decent housing and the implementation of the Flemish housing policy, in essence: the realization of social housing. The housing association carries out a series of tasks within its operating area, for example: improving the living conditions of families and single people in need of housing, especially the neediest among them, by ensuring a sufficient supply of social rental housing or social owner-occupied housing; contributing to the revaluation of housing stock by renovating, improving and adapting unsuitable homes or unsuitable buildings or, if necessary, demolishing and replacing them; acquiring land and buildings for the realization of social housing projects and making social plots available; renting or leasing homes or rooms on the private rental market in order to ensure a supply of quality rental housing for families and singles in need of housing at a reasonable rent and with attention to housing security; advising social tenants on their rights and obligations as tenants; consulting with local authorities and residential welfare actors, and, if desirable, initiating partnerships.
Flemish Housing Fund	The Flemish Housing Fund grants cheap mortgage loans to families or singles with a limited income for new dwellings or the purchase or renovation of an existing one. The repayment of existing onerous mortgage loans is possible in exceptional cases. The fund also provides rental guarantee loans that tenants can use to pay their deposit when renting a house or apartment
Flemish Tenants Platform	The non-profit organization Flemish Tenants Platform is recognized as an instrument for facilitating 'tenant initiatives' to promote the position of candidate tenants on the private rental market and in social housing, with special attention paid to the most vulnerable families and singles. The Flemish Tenants' Platform also has the task of supporting tenant unions and residents' groups. It does this through consultation and exchange of experiences, information, training, study work, the representation of tenant associations in advisory and consultation bodies, and networking with relevant organizations.
Credit companies	Some mortgage credit companies have been recognized by the Flemish government to provide social loans for building, purchasing, renovating, or maintaining a home.

Public entity	Areas of competence
Tenant unions	The tenant unions provide information, advice, and legal assistance to tenants and prospective tenants on an individual or collective basis for all rental problems. They serve both private and social tenants. The distribution of the advice points across Flanders generally guarantees good accessibility and accessibility of the provision of information and advice. In addition, tenant unions participate in local policy networks aiming to reach the tenants most in need.
Landlord organisations	There are two landlord organizations which have been designated as contributors to helping realize the right to housing for everyone and representing the interests of landlords or real estate agents in the private rental housing market. These recognized landlord organizations provide information and advice on an individual or collective basis on all matters related to renting out properties. They can also provide legal assistance to landlords.
Initia	Initia is the umbrella organization for housing companies that rent out social housing in Flanders. Initia exists for and through its members. The organization has three core tasks: supporting members, informing members, and defending members' interests.
Vlabinvest	Vlabinvest is an investment fund for land and housing policy. It was established to help families and singles with a small to medium income to find affordable rental and owner-occupied housing in the area around Brussels. For the construction of apartments and houses, Vlabinvest can call on construction partners such as Housing Companies, municipalities, or the province involved. Vlabinvest finances construction projects, which makes a lower sales or rental price possible.

Table 9: Housing Governance – Distribution of Competences Across Government Levels (Wallonia)

Public entity	Areas of competence
Role of regional authorities	
Walloon Minister for Energy, the Air-Climate Plan, Housing and Airports	Wallonia's responsibility for housing has grown steadily with successive government reforms. It now covers both private and public housing. The Region defines and manages premiums for the renovation or improvement of dwellings and free insurance against loss of income for homeowners. It polices dwellings that are dangerous to cleanliness and public health. It is responsible for legislation on tenancies. It also coordinates and contributes to the funding of communal housing plans, through which the communes meet their obligations under the Walloon Code of Housing. The code requires pursuit of active policy to meet the housing needs of the population.
Housing Department of the Walloon Public Service (SPW TLPE)	The Housing Department is responsible, in consultation with public interest organizations and other operators active in the field (Walloon Housing Company, Walloon Social Credit Company, Wallonia Housing Fund etc.), for implementing Wallonia's general competence in the field of housing.
Wallonia Housing Company (<i>Société Wallonne du Logement</i> , SWL)	As the main operator of public housing in Wallonia, SWL: • oversees, advises and provides technical, financial and administrative assistance to the 64 Sociétés de logement de Service public (SLSP) on behalf of the Walloon government; • coordinates the development and rental management of 101,000 public housing units; • provides the investment financing, strategy and land management essential to the sector's activities; • acts as a real estate operator.
Wallonia Housing Fund (FLW)	Its missions are defined in article 179 of the Walloon Code of Sustainable Housing: • Loans for large families • Rental assistance • Social housing organisations (OFS): proposes to the Walloon Government the approval of social housing organisations acquire and rent out dwellings, and grant subsidies to private individuals.
Public service housing companies (SLSP)	Supports the Walloon government in the statistical and qualitative monitoring of changes in housing quality or the residential real estate market, and in the design of public action tools requiring objectification

Public entity	Areas of competence
Walloon Union of Social Real Estate Agencies (<i>Union Wallonne des Agences Immobilières Sociales</i> - UWAIS)	The UWAIS is the representative federation of the 33 Social Estate Agencies (AIS) in the Walloon Region. AISs manage the rental of accommodation, mainly belonging to private owners, to low-income households at a reduced price. Some AISs have transit accommodation and/or emergency accommodation, but these are in the minority. UWAIS supports and advises AISs on a daily basis.
Walloon Social Credit Society (<i>Société wallonne du crédit social</i> - SWCS)	The SWCS is a public service that offers financial help to buy, rent or renovate a home. The service is available to singles, couples, single parents, and families with a maximum of two children.
Role of local authorities	
Municipalities	Municipalities have a central role in implementing the right to housing: • they must carry out a needs analysis and draw up a housing policy within nine months of the renewal of the local council. • they are responsible for guaranteeing the quality of housing, in particular by managing sanitation, combating unoccupied buildings and issuing rental permits. • they must set up communal housing services to inform citizens about housing assistance and citizens' rights, and to manage unoccupied housing and emergency rehousing possibilities. • In addition to their missions as defined by the Walloon Code for Sustainable Housing, they can intervene in the renovation and conservation of buildings, build new housing, acquire and rent out dwellings, and grant subsidies to private individuals.
Public service housing companies (SLSP)	There are 64 SLSPs that manage approximately 7% of the total housing stock in Wallonia. The role of SLSPs is to: • assist local authorities in implementing local housing policy • create, manage and rent out over 100,000 housing units • provide public housing (purchase and construction of new properties, reception of tenants) They are the main providers of social housing, however a number of other organisations (coordinated by the Fonds du Logement) also play a role in social housing provision. These are listed below.
Public social action centre (CPAS)	The role of a CPAS is to: • manage and provide transit, integration and emergency accommodation, as well as „traditional“ housing, for households in precarious situations. • guarantee access to social support for the duration of accommodation • provide social assistance
Credit companies	Some mortgage credit companies have been recognized by the Flemish government to provide social loans for building, purchasing, renovating, or maintaining a home.
Social real estate agencies (<i>Agences immobilières sociales</i> – AIS)	Like housing promotion associations (APL) and régies des quartiers (RDQ), social real estate agencies (AIS) are non-profit associations approved by the Walloon government for a 10-year period. They work together to promote social integration through housing for households experiencing long-term housing difficulties. Acting as intermediaries between landlords and tenants, they handle rental management and secure the contractual relationship between the parties. In 2022, 31 social housing agencies will be accredited by the Walloon Housing Minister. The regional territory is thus almost completely covered, with 253 communes served: only 9 communes do not benefit from this service.
Housing promotion associations (<i>Associations de promotion du logement</i> – APL)	The housing promotion association contributes to the implementation of the right to decent housing, in particular by pursuing one of the following missions: • promoting social integration in housing by providing suitable accommodation; • providing administrative, technical or legal assistance relating to housing, with priority given to households in a precarious situation; • carrying out experimental projects to further the objectives set by the Government. On 1st January, 2022, 36 housing promotion associations were approved in Wallonia, including 5 new structures in 3 Walloon provinces.
Neighbourhood management organisations (<i>Régies des quartiers</i> – RDQ)	As aforementioned, régies are non-profit associations approved by the Walloon government for a 10-year period. They work together to promote social integration through housing for households experiencing long-term housing difficulties. The régies are active in the neighborhoods in which they operate, with two complementary missions. The first is to improve the living conditions of local residents, where trainees develop civic activities as part of training projects; the second is to promote the social and professional integration of people who are unemployed.

Table 10: Housing Governance – Coordination Among Different Policy Areas (Brussels-Capital Region)

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
The Emergency Housing Plan	The Emergency Housing Plan is the overarching housing plan for the Brussels-Capital Region. It is composed of 33 concrete actions divided into 5 broad themes: • increase the supply and quality of social housing • improve public action in the field of housing • support all tenants • guarantee the right to housing • promote access to home ownership
Selected policy document(s) defining energy and environmental goals for housing	
The Brussels Building Renovation Strategy	The Brussels Building Renovation Strategy was adopted in 2019. Its aim is to reduce the environmental impact of buildings by 2050. The actions described in this document are developed by the RENOLUTION Alliance partners. Many of the actions have evolved since the text was adopted in 2019, including the obligation system. An update of the document is planned for 2025 in line with European obligations.
Selected policy document(s) defining strategy to tackle housing exclusion	
The Emergency Housing Plan	There is no specific programme dedicated to tackling housing exclusion, but a strategy can be found under area 4 of the aforementioned Emergency Housing Plan: Guaranteeing the right to housing • Action 24: Improve the fight against discrimination in housing • Action 26: Increase the number of shelters for young LGBT people and victims of domestic violence • Action 27: Increase the number of shelters for homeless people
Selected policy document(s) establishing planning and land use paradigm	
The Brussels Town and Country Planning Code (CoBAT)	In its first three titles, the CoBAT therefore defines the strategic and regulatory plans governing regional and communal land use planning, as well as the procedures to be followed when granting planning permission. Title II of the Code is about urban planning. • More precisely, the CoBAT defines a series of tools, operating at different scales: • at the regional level, with regulations applying to the entire territory of the Brussels-Capital Region; • at the municipal level, with regulations specific to each municipality; • on the scale of a specific part of a territory. These tools are of a strategic and/or regulatory nature.
Regional Land Use Plan (Plan Régional d'Affectation du Sol - PRAS)	The PRAS marks which plots of land are suitable for constructions, which are green zones, and what types of construction are allowed.

Table 11: Housing Governance – Coordination Among Different Policy Areas (Flanders)

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Housing Policy Plan for Flanders	The Housing Policy Plan outlines the future of Flemish housing policy. The plan states that, by 2050, everyone in Flanders should live securely and affordably in a high-quality home and living environment. The housing market should be inclusive, equal access, and have a sufficient and flexible supply. The Housing Policy Plan consists of an informative section, a section with the long-term vision and objectives (time horizon 2050) for the Flemish housing policy, the guidelines for operationalization, and a section on monitoring. As determined in the Flemish Housing Codex, the Flemish minister responsible for housing has to draw up an action programme for the implementation of the Housing Policy Plan at the start of each government period. At that time, the informative section is also updated and reports on the monitoring are made. The Housing Policy Plan will be revised every 15 years.

	Description
Selected policy document(s) defining energy and environmental goals for housing	
Flemish Long-Term Renovation Strategy for Buildings 2050, incorporated in the Flemish Energy and Climate Plan	The Long-Term Strategy for Buildings is a further elaboration of the general Flemish Climate Strategy 2050, specifically aimed at reducing energy use and greenhouse gas emissions resulting from the heating of Flemish buildings. This includes both residential buildings and non-residential buildings (offices, schools, hospitals, etc.). The Flemish Energy and Climate Plan aims to set the guidelines for the transition to a sustainable, reliable, and affordable energy system, in line with the five dimensions of the European Energy Union and the objectives set by the Paris Agreement for reducing greenhouse gas emissions by 2030. The national plan consists of common texts validated by the three regions and the federal state and binding on all of them, and texts specific to the regions or federal state, which are binding only on the concerned entity responsible for them.
Selected policy document(s) defining strategy to tackle housing exclusion	
Action Plan Against Discrimination on the Private Rental Market	Through this action plan, the aim is to tackle the causes of discrimination in the private rental market. The emphasis is on informing tenants, landlords and real estate agents.
Action Plan to Prevent and Combat Homelessness 2020-2024	The Action Plan to Prevent and Combat Homelessness is part of the Flemish Poverty Reduction Action Plan. The plan is based on the 5 strategic objectives formulated by FEANTSA, (European Federation of National Organizations Working with the Homeless). The objectives and actions in this plan involve all layers of government (local, Flemish and federal). The aim is primarily to improve and guarantee accessibility of social housing through allocation rules that leave sufficient room for priority/vulnerable target groups and through a fund to combat evictions (FBU).
Selected policy document(s) establishing planning and land use paradigm	
Spatial Policy Plan for Flanders	The Flemish Policy for Spatial Planning is incorporated into spatial plans. The Flemish region, the municipalities, and the provinces in Flanders can draw up structure plans and zoning plans. These plans determine how public space should be developed. The preparation of a plan is often preceded by a public inquiry, an extensive consultation process with those involved. An important issue is the question of safeguarding and strengthening open space for the future. Making better use of the space already occupied is one thing, but more is needed. By properly coordinating the demand for and supply of space to live, work and live, the Flemish government tries to avoid or limit additional land conversion.
Other relevant strategic documents in specific policy areas	
Flemish Youth and Children's Rights Policy Plan 2020-2024	The Flemish Youth and Children's Rights Policy Plan is a policy instrument outlining the Government of Flanders' vision for youth and children's rights. It addresses a range of policy domains. For housing, projects were selected with the aim of developing experimental types of housing. The plan also tries to increase focus on children and young people in local housing policy, in order to draw attention to the position of children and young people in the housing market and their right to decent housing.
Horizontal Integration and Equal Opportunities Policy Plan 2020-2024	This policy plan brings together a set of targets and actions for creating the best possible conditions for all and to offer citizens equal opportunities. For housing, a joint housing and welfare vision statement has been drawn up, in which affordable, inclusive, and accessible living, as well as tailor-made guidance and support are central. The new way of allocating social housing aims to optimize the structural cooperation between housing and welfare actors, including through the establishment of an allocation council.
Strategic Plan for Assistance and Services to Detainees and Internees 2020-2025	This strategic plan calls for all relevant Flemish policy areas, including housing, to provide aid and assistance services to detainees and the incarcerated to promote reintegration. The housing market is difficult to access for many (former) prisoners. For example, it is not possible to maintain a home during a period of detention. There are also many detainees who were already in a precarious living situation before their detention. Therefore, the plan calls for improved access to and allocation of social housing for former prisoners. In addition, networking opportunities are organized in collaboration with the Justice Department, as a basis and impetus for further consultation and cooperation at prison level.
Taskforce Housing and Space	The task force supports and monitors the structural and continuous growth of the sustainable and affordable housing supply in well-located locations in combination with safeguarding sufficient space for nature, agriculture, greenery and water, and thus makes a substantial contribution to the construction shift. In doing so, it focuses both on the challenge of realising additional homes in well-located locations and on expanding the share of affordable and social housing supply. The latter in function of concluding the three-party agreements to realise the new Binding Social Objective (BSO) from 2026.

Table 12: Housing Governance – Coordination Among Different Policy Areas (Wallonia)

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
2019-2024 Walloon Political Declaration	Housing priorities presented in the 2024-2025 Walloon Political Declaration: • Boosting supply to facilitate access to housing • A more efficient housing sector serving users • Stimulating home renovation • Public housing regains its role as a social ladder • The right to quality housing • Supportive and inclusive housing
Selected policy document(s) defining energy and environmental goals for housing	
Wallonia Renovation Plan for Public Housing in Wallonia	In June 2020, the Walloon government announced an investment of €1.2 billion to renovate Wallonia's rental housing stock. The aim of this plan is to improve the health and energy performance of 25,000 Walloon public housing units. In particular, the plan will make it possible to implement one of the aims of the Regional Policy Declaration, which calls for the renovation of 55,000 homes by 2030 and improved energy performance by 2050. The plan is spread over 4 years, with investments of around €225 million per year, with 75% financed by the Walloon Region and 25% by the public housing companies (SLSP), on the basis of a zero-interest loan contracted by the Region.
Selected policy document(s) defining strategy to tackle housing exclusion	
2020-2024 Walloon Poverty Reduction Plan	The 2020-2024 Walloon Poverty Reduction Plan includes, among other measures: • Granting rent allowances to households on precarious incomes who have been waiting for social housing for a certain length of time; • Increasing the supply of housing in social housing agencies, providing financial and administrative support for social housing agencies, and granting tax incentives for landlords; • Implementing a coordinated Walloon homelessness exit strategy.
Selected policy document(s) establishing planning and land use paradigm	
The Territory Development Plan (SDT)	The Territorial Development Plan defines the territorial strategy for Wallonia and guides regional and communal decisions on spatial and urban planning by setting objectives and implementation procedures. A new draft SDT was adopted by the Walloon Government in March 2023. • It includes 20 regional land development and planning objectives aimed at: • spatial optimization • socio-economic development and territorial attractiveness • quality management of the living environment • control of mobility It aims to meet the following 12 societal challenges: • Ensuring development and prosperity for all territories • Combating inequalities • Adapting to the effects of climate change and reducing its causes • Meeting the need for housing and local services • Positioning Wallonia on the map of Europe • Improving health and well-being for all • Decarbonizing mobility and deploying balanced mobility based on the specific characteristics of each region • Ensuring access to low-carbon energy • Developing, restoring and preserving biodiversity • Promoting the circular economy • Living with uncertainty and change • Acting collectively and in a coordinated way. It also proposes measures to optimize land use by controlling artificial development and combating urban sprawl. The Territorial Development Plan comes into force on 1st August 2024.

Table 13: Housing Policy Instruments for Quality and Affordable Housing (Brussels-Capital Region)

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Rent Allowance (<i>Allocation Loyer</i>)	Means-tested and registered on a waiting list for social housing with a SISP	Regional authorities (<i>Bruxelles logement</i>)	5 years from the date of application. After the first 5-year period, the Administration will check whether recipients still qualify to continue receiving the allowance for a further 5 years.	After two grant periods, only the files of households with a person aged 65 or over, or a person recognized as disabled (66% or 9 points), will be re-analyzed for possible extension of payment of the allowance.
Relocation allowance (<i>Allocation de relogement</i>)	Means-tested. For tenants on low incomes who change accommodation because it is unfit for habitation, cramped, unsuitable for people with reduced mobility, or unsuitable for the elderly, and people leaving certain homeless situations	Regional authorities (<i>Bruxelles logement</i>)	Rent allowance is initially provided for 5 years, with a reassessment thereafter. Renewal extends it for another 5 years at 50% of the recalculated amount.	Indefinite assistance is possible for those aged 65+ or with a permanent disability of 66% or more. Revisions every 5 years maintain full assistance.
Public and social rental housing programmes				
Social housing	Means-tested	Approved Housing Bodies (SISP)	The SISP is responsible for granting social housing. They are financially supported by the SLRB, itself financed by national funds.	NA
Moderate and mid-range housing	Means-tested	Approved Housing Bodies (SISP)	The SISP is responsible for providing moderate and mid-range housing. They are financially supported by the SLRB, itself financed by national funds.	NA
Mortgage interest rate subsidization				
Mortgages from social credit companies	Means-tested, more specific criteria depend on the social credit company.	Social credit companies	Social credit companies can grant reduced-rate mortgages to people who cannot find any affordable solution in the private banking market. Social credit agencies are private companies (usually owned by traditional banks and insurers) whose raison d'être is social and akin to a public service mission: to provide access to decent housing for as many people as possible. These companies are approved by the Brussels-Capital Region and supervised by the Financial Services and Markets Authority (FSMA).	The basic condition for the granting of such social loans is that the property to be acquired must qualify as „social“ and meet certain criteria related to its market value.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage loan	Means-tested	Brussels Housing Fund	Mortgage loans from 3.25% to a maximum of 5%.	It enables the purchase, construction, reconstruction, rehabilitation, transformation, renovation, improvement or adaptation of properties located in the Brussels-Capital Region.
Programmes supporting energy efficiency refurbishment				
RENOLUTION premiums	A wide range of applicants: owner-occupants, lessors, tenants, property managers, building managers	Regional authorities (<i>Bruxelles environnement</i>)	A regional bonus scheme that merges the Energy Prizes with the Housing Renovation and Façade Beautification Prizes.	For all types of building: single-family homes, apartment buildings, offices, shops, schools, industry...
ECORENO credit	Homeowner, future owner or tenant of a property in Brussels	Brussels Housing Fund	Depending on the analysis of the file, the Brussels Housing Fund grants either a mortgage or a consumer loan. The rate is subject to means testing (varies between 1.5% and 2.5%).	This credit enables the recipient to finance insulation and ventilation work, a new heating system, the installation of photovoltaic panels, a heat pump or a solar water heater.
VAT reduction	Owners or, in some instances, tenants	Federal Public Service of Finances	For certain renovation work, it is possible for an owner or tenant to benefit from a VAT of 6% instead of 21%.	The dwelling is used either exclusively or primarily as a private residence; The work carried out (transformation, renovation, rehabilitation, improvement, repair or maintenance, excluding cleaning) is billed directly to the „end consumer“ (namely the owner, usufructuary, tenant...).
Programmes supporting home improvements/adaptation				
ECORENO autonomy credit	For Brussels residents (tenants or homeowners) with disabilities and over 60s	Brussels Housing Fund	The Ecoreno autonomy credit is granted in the form of a consumer credit for a maximum of €25,000. For higher amounts, it will be granted in the form of an Ecoreno mortgage.	This credit can finance adaptation of sanitary facilities, home security improvements, adaptation of the kitchen, purchase of technical mobility aids, installation of lifting and transfer systems, technological tools to promote independence at home, etc.
Crédal social credits	Means-tested. Need to be a resident of the Walloon Region and/or Brussels-Capital Region.	Crédal	Crédal is a cooperative that uses its members' savings to finance social loans. Minimum amount €500, maximum €10,000.	Crédal can grant credit to finance: household equipment, such as furniture, electrical appliances, a computer, etc.; home comfort improvements, such as sanitary installations, fittings, renovation work, etc.; transportation, such as a second-hand car, a scooter, an electric bike, etc.; training leading to a qualification, such as language courses; healthcare costs (except glasses or dental care); and equipment adapted for disabled people.

Table 14: Housing Policy Instruments for Quality and Affordable Housing (Flanders)

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Rent subsidy	Low-income tenants who move from a poor, non-adapted property to a decent, adapted property on the private rental market, or former homeless people	Housing Agency - Flanders	Means-tested income support, paid directly to tenants by the Housing Agency. Funds provided directly from regional government.	A monthly rent subsidy and a one-off installation premium. To receive a rent subsidy, the tenant must fulfil a number of conditions.
Rent premium	Tenants eligible for social housing who are still on a waiting list to obtain one after 4 years.	Housing Agency - Flanders	Means-tested income support, paid directly to tenants by the Housing Agency. Funds provided directly from regional government.	A monthly rent premium for households who have been on a waiting list for social housing for four years or longer. To receive a rent premium, the tenant must fulfil a number of conditions.
Public and social rental housing programmes				
Social rental housing	Low-income households with or without vulnerabilities	Housing companies Private landlords who rent out their property to a housing company	The financing of social housing includes a whole range of financial flows from the Flemish Region to housing companies. More specifically, it includes subsidies for preparing a plot for construction and connecting it to utilities (SSI), as well as cheap government loans for the construction and renovation of social housing (FS3). These loans can be either subsidized (e.g. -1% for the rental sector) or in line with the market (not subsidized: depending on what interest rates the banks offer for government loans). The grant is provided directly from the regional government. Compensation is provided by the Flemish Region to housing companies for objectively determinable shortages caused by less wealthy tenants (with lower rental income). The calculation of this regional social correction helps make up the difference between a housing company's income and certain expenses. This exclusively concerns the income and expenditure for social housing and non-residential spaces that have been subsidized by the Flemish Region. If income is less than expenditures in a given year, then there is a deficit. If income exceeds expenditure, there is a surplus. Surpluses or deficits are included in the calculation of the GSC for five years.	A specific programme (CBO) encourages private developers to build social housing on land that they own. The Housing Agency acts as the contracting authority and agent of the housing company. The Housing Agency, as a contracting authority, determines the most economically advantageous offer based on the best price-quality ratio, which is determined via the award criteria in the specifications of the tender. Other programs, like Design and Build or Design and Insulate, are designed to facilitate the building and renovation of social housing. The Housing Agency, as a contracting authority, concludes a framework agreement for the design and construction or insulation of social housing. The Housing Agency acts as a purchasing body. It is the housing companies that can order specific assignments within the framework agreement. To be allocated a house, the candidate-tenant must fulfil a number of conditions. The tenant must also fulfil certain conditions in order to maintain tenancy.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Conventional rental housing	Low- and moderate-income households	Private investors (housing companies)	The private developer receives a monthly subsidy of 15% on top of the market rent and a guaranteed payout for up to 27 years. The developer can decide to rent to a housing company, which will in turn sublet as social housing. This way, the private developer can rent more securely as the property will be primarily managed by the housing company. Grants provided directly from regional government.	No conditions have been imposed for the private initiator, only for the projects themselves. Every private initiator who builds and rents out conventional or social rental housing is therefore eligible to receive a subsidy. Rental price below market rent for the tenant. To be allocated a home, the candidate-tenant must fulfil a number of conditions. The tenant must also fulfil certain conditions in order to maintain tenancy.
Public subsidies towards affordable owner-occupied housing				
Flemish housing loan	Private owner-occupants from the low- and middle-income categories	Flemish Housing Fund	Funds provided directly from regional government.	A mortgage loan that can be used for the purchase of a house or apartment, possibly combined with construction work; the retention of a house or apartment in the event of divorce proceedings or termination of cohabitation, possibly combined with construction work; construction work on a house or apartment. To be allocated a loan, the credit taker must meet certain conditions.
Social loan from a recognised credit company	Private owner-occupants from the low- and middle-income categories	Credit companies Private owner-occupants from the low- and middle-income categories	Every year, credit companies launch a market survey among commercial banks via their umbrella organisation to make a loan envelope available. Both the Minister of Housing and the Minister of Budget have to give their approval to allow the credit institution that emerges best from the market consultation to act as a lender. This method is not anchored in regulations, but it does limit the risks for the Flemish Region. A double guarantee is provided by the Flemish government, for which the credit companies pay fees: • A guarantee on the funding that the credit company takes from the funding provider; • A guarantee on the repayment of the social loans provided by the credit company during the first 10 years, covering up to 80% of the sales value. The recognized credit companies are part of the Flemish consolidation circle. Their receipts and expenditures are therefore part of the Flemish government budget, contributing to the total debt ratio of the region.	A mortgage loan that allows the borrower up to 100% of market value at a Favourable, mainly fixed interest rate. To be allocated a loan, the borrower must meet certain conditions.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Guaranteed housing insurance	Property owners	Housing agency - Flanders	An insurance company is appointed every five years via a tender. The Flemish government pays the insurance premium, while the insurance company ensures the payment of the loan compensation. Funds for the insurance premium are provided directly from regional government. To obtain insurance, the property owner must fulfil a number of conditions.	Anyone who works for at least 12 months can take out free insurance for 10 years. This insurance temporarily helps repay part of the mortgage loan if the borrower becomes involuntarily unemployed or disabled.
Mortgage interest rate subsidization/Tax benefits				
Personal income tax advantage (<i>lange termijnsparen</i>)	Property owners	SPF Finance	Tax benefit	All owners of a second house (not self-occupied) who bought or built their house before 1st January 2024 (abolished since then)
Personal income tax advantage for first and only owner-occupied property (<i>woonbonus</i>)	Property owners	SPF Finance	Tax benefit	All owner-occupants who bought or built their house before 1st January 2020 (abolished since then)
Reduction of the transaction tax for owner-occupied dwellings	Property owners	Flemish Tax Authority	Tax benefits	Following a reduction in transaction tax in Flanders for the purchase of an 'owner occupied dwelling' from 6% to 3% in 2022, the tax is further reduced to 2% since 1st January 2025. For any other dwelling or for buildable lots, the rate has increased from 10% to 12%. When a far-reaching energetic renovation of one's own dwelling will be carried out, the tax rate is 1%. An official energy certificate should prove this renovation within a period of 5 years after the purchase.
Programmes supporting energy efficiency refurbishment				
Renovation obligation	Property owners	Energy and climate agency - Flanders	NA	New owners of energy-wasting residential buildings (with an EPC label E or F) are required, within five years of purchase (and other transfers) or after the establishment of a leasehold or right of superficies, to carry out energy-saving renovations sufficient to bring the house up to at least EPC label D.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Renovation loan	Private owner-occupants from the low- and middle-income categories Private landlords Individuals acquiring a home through an inheritance or gift Non-commercial institutions or cooperatives (e.g. non-profit organisations) Associations of co-owners	Housing Agency – Flanders Energy and climate agency – Flanders	Funds provided directly from regional government.	This loan can be used to finance renovations that focus on both housing quality and energy performance improvement. The borrower pays an interest rate of minimum 0% and maximum 3% below the legal interest rates To receive a renovation loan premium, the property owner must fulfil a number of conditions.
Renovation premium	All those investing in an existing house, flat, block of flats or non-residential building), depending on the target group to which they belong.	Housing Agency – Flanders Energy and climate agency – Flanders	The amount of this grant financing depends on the nature of the home improvements that have been carried out and the target group they belong Funds are provided directly by the regional government.	Individuals (and companies) can apply for a premium for renovation and energy-saving investments. To receive a renovation premium, the property owner must fulfil a number of conditions.
Programmes supporting home improvements/adaptation				
Adjustment premium	Property owners Tenants	NA	The amount of this grant financing depends on the nature of the home adjustments that have been carried out. Funds are provided directly by the regional government.	The adaptation premium is a renovation premium for (resident) people over 65 who want to adapt a home in the Flemish Region to the needs of aging. A similar premium is provided to adapt a home to the needs of a handicap.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Housing quality standards	Property owners	Housing Agency - Flanders Municipalities	NA	Every home in Flanders must meet a number of minimum quality requirements in terms of safety, health and housing quality. Every interested party (owner, renter, municipality) can demand a certificate of compliance. During a compliance investigation, a home inspector checks whether a home meets the Flemish minimum safety, health and quality requirements. In some municipalities a certificate of compliance is mandatory to let the home on the rental market. If a home does not meet the minimal criteria, a declaration of unsuitability or uninhabitability will be issued by the mayor. A decision to declare a dwelling unsuitable or uninhabitable has several consequences. First and foremost, the owner is obliged to put the house in order. The house is also included in the Flemish inventory of unsuitable and uninhabitable houses, which is linked to an annual tax obligation. Renting out an unsuitable or uninhabitable home is also punishable. If a resident has to leave the home, the costs of rehousing can be recovered from the owner.
Renovation premium	All those investing in an existing house, flat, block of flats or non-residential building), depending on the target group to which they belong.	Housing Agency - Flanders Energy and climate agency - Flanders	The amount of this grant financing depends on the nature of the home improvements that have been carried out and the target group they belong. Funds are provided directly by the regional government.	Individuals (and companies) can apply for a premium for renovation and energy-saving investments. To receive a renovation premium, the property owner must fulfil a number of conditions.
Renovation loan	Private owner-occupiers from the lowest and middle-income categories Private landlords Individuals acquiring a home through an inheritance or gift Non-commercial institutions or cooperatives (e.g. non-profit organisations) Associations of co-owners	Housing Agency - Flanders Energy and climate agency - Flanders	Funds are provided directly by the regional government.	This loan can be used to finance renovations that focus on both housing quality and energy performance improvement. The borrower pays an interest rate of minimum 0% and maximum 3% below the legal interest rates. To receive a renovation loan, the property owner must fulfil a number of conditions.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Renovation loan with interest grant	Property owners	Housing Agency - Flan- ders	Funds provided directly from regional government.	Anyone who bought a house or flat with a poor energy performance (E or F label) before 1st January 2025 (abolished since then) and carried out energy renovations to that property within five years after acquisition, could take out a renovation loan from the lender. The Flemish authorities provide interest grants for this.
Programmes supporting vulnerable households with access to energy				
Private rent regulation	Tenants on the private rental market	Housing Agency - Flan- ders	NA	Compulsory legal framework that shapes the most important rights and duties in the tenant-landlord relationship. E.g. regulations regarding duration of contract, notice periods, housing quality standards, renovation, maintenance and repairs, alterations of the dwelling, index clauses, rent increases, utility charges, guarantee deposits, etc
Temporary index freeze on rental prices	Tenants on the private rental market who rent a property with EPC D or worse	Housing Agency - Flan- ders	NA	The prices of the most energy consuming homes on the private rental market were frozen for 1 year, from 1st October 2022 to 30th September 2023. Since 1st October 2023, indexation for rental properties without an EPC or with a label D, E and F has been permitted again, but according to an adjusted formula. This way, tenants do not suddenly receive a very high rent increase after 1 year.
Other schemes for specific groups				
Fund to combat evictions	Landlords with tenants who no longer fulfil their obligations.	Housing Agency - Flan- ders	Funds provided directly from regional government.	Long-term rent arrears can lead to the tenant being forced to leave the home (eviction). To avoid evictions, the fund provides compensation to the local welfare agency (OCMW) to support tenants and landlords with rent arrears.

Table 15: Housing Policy Instruments for Quality and Affordable Housing (Wallonia)

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Allowance for households waiting for social housing (AAL)	Means-tested and the person must have been applying for social housing for more than 18 months	Regional authorities	It has been implemented in 2023. The AAL is funded by the regional authorities, the housing waiting allowance amounts to €125 per month, plus €20 per child and €20 per disabled person, up to a maximum of €185 per month.	Housing waiting allowance cannot be combined with rent allowance described below (ADeL).
Moving and Rent Allowance (ADeL)	For tenants, means-tested	Regional authorities	The amount of the moving allowance is €400, increased by 20% for each dependent child and for each disabled person. The amount of the rent allowance is equal to the difference between the rent of the healthy or adapted accommodation being rented and the rent of the uninhabitable, overcrowded or unsuitable accommodation being vacated. The allowance is capped at €100 per month, however. For those moving from homelessness into accommodation, rent allowance is a flat rate of €100.	Rent allowance is not granted to tenants of social housing. Cannot be combined with AAL described above.
Mortgage interest rate subsidization				
SWCS mortgage loan	Means-tested (for low-to moderate-income families in Wallonia)	Walloon Social Credit Company (SWCS)	The mortgage is reduced through various formulas. The Access pack offers mortgage credits ranging from 5 to 30 years, depending on financial capability, for purchasing homes and financing home improvement projects. There is a special offer for those under 35, with an annual interest rate reduction based on income. Additionally, there is a mixed credit option covering home purchase, improvements, and renovations up to €60,000.	The person must be buying or building in Wallonia and live in the financed property.
Mortgage for large families	Means-tested. For large families (at least 3 children or dependants)	Wallonia Housing Fund (FLW)	Loans granted by the Fund are intended for the acquisition or construction of a first home, or to finance work on the family home, a rented property or a condominium. The FLW provides a housing loan that can be used to finance home ownership for large families. The interest rate depends on the taxable income and number of dependants, and the loan repayment term is a maximum of 30 years. The amount can be anywhere between €315,000 & €456,750, depending on the person's situation.	The property must be occupied by the requesting household.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage for young people of large families	Means-tested. Recipients must be less than 35 years old and have a large family (at least 3 children or dependants)	Wallonia Housing Fund (FLW)	The FLW provides a 0% loan to finance the costs of buying a first home (registration fees, notary fees, construction VAT, real estate agency commission, etc.). A maximum of €60,000 can be provided and is repayable over a period of up to 30 years.	The property must be occupied by the requesting household.
Programmes supporting energy efficiency refurbishment				
SWCS zero-rate loan for renovation	Means-tested. Be the owner of a home more than 15 years old in Wallonia	SWCS	0-rate loan to finance work from a minimum of €1,000 to a maximum of €60,000.	Finance different operations with the aim of making the home safe to live in, saving energy, securing the home, and adapting the home for the disabled.
Renovation loans for large families	Means-tested	Wallonia Housing Fund (FLW)	The FLW proposes a 0% interest rate credit, from €1,000 to €60,000, repayable over a maximum of 30 years.	Depending on the type of work involved, renovation loans may or may not be accompanied by bonuses.
VAT reduction	For owners or, in some instances, tenants	Federal Public Service of Finances	For certain renovation work, it is possible for an owner or tenant to benefit from a reduction in VAT to 6% instead of 21%.	The dwelling is used either exclusively or primarily as a private residence. The work carried out (transformation, renovation, rehabilitation, improvement, repair or maintenance, excluding cleaning) is billed directly to the „end consumer“ (namely the owner, usufructuary, tenant...).
Programmes supporting home improvements/adaptation				
Mortgage for intergenerational households	Means-tested. Cohabiting with at least one parent aged 60 or over	Wallonia Housing Fund (FLW)	Intergenerational households (i.e. those cohabiting with a parent aged 60 or over) can obtain a reduced-rate mortgage loan to finance the work needed to convert or create a living space (a bedroom, for example) to accommodate that person.	The property must be occupied by the requesting household.
Crédal social credits	Means-tested. Recipients must be residents of the Walloon Region and/or Brussels-Capital Region.	Crédal	Crédal is a cooperative that uses its members' savings to finance social loans. The minimum amount is €500 and the maximum is €10,000	Crédal can grant credit to finance: household equipment such as furniture, electrical appliances, a computer, etc., home comfort improvements such as sanitary installations, fittings, renovation work, etc., transportation, such as a second-hand car, a scooter, an electric bike, etc., training leading to a qualification, including language training, healthcare costs (not reimbursed), such as glasses, dental care, etc., and equipment adapted for disabled people.

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Bulgaria

Nóra Teller

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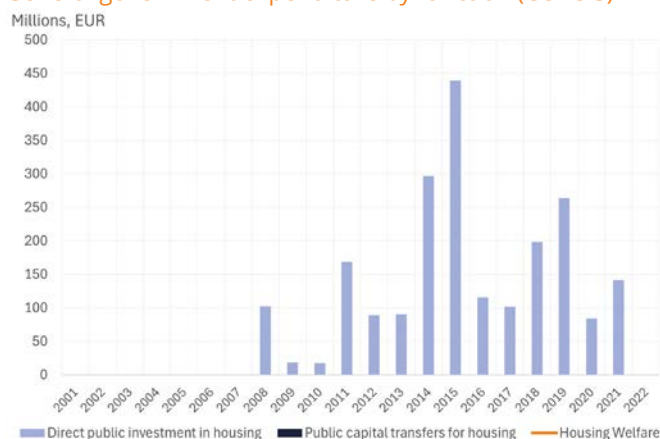
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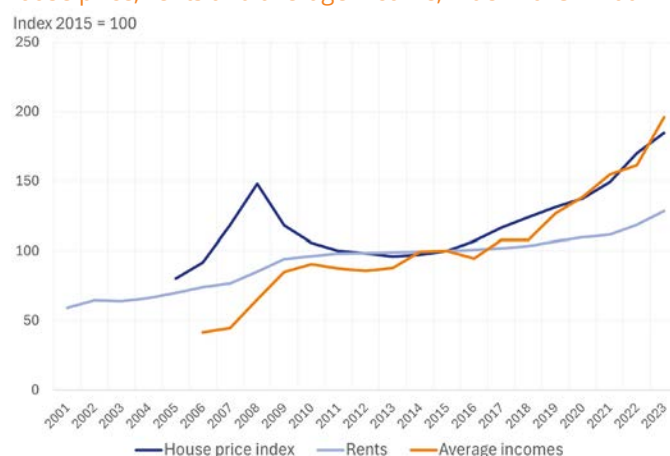
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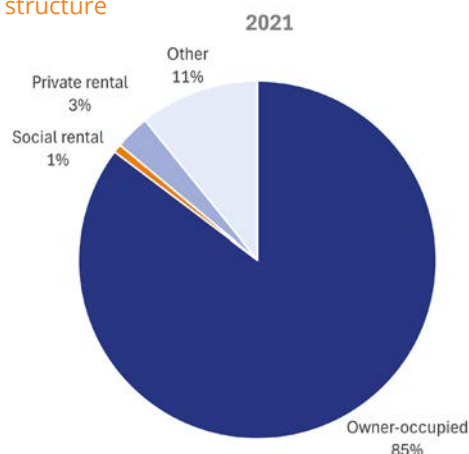
General government expenditure by function (COFOG)



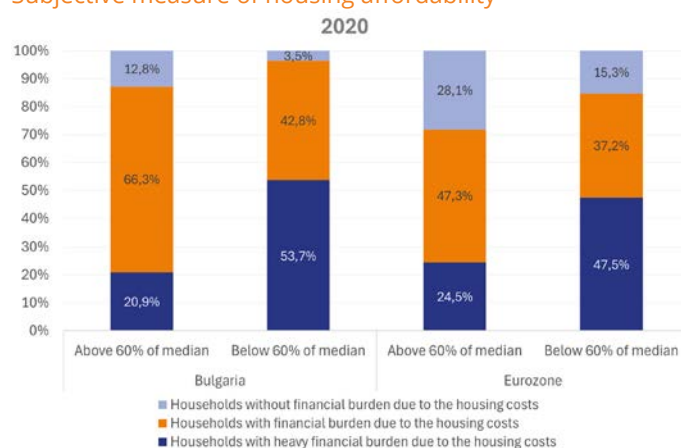
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Bulgaria's housing market is heavily skewed towards homeownership, with the overwhelming majority of Bulgarians owning their own homes. This trend has been reinforced by the absence of a robust rental market and limited state intervention in housing.
- A significant portion of the housing stock remains vacant, with the most recent Census indicating a vacancy rate of approximately 40%. This high vacancy rate poses challenges for potential energy efficiency improvements, as such initiatives must be managed by homeowners' associations. Policy plans to mobilise vacant housing in the market (e.g. as social housing) are missing and have emerged only in advocacy activities by the NGO sector (e.g. Habitat for Humanity Bulgaria).
- Housing issues in Bulgaria are further complicated by regional disparities. Large urban hubs experience overcrowding and affordability issues, while rural and smaller towns suffer from high vacancy rates and dilapidated housing. These disparities are exacerbated by uneven economic development and urbanization, with major cities like Sofia, Plovdiv, and Varna attracting the bulk of investment and population growth.
- The municipal housing stock in Bulgaria is extremely limited and fragmented, with a very small share allocated to vulnerable groups. This is due in part to a significant reduction in the amount of publicly owned housing, which decreased by two thirds between 2011 and 2022. Municipalities also face considerable challenges in addressing local housing needs due to their limited planning mandates, low capacity, and scarce resources.
- Bulgaria has no coherent and unified housing policy framework. Existing housing policies are fragmented and outdated, with no substantial affordable housing programs beyond small-scale social housing investments funded by EU programs. Housing allowance schemes have very low coverage and their impact is marginal. The state's involvement in housing provision has significantly decreased, and there is no strategic vision for addressing the country's housing challenges.
- Bulgaria has an ongoing energy efficiency investment programme for condominiums, funded by the RRF and managed by municipalities. However, the program's first phase was limited in scope, with only about 10% of applicants receiving funding. The second phase, which requires a 20% contribution from homeowners, is set to launch soon, but its success remains uncertain due to high vacancy rates and the fragmented nature of the housing stock.
- Since 2020, Bulgaria has faced significant political instability, with five national parliaments and five caretaker governments elected between 2021 and early 2024. This has led to stagnation in policy development, with many housing initiatives being halted or stopped. The ongoing Ukraine crisis has added further uncertainty, making it difficult to implement long-term housing strategies.
- While there are some ongoing efforts to address energy efficiency and housing needs, the overall approach remains fragmented and lacks strategic coherence. The absence of affordable housing programs and the limited scope of current initiatives pose significant challenges for addressing Bulgaria's housing crisis. Additionally, the lack of local government capacity and the withdrawal of the state from housing provision further complicate efforts to improve the housing situation in Bulgaria.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	4,261,454
With usual residents	2,603,713
Without usual residents	1,657,741
Of which	
- Secondary residencies	352,065
- Vacant	1,305,635
Conventional dwellings per thousand inhabitants	619
Age breakdown of residential buildings	
- Before 1960	34.8%
- 1960-1969	20.8%
- 1970-1979	15.8%
- 1980-1989	13.6%
- 1990-1999	6.7%
- 2000-2009	4.5%
- 2010-2019	3.8%
Type of residential buildings	
- Multi-family	4.9%
- Single-family	94.6%
- Other	0.5% * mixed type of buildings and dormitories
- Not identified	NA
Tenure structure	
- Owner-occupied	85.3%
- Social rental	0.8%
- Private rental	3.1%
- Other	10.8%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	150 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	37.2%
- Not at risk of poverty	13.9%
- Total	19.0%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	No official definition of affordable housing could be identified in Bulgaria.
Definition(s) of social housing	Social housing is a comprehensive term for affordable homes and public housing in the rental market, which are subsidised by the state, the municipalities, or various housing associations. These dwellings are prioritised for people in need. Examples include affordable housing for low-income households (dwellings owned and managed by a housing association under the authority of local authorities); public housing (rental dwellings for people with low to medium income or people with special needs, which are at least partially funded by the state and run by a non-profit and/or local authorities); housing for immediate accommodation (for people in immediate need, including women and children, victims of domestic violence); and housing with integrated social services (for disabled people and others). No precise information is available on the number of social housing units in the country. According to the 2021 Census, there are roughly 22,400 units of municipal housing, but this is not the same as “social housing.” Municipal housing was originally built and funded by the state, but has since been mostly privatized. The number of municipal housing units is declining due to ongoing sales. Despite some room for reframing the legislation for social housing based on recent developments from EU funds, social housing is still not defined by law. Given that municipalities continue to be the beneficiaries of these investments, they need to ensure that local decrees will be designed accordingly. Moreover, in the new programme period under the PDR 2021-2027, the construction of „housing“, not social housing, will be supported. This doesn’t change the social nature of the measure - its purpose is to provide adequate living conditions and accessible housing, especially for vulnerable groups. But it avoids the recognition of municipal housing as social housing. Guidelines for improving the order and management of the municipal building stock are adopted by the Deputy minister of the regional development and public works. The guidelines have been prepared in connection with the implementation of a project entitled „Creating a network and tools for communication and interaction between administration and citizens for responsible housing decisions“, approved with Administrative Contract No. BGO5SFOP001-2.025-0138-COI, financed within the framework of the Operational Program „Good Governance“, „Increasing civil participation in the processes of implementation and monitoring of policies and legislation“. The project is implemented in partnership between the Shelter for Humanity Foundation/Habitat Bulgaria and the Ministry of Regional Development and Public Works. The main objective of these guidelines is to assist municipal councils and district administrations in which municipal housing is rented out, by providing guidelines for more effective management of the municipal housing stock and providing an easily accessible and transparent service for housing for households in housing need, as well as to achieve an overall improvement in practices in the implementation of legislation in the field of management and maintenance of the municipal housing stock.
Definition(s) of adequate housing	Bulgaria has no definition of adequate housing. Moreover, Bulgaria had not adopted the (revised) European Social Charter, which was ratified in March 2000. Thus Bulgaria “has not adopted Art. 31, i.e. it is not obligated under this article (regarding the access to housing of an adequate standard, making the price of housing accessible to those without adequate resources (paragraphs 1 and 3), preventing and reducing homelessness with a view to its gradual elimination (paragraph 2).”
Definition(s) of energy poverty	Bulgaria adopted amendments to the Energy Act and to the subsequent secondary legislation, which introduce a definition of “energy poverty” and define criteria for identifying vulnerable consumers and households in energy poverty.
Definition(s) of homelessness	According to the Social and Solidarity Economy Act, a “homeless person is a person who does not own a home, is unable to rent a home with his/her own funds, and is not placed in a municipal dwelling under the Municipal Property Act and/or due to incidental circumstances (fire, natural disasters, collapse of a building, etc.) has remained without shelter.”
Vulnerable groups identified in the context of housing policies	Different policy documents refer to different population groups experiencing difficulties in accessing decent housing, in particular: young people; children living in poor housing conditions; persons with disabilities; homeless; and Romani people. There is no specification of which groups should be prioritised as vulnerable groups by municipal housing programs. However, the European Regional Development Fund (ERDF) resources that were dedicated to construct social housing in recent periods have specified which groups should access these housing units based on disadvantaged and vulnerable situations. This includes homeless people and people living in very poor living conditions, parents with children with poor health and/or disabilities, and people at risk of poverty or social exclusion (individuals whose average income per family member over the last 12 months from all sources is less than the legally established monthly amount of the guaranteed minimum income).

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Regional Development and Public Works, Directorate of Housing Policy	The Directorate of Housing Policy of the Ministry of Regional Development and Public Works is the responsible government body for housing policy as well as energy efficiency and renovation of housing. The ministry is also responsible for RRF and ERDF resources (the Managing Authority is located within the ministry's departments.)
Ministry of Labor and Social Policy	Responsible for social assistance, including targeted assistance with rent payments
Role of regional authorities	
District Administration	Bulgaria encompasses 28 districts. District administrations do not have competences in housing policy
Role of local authorities	
Municipalities	Social/public housing is a competence and responsibility of municipalities. Local governments are required to pass their own housing policy and criteria (in line with the Municipal Property Act) to provide social housing for those in need, but the public social housing programme is inadequate both in terms of quality and quantity. Furthermore, the sector lacks a strategic framework and coordination between national and local level administrations. The latter have few resources available and the sector is shrinking. EU funds for social housing construction could be obtained by municipalities in the past 2 financial periods, as well as under the current programming period - see the section regarding PDR above.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
National Housing Strategy (draft withdrawn but no new draft has been adopted)	The National Housing Strategy adopted by the Council of Ministers in 2005 still guides housing policy in Bulgaria despite having become obsolete. However, the draft of the next National Housing Strategy has been crafted by the Ministry of Regional Development and Public Works, with 2030 as a time horizon. Identified priorities include: obsolete and unmaintained housing stock in need of systematic repair and renovation; a steadily increasing percentage of uninhabited dwellings; risk of structural problems in part of the building stock; high energy intensity of the existing building stock; lack of social housing stock appropriate to the needs of the population to ensure access to housing for disadvantaged groups; lack of financial mechanisms to ensure access to home purchase and rental for low-income families; and lack of encouraging conditions for young people seeking to satisfy their long-term living needs in Bulgaria. The draft has not been replaced/adopted by a new strategy.
Selected policy document(s) defining energy and environmental goals for housing	
Long-Term Renovation Strategy	The Long-Term Renovation Strategy calls for the renovation of 60% of the residential building stock and close to 17% of the non-residential building stock by 2050. It includes measures to build new buildings and transform existing buildings into nearly zero-energy buildings, improve the energy performance of residential and non-residential buildings, and promote the introduction of smart technologies in the building sector. The creation of a national decarbonisation fund is envisaged as the main financial scheme in support of the Strategy, which is supposed to use different sources including the European Structural and Investment Funds, the European Investment Bank, the European Bank for Reconstruction and Development, the InvestEU Just Transition Fund.
(operational programmes – see further below)	The European Regional Development Fund also contributes to energy retrofitting of municipal housing (and to facilitate housing inclusion of Roma – see further below)

	Description
Selected policy document(s) defining strategy to tackle housing exclusion	
National Strategy for Poverty Reduction and Promotion of Social Inclusion 2030	In the absence of a homelessness strategy at the national level, homelessness is addressed as part of the National Poverty Reduction and Social Inclusion Strategy 2030. It calls for a comprehensive approach, 'including providing access to social housing or assistance for good quality housing, providing shelter and services to homeless people to promote their social inclusion, and including integrated cross-sectoral services.
The Programme "Human Resources Development Programme 2021-2027"	With reference to the National Poverty Reduction and Social Inclusion Strategy 2030, the Programme includes targets to tackle employment, social inclusion, discrimination and housing exclusion against Roma. The Human Resources Development Programme (national level ESF+) serves social inclusion under its Priority 2 „Social Inclusion and Equal Opportunities“, and regarding housing, this priority could offer additional support in terms of access to employment support, social services and healthcare for Roma people receiving housing, and address Roma inclusion under its specific objectives 2 (housing not included here).
The Programme "Development of Regions" 2021-2027	Under Priority 1 (integrated urban development, in 10 key urban hubs), specific objective RSO5.1, and under new or retrofitted housing shall be created, with a focus on vulnerable groups, including Roma. Under Priority 2, specific objective RSO5.2, new or retrofitted housing shall also be created in 40 other municipalities. PDR investments may be implemented in integrated manner with social inclusion related measures with ESF+ financing under PHRD.
Selected policy document(s) establishing planning and land use paradigm	
Regulated under the Regional Development Act: National Concept of Spatial Development (2013-2025) National Strategy for Regional Development	Spatial policies are reported to be fragmented (across various acts / sectoral regulations beyond the Spatial Planning Act and municipal levels). The Spatial Planning Act and Regional Development Act are reported to apply different perspectives (land use but with poor focus on e.g. transportation infrastructure vs. strategic development) Bulgaria's spatial planning hierarchy includes the National Regional and Spatial Development Concept (NRSDC), which sets long-term national goals, focusing on infrastructure and EU integration. At the regional level, Integrated Territorial Development Strategies (ITSD) outline spatial priorities and project timelines for seven-year periods. Municipal Integrated Development Plans then define medium-term objectives for municipalities, aligning with regional and local plans. Under the Spatial Development Act, General Spatial Development Plans (GSDP) guide overall planning and infrastructure use, while Detailed Spatial Development Plans (DSDP) specify land use policies for specific areas, with both subject to public consultation and coordination with relevant authorities. Municipalities seldom have resources to implement their local spatial plans (which are also strategic documents), and they must not reject any construction permit requests that are aligned with the relevant legislation. Therefore, there is little room for manoeuvring left at local level to create and implement local housing policies vs. the investment plans of (larger) potential investors.
Cadastre and Property Register Act	The Act regulates (among other things) land registration and registration of immovable property. It is an essential document given that much of the housing in Bulgaria was created without permission. Thus this framework for the formalisation of housing has considerable weight.
Operational programmes and cohesion policy strategies	In Bulgaria, "EU Cohesion Policy programming is a strategic activity aligned and at least partly integrated with domestic spatial planning at the national and/or regional levels. This entails aligning the timing, pairing of spatial and strategic programming documents and alignment of investment priorities (mostly to maximise absorption of EU funds)."
Other relevant strategic documents in specific policy areas	
National Strategy of the Republic of Bulgaria for Equality, Inclusion and Participation of Roma (2021-2030)	The National Strategy of the Republic of Bulgaria for Equality, Inclusion, and Participation of Roma contains several objectives that are relevant to housing policies. These include: • Improving the housing conditions in neighbourhoods with compact Roma population; • Providing new plots for house construction allowing to deconcentrate the compact Roma neighbourhoods; • Continuing the process of devising cadastre registers; • Updating/creating detailed spatial development plans of existing and newly designated land plots; • Designing and building technical infrastructure; • Building and providing social housing; Ensuring appropriate housing for Roma persons moved out of illegally occupied houses or evacuated in case of danger; • Improving and closing the laps uses in the housing legislation; and • Forming an attitude of responsibility and diligence in the Roma people when giving them the right to use real estate.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing Allowance	Available to tenants in the municipal rented sector	Municipalities	National	Private renters are not eligible to receive any housing allowance, it is reserved for residents of municipal dwellings. Those eligible include tenants in municipal housing orphaned by age 25 who have graduated from the Social-Educational Centre; persons aged above 70 living alone; and single parents. Award amount depends on the rent in the specific home allocated. In practice: practically zero coverage
Monthly allowance for social integration - rent for municipal housing	Available to tenants with disabilities in municipal housing	Municipalities	National	Tenants with disabilities are eligible for this supplement (no means testing). The amount is based on individual need and depends on the degree of reduced capacity. In practice: practically zero coverage
Targeted assistance for heating for individuals and families through the heating season	Available to homeowners and tenants	Municipalities	National	This programme is means tested. Additional conditions are set by the Implementing Regulations of the Social Assistance Act The monthly amount is the same for all eligible persons: it is based on the equivalent of a set amount of electricity, according to the average retail price of electricity for household consumers to 31st October of the current calendar year. The benefit is only granted between 1st November and 31st March. In practice: practically zero coverage
Public and social rental housing programmes				
Support for housing measures: construction or renewal of existing municipal infrastructure (ERDF)	Population in need/vulnerable households	Ministry of Regional Development and Public Works through municipal administrations in urban municipalities (50)	ERDF and national co-financing – call for projects within ITI	Municipalities construct/renovate housing and oblige themselves to allocate it for affordable or social housing purposes. Only a few municipalities took advantage of this funding option.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage interest rate subsidization				
Tax benefit	young households	banks	State	Limited tax benefits are available for young families (spouse not elder than 35 years), which can deduct from their taxable income interest payments on loans (or the part of loans) up to BGN 100,000.
Programmes supporting energy efficiency refurbishment				
Support for Sustainable Energy Renovation of the Residential Building Stock -Phase I", and Phase 2, funded by the National Recovery and Resilience Plan	The target group is owners of multi-family residential buildings and homeowners' associations in multi-family buildings. Staircase-level homeowners' associations must create a building-level homeowners' association in order to be eligible.	Central government / Ministry of Regional Development and Public Works Municipalities	RRF Approved buildings received up to 100% grant assistance in Phase I. Energy audit reports and technical plans must be pre-financed by homeowners. In Phase II, only 80% of the costs will be eligible. However, no financial products or loans are available to cover the 20% owners' contribution as of May 2024 due to the delayed establishment of the National Decarbonisation Fund. (In Phase I, municipalities had the exclusive decision about the selection of construction companies in the projects, in Phase II, the 20% co-funding obligation shifts to the home-owners, allowing control and risks to be shared, according to the plan.)	All multi-family residential buildings that are managed under the Condominium Management Act (CMA) and were designed before 26th April 1999, are eligible. The main objective of the programme is to improve the energy performance of residential buildings, achieve energy consumption class "B" for multi-family residential buildings, reduce the country's energy consumption, reduce greenhouse gas emissions; achieve 30% primary energy savings for each site in the residential building stock, reduce energy poverty by reducing energy costs, and improve living conditions and quality of life through technological renovation and modernization of the building stock, etc.
Energy efficiency of residential building stock under Programme "Development of Regions"	The target group is owners of multi-family residential buildings and homeowners' associations in multi-family buildings.	Ministry of Regional Development and Public Works through municipal administrations in urban municipalities (50)	ERDF and national co-financing – call for projects within ITI	Eligible measures include renovation and energy efficiency with obligation to reach at least class B of energy efficiency and at least 30% savings of GHG emissions.
Programmes supporting home improvements/adaptation				
None at the state level except for energy efficiency (see above)				
Programmes supporting vulnerable households with access to energy				
See Housing allowance scheme for heating				
Other schemes for specific groups				
See Public and social rental housing pro-programmes				

Table 6: Sources

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Croatia

Bence Örkény, József Hegedüs

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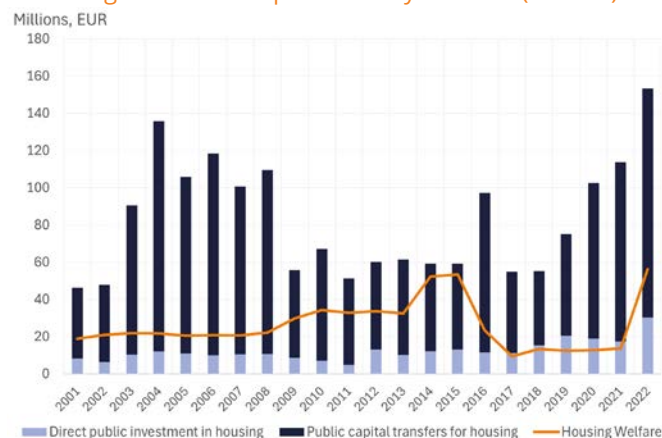
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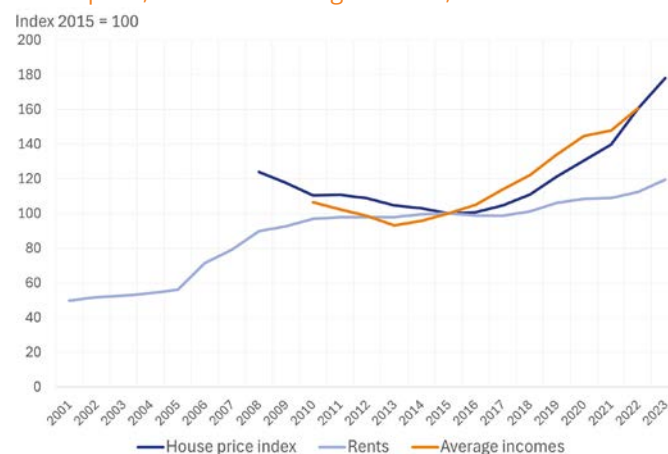
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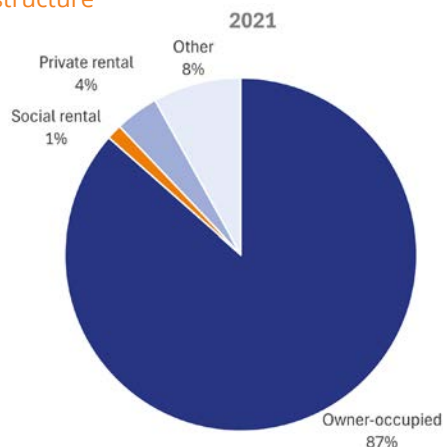
General government expenditure by function (COFOG)



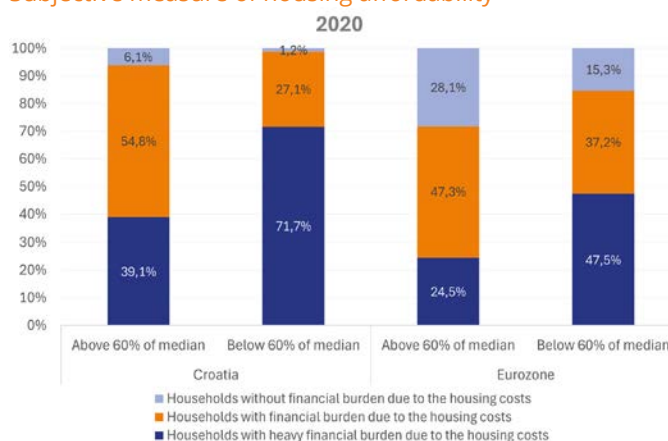
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Croatia, with a population of approximately 3.9 million—a decline of about 10 % from 2003 to 2023—is situated at around 65.8 % of the EU average in GDP per capita (PPP). Although its Gini coefficient (about 29–30 %) aligns with the average in New Member States, income distribution masks large regional inequalities. (Zagreb's GDP per capita stands at 126% of the EU average, while regions like Pannonian Croatia lag at just 40%).
- The tenure structure in Croatia is notably imbalanced, with homeownership accounting for nearly 90% of the housing stock, while both social and private rental sectors remain underdeveloped. Mortgage coverage is low, reaching only around 20% of the population. Although the construction of new dwellings remains relatively active, the proportion of vacant housing units is alarmingly high, close to 40%, making it one of the highest vacancy rates in Europe. The existing system of housing taxes and subsidies has largely reinforced homeownership, despite strong demand for rental housing among young people in economically dynamic urban centres, particularly Zagreb. The rapid rise in housing prices and rents has resulted in a growing affordability crisis. In response, the government's new housing policy prioritises the expansion of affordable rental housing, with plans currently being developed in cooperation with international financial institutions.
- Approximately 86.5% of inhabited dwellings in Croatia are privately owned, 1.4% are classified as social housing, and 4.0% are privately rented, while 8.1% remain unclassified. This trend originates from the privatisation efforts of the early 1990s. It is important to note that local authorities likely own more than 1.4% of the housing stock, similar to the situation in the Czech Republic, and typically use them in the form of affordable units offered at below-market rents. The private rental sector is largely informal and underreported, indicating that its actual role is more substantial than the official 4% figure suggests. Overall, the housing tenure structure is significantly imbalanced, a situation further reinforced by policy programmes from 2010 that have historically prioritised homeownership.
- Croatia's urbanisation is highly uneven, with coastal regions being more urbanised. This is partially due to migration from hinterlands and partially due to the higher natural growth rate of rural-to-urban settlers. Moreover, the high number of tourists has also influenced the regional housing situation in coastal regions. In contrast, the urbanisation of 'continental Croatia' was driven by the economic development of major cities, like Zagreb. This has led to large migration and restructuring of areas around major cities. Four major urban regions—Zagreb, Split, Rijeka, and Osijek—together house more than 35% of Croatia's population and provide most of the region's employment.
- The Local and Regional Self-Government Act outlines the responsibilities, organisation, and functioning of these different local and regional self-governing units, including counties, municipalities, and cities. Municipalities and cities mainly focus on activities of local importance, such as settlement and housing development, urban planning, social welfare, education, culture, and environmental protection. Counties, on the other hand, handle regional matters like education, healthcare, economic development, infrastructure, and spatial planning. However, major cities such as Zagreb are increasingly decentralised in terms of governance, allowing for generally larger independence in the more urbanised regions. Thus, while in less urbanised regions the regional government focuses on housing needs, in more urbanised regions it is often the cities which handle such tasks.
- Currently, Croatia, between 2010 and 2024, lacks a coherent and unified housing policy framework. The two main housing programmes primarily focus on assisting individuals with their housing needs by providing support for homeownership. To benefit from these programmes, recipients typically need to already possess some form of financial means in order to qualify for loans. People living in poverty and without a home still lack a federally structured support system.

Country Snapshot

- There are currently efforts underway to construct a comprehensive housing strategy that addresses social housing needs by 2030. The primary objective of the proposed National Housing Plan is to ensure that citizens have access to affordable housing that meets established quality standards. The programme will also consider additional 'secondary' goals, such as challenges posed by internal migration, providing housing for young people, alleviating staff shortages, enhancing labour mobility, improving the lives of the elderly, boosting domestic economic competitiveness, promoting architectural excellence, and fostering green, circular, and sustainable housing practices.
- The state-owned affordable rental programme, currently under development, along with the incentive scheme for private landlords, rental guarantees, and tax breaks, represent positive steps toward building a more stable and accessible rental market. However, the rent-to-own scheme, though politically popular, carries the risk of reinforcing the dominance of homeownership, potentially diverting housing subsidies away from the rental sector.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	2,391,944
With usual residents	1,435,440
Without usual residents	958,499 (including seasonal dwelling, dwellings for business activities, vacancies and so on)
Of which	
- Secondary residencies	231,488
- Vacant	595,280
Conventional dwellings per thousand inhabitants	625
Age breakdown of residential buildings	Total 1,433,445
- Pre-1919	4.1%
- 1919-1945	4.3%
- 1946-1960	6.7%
- 1961-1980	35.2%
- 1981-2000	27.2%
- 2001 or later	20.4%
- Not identified	2.1%
Type of residential buildings	
- Multi-family	39.6%
- Single-family	58.8%
- Other	1.6%
- Not identified	NA
Tenure structure	
- Owner-occupied	86.5%
- Social rental	1.4%
- Private rental	4.0%
- Other	8.1%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	378 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	13.4%
- Not at risk of poverty	2.3%
- Total	4.6%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	Housing is considered affordable when a household spends no more than 30% of its net income on total housing costs, including rent/mortgage, utilities, and related charges.
Definition(s) of social housing	Housing provided at below-market rent levels, primarily for vulnerable and low-income individuals or families, managed by public authorities or nonprofit entities, and allocated based on social and financial criteria. Social housing is a subcategory of affordable housing, specifically designed for those with the highest needs, and is typically provided by non-profit entities.
Definition(s) of adequate housing	The NHPP defines adequate housing as housing that ensures safe, secure, accessible, habitable, and affordable living conditions, with access to basic infrastructure and services, without discrimination, and that enables the dignified and stable life of individuals and families. According to the Habitat III report, adequate housing conforms to both sanitary and technical conditions for living an appropriate life as outlined by the Architectural Policies of the Republic of Croatia 2013-2020 (Apolitika, National Guidelines). This means that the unit has 35 m ² of floor space and an additional 10 m ² for every additional person.
Definition(s) of energy poverty	Croatia does not have a formal definition of energy poverty; several documents, however, acknowledge the need to combat energy poverty, and use a functionally complete and policy-relevant description of energy poverty, sufficient for operational and strategic implementation. Croatia lacks a defined energy poverty framework but plans to combat energy poverty through an integrated approach, including energy renovation programmes and subsidies. Pilot projects target the most vulnerable groups, offering full funding for energy renovations and technical support. Coordination with social welfare centres ensures effective assistance to those in need.
Definition(s) of homelessness	The NHPP adopted a broad and inclusive definition, based on the ETHOS typology (European Typology of Homelessness and Housing Exclusion), and developed by FEANTSA. It defines homelessness as a condition in which individuals or families lack access to safe, secure, and adequate housing, which includes not only those living rough (on the streets) but also those in shelters, temporary accommodations, or in situations of insecure or inadequate housing. According to the Social Care Act, a homeless person is a person who has no place of residence, who resides in a public place, or another place not intended for housing, and who has no means of meeting their housing needs.
Vulnerable groups identified in the context of housing policies	The NHPP defines vulnerable groups as those who are at increased risk of housing exclusion due to social, economic, health, or demographic disadvantages. It explicitly names the following groups: low-income individuals and families; young people – especially those without stable employment or housing prospects; elderly persons – particularly those living alone or on low pensions; persons with disabilities; single-parent households; victims of domestic violence; homeless people or those at risk of homelessness; Roma communities; people with mental illness or addictions; long-term unemployed; persons exiting institutional care (e.g., foster care, prisons, psychiatric hospitals); residents in rural or depopulated areas with weak housing markets. The living conditions and housing situation of the Roma community have been found to be particularly unsatisfactory, especially in Roma settlements characterised by low standards of living, haphazard construction, and generally unregulated environments, reflecting the transient nature of their residence. To address this, Croatia has implemented national initiatives since 2003, including the National Roma Programme and the Decade of Roma Inclusion. Moreover, special efforts were made to address the housing needs of veterans and people displaced by war. There are also initiatives targeting people wishing to return after a war. These initiatives are described in detail under Table 5.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Physical Planning, Construction and State Assets (MPGI)	The MPGI has designed and implemented several state subsidy models to address housing needs. In 2020, MPGI was the lead coordinating authority for the National Housing Policy Plan of the Republic of Croatia until 2030. Moreover, it leads the inter-ministerial working group and coordinates across housing, finance, and energy. MPGI works very closely with municipalities, APN (see later), and HBOR, the development bank, according to the new plan. Most notably, the Programme of State-subsidised Housing Constructions (POS) has been under their control from the beginning, which was implemented through APN. Since 2023, the Central State Office for Reconstruction and Housing Care (CSORHC) has also been integrated under the ministry.

Public entity	Areas of competence
Ministry of Labour, Pension System and Family Policy (MLPSFP)	The Ministry of Labour, Pension System and Family Policy's main responsibility is to ensure that housing policies address the needs of socially vulnerable groups and are integrated with the social welfare system. The Ministry has implemented several social welfare policies, including reform programmes regarding social care. This ministry is also in charge of the Institute for Social Work, which plays a significant role in delegating social work and addressing housing and homeless needs.
Ministry of Finance	The Ministry of Finance's main responsibility is to provide and manage the financial framework for implementing housing policy measures, including budgeting, taxation, and fiscal oversight of public support programs. It involves the distribution and allocation of funds, which has a direct effect on the fiscal needs and resources allocated to different housing initiatives and programmes.
Role of other public bodies involved at national level	
Agency for Transactions and Mediation in Immovable Properties (APN)	The Agency for Transactions and Mediation in Immovable Properties plays a key operational and administrative role in implementing Croatia's housing policy. It will have important tasks like the National Plan for Housing Policy until 2030, in the execution of state-supported housing programmes. It includes planning and construction, public tenders for (POS), renting structure and sale procedures. APN supports the local governments in identifying land for construction and provides legal and technical assistance. The agency falls under the jurisdiction of the Ministry of Physical Planning, Construction and State Assets. They will manage the new Affordable Rental Program. (see later)
Role of local authorities	
Local and Regional Governments, Municipalities	The Local and Regional Self-Government Act puts housing development, spatial planning, urban development and social welfare under the jurisdiction of local and regional governments. It is possible to distinguish local regional governments and the municipalities of major cities. Importantly, some of the largest cities have made investments to create and set up separate housing authorities. While smaller towns and cities usually remain under local regional governments, larger cities enjoy more independence. Local authorities can be found in some of the largest cities, such as Rijeka, Dubrovnik and Koprivnica. These agencies set up by the cities are responsible for managing, refurbishing and allocating social housing units under the local municipality's management.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
National Housing Policy Plan until 2030 (NHPP)	In March 2025, the Croatian government adopted the National Housing Policy Plan until 2030 (NHPP) to address housing affordability challenges. The NHPP is a strategic act that outlines objectives, measures, and activities in line with broader strategic documents in the housing sector. Guided by the vision of ensuring affordable and sustainable housing for all, the NHPP sets out three main objectives: affordable housing, sustainable housing, and space in the function of living. These objectives focus on targeted initiatives to tackle specific housing issues, promoting inclusive, efficient, and sustainable solutions. The target group includes households with minimum to average income without appropriate housing or property ownership, with special focus on youth, people with disabilities, those in short-term jobs, and workers in precarious jobs. Under the "Affordable Housing" objective, measures aim to increase access and expand the supply of affordable housing, especially for young people and families, including construction on state-owned land and in assisted areas. The "Sustainable Housing" objective focuses on improving energy efficiency and living conditions, while "Space in the Function of Living" emphasises coordination between spatial planning, urban development, and housing needs. To realise the NHPP vision, a comprehensive, affordable housing system will be developed through legal and governance reforms, including new and amended legislation. In the first year, 15 laws and bylaws are to be adopted to improve housing accessibility and sustainability. The government has already passed amendments to the Socially Subsidised Housing Construction Act, introducing the Affordable Rental Program to activate vacant private housing. Additional legislation, including a new Affordable Housing Law, will regulate new models of subsidised construction and improve affordability. The NHPP also promotes targeted investments and financial incentives to increase affordable housing supply through reusing empty units, repurposing spaces, and new construction. Measures under "Sustainable Housing" include energy renovations and construction innovation, while those under "Space in the Function of Living" include green infrastructure and spatial planning tailored to housing needs.

	Description
Social Welfare Act	The Social Welfare Act comes closest to defining the goal of social housing policies. The act defines the rights of socially vulnerable groups, as well as the duties and obligations of cities and municipalities. While this policy regulates some aspects of social welfare related to social housing, the Welfare Act (and Croatian policies more broadly) lack a specific strategy on social housing, although the act was planned by the Joint Memorandum on Social Inclusion (JIM). Moreover, financial and economic conditions had not yet been created at the state or local level. The housing sections of the welfare programmes are managed under the Strategy on Combating Poverty and Social Exclusion in Croatia (2014-2020).
Selected policy document(s) defining energy and environmental goals for housing	
Apolitika, National Guidelines for the Quality and Culture of Building	The initiative for developing architectural policies in Croatia began in 2004 and gained momentum through the subsequent 1st Congress of Croatian Architects. Recognising architecture's cultural and social significance, key stakeholders made a commitment to promote and participate in its development. This document emphasises the public interest in the quality of the built environment and integrates sustainable development principles, including energy efficiency and environmental protection, into architectural practices. „Architectural Policies of the Republic of Croatia 2013-2020“ was formally approved by the Croatian Government on 29th November 2012.
Integrated national energy and climate plan	The Government of the Republic of Croatia launched a comprehensive programme of energy renovation for buildings and houses. Projects for buildings, street lighting and infrastructure, and industry and tourism will be co-financed by the 2014-2020 EU Operational Programme Competitiveness and Cohesion.
Selected policy document(s) defining strategy to tackle housing exclusion	
Strategy for Combating Poverty and Social Exclusion in the Republic of Croatia (2014-2020)	There is no specific homelessness strategy in Croatia. Homelessness is tackled within the Strategy for Combating Poverty and Social Exclusion (2014-2020). In the field of housing, the strategy focuses on several key areas: enhancing the rental system, supporting shelter and emergency programs, promoting energy efficiency in construction, improving housing standards for vulnerable groups, and upgrading housing in underdeveloped regions.
Selected policy document(s) establishing planning and land use paradigm	
Regional Development Act	The Regional Development Act establishes new classifications for urban areas surrounding four major cities (Zagreb, Split, Rijeka, and Osijek), along with larger and smaller urban zones. It mandates the formulation of development strategies for these areas, essential for planning projects funded by the EU and other sources. This clarity in defining urban zones and the alignment of development strategies with regional development policy guidelines lays a foundation for improved urban planning and project readiness. This facilitates more effective utilisation of EU funds allocated for urban development.
Physical Planning Act, Building Act, Building Inspection Act	The Physical Planning Act governs spatial development planning; the Building Act is concerned with construction matters; and the Building Inspection Act oversees construction inspection and supervision procedures. Under the revised Physical Planning Act, spatial development planning is streamlined into three tiers: national, regional, and local. The process of drafting and adopting physical plans has been condensed and simplified, with all plans now serving as implementation blueprints. This marks a significant simplification of the previous regulatory framework.
Apolitika	The Apolitika also emphasises three areas of special planning and land use: culture of building, quality of building environment, and the context to ensure a good life for people using the building.
Other relevant strategic documents in specific policy areas	
Law on Air Protection	The Law on Air Protection tackles climate change on the national level and includes strategies and targets to diminish the impact of climate change.
Plan for the Protection of Air, Ozone Layer and Climate Change Mitigation in the Republic of Croatia for the period of 2013-2017	The Plan for the Protection of Air and the plan for Ozone Layer and Climate Change Mitigation in the Republic of Croatia are two main policy documents focusing on reducing greenhouse emission and meeting the environmental standards set by the EU.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Social Care Act (and later Social Welfare Act)	Housing allowances can be granted to a single tenant or a family not using a flat exceeding their needs, stipulated by special rules. The Social Care Act (and later Social Welfare Act) determines the target group of different social services, including the elderly living alone, families with children, unemployed or disabled persons, and socially vulnerable renters (especially in private rentals).	Implemented by municipalities and cities, with support from the Ministry of Labour, Pension System, Family and Social Policy (MLPSFP). Local self-governments are responsible for providing funds for the housing allowances.	Administered under the Social Welfare Act, the program is financed through the state budget, overseen by the Ministry of Labour, Pension, Family and Social Policy and implemented by local self-government units (municipalities and the City of Zagreb) and implemented by local self-government units. It operates alongside the Guaranteed Minimum Benefit program.	Each locality determines the minimum housing allowance, which is at least 30% of the guaranteed minimum benefit (base €150); funds cover rent, utilities, heating, and water, and local governments may either reimburse households or pay service providers directly. In the NHPP, there is a plan to change the Social Welfare Act to expand rights to housing allowances for over 20,000 beneficiaries, including the homeless, domestic violence survivors, trafficking victims, and regular students. Housing-related benefits remain a small budget category, accounting for €6.8 million - around 0.04%, of all social protection spending, roughly €2.3 million basic housing assistance.
Public and social rental housing programmes				
Sub-programme in POS – Rental of real property	Under the Act on State-Subsidised Housing Construction, constructed POS apartments may be rented out with a rent-to-buy option to citizens of the Republic of Croatia for the purpose of meeting their housing needs. Typical target groups include first-time buyers, families with children, and young adults	This is monitored and managed primarily by the Agency for Transactions and Mediation in Immovable Properties (APN), but also by other public institutions of major cities and regions. Typically, the Municipality identifies land and demand, and applies to join the program. APN has sub-offices in the City of Dubrovnik, in the City of Koprivnica, in the City of Rijeka and in the City of Varaždin.	APN's POS is a state development-for-sale programme offering properties at preferential pricing. Financing is made available through a consortium of banks and APN itself, the latter providing structurally subordinated loans on exceptionally long terms, with fixed rates and repayments typically commencing between years 20 and 32. According to the new plan (NHPP), the price gap rises to a maximum of €1,912/m ² (per April 2025 amendments), and in special cases, there will be a non-repayable grant component, and it will be integrated with the new Affordable Rental Program. Since its launch (2001), over 8,500 apartments have been built. POS housing is often 20–40% cheaper than market prices.	A state-led program that builds and sells or rents for temporary (rent-to-buy scheme) apartments at below-market prices, primarily to young families, first-time buyers, and middle-income households. It is administered by the Agency for Transactions and Mediation in Immovable Properties (APN), under the supervision of the Ministry of Physical Planning, Construction and State Assets. The rent is determined by the APN (or other relevant public institution involved). It is calculated on the basis of the calculated construction costs separately for each location. Funds from the rental of the property are paid to APN (or to the other relevant public institution). These funds are used exclusively to fund further state-subsidised housing construction.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Affordable Rental Program (planned in NHPP)	Young people, first-time renters, mobile workers, families, and vulnerable groups.	Affordable Rental Program is a new national housing initiative in Croatia, introduced in 2025 as part of the National Housing Policy Plan until 2030. Its goal is to increase access to long-term, affordable rental housing, especially for people who can't afford to buy a home but are not eligible for traditional social housing.	The program is funded through a hybrid scheme that blends grants, soft loans, and in-kind public assets. It encourages public-private partnerships, mobilises EU co-financing for renovation and energy goals, and will evolve further through a dedicated revolving fund (from 2028).	A publicly supported rental scheme where vacant apartments — both publicly and privately owned — are offered at below-market rents, with state or municipal support. The vacant apartments are identified, either as public stock or enrolled by private owners. The government (through APN) provides incentives (e.g. renovation grants, rent guarantees), standardised lease models, and tenant eligibility rules. Landlords agree to cap the rent (below market prices) and accept longer lease terms. Tenants apply via public calls, with priority criteria (e.g. income, age, location).
Public subsidies towards affordable owner-occupied housing				
Revolving Fund (planned by NHPP to start from 2028)	The fund is designed to provide loans to institutions, like municipalities launching social or cooperative rental programmes, non-profit housing developers and cooperatives, and public-private partnerships focusing on affordable housing production and renovation. These organisations are expected to build or refurbish dwellings that are subsequently offered to households, aligning with the above target categories.	The fund will be managed by the Croatian Bank for Reconstruction and Development (HBOR). It will include disbursing loans, collecting repayments, and recycling funds back into new projects, ensuring long-term sustainability of financing for affordable housing.	HBOR will manage application assessment, risk analysis, and contract management for municipalities, cooperatives, or non-profit housing developers seeking support from the fund. The bank will establish and enforce repayment conditions, interest rates (where applicable), and project monitoring. HBOR guarantees the revolving nature of the fund: as loans are repaid, the capital becomes available for new affordable housing investments. HBOR serves as the financial intermediary connecting state funding, EU structural funds, and local housing providers.	The details are under preparation.
Publicly Subsidized Residential Construction (<i>Programme poticane stanogradnje</i> – POS).	The main target group is people who do not own a home, with the first iteration of the programme targeted to families. Prices of housing units and conditions of loans are kept very favourable.	Agency for Transactions and Mediation in Immovable Properties (APN).	Buyers must contribute a minimum amount of at least 15%. The rest of the purchase price is covered by commercial bank loans and state funding, which is introduced through APN. In some cases, local authorities provide additional funding, or local governments provide plots of land and cover the costs of connection to municipal infrastructure.	The POS is open to applications from all Croatian citizens. Priority is given to those looking to purchase their first property (first-time buyers) and those deemed to be in need (with unsolved housing issues). However, buyers need to meet the minimum requirements to afford the loan provided by commercial banks.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
2011-12 the State Guarantees for Housing Loans Act	The State Guarantees for Housing Loans Act provides subsidies to citizens permanently residing in Croatia who are eligible for a loan at a commercial bank. While the programme ended in 2012, minor subsidy programmes with a similar purpose and structure continued to function.	The subsidy is provided by the federal government through the Ministry of Construction and Physical Planning.	Subsidies are provided for the sale of apartments. Later there were similar programmes to the original 2011-12 one.	Creditworthy citizens can apply for the subsidy. They cannot be homeowners and must meet criteria set by commercial banks.
Mortgage interest rate subsidization				
2017 Law on Housing Loan Subsidies	The Law on Housing Load Subsidies allows the state to cover a portion of annuities for the initial period of housing loan repayment. The law primarily affects lower, middle, and upper-middle-class families. The new NHPP offers state subsidies for annuity payments on housing loans for first-time buyers under 45, with up to 51% of loan instalments covered, depending on regional development indices, making repayments significantly more affordable.	The Agency for Transactions and Mediation in Immovable Properties (APN) is in charge of supervising the programme.	The law provides public financing via subsidy. The subsidy can cover up to 50% of the monthly loan annuity. This is determined by the state budget.	Applications can be submitted by resident citizens who fulfil the requirements for housing loan approval as established by the lending institution (bank), who are not older than 45 years, and who, or whose partner, are not owners of an apartment or house, are selling an apartment or house for the purpose of buying a bigger one, or are building a house for their own housing needs.
Programmes supporting energy efficiency refurbishment				
The Environmental Protection and Energy Efficiency Fund (EPEEF)	The EPEEF aims to stimulate energy renovation in buildings, targeting various stakeholders involved in sustainable construction.	The EPEEF collaborates with governmental bodies, private sector entities, and other organizations to implement co-financing programmes for sustainable construction projects.	The EPEEF provides financial support through co-financing programs, leveraging funds from both public and private sources to support energy renovation initiatives.	Funds are allocated through tenders and programs designed to support sustainable construction projects, with a focus on achieving energy savings. The allocation process is transparent and based on predefined criteria to ensure effectiveness and accountability.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programme to combat energy poverty, including the use of renewable energy sources in residential buildings in assisted areas and areas of special state concern for 2021–2025	The programme targets buildings owned and managed by the Central State Office for Renovation and Housing (CSORH), where occupants cannot afford necessary repairs. It aims to alleviate energy poverty and vulnerability.	The programme falls under the CSORH, which since 2023 has been integrated into the Ministry of Physical Planning, Construction and State Assets, and the Environmental Protection and Energy Efficiency Fund (EPEEF).	Funding sources include resources from entities under the energy efficiency obligation scheme, EU funds, and the EPEEF.	Buildings are identified based on need, with priorities determined by observed deficiencies and estimated energy savings potential. Renovation activities focus on areas of concern and assistance, covering a total of 397 buildings with a floor area of 297,575 m ² , requiring an investment of HRK 297–355 million.
Programmes supporting home improvements/adaptation				
Energy Renovation Programmes	The Energy Renovation Programmes focus on family houses, which constitute 65% of Croatia's housing stock and contribute to 40% of national energy consumption. These houses, mostly built before 1987 with inadequate thermal insulation, account for 70% of energy consumption for heating, cooling, and hot water.	The initiative is administered by the Croatian Government through the Environmental Protection and Energy Efficiency Fund (EPEEF).	An allocation of €18,846,638.79 is designated for energy renovation projects, with a 60% co-financing for all citizens and full financing for vulnerable groups.	The public call for energy renovation, launched on 25th June, 2020, invited applications from (co-)owners of existing family houses meeting specific energy class criteria. Technical requirements and application documents are outlined in detail in the public call, ensuring transparency and compliance.
Programmes supporting vulnerable households with access to energy				
Adoption and implementation of the Programme to Combat Energy Poverty	Citizens facing the threat of energy poverty receive comprehensive support, including technical guidance and assistance in navigating financial incentives and the renovation process. Social welfare centres collaborate with Energy Performance Certificate (EPC) certifiers to aid vulnerable individuals in applying for and carrying out renovation projects.	The ministry responsible for energy and the ministry responsible for social welfare are involved, as well as the Croatian Bureau of Statistics (CBS).	The programme is supported by EU funds. The Environmental Protection and Energy Efficiency Fund will cover the entire cost of energy renovation measures and EPC certifiers for these citizens.	The allocation method involves identifying priority areas and buildings based on observed deficiencies and estimated energy savings potential. Additionally, indicators for monitoring energy poverty are identified, and data collection from the Croatian Bureau of Statistics helps determine criteria for vulnerable energy customers. Co-financing is provided for implementing energy efficiency measures.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Other schemes for specific groups				
Housing Care Programme for Homeland War Victims	Victims of the Homeland War.	Local self-government units, the Ministry of Construction and Physical Planning, and the Ministry of War Veterans.	Cities or municipalities oversee financing.	The programme provides land for the construction of new apartments. The land must meet infrastructural and other requirements. The project also includes support for improving accessibility of buildings.
Housing Care Programme for Returnees	Returnees who were former tenancy right holders in apartments outside areas of special state concern.	Housing Care Programme, Federal Government, Ministry of Regional Development	Funds are allocated for apartment construction or purchase, financed by the Ministry of Regional Development and the EU.	The programme allocates apartments for housing returnees without previous ownership in state-owned apartments.
Regional Housing Programme	The Regional Housing Programme was a collaborative effort involving Bosnia and Herzegovina, Croatia, Montenegro, and Serbia. Its objective was to address the long-standing displacement issues of vulnerable refugees and displaced persons resulting from the 1991-1995 conflicts in the former Yugoslavia. The RHP came to an end in December 2023.	Funding for RHP came mainly from international donors, including the European Union.	The programme in Croatia used the available funds to purchase, renovate or build housing units for people in need.	The programme focused on displaced, vulnerable people and refugees in the region. The programme in Croatia provided homes for 382 families, or 934 persons.

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Cyprus

Maria Toptsidou, Tatjana Neuhuber

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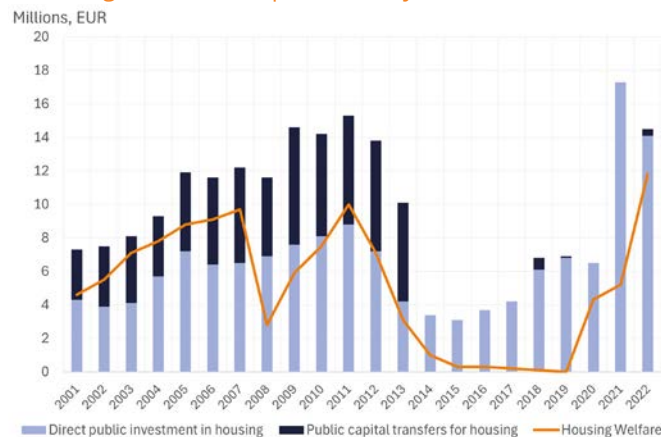
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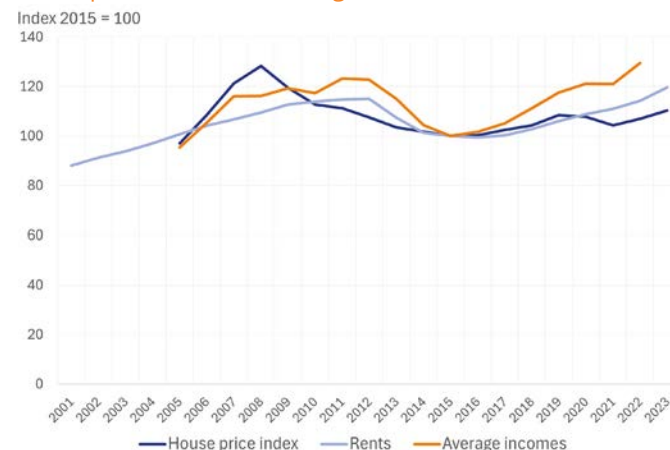
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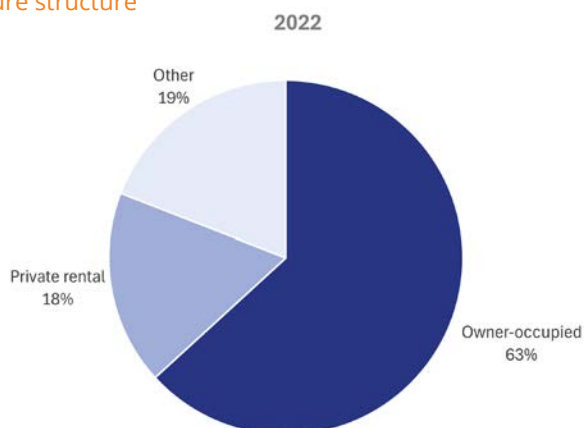
General government expenditure by function (COFOG)



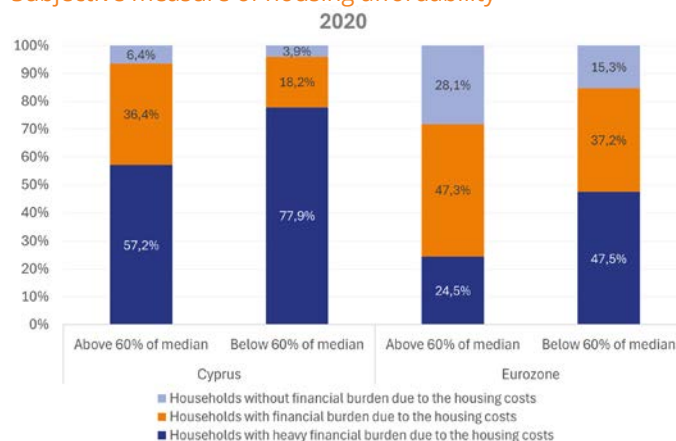
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- The housing system in Cyprus is predominantly oriented toward homeownership, supported historically by various government schemes. There is no formal social rental housing sector, and publicly supported housing is mainly provided through subsidised homeownership and financial assistance to specific population groups and regions.
- Housing support in Cyprus is implemented mainly through the Ministry of Interior and its Department of Town Planning and Housing, as well as the Cyprus Land Development Corporation (CLDC). These institutions oversee the design and delivery of housing programmes, including the allocation of financial grants and the construction of housing for eligible beneficiaries.
- One of the key policy instruments is the provision of housing units at cost price by the CLDC. These dwellings are subject to a resale restriction period, typically 10 years, and are available to households meeting specific income and residency criteria. This mechanism supports access to affordable homeownership while maintaining public oversight of the housing stock.
- Additional financial assistance schemes are targeted to individuals or families residing in remote, mountainous, or disadvantaged areas. These include grants for purchasing or building homes, as well as subsidies for housing rehabilitation, with eligibility determined by geographic location, household income, and size.
- There is no legal definition of social, affordable, or adequate housing in Cyprus. However, policy documents describe housing support in relation to income thresholds, geographic disadvantage, and broader social welfare eligibility.
- The Strategic Plan (2022–2024) identifies housing affordability as one of the main pillars under regional development and social cohesion objectives. This plan includes provisions for continuing and expanding support for affordable homeownership and housing rehabilitation.
- Housing support measures in Cyprus are primarily ownership-focused and operate alongside broader social welfare instruments. While rental housing support is not a structured component of current housing policy, financial tools are used to address specific affordability and access needs across regions and income groups.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	492,555
With usual residents	NA
Without usual residents	NA
Of which - Secondary residencies - Vacant	
Conventional dwellings per thousand inhabitants	533
Age breakdown of residential buildings - Pre-1919 - 1919-1945 - 1946-1960 - 1961-1980 - 1981-2000 - 2001 or later - Not identified	NA
Type of residential buildings - Multi-family - Single-family - Other - Not identified	NA
Tenure structure - Owner-occupied - Social rental - Private rental - Other - Not identified	63.25 NA 17.7% 19.1% NA
Greenhouse gas emissions for heating and cooling of the housing stock	459 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm - Households at risk of poverty - Not at risk of poverty - Total	42.5% 9.8% 14.6%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is an 'affordable housing' scheme in Cyprus, which provides units for sale to eligible households at a price determined by the average cost of construction. Purchasers cannot sell the house for at least 10 years and must use it as their primary residence throughout this period. There is no clear strategy or definition on that, however, the term is used in the housing programmes and plans.
Definition(s) of social housing	There is no social rental housing in Cyprus. The term 'social housing policies' is sometimes used to refer to programmes targeting specific groups, mainly internally displaced people after the Turkish invasion. These schemes support owner occupation.
Definition(s) of adequate housing	NA
Definition(s) of energy poverty	Energy poverty affects households belonging to the following categories: recipients of public assistance from the Social Welfare Services of the Deputy Ministry of Social Welfare and beneficiaries of the Minimum Guaranteed Income from the Welfare Benefits Management Service of the Deputy Ministry of Social Welfare.
Definition(s) of homelessness	There is no official definition of homelessness. According to ESPN, homelessness and housing exclusion are infrequent in Cyprus. The rarity of the problem is the main reason why the issue has never been prioritised in the social policy agenda.
Vulnerable groups identified in the context of housing policies	Not specifically identified as vulnerable, though all programmes and schemes are directed at low-income households.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Interior	The Department of Town Planning and Housing (DTPH) is a government department under the Ministry of the Interior. Its policies have historically concentrated on housing provision programs for refugees after the Turkish invasion of Cyprus in 1974.
Role of other public bodies involved at national level	
Cyprus Land Development Corporation	The Cyprus Land Development Corporation is one of the main governmental bodies responsible for the implementation of the government's housing policy. It does so by carrying out its own programmes or by managing and promoting Governmental Housing Schemes. Its focus is on helping vulnerable groups acquire their own residence. The Cyprus Land Development Organisation acquires land, which it then separates into plots or allocates for the construction of residences and apartments for individuals or families who are unable to secure housing on their own.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Strategic Plan 2022-2024	The Strategic Plan 2022-2024 contains several elements, one of which deals with affordable housing and schemes proposed to address it. It is especially concerned with the mountainous and disadvantaged regions and with displaced persons.
Selected policy document(s) defining energy and environmental goals for housing	
Integrated National Energy and Climate Plan	This is the overall plan for energy and climate in Cyprus. It contains several measures addressing energy in the housing sector.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Allowance for Properties Located in Mountainous and Remote Regions	Cyprus citizens or EU citizens living permanently in Cyprus	NA	NA	For mountainous areas, the amount of the allowance depends on the height of the location. For remote areas, the amount depends on the distance from an urban centre.
Special Housing Incentives	Any natural person, property owners	Ministry of Interior	These are regulatory incentives, not financial incentives, and allow additional buildable area.	There are special incentive programmes for the development of affordable housing. These incentives can be used for providing affordable housing for sale either on the main property or a secondary property, i.e. not for a permanent residence. There is also an incentive for rent on private land, called 'Build to Rent', which supports the design, construction, and rental of residential units by increasing the buildable area of the lot if the owner commits to rent a certain percentage of the units to beneficiaries of affordable housing.
Public subsidies towards affordable owner-occupied housing				
Housing plan for moderate income households buying a house or apartment	Moderate income households	Cyprus Land Development Organisation	NA	The Cyprus Land Development Organisation buys land and then allows for building of houses or apartments to cover the needs of those most in need. The primary eligibility criteria are income and household composition. Other criteria include the ability to repay the loan, property possession, and continuous stay for 5 years in the property.
Housing plan for moderate income households buying a plot	Moderate income households consisting of any Cyprus citizen or EU citizen who has been a permanent resident of Cyprus for at least the 5 last years	Cyprus Land Development Organisation	NA	Similar to above, the main criterion for eligibility is income. Housing plots are paid for in cash.
Plan for affordable housing	Any Cyprus citizen or EU citizen who has been a permanent resident of Cyprus for at least the 5 last years.	Cyprus Land Development Organisation	NA	The house must be owner-occupied and the applicant should not have owned any other property for the last 5 years. The property may not be sold for the next 10 years. The properties are offered with affordable pricing and are developed by investors who use the new building plans for affordable social housing.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Plan for affordable rent	The plan is under study	Cyprus Land Development Organisation	NA	This plan is under study but has not yet been approved.
Housing Plan for the Revival of the Mountainous, Border, and Disadvantaged Regions	Cyprus or EU citizens living in Cyprus with no other property	Cyprus Land Development Organisation and the Ministry of Interior	NA	The purpose of this scheme is to provide financial support for the purchase of private residences in particular regions. The Plan covers a total of 277 areas defined as critical, mountainous, or disadvantaged based on specific criteria. The aid amounts to 50% of the total expenditure for the acquisition of a residence, with a minimum total expenditure of €20,000. The maximum aid limit (50% of the total expenditure) depends on the composition of the family as well as on the region in which the residence is located.
Housing Plan for the Revival of Specific Rural Areas	Cyprus or EU citizens living in Cyprus with no other property	Cyprus Land Development Organisation and the Ministry of Interior	NA	The purpose of this scheme is to provide financial support for the purchase of private residences in particular regions. The Plan covers a total of 109 areas as well as part of the residential area of Pyla, which are not covered by the Housing Plan for the Revitalization of Mountainous, Hillside, and Disadvantaged Areas, so that the State's housing policy covers all rural communities and areas. The aid amounts to 50% of the total expenditure for the acquisition of a residence, with a minimum total expenditure of €20,000.
Programmes supporting energy efficiency refurbishment				
"Save - Upgrade in Housing" Grant Scheme	Applicants must be natural persons who live in residences in areas under the control of the Republic of Cyprus. An exception is the case of energy upgrading of apartment buildings, for which a single application must be submitted by an authorized representative of the Administrative Committee of the apartment building, which acts on behalf of all owners.	Ministry of Energy, Trade and Industry	NA	This programme supports extensive energy upgrading of existing homes located in areas under the control of the Republic of Cyprus. The Plan grants sponsorship for costs related to thermal insulation of the house shell, replacement of frames, installation of shading systems, as well as the installation and/or replacement of technical systems such as solar, photovoltaic, air conditioners, storage batteries, and control systems. Increased sponsorship is provided for homes of vulnerable consumers, homes in mountainous areas, and refugee homes in refugee settlements. A similar programme is also available for houses on British military bases around the island.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting home improvements/adaptation				
Plan 'Renovate-Rent'	This programme targets owners, including both natural or legal persons. An owner may participate in the Plan for more than one residential unit, provided that all conditions are met.	Ministry of Energy, Trade and Industry	NA	This programme provides support to owners who wish to rent their properties affordably to citizens who meet specific income and household composition criteria. The goal is inclusion of vacant and dormant residential units such as old unused houses in the affordable rent market, with a subsidy granted to the owners for their renovation and upgrade. The goal is to place 1,000 units on the affordable rental market over a period of two (2) years.
Programmes supporting vulnerable households with access to energy				
Social household tariff	Vulnerable population, e.g. persons with an illness or disability	Electricity Authority Cyprus	NA	This is a special household electricity pricing schedule for specific categories of vulnerable consumers.
Other schemes for specific groups				
Housing plans for displaced people	An application can only be submitted by displaced people, holders of an 'unrestricted' registered ID, or by those who hold an attestation or certification from the Relief Committee for Sufferers.	Displaced Persons Care and Rehabilitation Service	NA	There are different plans in place. More specifically, the plans include: • Financial support for property buying • Financial support for self-built housing on a privately owned plot • Financial support for repairs by homeowners • Rent support for displaced people

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Czech Republic

Zsuzsanna Földi

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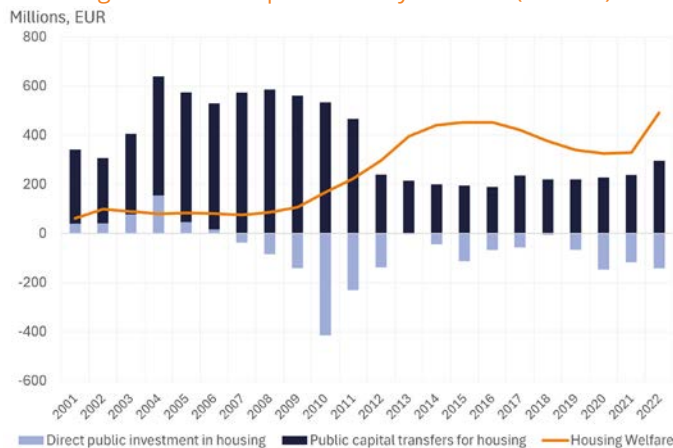
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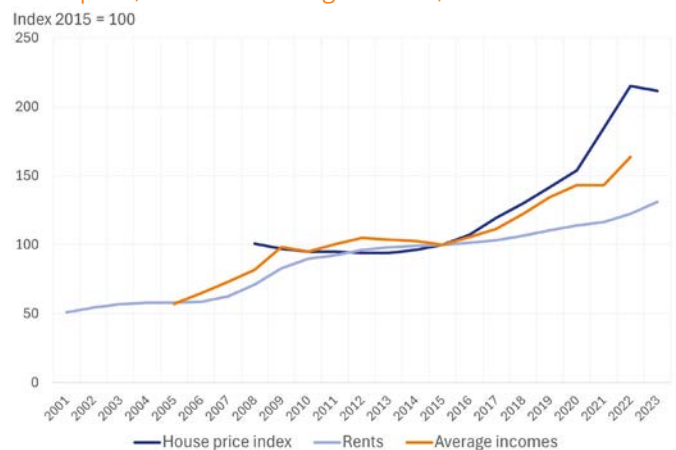
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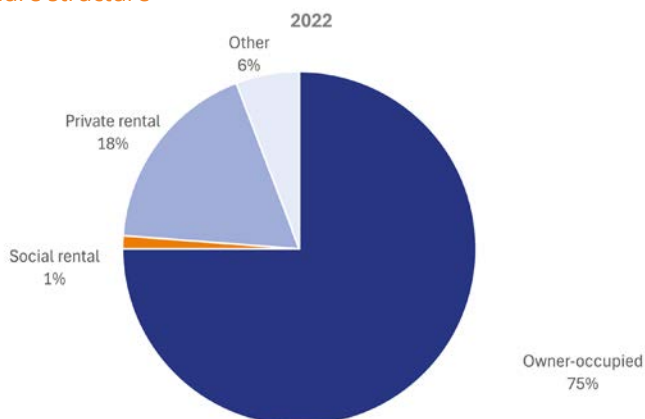
General government expenditure by function (COFOG)



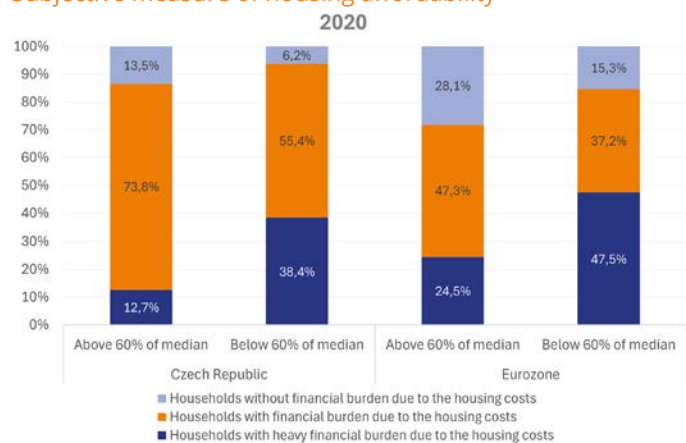
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- The Czech Republic's GDP per capita (in PPP) is 90% of the EU average, and its population grew by 7% between 2003 and 2023, while most New Member States (NMS) experienced population decline. Social inequalities are lower than the European average (Gini coefficient of 0.246 in 2004). However, regional disparities remain significant, and internal migration is concentrated in the capital region and other more developed urban centres.
- After the transition, the Czech housing system underwent a transformation similar to that of other NMS countries, marked by the privatisation of the housing stock and a complete overhaul of the collapsed socialist housing finance system. Although homeownership is the dominant tenure form (75%), the Czech Republic differs from the NMS average in two ways: it maintains the highest share of municipal housing (8.5%) in the region, and its private rental sector is significantly larger than in other NMS. The mortgage system is more stable, and the country was less affected by the 2008 financial crisis. Additionally, the government utilised EU funds to introduce innovative programmes in response to the crisis.
- Nevertheless, the housing crisis did not spare the country. Housing prices and rents have increased faster than incomes, leading to a rise in the number of families who do not qualify for social and affordable housing programmes and who are also unable to afford adequate housing on the private market. Since the mid-2010s, the Czech Republic has responded actively to this growing crisis. Although the Social Housing Act was completed in 2018, it was not adopted by Parliament. However, the process triggered significant government efforts, including pilot programmes aimed at expanding the supply of both social and affordable housing.
- Despite being among the most ambitious in the region, these efforts failed to address the underlying structural problems. There is a lack of professional capacity to develop comprehensive municipal social housing policies. The programmes depend on individual budgetary decisions and are therefore unpredictable due to changes in political cycles. There is no legal basis to ensure predictable and, at the same time, financeable resources for the expansion and secure operation of the social and affordable housing sector. In 2020, new programmes were launched acknowledging that, in addition to building new social and affordable housing, it is also necessary to tap into the potential of the private rental market. This includes mechanisms such as housing benefits and private rental guarantees to improve affordability. These new programmes also aim to strengthen collaboration among stakeholders and to establish a housing-focused social safety net.
- Over the past 10–15 years, the Czech Republic has made substantial efforts to address the housing crisis. Many of the programmes introduced have been experimental in nature. In addition to the Homelessness Strategy (2014–2020), successful but small-scale and budget cycle-dependent Housing First programmes have been implemented in cities like Brno and Ostrava. To strengthen the social housing sector, the Ministry of Labour and Social Affairs (MoLSA) launched a pilot programme between 2016 and 2020 involving 16 municipalities, aimed at building local capacity to design and manage social housing systems. In parallel, the Ministry for Regional Development (MMR) supported both social and accessible housing through the State Fund for Investment Support (SFPI), co-financed via Cohesion Policy funds and the Integrated Regional Operational Programme (IROP), under which more than 2,000 social and affordable rental units were built.

Country Snapshot

- The Czech housing system has a distorted tenure structure, with a very high homeownership rate (75%) and a very low share of social housing (1.2%). However, the private rental sector accounts for 18% of the housing stock, which aligns with the European average and is four times higher than the average in other NMS countries. While the share of social housing is low, the overall supply of social and affordable housing is higher, resembling the situation in Germany. Municipal housing accounts for 8.7% of the total housing stock, of which about 1.2% is designated as social housing. This indicates that approximately 5.5% of the housing stock has the potential to be used for affordable housing.
- Despite these initiatives, the housing crisis has not been significantly alleviated. While the programmes were innovative, they have yet to produce a systemic breakthrough. Many municipalities lack the professional capacity to develop comprehensive social housing strategies. Additionally, the programmes depend on annual budget allocations, making them vulnerable to political and fiscal shifts. A stable legal foundation is still lacking to ensure predictable and sustainable financing for the expansion and long-term operation of the social and affordable housing sectors.
- The latest round of programmes seeks to increase the supply of social and affordable housing through both new construction and the renovation of existing housing. The State Fund for Investment Support (SFPI) has launched a programme to expand the availability of cost-based affordable rental housing, complementing earlier support schemes. Through the Housing Benefit System and the new Private Rental Guarantee Scheme, private landlords are encouraged to make their properties available to the social and affordable sectors. At the same time, the government is enhancing the capacity of local authorities to implement effective housing policies, in part through the establishment of Preventive Counselling Centres.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	5,340,033
With usual residents	4,480,139
Without usual residents	859,894
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	507
Age breakdown of residential buildings	
- Pre-1920	8%
- 1920-1945	11.8%
- 1946-1980	38.9%
- 1981-2000	21.3%
- 2001 or later	17.3%
- Not identified	24.3%
Type of residential buildings	
- Multi-family	54.3%
- Single-family	44.1%
- Other	1.6%
- Not identified	NA
Tenure structure	
- Owner-occupied	75.0 %
- Social rental	1.2 %
- Private rental	18.0 %
- Other	5.8 %
- Not identified	NA
	*Social Rental is no category for the Czech Statistical Office, the data here refers to all publicly owned housing, including some rented at market prices.

Indicator	Values
Greenhouse gas emissions for heating and cooling of the housing stock	744 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	14.4%
- Not at risk of poverty	3.9%
- Total	4.9%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	A legal framework for affordable and social housing has been long discussed in the Czech Republic. In March 2024, the Czech parliament passed legislation setting guidelines for affordable housing, which became effective as of July 2024. This legislation is part of a broader amendment aimed at simplifying and clarifying the support from the State Fund for Investment Support (SFPI). According to the Law, “households eligible are those without residential property up to a specific net income level, victims of domestic violence, or individuals in so-called preferred professions. These professions include healthcare workers, teachers, police officers, rescuers, and social services workers.” According to the Act on State Support Fund, the rent of affordable rental housing cannot exceed the “cost rent” or 90 % of the “comparable rent” (see “rent map”) on the day of the first provision. The rent can be increased once a year according to inflation, but by a maximum of 4%.
Definition(s) of social housing	There is no national definition. In the Czech Republic, social housing is understood “as municipally-owned housing that is allocated based on criteria decided by the municipality.” In some municipalities, social housing is perceived as housing for low-income households or for persons/households who need the assistance of a social workers. Elsewhere, municipal apartment means a subsidized or cheap rent. The allocation schemes and the rentals are varied. The municipalities determine who is eligible and how to allocate housing within the eligible population. Owing to the relative freedom of municipalities to determine who is eligible, many middle-income and higher-earning households can get access to social housing. The target group varies from low-income and vulnerable (included seniors and disabled people who are users of nursing homes and barrier-free apartments), through the lower middle classes to the middle and upper classes (in the case of necessary professions in the municipality, the rental is competitive). It can be argued that municipal housing is a measure to help households stay in the middle class. Recently the aim is to standardize the criteria applied by municipalities to allocate social housing. It is a real challenge due to the high degree of autonomy of municipalities.
Definition(s) of adequate housing	There is no unified definition.
Definition(s) of energy poverty	According to the National Energy and Climate Plan (NECP), the definition of energy poverty is yet to be laid down in Czech legislation. According to the NECP, “energy poverty is generally defined as a situation where a household does not have the socially and materially necessary level of energy services. Energy poverty is caused by a combination of three basic factors at the household level: energy prices, energy efficiency, and household income.” A working group was set up in 2015 to deal with energy poverty within the National Action Plan for Smart Grids. Based on projects before 2019, the following factors for identifying ‘energy poverty’ in the Czech Republic were defined by the group: the quality and energy performance of a building, the price of energy at the given place, the income of the household, the conditions and the quality of the indoor environment. They also considered adequacy of living area as an additional indicator. The survey „Energy Poverty in 2023“ defines energy poverty as a household, that meets any of the following criteria: • they cannot afford to heat their home adequately • they report energy debt • they spend more than twice the median proportion of their income on energy • their absolute energy expenditure per consumption unit is less than half the national median

	Description
Definition(s) of homelessness	Homelessness / housing exclusion have relatively broad definitions. It is formulated as “homelessness and risk of losing home,” meanwhile homelessness is understood as “the process from losing home to the possibility to return and the actual return to the common way of life, or as a situation which covers any stage of this process.”
Vulnerable groups identified in the context of housing policies	Act No. 111/2006 Coll. on Assistance to Persons in Material Need regulates financial support for individuals and households who cannot meet basic living and housing needs due to low income or lack of assets. Its purpose is to ensure a minimum standard of living and prevent material hardship. • The act provides three main forms of support: • A living allowance to cover basic daily needs. • A housing supplement to help with reasonable housing costs beyond the subsistence minimum. Extraordinary immediate assistance, a one-time payment for emergencies such as eviction, natural disasters, or serious health issues. Support is means-tested, based on income and assets in relation to the subsistence minimum set by law (Act No. 110/2006 Coll.). Applicants must also prove they cannot resolve their situation on their own. The assistance is administered by local branches of the Labour Office (<i>Úřad práce ČR</i>). A notable feature of the law is that municipalities may declare specific areas as socially problematic. In such areas, access to housing supplements can be restricted under Section 33(d). This legal framework is a key part of the Czech Republic’s targeted system for preventing poverty and addressing acute social need.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Regional Development (MMR)	The Ministry of Regional Development plays a crucial role in shaping housing policy. Here are some key principles and objectives of the housing policy as set forth by the state: • Functioning of the Housing Market • Affordability for Households • Expanding Housing Stock • Enhancing Housing Quality • Market Monitoring and Efficiency • EU Compatibility It is the main ministry dealing with housing, in charge of funding programmes and regulation including social and affordable housing. The Ministry coordinates the operations of the State Investment Support Fund. The Ministry also provides state administration in the fields of spatial planning, planning permit proceedings and building rules.
Ministry of Labour and Social Affairs	The Ministry of Labour and Social Affairs is responsible for housing allowances as well as some subsidy schemes aimed at adaptation of dwellings for persons with disabilities.
Ministry of the Environment	The Ministry of the Environment runs energy renovations schemes. The Czech Environment Ministry offered subsidies for households through a programme supporting environment-friendly household heating systems. (2009) The Ministry of the Environment provided support for investments in insulation of private and public buildings and support for the production of heat from renewable energy sources. (2012)
Ministry of Finance	The Ministry of Finance sets up building savings schemes and tax relief measures for home buyers.
Role of other public bodies involved at national level	
State Environmental Fund of the Czech Republic (SEF)	The State Environment Fund was founded in 1992 and is a major state institution in the environmental sector. SEF obtains financial resources from the European Union, namely the Cohesion Fund, the European Regional Development Fund, and The Next Generation EU Fund; from the state budget; and from fees collected from polluters. It runs programmes for housing modernisation.

Public entity	Areas of competence
State Investment Support Fund (former State Housing Development Fund)	State Investment Support Fund (former State Housing Development Fund) The State Investment Support Fund is an independent legal entity established by Act No. 211/2000 Coll., which is one of the indirectly managed organizations of the Ministry for Regional Development. In accordance with the valid Housing Concept 2021+, the Fund's activities are primarily focused on housing, as well as on supporting the sustainable development of municipalities, cities and regions in the public interest. Thus, SFPI aims at: • high-quality regeneration of the existing housing stock, which will lead to an extension of the life of buildings and an increase in the standard of living; • reducing the energy consumption of housing (energy and financial savings); • construction and reconstruction of flats and apartment buildings with the aim of ensuring dignified housing, especially for defined groups of inhabitants; • cultivation and regeneration of public spaces and new use of areas with old construction burdens. The State Investment Support Fund runs several programmes targeting specific groups. It has also implemented several programmes to encourage repairs and modernisation of housing (e.g. the Panel 2013+ programme) There us a new "Affordable Housing" program (2024) with the following conditions: Launch: October 1, 2024, under the National Plan for Recovery and Resilience. • Budget: CZK 7 billion allocated through 2026—subsidies and low-interest loans for affordable rental housing. • Financial mix: - Grants covering up to 40% of eligible costs, combined with - Low-interest loans (up to 65% of costs), enabling municipalities and private nonpro-fits to finance up to 90% of total investment. • Results to date (Oct 2024): - 44 applications under review, relying on CZK 2.5 billion for ~725 apartments (CZK 930 million subsidies + CZK 1.55 billion in loans). • Target: Construction, renovation, and expansion of below-market rental units owned by municipalities and eligible private entities in high-demand areas.
Role of local authorities	
Municipalities	At the local level, municipalities are responsible for housing provision, including affordable and social housing. They also have competency over grant allocation and distribution, urban planning, and zoning. According to the OECD report (2021) at the local level, Czech municipalities generally lack a housing policy framework. Even when there is a housing strategy, it is rarely embedded within a broader spatial planning framework. Municipalities receive revenues by size of population and are thus incentivized to compete for inhabitants. This may lead to suboptimal land uses, such as the promotion of sprawling housing developments.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Preparation of the new Housing Support Act	The government passed a law to create systemic support for people at risk of housing distress. There are up to 1.6 million such people in the Czech Republic. "The law focuses primarily on families with children and the elderly, who are most at risk of losing their ordinary housing." The law was prepared in cooperation with representatives of local governments and the non-profit sector. A new element of the law is to set up a network of "advisory contract points" . Approximately 115–205 preventive counselling centres are to be established in municipalities of "extended scope. The contact points carry out income/assets tests, assess applicants, and direct households to financial aid or housing support before housing loss becomes acute. Another element is the Volunteer system of rental guarantees, where private landlords can participate voluntarily; the state will guarantee rent payment or cover damages for qualified tenants. Municipalities receive financial support for managing this guarantee. Tenants eligible are those with incomes up to 1.43× the subsistence minimum, with flexibility for adjustment to 1.6
Housing Concept of the Czech Republic 2021+	This document identifies current problems in the housing market, and proposes different solutions. They include: the creation of stable financial and legislative environment, improved cooperation between ministries and partners, support for social housing, reducing energy consumption, as well as expanding the construction of cooperative and rental housing.

	Description
Czech Republic Housing Policy to 2020 (revised), 2016	The Czech Republic Housing Policy in 2021 contains new strategic goals based on the analyses housing sector trends since 2010. The law defines four main goal with specific measures and tasks. (1) Affordable and quality housing • Strengthen legal and institutional framework for social housing. • Improve financing (social benefits, guarantees, agencies). • Support cooperative and municipal rental housing (2) Stable environment for housing • Enhance data collection, monitoring rents, and market trends. • Simplify and improve housing legislation (3) Sustainable housing development • Promote universal design and energy efficiency. • Implement revitalization of older housing stock. • Support adapting housing to climate resilience (4) Progress through innovation • Use modern construction technologies (e.g. industrial methods). • Foster digitalisation and accelerated planning The Konzept 2021+ sets out a comprehensive housing policy to understand and address systemic affordability and quality gaps, build a solid legal and financial framework for social, affordable, and municipal housing, promote sustainability and innovation in housing development and ensure data-driven governance, consistent monitoring, and adaptive implementation.
Social Housing Policy Strategy of the Czech Republic 2015-2025	The Social Housing Policy Strategy is the responsibility of both the Ministry of Regional Development and the Ministry of Labour and Social Affairs. There is no clear and systematic connection between the Social Housing Policy Strategy and the Housing Strategy. Social Housing Policy Strategy covers three types of housing: “crisis” housing, “social” housing for families and people without a roof, for a minimum of two years, and “affordable” housing. The Social Housing Policy Strategy identifies social housing challenges: • high financial burden created by housing expenses for some households, • discrimination against specific groups of people in terms of access to affordable housing, • inconsistency of interpretations and the current conditions of social housing in municipalities. It also outlines the objectives to be reached by the Czech government by 2025, including the adoption of the law on social housing. The primary goal of the new Social Housing Concept is that the social housing system only targets people who fulfil certain strict criteria, so that there will be no more wasting of public finance. It also aims that support (both financial and non-financial) for social housing in villages and cities increases. The new social housing system attains to achieve higher awareness of social allowance possibilities as well as to create three levels of social housing.
Selected policy document(s) defining energy and environmental goals for housing	
Long-Term Renovation Strategy to support the renovation of the national stock of both public and private residential and non-residential buildings	The Long-Term Renovation Strategy sets out a cost-effective scenario for the renovation of the Czech building stock, comprising the residential, public, and private sectors, with measurable indicators of progress and with relevant policies. The goal is to achieve the milestones and objectives of building renovation in the Czech Republic. The optimal scenario is reflected in the National Energy and Climate Plan of the Czech Republic. To support the implementation of the optimal scenario, the State is called upon to introduce legislative measures (transposition of European requirements), fiscal measures (support programmes in the field of both investment and soft measures), and other measures, especially of an educational and informational nature.
National Energy and Climate Plan of the Czech Republic 2021	The National Energy and Climate Plan contains objectives and key policies in all five dimensions of the Energy Union. This document fulfils the requirement of Member States “to inform the European Commission of the national contribution to the agreed European targets for greenhouse gas emissions, renewable energy sources, energy efficiency and interconnectivity of the electricity transmission system.” The document was prepared in close cooperation with other ministries and relevant stakeholders.

	Description
Energy Poverty in 2023	This survey includes a chapter on possible solutions for energy poverty. These include • Increasing the energy efficiency of buildings, especially those housing low-income people • Establishing „housing contact points“ that help households in need to receive housing allowances • Provide information to households on how to take advantage of energy efficiency measures
Selected policy document(s) defining strategy to tackle housing exclusion	
National Strategy on Prevention and Fight against Homelessness in the Czech Republic to 2020	Until 2020, the Czech Republic had a specific national concept of prevention and management of the issue of homelessness. It largely contributed to identifying problems and proposed aims and individual subjects who would be responsible for meeting them. However, at the ministerial level, it was decided that there would not be a 2021 edition. Instead, some key topics, such as improving health and social care accessibility for homeless people, would become part of the Social inclusion strategy 2021-2030 (see below).
Social Inclusion Strategy 2021-2030	Social Inclusion Strategy includes a chapter on access to housing, which sets a goal of increasing the availability of housing for people at risk of exclusion from housing or those having lost it. Concretely, it calls for adapting legislation supporting the availability and sustainability of affordable rental housing, decreasing housing in substandard forms, and creation and development of appropriate financial instruments for the implementation of a social housing plan.
Czech's Republic National Roma Strategic Framework: 2021-2030	This strategy deals with housing Roma families with children, single Roma parents, young adults leaving institutional care and Roma after serving their sentence. These are among the groups most at risk of housing shortages, and thus also key target groups for social housing. “Roma are one of the most threatened groups on the housing market, not only because of their size representation among low-income households, but also primarily due to discrimination and anti-gypsyism.” According to the Strategy anti-Gypsy attitudes can be manifested, “in the rules for the allocation of municipal apartments or in latent reluctance to provide an apartment by the property owner.” The estimated number of people living in socially excluded locations varies between 95,000 to 115,000, while according to estimates up to 80% are Roma. According to the Strategy the government should organize and ensure support for persons who are at risk of forced eviction and to provide social support to persons in housing need. In the document the emphasis is also placed on integrated housing programs for Roma and a combination of microcredits for construction and maintenance housing with financial literacy programs. The strategy concludes that elimination of segregation and discrimination of Roma on the housing market can only be achieved if a simultaneous strategies are undertaken in the field of employment and prevention of loss of housing. It means that the aim is to be realised in cooperation with employment offices and be linked with social work.
Selected policy document(s) establishing planning and land use paradigm	
Principles of Urban Policy	Principles of Urban Policy is a framework document adopted by the Ministry for Regional Development in 2010. It provides guidance to coordinate urban development activities at all levels of government and links existing sectoral policies with urban policies. It contains six principles covering the regional nature of urban policy, the polycentric development of population patterns, the development of towns as development poles in a territory, and care for the urban environment, including mitigation and adaptation to climate change and the protection of green spaces and green belts.
Spatial Development Policy of the Czech Republic, 2021	The Spatial Development policy of the Czech Republic provides the following national priorities: “(20a) Create territorial conditions for providing the migratory permeability of the landscape for wildlife and humans, especially when locating the transport and technical infrastructure and when delimiting the areas for housing, civic amenities and production and storage. “ “(24) Create conditions for minimising the negative impacts of concentrated production activities on housing by suitable arrangement of areas in the territory of municipalities. Delimit areas for new residential development to maintain a sufficient distance from industrial or agricultural areas.” 3. DEVELOPMENT AREAS AND DEVELOPMENT AXES Criteria and conditions for a decision-making process on changes in the territory: “b) Development of housing, giving priority to development within the built-up area and avoiding spatial social segregation and fragmentation of the landscape by newly delimited buildable areas and occupation of areas of public green space and other natural features serving their purpose.”

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing allowance (<i>Príspevek na bydlenie</i>): For both rental and housing costs	Property owners or tenants resident in a property are entitled to a housing allowance if 30% of family income is insufficient to cover housing costs and at the same time this 30% of family income is lower than the relevant prescriptive costs set by law.	Ministry of Labour and Social Affairs	State budget	"The prescriptive housing costs are average housing costs based on the size of the municipality and the number of members of the household. They include a rent and similar costs for residents of cooperative flats and flat owners. They also include the cost of services and energy. Prescriptive housing costs are calculated on the basis of reasonable sizes of flats for the number of persons permanently residing in them." The level of housing allowance is determined by the difference between prescriptive housing costs and the relevant family income multiplied by a coefficient of 0.30. A reform called "the supper allowance" is currently in process. As of May 2025, it has been approved by the Chamber of Deputies and the Senate and is awaiting the President's signature.
Housing supplement (<i>Doplatek na bydlenie</i>):	For social assistance recipients (families and individuals in material need). The housing benefit can be provided to persons using an approved apartment or its part, residential social services, residential hotels, non-residential premises, or owners using the building for individual or family recreation.	Ministry of Labour and Social Affairs	State budget	The housing supplement can be granted in addition to the housing allowance for households that are still unable to cover their basic necessities. It is assistance in material distress, which, together with a person's own income and the housing allowance provided by the state social support system, helps to cover justified housing costs. A condition for entitlement to housing benefits is the entitlement to a subsistence allowance. Housing benefit can also be awarded to a person who has not been granted a subsistence allowance because his/her income/ income of the persons jointly assessed exceeded the amount of subsistence of the person/persons jointly assessed, but did not exceed 1.3 times this amount. The supplement would also be changed with the above mentioned "supper allowance" reform.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Construction: For the acquisition of affordable and social housing, social houses and mixed houses (Not open from 2024)	The target groups are the people eligible for social housing	State Investment Support Fund The direct beneficiary of funding in the case of construction is a legal entity (i.e. a territorial self-governing unit); "In the case of the acquisition of an apartment by purchase, the recipient may be a territorial self-governing unit, a legal entity established or established by a municipality or region, a state tributary organization, a registered church or a religious society or a legal entity established by them, or a public benefit legal entity."	Loans for affordable flats and subsidies for social flats. Government Decree No. 112/2019 Coll.	Applicants may apply for a loan or for a combination of a grant and a loan. The application shall be submitted on the basis of a call published on the Fund's website. Conditions for the disposal of rental flats: The term of durability is for the loan repayment period, but at least 20 years; Rent in the amount of cost rent, calculation to be specified; A lease agreement for an apartment is concluded for a definite period of at least 1 year, but no longer than 2 years. The tenant must be from the specified target group and must meet at least one of the following conditions: he/she is a member of a household whose average net income does not exceed the income of households in the eighth income decile and does not have ownership rights to real estate or cooperative shares.
Affordable rental housing programs from September 2024	Subsidized housing is intended for four target groups: all households except the richest 20%, young people under 35 who are not among the wealthiest 10%, public service professionals such as health-care workers, police and social workers, and victims of domestic violence. However, the ministers stated that there will be no binding rules, and municipalities can determine beneficiaries.	Municipalities may build with state support or in partnership with private investors. Alternatively, private investors may construct affordable rental housing in cooperation with the city. Another option is for municipalities to purchase existing buildings for their housing fund.	State Investment Support Fund (SFPI) will offer the Affordable Housing program, with CZK 4.5 billion available for preferential loans. Next year, the National Development Bank will join with CZK 3.5 billion. The majority of the funds come from the National Recovery Plan, supplemented by resources from the state budget and the private sector. The overall investment in apartment construction is projected to increase to CZK 20 billion.	SFPI support can be used for new buildings, modifications, or extensions. Up to 40% of the total cost can be covered immediately, with a subsequent subsidized loan of up to 65% of the project price. Subsidies and favourable loans could cover up to 90% of the investment, with a maturity of up to 30 years and free early repayment.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
Homeowners-hip programme (Closed in 2023/2024)	Young people up to 40 years of age and with a child under 15 years of age were eligible for the Homeownership Programme.	NA	Loan scheme for the purchase or construction of dwellings for young people up to 40 years of age and with a child under 15 years of age. Government Decree No. 1/2021 Coll	NA
Subsidies for loans (Closed in 2023/2024)	Young families were eligible for loan subsidies for the acquisition of housing under different programmes.	NA	subsidies for loans	NA
Mortgage interest rate subsidization				
Subsidised mortgages and guarantees to homebuyers	NA	NA	NA	NA
Tax relief for access to homeownership	NA	Ministry of Finance	Tax relief for mortgage payments	NA
Programmes supporting energy efficiency refurbishment				
Homeowners-hip programme (<i>Programme Vlastní bydlení</i>) loan scheme for the regeneration of dwellings (Closed in 2023/2024, till the new Housing Support Act)	The applicant can be a person who lives in a marriage or registered partnership in which at least one of the spouses or registered partners did not reach the age of 40 by the date of application for a loan. The applicant may be a person who has not reached the age of 40 on the date of application submission or who permanently takes care of a child who has not reached the age of 15 on the date of submitting the loan application.	State Investment Support Fund	“Loan for home modernization up to 750,000. CZK, secured by either: a surety statement, with a guarantor age 55 or below and an average net monthly income for the last three months over CZK 15,000; or, by pledging real estate. This can be in favour of the Fund and bonds insurance benefits from property natural disaster insurance, which includes flood insurance and floods, or by pledging other real estate.” “What can be modernized: • Apartment, whereby apartment means a set of rooms, or 1 living room, (...) • A family house in which more than half of the floor area meets the requirements for permanent family (...) What can be done by using the loan: there are 18 types of interventions possible, most for improving energy efficiency. Loan Amount: a minimum of CZK 50,000 and a maximum of CZK 750,000 can be awarded for home modernization. Creditworthiness of the applicant: a loan for modernization can only be granted to an applicant who will be able to repay the loan, i.e. applicants with sufficient creditworthiness.”	

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Building retrofit subsidies - PANEL 2013+ programme (Closed)	Owners of apartment buildings can apply for a loan, including cooperatives, associations of owners, natural and legal persons, cities, and municipalities. The construction technology of an apartment building (panel, brick) is not decisive. The loan can be used for: - reducing the energy consumption of the house; - repair of breakdowns of houses; repairs and modernization of common areas; or modernization of apartment cores. Emphasis is placed on the complexity of repairs.	State Investment Support Fund	The programme provides low-interest loans for the renovation of multi-dwelling buildings Loan amount: up to 90% of eligible expenditure while respecting the de minimis limit. Interest rate: the interest rate is fixed for the entire period of repayment of the loan. Loan maturity: max. 30 years.	The applicant for a loan can submit the mandatory requirements for the Loan Application (Part I) in person or by post at the SFPI office. “The applicant must commence drawing the loan within 6 months from the date of signing the loan agreement and terminate the drawing no later than 3 years from the date of signing the loan agreement. A condition for drawing is the establishment of a drawing account through which payments will be made.” After the loan has been drawn, the applicant will receive a repayment schedule with monthly instalments
New Green Savings Programme	Eligible applicants: Owners or builders of family houses and apartment buildings, both individuals and legal entities. (no further specification)	State Environmental Fund of the Czech Republic	The New Green Savings Programme was funded by revenues from the sale of EUA (European Union Allowance) and EUAA (European Union Aviation Allowance) units. The source of funding in the new programming period starting in 2021 is The Next Generation EU Fund, through the National Recovery Plan. Depending on the real energy savings, applicants can save up to 50% of the total eligible expenses (up to 60% if combined with “boiler subsidies” for lower income households).	The New Green Savings Programme is administered by the State Environmental Fund of the Czech Republic. It is one of the most effective programmes in the Czech Republic focused on energy savings in family houses and apartment buildings. The programme focuses on reducing the energy consumption of residential buildings (through insulation), construction or purchase of houses with very low energy consumption, environmentally friendly heating methods, renewable energy sources, and currently also adaptation and mitigation measures in response to ongoing climate change. Applications are received by the State Environmental Fund of the Czech Republic before, during or after the completion of the project: continuously until 30th June 2025, or until the allocation is depleted.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting home improvements/adaptation				
Housing Support programme, sub-programme Apartment buildings without barriers (Currently not available, new programme in autumn)	Persons with a physical disability.	Ministry for Regional Development MMR support can be given to owners of multi-unit buildings to improve the housing stock through barrier-free access.	NA	The aim of the support is to improve the quality of the housing stock by removing barriers when entering the house and to the elevator. The programme also supports building personal elevators in houses that are not equipped with them and have never been, and for which there are constructional and technical prerequisite sites for this. Subsidy amount: The subsidy is provided in the amount of 50% of eligible expenses for the implementation of the event, but not more than that • 200 thousand CZK in the case of barrier-free adaptations improving accessibility to the apartment building and to the elevator • 800 thousand CZK in the case of the construction of a personal elevator for one entrance to an apartment building.

Table 6: Sources

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Denmark

Elli-Noora Rautio, Johanna Lilius

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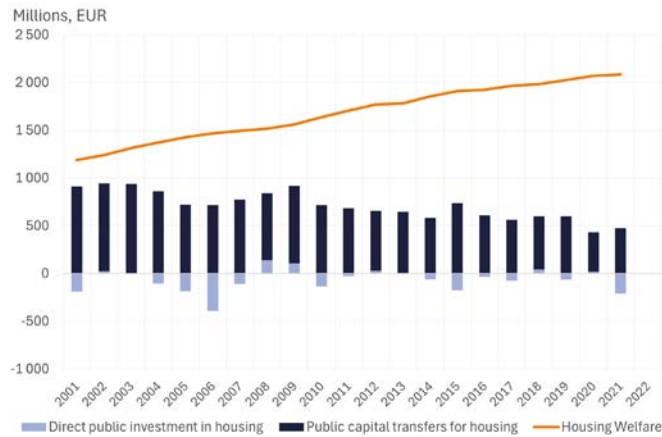
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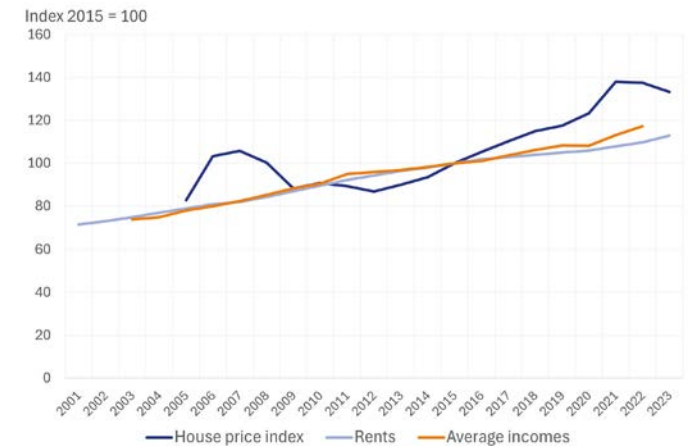
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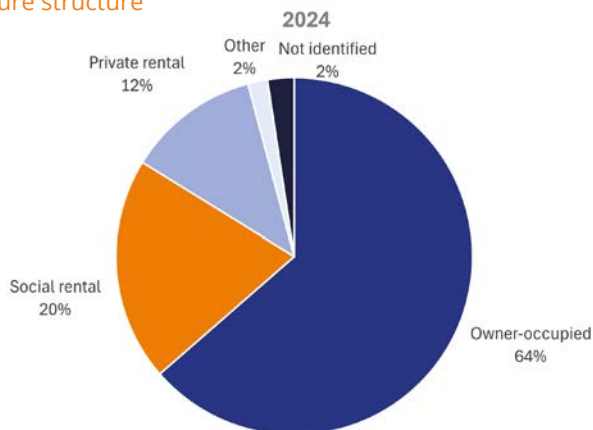
General government expenditure by function (COFOG)



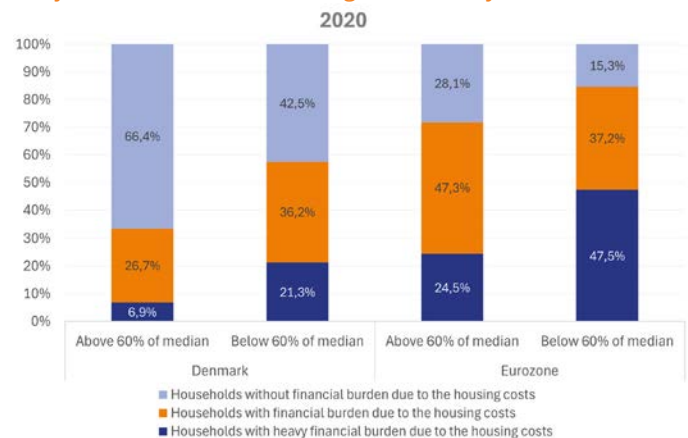
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Denmark's housing policy is built on the objective of ensuring access to good-quality, affordable housing for all. It combines a large non-profit rental sector with widespread homeownership, supported by a framework of national regulation and municipal-level implementation.
- The housing stock is distributed among owner-occupied dwellings (approximately 64%), private rentals (12%), and non-profit social housing (20%). The social housing sector is an integrated part of the general housing system and is open to all, regardless of income.
- Housing policy is shaped by national regulation, with implementation at the municipal level. Municipalities are responsible for local housing planning, including assigning residents to a share of general family dwellings to meet urgent needs. Non-profit housing associations own and manage these dwellings under cost-rent principles, with oversight from local and national authorities.
- General family dwellings are open to all, regardless of income, and function as part of the broader housing market. Tenants pay rents based on actual costs, and housing associations are not allowed to make profits. Resident involvement is institutionalised through tenant democracy rules, giving tenants influence over management and maintenance decisions.
- Vulnerable groups in Denmark's housing system include persons with disabilities, people experiencing homelessness, and households without access to market-based housing. Municipalities are expected to address these needs through local strategies, cooperation with housing associations, and the provision of specialised housing offers where needed.
- The housing sector is subject to national requirements for energy performance, including mandatory energy labelling and minimum standards for renovations. These measures support Denmark's broader climate goals, particularly in reducing emissions from existing buildings.
- A key recent development is the 2023 political agreement on housing policy, which aims to ensure more affordable housing, especially in areas with high demand. The agreement includes tools for land-use planning and a requirement for affordable housing in larger developments.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	2,995,998
With usual residents	2,806,291
Without usual residents	189,707
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	463
Age breakdown of residential buildings	NA
- Pre-1919	
- 1919-1945	
- 1946-1960	
- 1961-1980	
- 1981-2000	
- 2001 or later	
- Not identified	
Type of residential buildings	
- Multi-family	33.5%
- Single-family	66.3%
- Other	0.2%
- Not identified	NA
Tenure structure	
- Owner-occupied	63.6%
- Social rental	20.2%
- Private rental	12.0%
- Other	1.8%
- Not identified	2.4%
Greenhouse gas emissions for heating and cooling of the housing stock	210 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	7.8%
- Not at risk of poverty	4.0%
- Total	4.4%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	The term non-profit housing is used as a translation of the Danish term “<i>almene boliger</i>”. While “non-profit housing” is the most common translation today, in other contexts it has been translated as “social housing” or “public housing,” even though “<i>almene boliger</i>” cannot be understood entirely as social or public housing. The central understanding of non-profit housing in Danish society is that everyone should be able to have a home of reasonable quality and size. Everyone living in Denmark can apply for housing in the non-profit sector by signing up for a waiting list. There are no exclusion criteria based on low income or wealth. Municipalities can allocate up to one fourth of vacant non-profit dwellings to individuals and families who need affordable housing. This secures mixed-income societies in non-profit housing neighbourhoods, which houses both people with a good income and people in need. The quality of non-profit housing in Denmark varies but is of a high standard in an international perspective. In Denmark, affordable housing is seen as part of the surrounding urban or suburban fabric. All new neighbourhoods must include a certain amount of non-profit housing, which allows for different kinds of people with different social and economic backgrounds to live in it.
Definition(s) of social housing	In Denmark the accurate term for social housing is “non-profit housing.” Non-profit housing is an integrated part of the Danish welfare society. However, it is also detached from public institutions and works as a separate legal entity. The Danish non-profit housing sector provides non-profit rental housing with the goals of social, economic and environmental sustainability, and it is regulated by the law. The aim of the non-profit housing sector is legally defined as affordable and decent housing for all in need, and to give tenants a legal and decisive right to influence their own living conditions. The non-profit housing sector in Denmark stands on three pillars: • Non-profit: rent covers operating and maintenance costs, capital expenditure, as well as taxes and duties. This is known as the rental balance principle and means that rental income and expenditures must break even. • Tenant Democracy: all housing organizations are based on the principle of tenant democracy. This derives from the legal right of self-determination over one’s own housing. The residents have the majority on the housing organization’s board and at other levels of the tenant democracy system. • Financial Model: the construction of new non-profit housing is primarily privately financed with a loan from a mortgage institution (86-90% of the total project cost). The state and municipalities further support financing of new non-profit housing in the form of loan-guarantee, subsidies to aid interest rate payments in times of high interest rates, and rent-free municipal loan (8-12% of the total project cost), but do not contribute to operating costs.
Definition(s) of adequate housing	There is no official definition.
Definition(s) of energy poverty	Denmark currently addresses energy poverty related indicators via the overall system of social policies. The National Energy and Climate Plan lacks definitions, key indicators, or targets to combat energy poverty. In Denmark, energy poverty is mainly addressed through social policies. Households in a difficult economic situation may apply for financial assistance from municipalities as part of the Danish social security system. General energy policies and measures can also benefit energy poor households.

	Description
Definition(s) of homelessness	By conceptual definition, people are homeless when they: • do not have their own dwelling or room (owned or rented) • use temporary facilities • stay temporarily and without a contract with family, friends, or acquaintances. • Do not have a place to stay. By operative definition, people are homeless when they are: • Sleeping on the street, in a stairway, a shed etc. • Staying in an emergency night shelter • Staying in a homeless shelter/ homeless hostel • Staying in a hotel, hostel or similar due to homelessness • Staying temporarily and without a contract with family, friends or acquaintances • Staying in transitional housing without a permanent contract • Discharged from prison or a criminal ward within a month without a housing solution • Released from a hospital or treatment facility within a month without a housing solution • Other (e.g. staying in camping wagons or garden allotment houses)
Vulnerable groups identified in the context of housing policies	In Denmark, vulnerable groups identified in the context of housing are: • People with low income • Elderly • Physically or mentally ill people • People with substance abuse problems • People committing crimes • Refugees

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
The Housing Committee	The Housing Committee addresses matters such as housing, buildings and urban renewal. Examples include the Building Act and Building Regulations, non-profit housing, private letting, cooperative housing associations, owner-occupied apartments, urban renewal and disadvantaged housing areas. Responsibilities can be subdivided into two primary areas: • handling of Bills and proposals within the committee's remit • ongoing parliamentary scrutiny within the housing policy spheres, including monitoring the Government's observance of relevant laws passed by the Danish Parliament
The Ministry for Social Affairs, Housing and Senior Citizens	The Ministry for Social Affairs, Housing, and Senior Citizens is responsible for several policy areas, including construction and housing legislation, and public housing. Construction and Housing Legislation: • Legislation for private rental housing. • Legislation for co-operative housing. A cooperative housing association is an association whose purpose it is to own and operate a property on a cooperative basis. • The Owner-occupied Flats Act, which regulates the conditions for the construction industry in Denmark, including the Building Act and the Building Regulations. • The Urban Renewal Act, which gives the municipalities the opportunity to provide support for, e.g., building renewal and area renewal designed to ensure good housing conditions in a social perspective. Public Housing. The Ministry is responsible for: • Regulating the public housing sector, including the Public Housing Act, which determines conditions for financing, establishing, and operating public family housing, pension homes, and youth housing. • Legislation regarding the National Building Fund, which is an independent fund providing support for renovations, new construction, and conversion of public housing divisions from a social perspective. An important aspect of this is the effort to meet climate targets through the initiative Green Guarantee. • Combating parallel societies through, measures such as development plans, rental rules, and the annual lists of ghetto areas, as well as secretarial services for the government's ghetto representatives.

Public entity	Areas of competence
Role of other public bodies involved at national level	
Centre for Housing and Social Development	The Centre for Housing and Social Development is an independent institution that works under the Ministry of Social Affairs, Housing and the Elderly. The Centre's current grant runs from 2021-2026. The Centre has an annual budget of DKK 13 million, half of which comes from the National Building Fund and the other half from the state rate pool funds. The Centre for Housing and Social Development (CFBU) is a national knowledge centre that works to strengthen non-profit initiatives in and around vulnerable neighbourhoods. The Centre's work involves contributing with knowledge that is applicable to and can qualify the social work that takes place in and around the disadvantaged neighbourhoods.
BL - Danmarks Almene Boliger	BL is the interest organisation representing the not-for-profit housing associations
The National Building Fund	The National Building Fund primarily finances the expansion of new non-profit housing and renovation work on existing properties. The National Building Fund is a private fund financed by tenants through their rent. However, the areas of investments and amount of funding are set in political agreements made every 4-6 years by the Danish Parliament.
The Danish Authority of Social Services and Housing	The Danish Authority of Social Services and Housing is a government agency under The Ministry of Social Affairs, Housing and Senior Citizens in Denmark. It works to develop social services, housing and construction. The Finance Act lays down the main tasks of the agency. In regard to housing, the agency supervises the development, streamlining and regulation of the public housing sector. The goal is to ensure mixed urban and residential areas with good housing throughout the country, that is also affordable for young people, the elderly and families. The agency also works to support the construction sector in becoming efficient, safe and sustainable within the framework of the Building Act and the Building Regulations. The Finance Act also sets the main tasks of the Danish Authority of Social Services and Housing.
Role of regional authorities	
Local Government Denmark (KL)	KL - Local Government Denmark (KL) is the association and interest organization of the 98 Danish municipalities. The mission of KL is to safeguard the common interests of the municipalities, assist individual municipalities with consultancy services, and ensure that local authorities are provided with up-to-date and relevant information. For example, KL's main housing goals are: • connecting the non-profit sector and solving municipal core tasks in the welfare area • the development of vulnerable residential areas • solving the non-profit housing challenges by using social mixing to avoid social clusters • housing-first policy
Role of local authorities	
Municipalities and local governments	In Denmark, the public sector is highly decentralized. Thus, delivering welfare services in collaboration with citizens, mobilising resources on a local level, and setting the direction for the development of local communities are all done at a city-council level. Some of the municipal responsibilities for housing include physical planning, local infrastructure, and services. These services may be special housing for the elderly, nursing homes, or housing for special groups. Municipalities are also able to decide the quota of new non-profit units to be built in the municipality and the municipality must provide a guarantee for loans relating to new housing constructions and major repairs. In addition, according to law, local authorities are entitled to dispose of every fourth vacant non-profit apartment in a municipality. The rule makes sure that the municipality has accessible housing available for persons with a housing need. However, it is important to note that non-profit rental housing companies are not owned by the municipalities.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Denmark's National Reform Programme 2023	According to this document, the overarching goals for Danish housing policy are: • Strengthening homeowners' financial resilience - by implementing different kinds of macroprudential measures, including the Good Practice for Mortgage Credit Regulation from 2013, the Growth Guidance from 2016, and the introduction of a debt-to-income ratio limit that determines which types of loans borrowers can choose from in the Good Practice for Mortgage Credit Regulation in 2018. - with the new housing tax system from the start of 2024, in which property taxes will follow the development of property values. • Increasing the construction of primarily low-cost public housing. • Utilizing the Fund for Mixed Cities • Working on homelessness by aiming the initiatives primarily at increasing public housing in the metropolitan area where affordable housing can be scarce. • Making a comprehensive plan for housing policy. The government aspires to have a diversified housing market where more people can own their home, and where there is a diversified supply of owner-occupied housing, public housing, cooperative housing, and private letting.
Selected policy document(s) defining energy and environmental goals for housing	
Denmark's Recovery and Resilience Plan 2021	The green transition and investments in renovation and measures to ensure energy efficiency in private households and public buildings: • Renovation of the existing building stock will improve the indoor environment and reduce energy bills and consumption for consumers and businesses as well as the public sector. CCS is a prerequisite for reaching net zero emission targets – national and European – in a cost-efficient manner without jeopardizing standard of living and social equality. • Investments in clean and efficient use of energy, green heating, CCS, and establishment of new development and demonstration programs will all contribute to reducing Danish greenhouse gas emissions. The goal is to decrease emissions by 70% over the period 1990-2030 and achieve climate neutrality by 2050 at the latest. • Investments in energy efficiency measures can also encompass investments in a better digital control of energy consumption in housing and in industry.
Selected policy document(s) defining strategy to tackle housing exclusion	
Denmark's Recovery and Resilience Plan 2021	In this document, the two main proposals to tackle housing exclusion are: Mixed cities: • All citizens have access to housing of a good standard and access to basic services such as water, sanitation and electricity. • To make cities more mixed, national focus has been on the social housing areas with more than 1,000 residents, which are characterized by significant social, employment, and integration challenges. Several initiatives have been adopted to dissolve and prevent parallel societies and make the residential areas an integral part of the surrounding city. This is evident in the parallel society agreement from 2018, which involves physical transformation, social efforts, renovations, infrastructure changes, efforts for a more varied mix of residents. Lowering housing prices in Denmark: • As an instrument for ensuring lower housing prices, municipalities can demand 25% social housing in new housing areas, which means that housing is being built that can be paid for by citizens with average and low incomes. • Cities grow bigger, which creates new opportunities for housing. There is thus an ongoing adjustment of the supply of housing in cities, which supports the provision of affordable housing.
The Danish Strategy on Combating Homelessness (2021)	The new political agreement on tackling homelessness in Denmark (New Bill 2023) has the following goals: • reduce the number of homeless citizens significantly. • end long-term homelessness. The agreement focuses on the Housing First-method. • Key elements are: • Providing more affordable housing. • Rearrangement of the economic incentive structure for the municipalities, from support for shelter stay to support for full implementation of Housing First in Denmark. • Establishment of a national partnership of key stakeholders. • Investment in the role of civil society.

	Description
Selected policy document(s) establishing planning and land use paradigm	
The National Planning Report 2019	The National Planning Report provides a vision for spatial development in Denmark. The report describes the framework for the municipalities' planning work and creates the basis for the municipalities to follow up on the government's visions in the planning area. The current report is „National Plan Report 2019. Growth and development through spatial planning - Better framework for companies, citizens and municipalities throughout the country“. The main points of the planning and land use paradigm in the document are: • Balanced Development: The document emphasizes the government's desire for a balanced Denmark, where living, working, and running a business is attractive throughout the country. It highlights the role of the Planning Act in setting the framework for local development opportunities. • New Planning Opportunities: It outlines new development opportunities in coastal areas, land districts, and for businesses, including better frameworks for production companies and retail development. The changes aim to support development potential and strengthen development opportunities nationwide. • Local Empowerment: The document stresses the importance of empowering municipalities in physical planning due to their proximity to citizens and businesses, understanding local strengths, challenges, and desires. • National Interests: It discusses the reduction of specific national interests by about a third and focuses on four interest areas: growth and business development, nature and environmental protection, cultural heritage and landscape preservation, and considerations for national and regional facilities. These points are part of the government's efforts to provide better conditions for companies, citizens, and municipalities across Denmark, ensuring cohesive development and addressing challenges such as urbanization, climate change, and technological advancements. The document also mentions the importance of protecting landscapes, cultural heritage, nature, and the environment while pursuing these new development opportunities.
The Finger Plan 2019	The Finger Plan establishes the overall framework for spatial planning in the Copenhagen metropolitan area. In their municipal and local planning, the 34 metropolitan municipalities must follow the rules, principles and area designations of the Finger Plan. These document focuses on structured urban growth, infrastructure planning, and the preservation of green recreational areas for public use. The focus areas in this document are: • Finger Plan Framework: establishes the overarching guidelines for physical planning in the Copenhagen metropolitan area, directing the municipal planning efforts of the 34 capital municipalities. • Transport Corridors: designates reserved areas for potential future infrastructure projects, ensuring minimal societal costs for expropriation by preventing permanent construction within these corridors. • Green Wedges: allocates green spaces for public recreation, prohibiting urban zone expansion and the establishment of urban recreational facilities within these areas, thus providing daily leisure landscapes for local communities and regional excursion areas for the densely populated inner city. The plan aims to concentrate housing, trade, businesses, public institutions, etc., around a well-developed infrastructure framework in the finger city. This matches the plan's objective of managing urban development effectively and sustainably. Also, the plan ensures that new urban areas are always supplied with green recreational areas as they develop. This approach helps balance urban growth with the preservation of natural spaces for public use.

	Description
The Overview of National Interests in Local Planning 2023	This document provides an overview of national interests in municipal planning in Denmark, as outlined by the Planning and Rural District Administration (<i>Plan- and Landdistriktsstyrelsen</i>) in July 2023. The main points regarding planning and land use are: • Growth and Business Development: emphasizes the importance of incorporating the growth conditions for production industries into municipal planning to ensure continued operation and investment in Denmark. • Nature and Environment: focuses on protecting and restoring nature, managing lowland areas, groundwater, flooding, erosion, and afforestation. • Cultural Heritage and Landscape: addresses the preservation of landscapes, geology, coastal proximity zones, cultural heritage, and the surroundings of churches. • Consideration for National and Regional Facilities: details planning for airports, road and bridge construction, railway facilities, communication systems, and energy supply. Regarding housing, the document discusses the need to ensure that municipalities affected by pollution do not plan for sensitive uses such as residential areas unless future use can be secured against nuisances. It also mentions the importance of securing areas suitable for locating large livestock farms, and considering neighbours and natural and landscape values, which indirectly relates to housing and land use planning. The document does not provide a dedicated section on housing but integrates housing within the broader context of land use and environmental considerations.
Regional Growth and Development Strategies	Regional Growth and Development Strategies are a regional spatial planning tool. These plans describe the region's wishes for the future development of urban, rural and peripheral areas. Regional development plans cut across subject areas and do not only cover spatial planning. A regional development plan is an umbrella for overall regional planning in the following areas: • nature and environment - including recreation • business - including tourism • employment • education • culture The plans provide the framework for future development in the respective regions.
The town plans	Town Plans are the documents that describe spatial planning in Denmark in practice. As a tool of municipal planning, they must include consideration by the municipality of both the general guidelines adopted by the State and the regions' wishes for regional development. Town plans are municipal level plans that vary in their characteristics. The town plan is the municipality's overall plan for how the municipality is to develop and use its areas. Town plans include: • Location of housing • Recreation areas • Traffic services • location of business areas, etc. Town plans contain plans for both cities and open country.
Local plans	Local plans determine development for a specific area of the municipality. The municipal council prepares and adopts local plans. Local plans can, among other things, determine how an area is to be used, how much may be built in the area, or where buildings, roads, open areas, etc. are to be located.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing benefit (<i>boligstøtte</i>) for pensioners (<i>boligydelse</i>) and non-pensioners (<i>boligsikring</i>)	Anyone who rents a home.	Administered by Udbetaling Danmark – Public Benefits Administration.	State and municipality of residence	Recipients must rent a home that has its own kitchen and live permanently in the home. The benefit can also be applied to owner-occupied homes as a loan. Housing benefit depends, among other things, on household income, household wealth, the number of children and adults living in the dwelling, amount of rent and number of square meters in the dwelling as well on whether a person is a state pensioner or whether a person is receiving a disability pension (since 2003). One can also apply for housing benefit when living in a cooperative or owner-occupied home. Housing benefit is then paid out as a loan. This means that the recipient is personally liable for the debt and has an obligation to repay the loan. The recipient can only get housing benefit as a loan if he/she, or someone else in the home, does not at the same time have a loan to pay property taxes for the same home.
Special Housing Benefit for High Housing Expenses (<i>Særlig støtte til høje boligudgifter</i>)	This benefit is available to people who: • have experienced changes in circumstances that have resulted in a loss of income. This could be, for example, unemployment, illness, the end of a relationship, or other situations when a person is unable to meet regular financial obligations. • have high housing cost and high a high bread-winner burden. • receive an exceptionally high electricity or heating bill	Administered by Udbetaling Danmark – Public Benefits Administration.	Municipality and state	The Special Housing Benefit cannot be given to pensioners (or those on disability) as well as in some other situations, for instance to individuals married to a person who is not participating in labour market or education by their own choice. There is a wealth limit for receiving the benefit. It can be restricted to rental housing or owner-occupied housing.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Non-profit family dwellings, non-profit dwellings for the elderly, and non-profit dwellings for youth	All are eligible.	Housing provided by the non-profit sector. Decisions are made in cooperation with municipalities.	Non-profit housing is constructed and run by non-profit housing organisations. New construction is financed by a mortgage loan of 86-90% of the total project cost. The state guarantees the loan and provides subsidies as an aid for interest rate payments in times of high interest rates. The Danish municipalities provide 8-12 % of total construction cost as a rent-free loan. The remaining 2% are paid by tenants as a depositum. The housing associations fall under municipal 'supervision' that includes municipal oversight of their accounting.	The non-profit sector in Denmark has three different types of housing: family dwellings, dwellings for the elderly, and dwellings for youth. Elderly housing is specially designed with accessibility adaptations tailored to the needs of the elderly and handicapped. Rents are cost-based and increase or decrease according to maintenance costs. Tenants do not have the right to buy the housing unit. There is no regular reassessment of the tenant (with some exemptions – for example, to be eligible for youth housing the tenant must document that there is a household member continuing in education). Criteria for priority allocation to eligible recipients are: Family-dwellings: time on waiting list (first-come, first-served). The municipality and housing organisation are allowed to make agreements giving priority to clearly defined groups (for instance: people currently employed) if there is a need to develop a social mix. The tool is called "flexible letting". If an area is on a government-appointed negative list (areas of prevention or disadvantaged areas), flexible letting is mandatory. Criteria are decided upon by the municipality, but the law prescribes that part of the criteria must be that housing seekers shall be in employment or enrolled in education. Elderly-dwellings: needs for special housing due to limitations caused by aging or handicap-status. Youth dwellings: time on waiting list as well as enrollment in education.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
Household services	Everyone	State	Tax relief	The household service is a deduction for the wage costs on certain household services, such as cleaning, minding of children, or garden work carried out in your home or in your holiday home. The deduction is claimed through E-tax. In 2024, the deduction for household services is DKK 11,900 per person. The deduction is only given for wage costs - not for materials used.
Deduction for transport between home and work	Everyone who must travel more than 12 km to work.	State	Tax relief. The value of the deduction is approx. 26%.	A recipient is entitled to a deduction only for days travelling to and from work. Working from home is not included. All means of transport, including car, train, bus or bike, are covered. Applicants cannot receive the deduction if: • their employer pays for transport • they have a company car at their disposal • they travel to and from a place of education (as the state education grant (SU) is not considered a salary) • they drive to and from an unpaid internship If a person earns less than DKK 363,700 in 2024 (DKK 353,000 in 2023), they are entitled to an additional deduction for transport between home and work.
Mortgage interest rate subsidization				
Tax deductibility of mortgage interest payments (<i>Rentefradraget</i>)	Everyone	National/Federal	Tax relief for mortgage payments.	Mortgage interest payments can be deducted from taxable income, consistent with the taxation of net income under a comprehensive income tax. Owner-occupied housing is taxed separately based on property values, roughly equivalent to the taxation of the imputed return. No income threshold.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
National Building Fund loans	Non-profit housing	National government defines the amount to be distributed over certain number of years by political agreements.	NA	Supplying funds for renovation works
Programmes supporting energy efficiency refurbishment				
The building pool -a grant for a home renovation project	Everyone	The Energy Renovation Pool is a subsidy scheme administered by the Danish Energy Agency.	State subsidy grant.	Grants can be applied for several different energy improvements: insulation, windows, ventilation systems, waterborne space heating, and energy label. The subsidy scheme was established to promote energy-saving improvements through a financial subsidy to Danish homeowners, companies, and associations who either want to insulate their house, replace windows, establish or change ventilation systems, or install waterborne space heating. Grants are only given to Danish homes registered with the energy label E, F or G. The home must be a year-round residence and the applicant must own the home. The grants will be distributed on a first-come, first-served basis among the eligible applicants. This means that the processing of applications is initiated in the order in which they are received.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
The Heat Pump Pool	Everyone	The heat pump pool is a subsidy scheme administered by the Danish Energy Agency. The heat pump pool is one of three different grant pools in 2023, which were based on the Energy Agreement from 2018.	State subsidy grant. DKK 236.1 million was allocated to the Heat Pump Pool in 2023.	The heat pump pool is a subsidy scheme for people who switch to a heat pump. There are 5 requirements for the subsidy: • The house must be a year-round home owned by the recipient • The house must be heated with an oil boiler, gas boiler, electric heating, or bioheater (e.g. wood pellet boiler). • The house must not be located in an area where there is district heating or planned district heating. • The recipient cannot already be in the process of switching to a heat pump. • The recipient wants an air-to-water heat pump or a liquid-to-water heat pump (also called geothermal heating) The heat pump pool provides subsidies of DKK 17,000 when switching to an air-to-water heat pump and DKK 27,000 when switching to a geothermal heat pump. Grants are distributed on a first-come, first-served basis among eligible applicants.
The Scrapping Scheme	Everyone	the Danish Energy Agency	There is up to DKK 25,000 in subsidies from the Scrapping Scheme to switch to a heat pump on subscription.	The Scrapping Scheme offers heat pumps on subscription, with the energy service provider assuming ownership of the heat pump and responsibility for installation, operation, and maintenance. The customer typically makes a one-time payment, then pays a subscription fee and a price for supplied heat to the building. With heat pumps on subscription, the consumer avoids a large investment and at the same time achieves a number of service benefits. It is the provider of heat pumps on subscription who applies for the subsidy.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
The Decoupling Scheme	Everyone	Evida administers the decoupling scheme	Evida	The Decoupling Scheme allows private residences to recover the fee charged by Evida for dismantling a gas meter and disconnecting a household heated with a gas boiler from the gas system if the customer wishes to replace his gas boiler with an alternative heat source. The scheme is a result of the Climate Agreement of 22nd June 2020, which allocated funds for fee waivers when decoupling from the gas system. The funds will be distributed in the period 2021-2026. The scheme covers private households and landlords with rental accommodation. The address in question must: • have an annual consumption of between 100 m³ and 6,000 m³. • not have one or more CVR numbers registered, which in the last three financial years have received de minimis aid exceeding DKK 1,500,000 (EUR 200,000). The fee exemption is granted on a first-come, first-served basis. This means that those who first report a need for decoupling will be granted the fee exemption until the pool is empty.
Programmes supporting home improvements/adaptation				
Assistive products, consumer goods and interior design	Citizens with disabilities	Municipality	State approves the amount of subsidies and municipalities decide whom they are allocated to.	If a person has a permanent physical or mental disability, she/he can apply to the municipality for help with housing changes so that the accommodation is better suited to her/his needs. If the current accommodation cannot be changed sufficiently, the municipality can provide assistance to cover the costs associated with finding new and more accessible accommodation. Applicants must prove that the housing changes she/he is applying for can compensate for the disability.
Programmes supporting vulnerable households with access to energy				
Heating allowance for pensioners	Persons with a state pension or persons with disability pension (granted before 2003).	Udbetaling Danmark	Public benefit from state	Heating surcharges can be applied, regardless of whether a person is a tenant or owner. The amount of this payment is based on heating costs and heating mode.

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Estonia

Elli-Noora Rautio , Johanna Lilius

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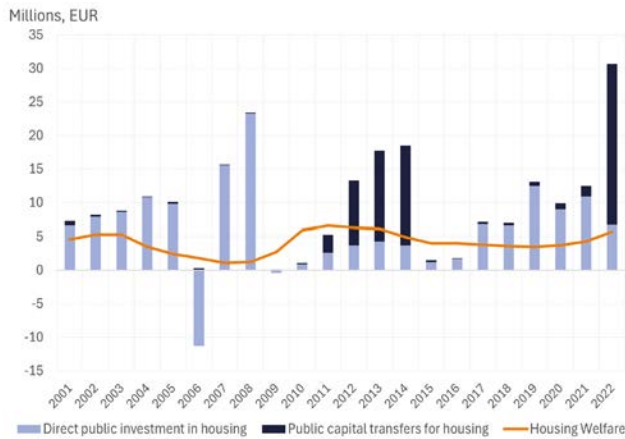
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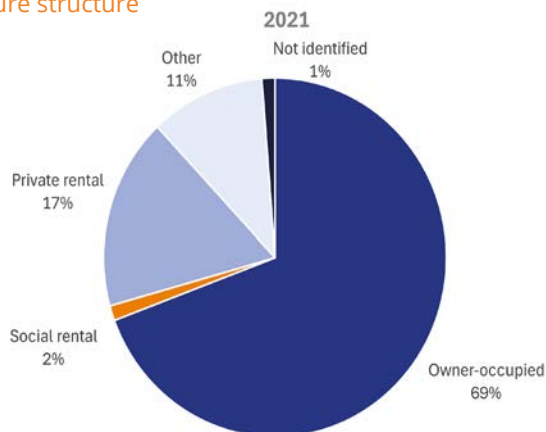
General government expenditure by function (COFOG)



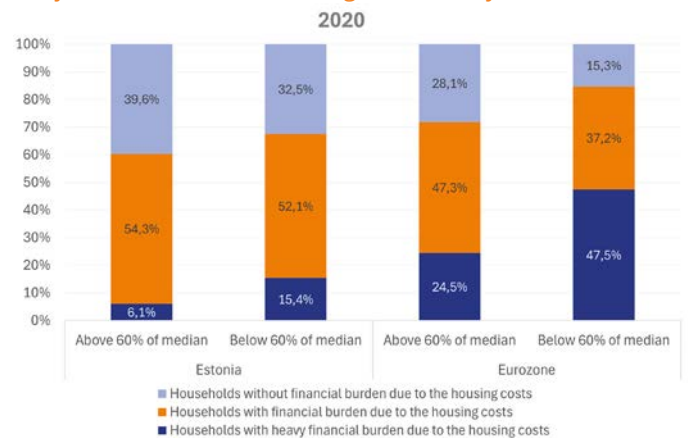
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Estonia's housing system is characterised by a strong market-liberal orientation with a high rate of homeownership and a limited social rental sector. National policy focuses on enabling individuals to solve their housing needs independently, supported by regulatory and financial tools.
- The tenure structure is dominated by owner-occupation (69.3%), followed by private rental (17.3%), with social rental accounting for only 1.4% of dwellings.
- The Ministry of Economic Affairs and Communications is the lead actor for housing policy. Other relevant ministries include the Ministry of Finance, Ministry of Justice, and the Ministry of Climate. Local governments manage social housing and oversee housing organisation at the municipal level.
- Social housing is provided by municipalities to individuals in need of social services and is financed through municipal funds and grants from KredEx. Allocation is based on strict eligibility criteria such as income, disability, and family status.
- Homeownership is supported through several measures: tax exemptions (e.g., land tax, transfer tax), housing loan guarantees (especially for young families and energy-efficiency improvements), and mortgage interest deductibility.
- Energy efficiency is a core focus, driven by the Estonian Energy Policy Development Plan and the Long-Term Renovation Strategy. Programmes like the Reconstruction Grant 2022–2027 target pre-2000 apartment buildings, promoting full renovations to achieve at least energy class C.
- Estonia officially defines energy poverty and supports vulnerable groups primarily through the subsistence benefit system, which includes allowances to cover essential housing and utility costs.
- A range of national strategies indirectly address housing exclusion, such as the Welfare Development Plan (2023–2030), Senior Programme, and Plan for Children and Families. These contribute to housing inclusion through poverty reduction and support measures.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	737,873
With usual residents	557,146
Without usual residents	175,690
Of which	
- Secondary residencies	NA
- Vacant	NA
Conventional dwellings per thousand inhabitants	554
Age breakdown of residential buildings	NA
- Pre-1919	
- 1919-1945	
- 1946-1960	
- 1961-1980	
- 1981-2000	
- 2001 or later	
- Not identified	
Type of residential buildings	
- Multi-family	60.3%
- Single-family	39.2%
- Other	0.5%
- Not identified	NA
Tenure structure	
- Owner-occupied	69.3%
- Social rental	1.4%
- Private rental	17.3%
- Other	10.8%
- Not identified	1.2%
Greenhouse gas emissions for heating and cooling of the housing stock	130 *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	6.7%
- Not at risk of poverty	2.8%
- Total	3.6%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is no official definition of affordable housing in Estonia. However, one of the state's main priorities is the availability of housing for citizens of Estonia. This is ensured by efficient legislation, standardisation, and support programmes, allowing all citizens to solve their housing problems as independently as possible.
Definition(s) of social housing	In Estonia, there is no official definition of social housing. Social housing generally refers to dwellings rented to individuals in need of social services (e.g. wheelchair accessible housing for accommodating handicapped people, supportive housing for mentally challenged individuals, and housing for the elderly).
Definition(s) of adequate housing	There is no definition of adequate housing
Definition(s) of energy poverty	Estonia has an official definition of energy poverty. The Energy Sector Organization Act defines 'vulnerable energy consumers' as persons living alone or families whose monthly income per family member during the last six months does not exceed the minimum wage. Likewise, a 'person suffering from energy poverty' is defined as either a family or a person living alone who has, at least once during the last six months, received a subsistence benefit and whose income per family member in the last month does not exceed the minimum wage. However, current Estonian national development documents do not deal with energy poverty as a separate issue. It is linked to the policy of subsistence allowance.
Definition(s) of homelessness	In Estonia, homeless people are those who have no legal relationship with any building or room qualifying as a living space (including ownership, permanent contract, or tenancy) and who do not have the income, or social skills required to change their situation.
Vulnerable groups identified in the context of housing policies	In Estonia, the next distinct vulnerable groups can be identified in relation to access to decent housing: • Households who belong to economic risk groups in society, such as single-parent families, families with many children, pensioner families, low-income families, households with a disabled family head, and non-worker's families; • 'Sitting' tenants in restituted housing; and • Young, newly-formed households.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
The Ministry of Economic Affairs and Communications	The Ministry of Economic Affairs and Communications formulates and carries out the state's economic policy and economic development plans in the construction and housing sectors: Its task is to create conditions on the housing market that allow Estonian residents to purchase or rent housing that suits them, that enable housing owners to improve the energy performance of residential houses, and that help tenants to solve their housing problems as independently as possible. This is done through legal regulations, institutional arrangements, and financial measures. The Ministry also seeks to cooperate with umbrella organisations and other market participants in the development of the housing sector.
The Ministry of Climate	The Ministry of Climate of Estonia focuses on enhancing the living environment while taking into consideration environmental protection. The Ministry's work ensures sustainable development and responsible economic growth, considering both current and future generations. Green shift and climate policy, including carbon markets and green technologies, are at the centre of the Ministry's activities in combatting climate change. The focus is on climate goals and climate adaptation in housing, among other relevant tasks.

Public entity	Areas of competence
Role of other public bodies involved at national level	
The Ministry of Finance	The Ministry of Finance is not responsible for residential real estate or housing policy as such, but it manages the real estate of the central government. It's main goals related to housing are: • Planning and coordinating the state's real estate and participation policies. • Coordinating and implementing the state's fiscal policy (for example the amount of subsidies). • Planning tax and customs policy and maintaining a stable tax system.
The Ministry of Justice	The Ministry of Justice is charged with the just housing of Estonians. The Ministry offers services related to housing, housing safety, and the search for housing.
The Ministry of Regional Affairs and Agriculture	The Ministry develops and coordinates the implementation of some regional development grant schemes targeted to support regional availability of housing and increasing energy efficiency of local public buildings. Relevant examples are: • a grant scheme for adaptive re-use of vacant appartement buildings in shrinking settlements (piloted in North-East Estonia); • a grant scheme to support housing for specialists in Southeast Estonia. The aim of the measure is to improve the living conditions of specialists and to encourage specialists who are important for the economic development of the region to stay and come to the Southeast Estonia region; • a grant scheme for increasing energy efficiency and building new net-zero municipal buildings.
Association of Estonian Cities and Rural Municipalities	The Association of Estonian Cities and Rural Municipalities is the joint body representing local governments. Its goal is to protect local governments' common interests and promote cooperation in the housing sector.
The Estonian Union of Co-operative Housing Associations - EKÜL	The Estonian Union of Cooperative Housing Associations is an organization uniting cooperative housing associations all over Estonia. EKÜL works in partnership with state institutions, municipalities, universities, private companies and NGOs. Its objectives are to develop and advertise the housing association movement, to influence and participate in legislation, to observe and contribute to the development of legislative and other acts of law, and to provide help with management and administration structures for Estonian housing associations.
Role of regional authorities	
County Development Organisations	County Development Organisations develop long-term strategic county development strategies (ten-year plans) and county development plans. Plans are developed jointly with local municipalities and the Ministry of Regional Affairs and Agriculture.
Role of local authorities	
Local governments	Municipalities are tasked with overseeing the organisation of housing within their administrative territory. They coordinate strategic development at county level jointly through the relevant County Development Organizations.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Housing Policy	The longer-term goals of the housing sector are to ensure: • availability of housing for Estonian residents, • energy performance, quality and sustainability of housing, and • diversity of residential areas and sustainable development. The main drivers of housing policy in Estonia are energy efficiency requirements, urbanisation, aging, and decreasing household sizes.
Selected policy document(s) defining energy and environmental goals for housing	
The Estonian Energy Policy Development Plan (ENMAK) 2030	The main goal of the Estonian Energy Policy Development Plan is to guarantee energy supply to customers at a reasonable price, such that the environmental effects are acceptable and remain in line with the European Union's long-term energy and climate policy. Also, the implementation of energy sector development plans must be as beneficial as possible for Estonia's economic competitiveness.
Long-term strategy for building renovation	The main goal of Estonia's renovation strategy is the full renovation, by 2050, of buildings erected before 2000. The extent of full renovation is reflected in the minimum required energy performance of a building after a major renovation, which, according to the Estonian energy performance regulations, currently is class C1. The strategy has the following central principles: • Cost-effective application of energy efficiency requirements: energy and resource efficiency; in addition to the energy performance of buildings, take into account the environmental impact of the construction materials and processes. • Regional balance: ensuring renovation and balanced volumes of living quarters in functional region and second-tier centres. • Quality of living and working environment: ensuring a healthy interior climate, improving accessibility and functionality, as well as abiding by the basic principles for high-quality space in the solutions for buildings and public spaces during the renovation. • Technological development: the development of renovation solutions and technologies to improve the sustainability of the renovated buildings and reduce renovation costs. • Climate change mitigation and adaptation: climate change mitigation, reduction of the carbon intensity of buildings, buildings that contribute towards climate neutrality.
Selected policy document(s) defining strategy to tackle housing exclusion	
The Welfare Development Plan for 2023-2030	The explicit aim of the Welfare Development Plan is to prevent and reduce poverty and social exclusion, but indirectly this also helps to prevent housing exclusion and homelessness.
The Plan for Children and Families 2024-2027	This strategy aims to prevent housing exclusion by addressing the poverty and social exclusion of children and families.
Senior Programme 2024-2027	This programme affects housing exclusion by addressing the special needs of elderly and senior citizen.
Selected policy document(s) establishing planning and land use paradigm	
The National Spatial Plan - State-wide plan 2050	The National Spatial Plan gives a broad outline for spatial policy in Estonia. The nationwide plan establishes how Estonia's land and sea area will be used in the future. The plan determines the principles of spatial development at the state level and provides guidelines for subsequent and more detailed planning documents. The plan is also the basis for spatial development decisions by government agencies. The current plan, „Estonia 2030+,“ has largely been implemented, however it does not address several current issues, including security and adaptation to climate impacts. The nationwide plan is the spatial output of the state's long-term strategy „Estonia 2035“. The preparation of the national plan is based on the goal of ensuring a safe and high-quality living environment and sustainable development that considers the needs of everyone in Estonia. Guiding the development of settlements is the main task of the statewide plan. The plan provides guidance for the design of urban settlement areas and the nature of sparsely populated areas, a network of services, and the spatial needs of the living and business environment.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Household subsistence (<i>Toimetulekutoetus</i>)	Low-income households.	Local government.	State's financial assistance. The size of the subsistence limit is established by the Riigikogu in the state budget.	To alleviate the shortage of affordable housing, local authorities use both social services and other social assistance, depending on the situation. Subsistence benefit is paid when all other measures to alleviate poverty and deprivation have proved insufficient. The subsistence benefit is calculated on the basis of the housing costs payable in the current month, the subsistence limit, and the net income of the person living alone or of all the members of the family in the previous month. As of 1st June 2022, the subsistence limit for a person living alone or the first member of a family is €200 per month. The subsistence limit for each minor member is €240 per month.
Public and social rental housing programmes				
Social housing *Social housing has a wider meaning in national housing support programmes in Estonia; it includes residential buildings and housing associations.	Social housing is for people and families that are unable to secure their own housing and need help with everyday life. Beneficiaries must possess Estonian citizenship or permanent residency and must be a local resident.	Municipalities	Social housing is financed by municipalities through transfers from the central government or through grants provided by the Estonian Credit and Export Guarantee Fund (KredEx).	There is no official definition of social housing. Social housing generally refers to dwellings rented to individuals in need of social services (e.g. wheelchair accessible housing for accommodating handicapped people, supportive housing for mentally challenged individuals, and housing for the elderly). The system is cost-based and there is no general rule about regular increases in rent levels. A sitting tenant does not have the right to buy the accommodation. There is a regular reassessment of the tenant. If sitting tenants no longer fulfil the eligibility requirements, the lease is terminated. The criteria for priority allocation to eligible recipients are: time on waiting list, income level, disability, age (elderly), household composition/size, and current housing situation.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
Housing loan guarantee	Young families, young specialists, energy efficiency-oriented households, tenants of restituted premises, and veterans.	Private bank and KredEx (KredEx is a foundation set up by the Ministry of Economic Affairs and Communications in 2001 with the aim of providing financial solutions based on best practices around the world.)	Granted by the State	Housing loan guarantees are available for buying a home, building a home, reconstruction of an existing home, and reduction of an initial home loan contribution. KredEx guarantees allow a loan to be obtained with 10% self-financing. Self-financing for a family with many children may be at least 5%. With at least 10% self-financing, there is no need to use additional collateral.
Co-loan for housing with a credit institution	Citizen of the Republic of Estonia living in rural areas. The loan applicant must register the address of the residential building being built, purchased or renovated as their place of residence.	Private banks	financed from MES' own resources	The co-loan aims at helping to address regional inequality and the problem of low collateral value of real estate. It is available for residential buildings (including those under construction) that are located in an Estonian settlement unit with up to 1,000 registered residents. The co-loans can be used to build, buy or renovate a residential building. It cannot be used to buy or renovate units in apartment buildings or in a block of flats.
Mortgage interest rate subsidization				
The tax exemption on land under homes (<i>Ko-daaluse maa maamak-susoodustus</i>)	Everyone	National/Federal	Exemption from land taxes	Owners of land who live on that land are exempt from land tax for a total up to 0.15 hectares in towns and up to 2 hectares elsewhere. No income threshold.
Deductible housing loan interest (<i>Eluaseme-laenu intresside mahaarvamine</i>)	Everyone	National/Federal	Tax relief for mortgage payments	Deduction of mortgage interests from income tax. No income threshold. This subsidy has only been available until 2024.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Tax exemption of transfer tax (<i>Elukoha müügi maksuvabastus</i>)	Must be an Estonian citizen.	National/Federal	Tax relief for transfer tax	This tax exemption is available for the transfer of immovable property if: i) the property has been the main residence of the taxpayer; ii) the property was transferred to the taxpayer through restitution of unlawfully expropriated property; iii) the property has been transferred to the taxpayer through privatisation with the right of preemption (subject to dwelling size restrictions); or iv) the property is a summer cottage or garden house in the ownership of the taxpayer for more than two years (subject to dwelling size restrictions).
Temporary postponement of mortgage payments	Everyone	National/Federal	Temporary postponement of mortgage payments.	No income threshold.
Programmes supporting energy efficiency refurbishment				
Reconstruction grant 2022-2027	Apartment associations where: • a residential building with three or more apartment owners which was completed and occupied prior to 2000. • at least 80% of the properties in one apartment building are owned by natural persons.	Enterprise Estonia and KredEx - the Estonian Business and Innovation Agency. KredEx is a foundation set up by the Ministry of Economic Affairs and Communications in 2001 with the aim of providing financial solutions based on best practices from around the world.	The Estonian Ministry of Economy is budgeting the total amount of the grant.	Reconstruction Grants finance the complete reconstruction of apartment buildings with an energy efficiency rating of at least class C. Associations can separately apply for a grant to replace the heating device of an apartment building that has only furnace, gas or electric heating with a device based on renewable energy, or to connect apartment buildings to a district heating network. Subsidies can generally be applied for by apartment associations in residential buildings completed and occupied prior to 2000. When replacing a heating system, there is no time limit for putting the building into operation. The share of the subsidy depends on the location of the apartment building, its size and the work to be undertaken.
Programmes supporting home improvements/adaptation				
Grant for adapting dwellings for disabled people	Disabled people in all tenure types.	Municipality	State/Municipal	These grants support the adaption of homes for physically disabled persons, installing ramps and independent assistance at home.

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Finland

Elli-Noora Rautio , Johanna Lilius

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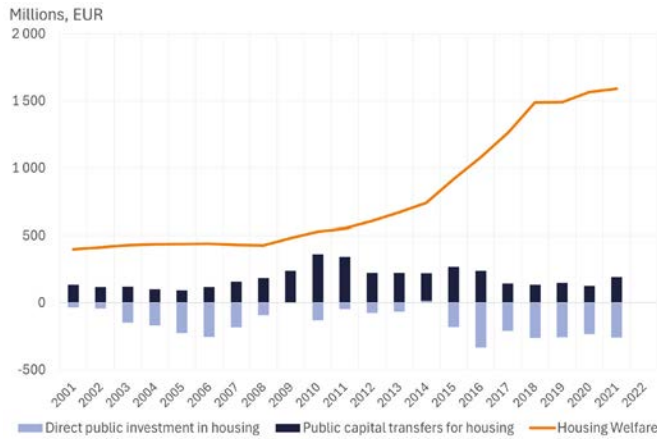
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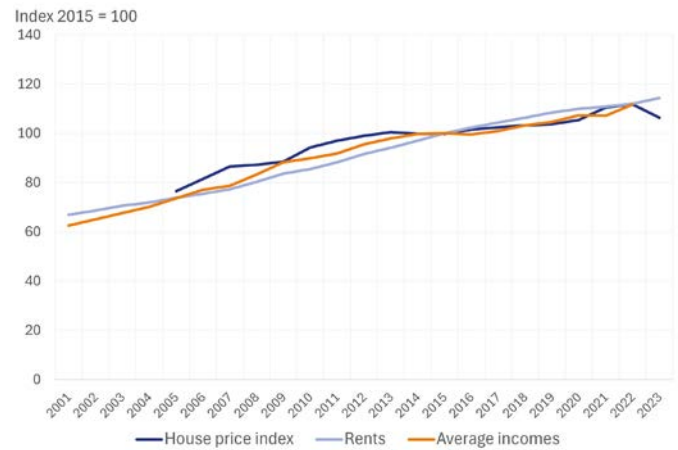
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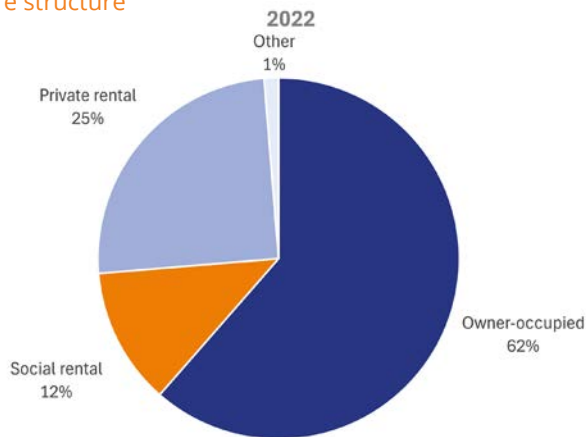
General government expenditure by function (COFOG)



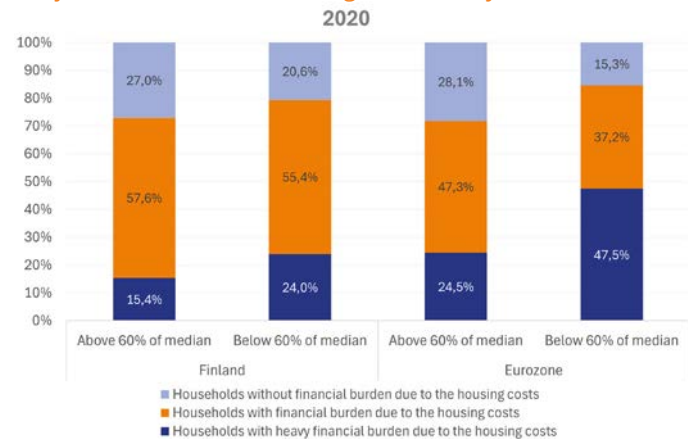
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Finland's housing system is shaped by a constitutional right to housing and a long-standing commitment to affordability and social sustainability. The national framework supports both ownership and rental options, with a strong emphasis on meeting the needs of low-income and vulnerable groups through social housing and targeted subsidies.
- The tenure structure in 2023 consisted of 61.4% owner-occupied housing, 25.0% private rental, and 12.3% social rental housing (including right-of-occupancy dwellings). The remaining 1.3% falls under other forms of tenure. The private rental sector has expanded significantly in recent years, while the number of social rental dwellings has decreased.
- Social housing is mainly owned by municipality-owned companies and non-profit organisations and is allocated based on criteria such as housing need, income, and wealth. Once a household obtains a unit, they retain it indefinitely, regardless of changes in circumstances. Rents are cost-based, and the typical regulation period for subsidised dwellings is 40 years.
- The Housing Finance and Development Centre of Finland (ARA), under the Ministry of the Environment, provides subsidies, grants, and guarantees for housing and construction. ARA also monitors the use of subsidised housing stock. Its programmes support both general social housing and housing for special groups.
- Special groups targeted by housing policy include the homeless, refugees, students, persons with substance abuse or mental health issues, people with disabilities, and older adults with memory or mobility difficulties. Municipalities have statutory responsibility for improving housing conditions, especially for those facing homelessness or inadequate housing.
- Housing allowances are administered by KELA, the national social security institution. The general housing allowance is income-tested and available to all eligible households but will no longer cover owner-occupied housing from 2025. Pensioner and conscript housing allowances are also provided, and the overall system is currently undergoing reform to better target support.
- Finland's approach to homelessness is built around the Housing First model. The Programme to End Long-Term Homelessness by 2027 is coordinated by the Ministry of the Environment and Ministry of Social Affairs and Health, with funding provided through ARA. The programme focuses on permanent housing and integrated support services.
- The right-of-occupancy housing system, combining features of renting and ownership, provides a permanent residence right without full ownership. Applicants must meet income and asset criteria. This model is overseen by ARA and underwent legislative reform in 2022 to maintain its affordability and appeal.
- Recent strategic goals, as outlined in the Housing Policy Development Programme 2021–2028 and the government programme of Prime Minister Orpo, focus on ensuring adequate housing supply, streamlining planning regulations, supporting ownership through ASP loans, and aligning housing policy with climate targets.
- Environmental objectives are supported through programmes for energy-efficient renovations and refurbishment. Measures include energy labelling, household tax credits, and long-term strategies to reduce emissions from buildings by 2050.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	3,187,210
With usual residents	2,816,206
Without usual residents	371,004
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	569
Age breakdown of residential buildings	
- Pre-1920	3.1%
- 1921-1939	4.2%
- 1940-1959	11.4%
- 1960-1979	11.6%
- 1980-1989	18.2%
- 1990- 1999	16.1%
- 2000-2009	11.1%
- 2010-2019	10.1%
- after 2020	10.5%
- Not identified	3.6%
Type of residential buildings	
- Multi-family	37.9 %
- Single-family	61.7 %
- Other	0.4%
- Not identified	NA
Tenure structure	
- Owner-occupied	61.4%
- Social rental	12.3%
- Private rental	25.0%
- Other	1.3%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	117 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	5.7%
- Not at risk of poverty	2.3%
- Total	2.7%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	The social housing system provides good quality housing for low and medium-income people in attractive locations, to tackle segregation in cities and to support nearby businesses. The selection of tenants for social rental dwellings is based on a housing need assessment of the applicants and there are income limits for different types of households.
Definition(s) of social housing	In Finland social housing refers to housing that • is allocated and priced by bureaucratically established rules, not by market principles. • favours applicants of modest means who are in immediate need of housing. • aims to provide housing on a lower price than the market. The Housing Finance and Development Centre of Finland (ARA) grants subsidies, grants, and guarantees for housing and construction. It also controls and supervises the use of the ARA housing stock. Apartments financed by interest subsidy loans are owned and produced by municipalities and associations which the Housing Fund of Finland (ARA) has designated as non-profit organisations. The rent of ARA apartments is determined by the absorption principle, meaning that the rent covers the capital costs incurred from the construction and management costs of the property.
Definition(s) of adequate housing	In Finland, housing policy includes everyone's right to good quality and affordable housing, socially sustainable neighbourhoods, and housing supply that promotes the functioning of the labour market and supports the vitality of regions.
Definition(s) of energy poverty	In Finland, energy poverty has not been widely recognised as the country has a highly developed energy infrastructure, abundant energy resources, and well-established social security. Energy poverty is treated as part of social policy, because it is important to safeguard the basic needs of households, such as energy and adequate indoor temperature, in Finland's harsh northern climate. However, the recent global energy crisis has introduced new challenges related to affordability, housing quality, and energy sources, as well as the country's capacity for change. Consequently, end-consumers are experiencing notable price increases, placing additional strain on household budgets. More than a third of residential energy consumption in Finland is electricity. It is the single largest form of energy used, especially in heating.
Definition(s) of homelessness	Homeless people include those: • living outdoors, in various temporary shelters and night shelters • living in hostels or equivalent form of temporary residence • living in care homes or other housing units, rehabilitation units, and hospitals (this category does not include those living permanently with a rental contract in these institutions or who are not otherwise searching for housing) • released prisoners with no known dwelling. • living temporarily with friends and relatives or itinerants (does not include young people under 25 living with their parents).
Vulnerable groups identified in the context of housing policies	In Finland vulnerable groups are referred to as Special Groups. These include: the homeless, refugees, students, people with substance abuse and mental health problems, the disabled and elderly people suffering from memory disorder or weakened physical condition.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
The Ministry of the Environment	The Ministry of the Environment is responsible for: • Building and land use: zoning, national building code, land use, housing and transport (MAL) agreements, digital built environment. • Housing: housing policy, housing for special groups, homelessness.
Department of the Built Environment (under Ministry of the Environment)	The Department is responsible for the guidance and development of land use, housing, and construction. This includes the quality, structure, and supply of housing. The Department is also responsible for supporting the production, repair, and purchase of housing, housing costs, and housing financing, as well as issues related to environmental monitoring.

Public entity	Areas of competence
Sustainable Construction and Housing Department	The Department is also responsible for supporting the production, repair, and purchase of housing, housing costs, and housing financing, as well as issues related to environmental monitoring.
Role of other public bodies involved at national level	
The Ministry of Finance	The Ministry of Finance is responsible for financial State programmes supporting housing, for funding social housing programmes, and for obtaining and administering international loans for the housing sector.
The Ministry of Social Affairs and Health	The Ministry of Social Affairs and Health addresses issues of housing support: supporting independent living, combatting homelessness, and assisting with housing costs through benefits and services.
The Ministry of Justice	The Ministry of Justice oversees laws and regulations related to housing.
The Housing Finance and Development Centre of Finland (ARA) – operates under the guidance of the Ministry of the Environment.	The Housing Finance and Development Centre of Finland runs programmes: • Promoting ecologically sustainable, high-quality and affordable housing • Supporting the improvement of housing conditions among low- and middle-income households and special groups • Granting benefits, subsidies and securities for housing and construction • Directing and monitoring the use of the ARA housing stock
A-Kruunu OY – operates under the guidance of the Ministry of the Environment	A-Kruunu is a state-owned special assignment company tasked with building affordable rental apartments in the fastest growing areas in Finland.
Finnish Affordable Housing Companies' Federation (KOVA)	The Finnish Affordable Housing Companies' Federation (KOVA) is a national umbrella association for non-profit rental and right of occupancy housing companies and foundations in Finland. Its members are municipal rental housing and right-of-occupancy companies and foundations, as well as other companies and foundations owning rental and right-of-occupancy apartments of general interest. Apartments for special groups, such as service, student, and youth apartments are also included. KOVA's goal is to create permanent conditions for affordable rental and right-of-occupancy housing production and thereby affordable housing in Finland.
Role of regional authorities	
Regional councils	Regional councils are responsible for regional development strategies, regional land use planning, and overall regional development. They fulfil their tasks in cooperation with central government authorities, central cities, other municipalities and universities in their regions, and other parties involved in regional development.
Role of local authorities	
Municipalities	Municipalities are responsible for agreements between states and municipalities on land use, housing, and transport (MAL -agreements) Responsibility for housing conditions is assigned to municipalities by law. The purpose is to secure opportunities for reasonable housing for citizens of the municipality. The actions of municipalities are aimed especially at improving the housing conditions of the homeless and people with insufficient housing. In addition to statutory duties, municipalities can voluntarily organize housing for their residents. For example, by building rental and/or ARA apartments, municipalities can ensure affordable housing for low- and middle-income households. For example, the largest cities are committed to promoting a share of non-profit housing that ensures affordable housing options for low- and middle-income households and groups with special needs, while promoting a tenure mix to counter socioeconomic segregation.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
The Housing Policy Development Programme 2021-2028	The Housing Policy Development Programme establishes a baseline right to a place of residence and living environment that supports the wellbeing of all citizens. Environmental and climate values are also confirmed to be at the centre of housing policy. The key objective of the housing policy development programme is to promote a long-term perspective in housing policy.
A Strong and Committed Finland: Programme of Prime Minister Petteri Orpo's Government	The key objective of Prime Minister Orpo's Government Programme is promotion of a functioning housing market. The government aims to create a favourable environment for the housing market through growth-oriented industrial policy. Its goal is to build a society where people can purchase their own home with their earnings and savings. The Government will promote an adequate supply of housing and financing for housing. The flexible movement of labour is ensured by a well-functioning rental housing market. The Government will ensure a sufficient level of house building to provide diverse and reasonably priced housing in Finland. There will be a comprehensive reform of the housing allowance to better channel the allowance to those who need it.
Selected policy document(s) defining energy and environmental goals for housing	
National Energy and Climate Plan (NECP)	The National Energy and Climate Plan's measures are based on the National Climate and Energy Strategy of 2022, the Medium-term Climate Change Policy Plan, and the Climate Plan for the Land Use Sector. The draft covers all five dimensions of the EU Energy Union: decarbonisation (including the reduction of greenhouse gas emissions and renewable energy), energy efficiency, energy security, the internal energy market, and research, innovation and competitiveness.
Ministry of the Environment's Strategy 2035: A Better Environment for Future Generations	The strategy of the Ministry of the Environment focuses on three themes: comprehensive solutions to the ecological sustainability crisis, leading the green transition, and living environments that support wellbeing.
Selected policy document(s) defining strategy to tackle housing exclusion	
A Strong and Committed Finland: Programme of Prime Minister Petteri Orpo's Government	The government's programme also proposes a path to eradicate long-term homelessness. Under this plan, social rental housing will be directed more efficiently to people on low incomes or with little wealth, as well as to specific groups that find it difficult to rent a home through the private rental market. An overall reform of housing allowance aims to channel the allowance to those most in need. Acquiring the first home will be secured by developing the ASP savings and loan scheme. The maximum amount of the interest-subsidised ASP loan will be increased. The starting age limit for ASP savings will be removed.
Selected policy document(s) establishing planning and land use paradigm	
A Strong and Committed Finland: Programme of Prime Minister Petteri Orpo's Government	The goal of the current government is to streamline the regulation of land use and construction by: • reforming the regulation of land use and construction • lightening the regulation of land use and construction. • reforming the appeal practices regarding planning, building, and environmental permitting processes so that the same issue can be appealed to the administrative court only once. • Streamlining land use law for the growth of cities and municipalities, sufficient housing production, the maintenance of vital regions, and the competitiveness of companies. • Fixing the construction law so that the administrative burden is lightened, bureaucracy is reduced, the right of appeal is clarified, and the responsibility of the principal contractor is specified.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
General housing allowance	Available to households on low incomes. General housing allowance will no longer be available for owner-occupied housing as of 1st January 2025. A dedicated student housing allowance will be reestablished in 8/2025, thus students will be removed from the scope of general housing support.	The housing allowance is administered by KEELA, an independent social security institution with its own administration and finances, supervised by the Finnish Parliament.	The amount of the housing allowance depends on the income of all household members. The Parliament has approved cuts to the general housing allowance, which should reduce the rates of the allowance in 2024.	The purpose of the general housing allowance is to help with housing costs. Housing allowance can be paid to households consisting of a single person or several persons.
Housing allowance for pensioners	Low-income pensioners or persons who receive a pension which entitles them to housing allowance for pensioners.	KELA	The government has announced that the pension recipient's housing allowance will be lowered in 2025.	The allowance is available for both permanent rental and owner-occupied homes.
Housing allowance for conscripts	Conscripts (persons in the army or non-military service) or their family members.	KELA - supervised by the Finnish Parliament.	NA	Housing assistance is provided for the actual housing costs for rental, right-of-occupancy, partial-ownership, or owner-occupied accommodation.
Public and social rental housing programmes				
The Finnish social housing program	Tenant selection is based on legislation. Selection criteria include: the applicant's urgency of housing need, wealth, and income, among other criteria. Once a household has obtained a social housing unit, it has the right to occupy the unit indefinitely, regardless of changes in its income or wealth.	The Housing Finance and Development Centre of Finland (ARA) Municipalities Non-profit organizations and corporations Limited liability companies	The government subsidizes social housing through the different programs managed by the Housing Finance and Development Centre of Finland (ARA). Financing is provided by Municipality Finance Plc (a financial institution owned by the municipalities and the state), which lowers costs by not including capital costs in the cost-based rents, by providing loan guarantees, and by subsidizing lot rents and selling prices	The programme consists of subsidy schemes for construction and renovation of rental housing and owner-occupied housing. Since the early 2000s, the focus has been on rental housing in growing urban areas. Rent setting is costbased. The general idea is that the owner receives subsidies that reduce capital and maintenance costs. Through the rent setting regulation, the subsidies result in lower rents for the tenants. The subsidized rental properties are subject to different types of regulation regarding the use and transfer of property. A typical restriction period is 40 years. After the restriction period, the owner can freely set rents, select tenants and sell the units at market price.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
Home savers bonus system (ASP)	This programme is aimed at persons aged 15 to 44 who wish to purchase their first home.	A bank agrees to open an ASP account and grant an ASP loan. The state then guarantees the loan free of charge and provides a state interest subsidy for the first ten years of the loan period.	The system includes an interest subsidy loan and, where necessary, a central government guarantee.	The system is based on the Act on Bonus for Home Savers, which allows for the state to support ASP savers in purchasing their first owner-occupied home. The State Treasury advises banks and home buyers on ASP regulations.
Mortgage interest rate subsidization				
Government guarantee for housing loans	Recipients are private persons who acquires a home for themselves or for their family to be used as a primary dwelling.	State Treasury and private banks	State Treasury	A government-guaranteed home ownership loan can be granted for the purchase of non-subsidised or ASP-funded homes. The borrower does not need to apply for the state guarantee separately. Instead, it will be agreed upon with the bank during negotiations for the housing loan.
Programmes supporting energy efficiency refurbishment				
Suomen pitkän aikavälin korjausrakentamisen strategia	This programme is targeted at households in weak financial positions.	General overview of Finland's state level goals.	Public sector and private sector fundings.	The strategy outlines cost-effective ways to make the existing building stock more energy-efficient and low-carbon by 2050. It presents an overview of Finland's building stock, goals for energy efficiency, cost-effective repair measures and their financing, as well as policy measures to promote the repair of buildings to be energy-efficient and low-carbon in terms of heating.
Tax credit for household expenses	All households who wish to improve their home's energy efficiency.	Tax Administration	Tax credit	The household deduction is a personal tax deduction and only applies to the costs of the work.
Programmes supporting home improvements/adaptation				
See Tax credit for household expenses				

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting vulnerable households with access to energy				
The Programme to End Long-Term Homelessness by 2027	Long-term homeless people	The Ministry of the Environment The Ministry of Social Affairs and Health, i.e. housing and services	This programme provides permanent funding from the Government investment subsidies and interest-subsidy loans granted by the Housing Finance and Development Centre of Finland ARA.	Cities and wellbeing services counties
Housing First -model	Homeless people	Y-Foundation, FE-ANT-SA, and the Housing Finance and Development Centre (ARA). ARA's duty is to subsidise new and renovated homes and give housing advice to municipalities.	Funding Centre for Social Welfare and Health Organisations (STEA) is the core financier of the program.	As the main response to homelessness in Finland, the Housing First programme replaces outdated models of communal supported housing with Housing First and housingled approaches. Housing First largely replaced emergency shelters.
Housing advice	People at risk of homelessness.	Municipalities and non-profit associations	Public funding to support counseling between the years 2023-2027.	The main goal is to prevent housing loss.
Other schemes for specific groups				
Assistance to improve living conditions	Elderly and disabled people.	The Housing Finance and Development Center (ARA)	ARA	Assisted measures include: accessibility improvements, additional insulation, and heating method changes. The subsidy can be granted to either an individual or a community that owns a building meeting the conditions.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Right-of-occupancy housing	Recipients of housing in a subsidised right-of-occupancy building must be Finnish citizens age 18 to 55. The applicant does not need right-of-occupancy housing if they have: - an owner-occupied dwelling unit in the search area that reasonably corresponds to the right-of-occupancy dwelling applied for in terms of location, size, level of equipment, housing costs and other characteristics, or - assets that allow them to finance at least 50% of the current free market price of the apartment they are applying for or a similar apartment, or renovate their owner-occupied dwelling located in the application area to match the apartment they are applying for. *Tenant selection of a non-subsidised right-of-occupancy building is free.	The Housing Finance and Development Center (ARA) guides and super-vises: Criteria for determining the maintenance charges for right-of-occupancy dwellings. Use of right-of-occupancy housing. The transfer of right-of-occupancy dwellings. Implementation of tenant administration in right-of-occupancy companies and foundations. Resident selection	The Housing Finance and Development Centre of Finland (ARA, and the government, who subsidizes the system. With a few exceptions, right-of-occupancy dwellings are financed with state support in the form of state-subsidised housing loans or interest subsidy loans.	Right-of-occupancy housing is a mix between rental and owner-occupied housing. Residents of right-of-occupancy housing pay a right-of-occupancy fee and a monthly management fee to the owner of the building. The apartment cannot be redeemed, but the resident has a permanent right to live in it. The Right-of-Occupancy Housing Act underwent a reform in spring 2021, and the new Act entered into force on 1st January 2022. The reform ensures that right-of-occupancy housing remains as affordable and appealing a housing arrangement in the future as it is now. To apply for a right-of-occupancy home, applicants must get a queue number, which can be acquired from ARA. Dwellings are allocated based on chronological order of applications.

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France

Johanne Philippe

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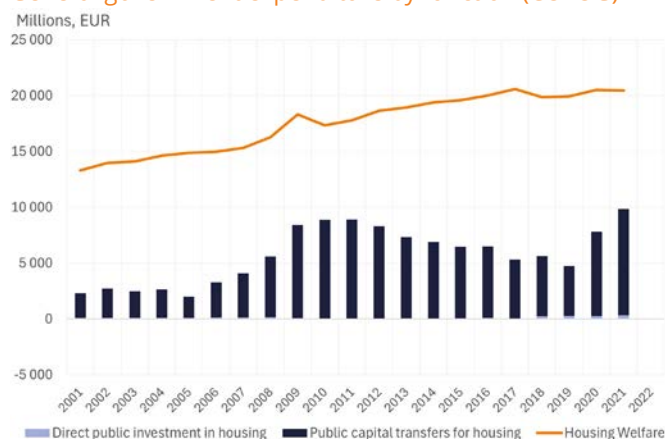
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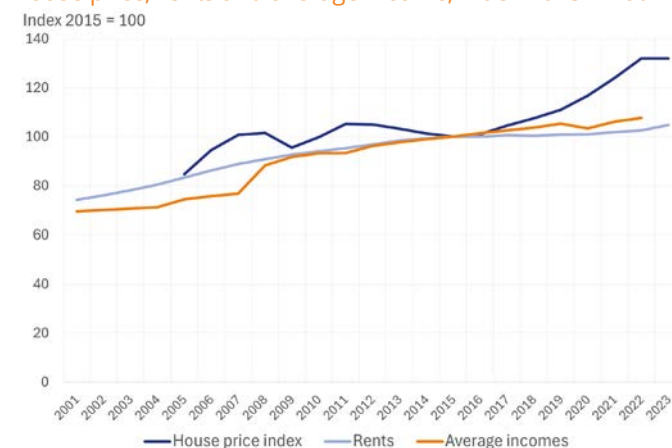
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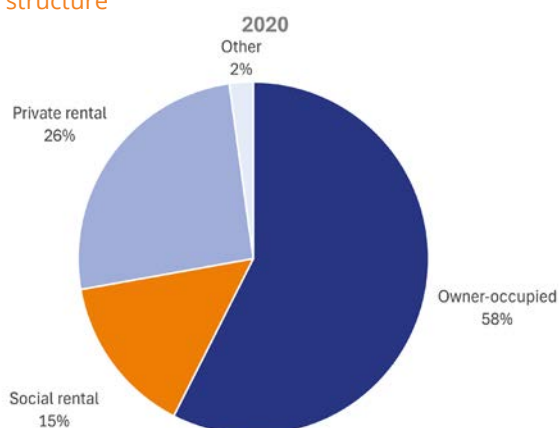
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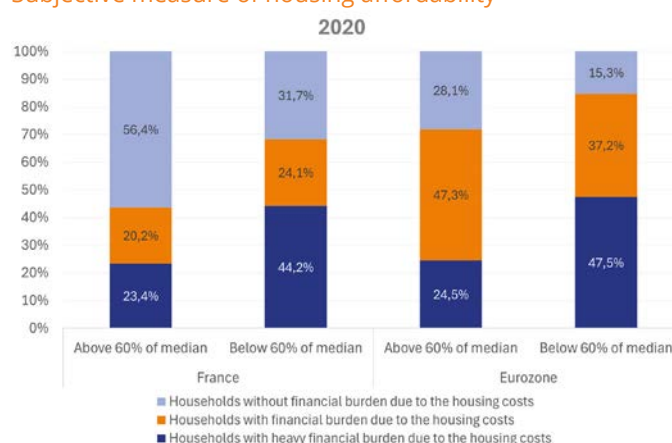
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Overall, housing policy in France is characterized by strong regulation, the presence of a diverse range of funding schemes, and complex but highly structured governance (which reflects the overall organization of a large but centralized/unitary state).
- In terms of tenure structure, the country has balanced tenure structure with a large rental sector. At 5.4 million units (an increase of 0.9% between 2023 and 2024), France has the European Union's largest social housing stock in absolute terms, known as HLM (*habitations à loyer modéré*). The share of rented social housing among primary residences is roughly 15%.
- Social housing is mainly funded through resources from a state-backed, tax-free saving account called Livret A (available to all citizens and very widespread), which in turn is channelled to the sector by the public bank Caisse des Dépôts et Consignations. The latter is the main source of funding for social housing in France, lending about 70-75% of the capital needed for typical housing development through long-term loans at a favourable rate.
- Despite enjoying a relatively high level of public funding throughout its history, support for social housing has been significantly decreased in recent years.
- In terms of other recent policy developments, the "Climate and Resilience" law of 2021 sets a goal of zero net land take (ZAN) by 2050. It aims to limit urban sprawl and protect natural, agricultural, and forest areas, while still meeting local needs for housing, infrastructure, and economic activity. An intermediate target is to halve land consumption by 2030 compared to the 2011-2020 period.
- The French government's "Housing First" plan supports the creation of new rental intermediation units and family-style shelters. It includes the rollout of the "Un chez-soi d'abord" programme, which helps vulnerable and homeless people—especially those with mental health issues—access ordinary housing directly, bypassing traditional social housing procedures, and receive tailored support toward reintegration.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	36,815,787
With usual residents	30,222,685
Without usual residents	6,593,102
Of which	
- Secondary residencies	3,582,262
- Vacant	3,010,841
Conventional dwellings per thousand inhabitants	548
Age breakdown of residential buildings	
- Pre-1919	12.0%
- 1919-1945	8.6%
- 1946-1960	20.6%
- 1961-1980	28.3%
- 1981-2000	15.7%
- 2001 or later	14.8%
- Not identified	NA
Type of residential buildings	
- Multi-family	42.9%
- Single-family	56.2%
- Other	0.9%
- Not identified	NA
Tenure structure	
- Owner-occupied	57.5%
- Social rental	14.7%
- Private rental	25.6%
- Other	2.2%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	479 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	22.4%
- Not at risk of poverty	9.8%
- Total	11.8%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	'Intermediate housing' in France is housing with regulated rents below market prices. The category was created in 2014 with the ambition of enabling access to affordable housing in tense areas for the middle classes who don't have access to social housing stock. Intermediate housing is defined in the Construction and Housing Code, Article L. 302-16, in terms of public support, income ceilings of beneficiaries, price/rent levels. Furthermore, Article 73 of the 2014 Finance Act created a tax regime (Article 279-0 bis A of the General Tax Code) supporting intermediate housing. These are specific legal entities, the aim of which is to support the development of intermediate housing supply in communes in "tense zones," (A and B1) where the property market justifies support via public expenditure for the production of intermediate supply between social housing and free housing.
Definition(s) of social housing	There are three types of social housing in France, financed by three types of loan and aimed at different target groups: • PLAI: for the lowest-income households, accounting for around 7% of the social housing stock • PLUS: commonly known as '<i>Habitations à loyer modéré</i>' - HLM, which accounts for around 86% of the stock. • PLS: for households in the least difficulty, representing around 7% of the stock. HLM is built with the help of the State and is subject to precise construction, management, and allocation rules. Rents are also regulated and access to housing is subject to income ceilings. Since 1979, it is based on an agreement between the social landlord (the person/organisation who builds and manages the social housing) and the State. In addition to being means-tested, access to social housing depends on an allocation committee made up of a wide range of participants, which follows predefined government rules adapted to local priorities. Social rental housing is defined in article L. 302-5, of the French Construction and Housing Code and includes rental properties owned by low-income housing organizations, subsidized housing subject to means-testing, housing owned by specific semi-public companies, and dwellings in facilities for vulnerable populations like the elderly, disabled, young workers, migrant workers, and social residences. It also includes places in temporary accommodation and social reintegration centres, reception centres for asylum seekers, and residential and care homes for people with disabilities. Additionally, it covers halting sites for nomadic/semi-nomadic indigenous groups ("<i>gens du voyage</i>", "<i>Gitans</i>"), as well as dwellings in the private sector under rental intermediation schemes approved for subletting to eligible individuals at affordable rents. Social housing is provided by HLM organisations. They are partners of local authorities in implementing housing policy, and are represented by the umbrella organisation l'Union Sociale pour l'Habitat. There are 559 organizations in total, including: • 180 Public Housing Offices, • 172 Social Housing Enterprises, • 162 HLM Cooperative Societies, and • 46 SACICAP (cooperative public limited companies of collective interest for home ownership), attached to the Crédit Immobilier de France group.
Definition(s) of adequate housing	Furthermore, landlords must provide tenants with decent accommodation. "Decent accommodation" must meet 5 criteria: a minimum surface area (at least 9 m² of living space and a ceiling height of at least 2.20 m, or a habitable volume of at least 20 m³), the absence of any risk to the health and safety of the tenant, the absence of pests and parasites, a minimum level of energy performance, and the provision of certain equipment. The Law on Enforceable right to housing (DALO) states the „right to decent and independent housing... aimed at implementing the right to housing, is guaranteed by the State to any person who, residing on French territory on a regular basis and under conditions of permanence defined by decree in the Council of State, is unable to access it by their own means or to maintain themselves there.“
Definition(s) of energy poverty	The law of July 10, 2010, known as the 'Grenelle 2' Law, sets out a legal definition of fuel poverty: „in a situation of energy insecurity [...] a person who experiences particular difficulties in their dwelling to have the energy supply necessary to satisfy their basic needs due to the unsuitability of their resources or their housing conditions“. The National Fuel Poverty Observatory (ONPE) was set up on 1st March, 2011 to provide reliable, shared knowledge of the fuel poverty phenomenon. To measure fuel poverty, ONPE relies on a basket of indicators. These indicators partially overlap. The reality of fuel poverty therefore lies between a „core“ of 1 million households that combine a situation of thermal discomfort (cold indicator) and economic vulnerability (TEE or BRDE), and a broader group of 5.6 million households that are in a situation of fuel poverty with regard to at least one indicator.

	Description
Definition(s) of homelessness	As part of the survey of people using emergency accommodation or free meals (run by the French National Institute for Statistics and Economic Studies, Insee), a person is classified as „homeless“ on a given day if the previous night they had used an accommodation service or if they had slept in a place not intended for habitation (street, makeshift shelter). The government also refers to the expression “without a stable address:” “A person without a stable address is someone who does not have an address from which they can receive and consult their mail on a regular and confidential basis.” This notion is also used within the Dalo law: „people without a stable address must elect domicile either with a communal or inter-communal social action centre, or with a body approved for this purpose“.
Vulnerable groups identified in the context of housing policies	The vulnerable groups identified in the five-year plan for Housing First (2023-2027): • abused women and children • vulnerable young people • people with mental health problems „Particular attention must continue to be paid to specific groups (young people, women victims of violence, people suffering from mental health disorders, etc.), whose prevention of deterioration in their situation helps to reduce recourse to emergency accommodation or even ending up on the streets“

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Regional Planning and Decentralization.	This ministry is responsible for dialogue with local authorities, development policies, economic as well as social cohesion and attractiveness of territories. It is also concerned with rural and urban policies, housing, urban renewal, construction, town planning, mobility and transport. For social housing, the principal roles of the ministry are to: • Regulate the construction, financing, and management of social housing • Set rents and income ceilings for accessing and remaining in social housing • Support local authorities in the construction of social housing • Help households gain access to social housing, whether for rent or for home ownership • Link social housing policy with policies to combat inadequate housing • Determine and set housing subsidies
Role of other public bodies involved at national level	
National Agency for Territorial Cohesion (ANCT)	The mission of the ANCT is to support the government in the fight against inequalities by coordinating urban and regional development policies. The Agency stimulates territorial development by concentrating its action on the most fragile and vulnerable areas. On the subject of housing and urban planning, the ANCT supports local authorities in implementing urban planning and housing projects tailored to local needs. By supporting local elected officials in their sustainable development, renovation, and housing improvement strategies, it contributes to the creation of more attractive, inclusive, and environmentally friendly living environments.
The Directorate-General for Planning, Housing and Nature (DGALN)	The DGALN's mission is to draw up, lead, and evaluate policies on urban planning, construction, housing, landscapes, biodiversity, and water
The Department of Housing, Urban Planning and Landscapes (DHUP) under the DGALN	The DHUP aims to improve management of the existing housing supply, promote sustainable development in all types of territories, promote and support territorial projects, implement land rights policy, and make construction an effective lever for sustainable development
The Interministerial Directorate for Housing and access to housing (DIHAL)	The DIHAL is placed under the administrative authority of the Prime Minister and under the functional authority of the Ministry of Territorial Planning and Decentralisation. Its missions include: coordinating and monitoring the implementation of the State's priorities for accommodation and access to housing for homeless or inadequately housed people.
National housing improvement agency (ANAH)	The ANAH is under the authority of the Ministry of Territorial Planning and Decentralisation as well as the Ministry for the Economy, Finance and Industrial and Digital Sovereignty. Its mission is to improve the existing private housing stock. It provides financial assistance for works, subject to resources, and undertaken by local authorities.

Public entity	Areas of competence
National Urban Renewal Agency (ANRU)	The ANRU's mission is to implement and finance the implementation of the New National Urban Renewal Programme. Its Board of Directors is made up of 18 members divided into 3 colleges: • representatives of the State, its public bodies and the Caisse des Dépôts et Consignations • representatives of bodies involved in social housing policy, the federation of local public companies and tenant representatives • representatives of local authorities and their groupings, members of parliament and qualified personalities
The social rental housing guarantee fund (CGLLS)	The CGLLS is a public administrative body that is involved in urban renewal projects, which is responsible for: • guaranteeing regulated loans from the Caisse des Dépôts et Consignations in the absence of a guarantee from local authorities or EPCIs • preventing financial difficulties for social landlords and helping to restore their solvency
National Agency for the Control of Social Housing (ANCOLS)	Since its creation by law on 1st January, 2015, the National Agency for the Control of Social Housing (ANCOLS) has been tasked with a monitoring and assessment mission relating to social housing and the participation of employers in construction efforts (PEEC)
Role of regional authorities	
The Regional prefecture	The Prefect is responsible for implementing national policies. He manages the services of the State delegated to the regional level and has authority as a departmental prefect. He is the guarantor of the coherence of the State's action. He is also the chair of the Regional Housing Committee.
The Regional Housing Committee (CRHH)	The Regional Housing Committee is a regional consultation body for all those involved in housing and accommodation. It issues opinions on meeting housing and accommodation needs, guidelines for housing and accommodation policy, programming of State aid, procedures for allocating social housing, draft PLH, PALHPD, regional plans for asylum seekers, application of article 55 of the SRU law, assessment of social housing (HLM) sales, and more.
The Regional Department for the Environment, Planning and Housing (DREAL)	DREAL manages and coordinates policies to develop the supply of social housing and allocates State funding to delegated bodies. It is the regional delegation for the ANAH (combating substandard housing and condominiums) and provides the secretariat for the CRHH. It runs the Regional Housing Observatory.
The Regional Directorates for the Economy, Employment, Labour and Solidarity (DREETS)	The DREETS coordinate the actions of the departmental directorates, in particular those for employment, labour, and solidarity (DDETS) and those for employment, labour, solidarity, and population protection (DDETS-PP).
Regional Health Agency (ARS)	The Regional Health Agency authorises the creation and supervision of social medical establishments (EHPAD, RPA), and is involved in the fight against substandard housing.
Role of departmental authorities	
Departmental Directorate for Territories (DDT)	The DDT is responsible for the supply of housing, monitoring the development of local housing programmes (PLH), the National Agency for Urban Renewal (ANRU), State funding for housing subsidies, the National Housing Agency (ANAH), the development of social utility agreements with social landlords, as well as the implementation of land law through the development of local planning schemes (PLU, PLUi and SCOT)
Departmental Directorate of Employment, Labor and Solidarity	As of 1st April 2021, a new departmental directorate has become the single point of contact for users in the fields of employment, labour, and solidarity. The result of the merger of two entities (DDCS and UD DIRECCTE), the new Department of Employment, Labour, and Solidarity (DDETS) follows the principles of public transformation sought by the Government: simplification, transversality, performance, and innovation. In particular, this administrative grouping will establish a public service covering social and professional integration (public service for integration and employment); accommodation and access to housing (public service from the street to housing); and urban policy.
Role of local authorities	
The Region	The regional administration is placed under the authority of the President of the Region. Its role is to prepare and implement the decisions of the Regional Council. Examples of housing initiatives include: • Energy cheques for thermal renovation work, • Funding for urban renewal: equipment, work on run-down condominiums, etc. The competencies of regions were reinforced after the NOTRe law (discussed below).

Public entity	Areas of competence
The Departmental Council	The NOTRe law designates the Department Council as the lead department for social assistance, personal autonomy, and regional solidarity. More specifically, it is responsible for the following social housing policies: • co-piloting and implementing the departmental action plan for the housing and accommodation of disadvantaged people (PDALHPD) with the State, • co-piloting and implementing the Departmental Plan for the Reception of Gypsies (SDAGV) with the State, • managing the Housing Solidarity Fund (<i>Fonds de Solidarité Logement</i>) – since 2005, • contributing to the reduction of fuel poverty, • creating and evaluating the management of retirement homes, and • implementing accommodation policy for disabled people.
Municipalities	Whether or not they belong to a public institution for inter-municipal cooperation (EPCI), municipalities are responsible for land law (planning permission) and social action via the local social action centres (CCAS). Even if housing is managed at EPCI level, municipalities can finance or contribute land for social housing, guarantee loans to social landlords, and reserve social housing. Mayors have general police powers, enabling them to carry out public health and safety missions under the supervision of the Prefect, particularly in the area of housing.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Second Five-Year Plan for Housing First (2023-2027) – Taking action, preventing homelessness, building to combat homelessness	This is the current national housing plan, which began in 2023 and will run until 2027. It emphasizes three major challenges: reinforcing tried and tested solutions, structural reforms to combat homelessness, "access to housing" and "prevention of breakdowns at all levels." It also proposes three axes of action: first, produce and mobilise appropriate and affordable housing solutions for households in very precarious situations; second, enable people to stay in housing, prevent breakdowns, and prevent situations from deteriorating; and third, accelerate access to housing and offer support pathways combining housing, employment and health.
Selected policy document(s) defining energy and environmental goals for housing	
Climate Action Plan of the Ministry for Ecological Transition	Published in 2021, the Climate Action Plan was developed in response to a recommendation made by the French High Council for the Climate to draw up a roadmap for making public policies more consistent with France's climate commitments.
The Climate and Resilience Act of 22 August 2021	The Climate and Resilience Act includes some of the 146 proposals put forward by the Citizens' Climate Convention (CCC).
Selected policy document(s) defining strategy to tackle housing exclusion	
Second five-year plan for Housing First (2023-2027) – Taking action, preventing homelessness, building to combat homelessness (aforementioned)	The Plan outlines a comprehensive Housing First system to tackle housing exclusion/homelessness.
Selected policy document(s) establishing planning and land use paradigm	
The zero net artificial land cover (ZAN) principle under the Climate and Resilience Act of 22 August 2021	The Climate and Resilience Act (mentioned above) includes an objective of zero net land take by 2050. There is an intermediate objective of decreasing natural land consumption by half in 2021-2030 compared to 2011-2020.
Green Planning Action Plan	The Green Planning Action Plan aims to accelerate the ecological transition over the period 2023–2027. To achieve the objectives of the green transition and have a more integrated approach, the plan proposes 6 themes broken down into 22 action areas.

	Description
Action City Centre – <i>Action Cœur de Ville</i>	Launched in 2018, the Action Cœur de Ville (ACV) program is led by the National Agency for Territorial Cohesion (ANCT). It pursues a dual ambition: to improve the living conditions of residents of medium-sized towns and cities and to strengthen their role as drivers of regional development. Developed in consultation with elected officials and local economic stakeholders, the program aims to facilitate and support the work of metropolitan and overseas communities. It also benefits retailers, businesses, associations, and residents. Its action is guided by five pillars: • From rehabilitation to restructuring: towards an attractive housing offering. • Promoting balanced economic and commercial development. • Developing accessibility and low-carbon mobility. • Sustainably developing urban spaces and enhancing architectural and landscape heritage. • Building a core of services in each city.
Other relevant strategic documents in specific policy areas	
National Plan to Combat Vacant Housing	The National Plan to Combat Vacant Housing is based around 5 complementary themes, with the aim of deploying the tools and coordination needed in each area to bring as many vacant homes and premises back into rental use as possible. The different themes are: • Helping local authorities identify, characterize, and monitor vacant homes • Identify, promote, and disseminate all tools available to combat housing vacancy • Encourage the use of other forms of vacant housing and property (social housing, conversion of offices into housing) • Mobilise vacant housing to better respond to the various housing initiatives undertaken by the Government • Accelerate the roll-out of the Plan in a sample of areas
Pact for intermediary housing	In March 2024, the government and operators of intermediate housing, as well as investors and financial intermediaries, met to agree on a pact to finance the construction of 75,000 new and existing intermediate housing units over the next 3 years.
Territorial Coherence Plans (SCoT)	SCoT are long-term strategic planning documents (approximately 20 years) created by the Urban Solidarity and Renewal Act (SRU) in December 2000. Their scope and content were revised by the ordinance of 17th June 2020, modernizing the SCoT to adapt them to contemporary challenges. The scope of the SCoT tend toward the scale of an urban area, a large living area, or an employment area. The SCoT is managed by a joint union, a territorial and rural balance center (PETR), a metropolitan center, a regional natural park, or an EPCI (public inter-municipal cooperation agency). It is intended to serve as a reference framework for various sectoral policies, particularly those focused on issues of spatial organization and urban planning, housing, mobility, commercial development, and the environment (including biodiversity, energy, and climate).

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
<i>Aide personnalisée au logement</i> (APL)	Tenants or sub-tenants (under 30), no minimum age requirement is required.	Family allowance funds (CAF) or Agricultural Social Mutuality (MSA)	The APL is means-tested income support, paid directly to tenants by the Family Allowance Funds (CAF). Funding is provided by the national government.	APL can be granted for different types of housing, including social housing (HLM) and private housing, as well as for first-time buyers repaying a mortgage.
<i>Allocation de logement familiale</i> (ALF)	Tenants or sub-tenants (under specific conditions) who are married for less than 5 years or have children (born or unborn) or a dependent. Applicants are not eligible if they already benefit from APL or ALS.	Family allowance funds (CAF) or Agricultural Social Mutuality (MSA)	The ALF is means-tested income support, paid directly to tenants by the Family Allowance Funds (CAF). Funding is provided by the national government.	ALF can be granted for different types of housing, including social housing (HLM) and private housing, as well as for first-time buyers repaying a mortgage.
<i>Allocation de logement sociale</i> (ALS)	Tenants or sub-tenants (under 30), under resource conditions and who cannot benefit from either APL or ALF	Family allowance funds (CAF) or Agricultural Social Mutuality (MSA)	The ALS is means-tested income support, paid directly to tenants by the Family Allowance Funds (CAF). Funding is provided by the national government.	ALS can be granted for different types of housing, including social housing (HLM) and private housing, as well as for first-time buyers repaying a mortgage.
Public and social rental housing programmes				
1% Logement	This programme is available to employees (private sector, agricultural), retirees (formerly employees of the private sector), young people under 30 years old, first-time buyers, job seekers returning to work, state scholarship, students, disabled people, the owners, providers, and tenants.	<i>Action Logement</i> (Approved Housing Body)	The Logement is financed by the employers' contribution to the construction effort (PEEC), paid each year by private sector and agricultural companies with more than 50 employees. What does 1% housing mean? Until 1992, the rate of this contribution was set at 1% of the previous year's payroll, hence the name of the scheme. Today, PEEC represents 0.45% of payroll.	The funds collected are used to finance a variety of actions and schemes, including: • Construction or acquisition of social housing for rental or sale to employees. • Subsidized loans or guarantees to facilitate home ownership. • Job mobility assistance for employees. • Initiatives to improve housing and energy efficiency.
Social Rental Loan (PLS)	Social Rental Loans (PLS) are available to property developers and social housing providers wishing to build or acquire housing for social rental. Loans are also available to potential tenants of these units, who are generally low- or middle-income households.	The loans are provided by credit institutions that have signed an annual refinancing agreement with the Caisse des Dépôts et Consignations (CDC). They may also be granted directly by the CDC.	The PLS does not entitle the borrower to a government grant. It is, however, eligible for reduced-rate VAT and an exemption from property tax (TFPB) for 25 years.	PLS are allocated to tenants whose income is too high to qualify for HLM but too low to qualify for private housing. The PLS can be used to finance the acquisition or construction of housing for rental purposes, as well as any associated improvements.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Rental Loan Aided by Integration/Rental Loan for Social Use (PLAI/PLUS)	This programme targets the most vulnerable households with a low level of receipts	Caisse des dépôts et consignations (CDC)	PLAI and PLUS loans can be used to finance the purchase or construction of housing for rental purposes, as well as any associated improvements. These loans are intended solely for HLMs (social housing bodies). Both are long-term loans with a repayment period of maximum 40 years (which can be extended to 80 years in areas with high demand).	Depending on the category of household composition to which the prospective tenant belongs, he or she must not exceed a specific income ceiling.
Public subsidies towards affordable owner-occupied housing				
CDC – Facilitating social home ownership: new housing	Priority is given to first-time buyers, subject to means testing.	CDC	NA	NA
CDC – Facilitating social home ownership: Buying their social housing	This programme targets social housing tenants.	CDC	CDC subsidies allow tenants to buy their social housing if it is one of the units identified for sale. They then benefit from a preferential rate - in practice, a discount of between 10% and 30% compared to the open market. The funds generated are used to build new homes.	NA
Mortgage interest rate subsidization				
Social accession mortgage (PAS)	Means-tested (for low-income households)	Banks and credit institutions approved by the State are the main providers of PAS loans. They grant these loans on favourable terms to eligible households.	The PAS is a property loan available to people on low incomes. The PAS must be used to purchase or build a main residence, or to carry out work on it (for example, accessibility adaptations for the disabled).	

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage 0% (PTZ)	First-time buyers, means-tested	Credit institutions that have signed an agreement with the State	The zero-rate loan (PTZ) contributes, subject to resources, to the financing of projects for first-time home ownership of new homes, or of old homes subject to renovation and energy performance conditions, and homes for sale to HLM. The State pays the interest-free rate. The scale depends on a number of parameters, including the size and income of the household and the location of the property. Depending on the area the home is located in, this loan can represent up to 20% or 40% of the price of a new home. Depending on the situation, repayment of the PTZ can be deferred until after the main loan. In this case, the recipient repays the most expensive loan first, thereby reducing their cost of borrowing.	NA
Social Rental Accession Loan (PSLA)	Means-tested (for low-income households)	Eligible operators: any legal entity (social housing providers, semi-public companies, associations, private developers)	Social Rental Accession Loans are based on the lease-to-own principle. Operations carried out within this framework comprise two phases. In the first phase, the household tests its ability to repay the loan by renting: it pays a rent that includes a rental component and a purchase component. At the end of this first phase, the household can exercise its purchase option. Implementation of the scheme is based on an agreement between an operator and the French government or the local authority responsible for granting housing subsidies. Under this agreement, the operator builds, buys, or renovates housing units in order to sell them to means-tested households under a rent-to-own contract. The project must be approved by the French government or its delegate. In return, the project benefits from tax advantages (VAT at a reduced rate of 5.5% and exemption from property tax on built-up properties for 15 years) as well as advantageous financing conditions.	NA

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Pass-Foncier	This programme is available to first-time buyers and, as a benefit from social accession assistance, is means-tested. It can be used to purchase or build a new home	Interprofessional Housing Committee (CIL) Chamber of Commerce and Industry (CCI)	The Pass-Foncier is solely financed by the 1% logement (see above). Under this system, the cost of the project is initially limited to the cost of construction, with the price of the land neutralized for the duration of the construction loan repayments, while the land is taken in charge by a legal entity (<i>structure porteuse</i>) designated by the CIL/CCI during this period.	Applicable for the construction of an individual house
Programmes supporting energy efficiency refurbishment				
MaPrimeRénov' (+MaPrimeRénov' Parcours accompagné et MaPrimeRénov' Copropriété)	The target group includes all owners and all co-owners of houses that are at least 15 years old.	French national housing agency (Anah)	The amount given depends on the work carried out. Households on modest and very modest incomes can benefit from an advance payment of up to 70% of their premium.	NA
Energy Cheque	This programme is means-tested and varies based on household composition.	Local authorities	The Energy Cheque is allocated each year on the basis of household income and composition and automatically sent to each beneficiary.	Certain regions, "départements", or communes may grant aid in addition to national subsidies for energy efficiency improvements.
Zero-rate eco-loan (éco-PTZ)	The eco-PTZ is available to owner-occupiers and housing providers and is not means-tested.	Finance companies and third-party financing companies provide the loans.	Zero-rate eco loans are offered by credit institutions, finance companies, and third-party financing companies that have signed an agreement with the French government. It is possible to combine the eco-PTZ and MaPrimeRénov' to finance the remaining cost of the work for which MaPrimeRénov' is eligible.	The loans allow one-off renovation work to improve a home's energy performance (e.g. roof insulation, replacement of windows and/or heating system). They support comprehensive renovation work to enable the home to achieve a minimum level of energy performance. These loans can allow be used to finance renovation work to replace on-site sewage systems with energy-efficient systems.
Social housing eco-loan (éco-PLS)	For social housing providers	The French State and Caisse des dépôts et consignations (CDC)	The French government and Caisse des Dépôts et Consignations (CDC) have released a social housing eco-loan envelope worth €6 billion over the life of the agreement (2023–2027).	To qualify for the loan, the borrowing organization must meet the following cumulative conditions: • Energy savings of at least 40% and 80 kWh/m²/year between the building's conventional primary energy consumption before and after renovation. This includes heating, domestic hot water, cooling, lighting, and auxiliaries. • An A, B, C or D energy performance label after renovation.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
The renovation advance loan (PAR)	Renovation advance loans are means-tested and available for modest- and low-income households.	The loans are offered by the State along with a credit institution, financial institution, or third-party financing company.	The loan is secured by a mortgage on the home, coupled with a government guarantee covering 75% of the loan amount. It can be combined with other renovation grants.	This loan is granted to finance work done to improve the home's energy performance, such as: • thermal insulation of roofs, walls, or exterior doors; • replacement of heating or domestic hot water systems and other work to achieve a minimum overall energy performance for the dwelling; or • replacing single-glazed windows with double-glazed windows.
Programmes supporting home improvements/adaptation				
MaPrimeAdapt'	Owner-occupiers and tenants in the private sector are eligible for this programme, which is targeted at the elderly, people with disabilities, and other disadvantaged persons. Only households on modest and very modest incomes are eligible for MaPrimeAdapt'.	French national housing agency (Anah)	MaPrimeAdapt' be combined with other assistance (energy renovation or combating substandard housing).	Examples of adaptation work financed by MaPrimeAdapt' include replacing a bathtub with a walk-in shower, installing an electric stairlift, fitting handrails, widening doorways, adapting floor coverings, or providing direct access to the home.

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Germany

Barbara Demeterova, Luke Juday, Marlene Gerhalter, Tatjana Neuhuber, Franziska Sielker

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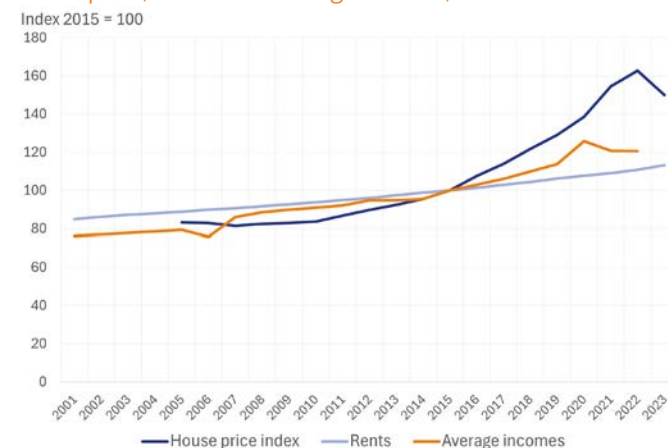
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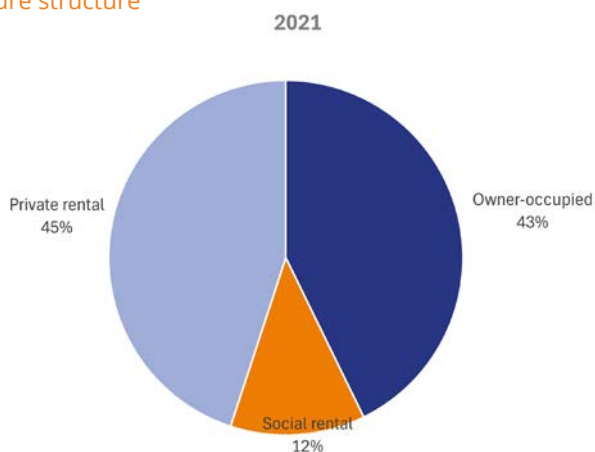
General government expenditure by function (COFOG)



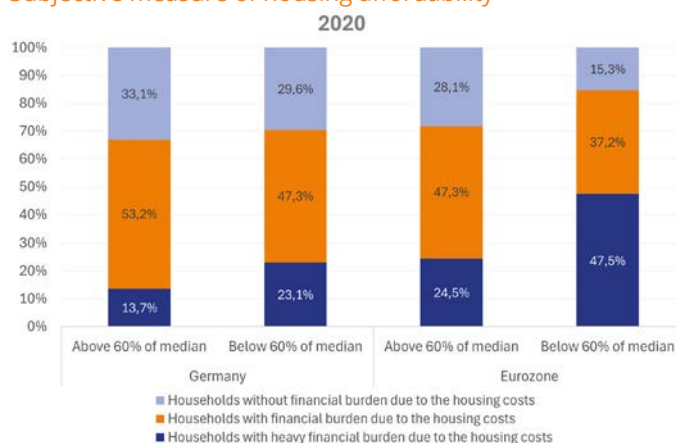
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- The overarching housing framework in Germany continues to evolve, shaped by a federal system where the Länder play a key role in implementation, while the federal government increasingly supports housing objectives through large-scale financial transfers and strategic coordination.
- The housing stock in Germany is diverse, with 66.8% of buildings being single-family homes and 33.1% multi-family buildings. The age of buildings is also varied, with a significant portion constructed between 1950 and 1979 (36.3%), reflecting the post-war construction boom.
- The housing system in Germany is characterised by a nearly equal split between homeownership and rental sectors, with a significant share of private rental dwellings and a smaller, regulated segment of social housing. Approximately 43% of the population live in owner-occupied housing, while 45% rent privately and 12.3% rent in the social housing sector, which includes homes provided by municipal and cooperative providers.
- Social housing in Germany is financed through public loans and is made available to eligible households at below-market rents. The social purpose of these units is limited to a defined lock-in period, typically between 15 and 30 years.
- Responsibility for social housing was devolved to the Länder in 2006. The federal government supports these efforts through co-financing mechanisms, with €21.65 billion allocated for social housing from 2022 to 2028.
- There is no legal definition of affordable or adequate housing at the national level. However, basic requirements are defined in building regulations, including the availability of a lockable door, heating, electricity, and sanitation facilities.
- In 2020, Germany introduced the Homelessness Reporting Act, establishing an annual federal-level data collection mechanism. A National Action Plan to prevent and reduce homelessness was adopted in 2024.
- Environmental performance of the housing sector remains a policy focus. Heating and cooling of dwellings generate higher-than-average emissions, and policy efforts have increasingly targeted energy efficiency upgrades and support for low-income households facing high utility costs.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	43,366,900
With usual residents	38,537,640
Without usual residents	3,442,360
Of which	
- Secondary residencies	1.52 million
- Vacant	4.3%
Conventional dwellings per thousand inhabitants	514
Age breakdown of residential buildings	
- Pre 1919	13.1%
- 1919-1949	11.8%
- 1950-1979	36.3%
- 1980-1989	10.1%
- 1990-1999	12.2%
- 2000-2009	8.9%
- 2010-2015	2.8%
- After 2016	3.8%
Type of residential buildings	
- Multi-family	33.1%
- Single-family	66.8%
- Other	0.1%
- Not identified	NA
Tenure structure	
- Owner-occupied	42.8%
- Social rental	12.3%
- Private rental	45.0%
- Other	NA
- Not identified	NA
	*Social rental is both social rental homes (i.e., within lock-in period) and homes owned by non-profit municipal and cooperative housing providers - even if in practice some of these homes are offered at market rents
Greenhouse gas emissions for heating and cooling of the housing stock	918 kg/capita (EU average: 647)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	12.2%
- Not at risk of poverty	5.2%
- Total	6.3%
	*Basic Security Provision, based on the German Social Code, usually covers heating costs of vulnerable social groups.

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is no formal definition of „intermediate/affordable housing“.
Definition(s) of social housing	Social housing (<i>Sozialer Wohnungsbau</i>) in Germany is rental housing built using state funds. Social housing must be made available to low-income households in line with regional limits and rented out at a below market rate in accordance with clearly defined rules. A specific characteristic is that housing produced this way is required to have a social function only as long as it takes for state loans used in their construction to be repaid. This 'lock-in' period is typically 15-30 years. The responsibility (legislation and financing) for social housing was devolved to the federal states (<i>Länder</i>) in 2006. It is thus the responsibility of the states to set up and realize social housing programs. The federal government supports the states with a record amount of financial subsidies that sum up to a total of €21.65 billion in the years 2022 to 2028. It is planned to further increase these subsidies in the upcoming years.
Definition(s) of adequate housing	There is no definition of 'adequate housing.' However, the Building Regulations of the federal states (<i>Länder</i>) require that a dwelling fulfil some basic minimum requirements. The dwellings must have a lockable door, heating, and a functioning electricity supply, which allows for the use of regular household appliances. They must be equipped with a room with a water connection where a kitchen or a kitchenette can be set up and it must also be technically possible to set up a toilet or a bathroom.
Definition(s) of energy poverty	Germany has no legal definition of energy poverty, nor is the term covered in official statistics. However, the German Bundestag considers a household to be at risk of energy poverty if it has to spend more than 10% of its net household income on energy (heating, hot water, electricity - 10% rule). Calculations show that the proportion of households at risk of energy poverty, excluding government aid packages, increased from 14.5% in 2021 to 25.2% in May 2022. For this reason, the federal government's measures of abolishing the EEG levy (used to finance the expansion of renewable energies), the flat-rate energy price allowance, and the heating cost subsidy are particularly important for households with low incomes.
Definition(s) of homelessness	In 2020 (updated version in 2022 (BGBl. I S. 2160)), a Homelessness Reporting Act (<i>WoBerichtsG</i>) was adopted in Germany. Addressing a long-time lack of reliable data, the Act improved the federal government's poverty and wealth reporting, providing a basis for political action through an annual survey of people affected by homelessness. Vulnerable groups identified were: (1) People living rough/without shelter, (2) People in emergency accommodation, (3) People living in accommodation for the homeless, (4) People living in institutions (e.g. prisons), (5) People living in non-conventional dwellings due to lack of housing, and (6) homeless people living temporarily in conventional housing with family and friends (due to lack of housing). In April 2024, the Federal Cabinet also decided on a National Action Plan to combat homelessness (NAP). Homelessness, according to the NAP and the <i>WoBerichtsG</i> , exists if the use an apartment by one person or a majority of people from the same household is neither secured by a rental or lease agreement nor by a real right and if an apartment belonging to one person or a majority of people from the same household is not available for other reasons. In 2024, the Federal Ministry for Housing, Urban Development and Building (<i>Bundesministerium für Wohnen, Stadtentwicklung und Bauwesen</i> - BMWBS) published a Report on Homelessness, reporting on the extend and structure of homelessness.
Vulnerable groups identified in the context of housing policies	The BMWBS identifies the following groups as target groups for social housing programmes: families with children, single parents, elderly people, people with disabilities, students, and people in training who cannot adequately provide themselves with housing due to their income on the market. Further, the Federal Anti-Discrimination Agency and federal states research institutes, such as the Institute for Housing and Environment (IWU) in Hessen or studies funded by the Federal Ministry of Education and Research (BMBF), identify the following groups as particularly vulnerable: people with disabilities, young adults, single mothers, elderly people, persons with cognitive disabilities, people affected by social stigmatization (like former prisoners or homeless persons), refugees, and people with addictions.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Federal Ministry for Housing, Urban Development and Building (<i>Bundesministerium für Wohnen, Stadtentwicklung und Bauwesen</i> – BMWSB)	BMWSB runs a number of funding programmes in cooperation with the federal states (<i>Länder</i>). The ministry is responsible for housing and urban development, construction, spatial planning, and regional policy. In general, it is in the competence of the federal state to establish legal frameworks in these areas, such as tenancy law, tax law, planning law, and social and housing benefit law. However, since the reform of the federal system in 2006, the exclusive competence for social housing was explicitly transferred to the federal states (<i>Länder</i>).
The Federal Ministry of Labor and Social Affairs (<i>Bundesministerium für Arbeit und Soziales</i> – BMAS)	The BMAS, as ministry for jobs, social inclusion, and national social security systems, is the responsible ministry for implementing the Homelessness Reporting Act (<i>WoBerichtsG</i>). In 2020, it was tasked with overseeing the annual reporting activities and distributing data on homelessness for federal political action. It is also responsible for the basic income provision and related services (e.g. recognition of accommodation and heating costs for socially vulnerable groups).
Federal Ministry of Finance (<i>Bundesministerium der Finanzen</i> – BMF)	The BMF is responsible for property tax, with property owners submitting their tax information to the tax office. Based on the information in the property tax return, the tax office calculates the property tax value and issues a property tax value assessment. In addition, the tax office calculates the property tax assessment amount based on a legally stipulated tax figure and issues a property tax assessment notice. The Ministry of Finance plays an important role in the housing sector policy, because most housing policy laws come with direct costs for the federal government as part of direct financial aid or related to tax law issues.
Federal Ministry of Justice and Consumer Protection (<i>Bundesministerium der Justiz und für Verbraucherschutz</i> – BMJV)	The BMJV is responsible for preparing the content of the legislative process, i.e. it prepares the federal government's bills and accompanies the legislative process. It has long been responsible for housing policy developments in its functions as “Legislative Ministry” and as “Constitutional Department.” In recent years, however, it has also become the leading department in housing policy reforms, since tenancy law falls within the scope of the BGB.
Role of other public bodies involved at national level	
The Federal Statistical Office (<i>Statistisches Bundesamt</i>)	The Federal Statistical Office collects and offers data on the society, the economy, the environment, and the state, providing official data on housing benefits, homelessness, conducting a building and apartment census, living conditions, and construction and real estate prices, as well as providing an overview of the housing sector.
The Federal Environment Agency (<i>Umweltbundesamt</i> – UBA)	The UBA plays a minor role for national housing policies. However, it gives recommendations on sustainable housing and urban development with regards to affordable housing and on the conversion and reuse of existing buildings in order to achieve climate and resource protection goals in the building sector.
Federal Funding Institute and Development Bank (<i>Kreditanstalt für Wiederaufbau</i> – KfW)	The KfW is a German development bank that was founded in 1948 as part of the Marshall Plan for the economic reconstruction of Germany. KfW is an important institution in the area of government support for the economy, the environment, and society. It offers state-supported low-interest loans for housing and energy programmes. It is connected to the Federal Ministry of Finance. Almost every federal state has a development bank or a state development institute.
Federal Office for Building and Regional Planning (<i>Bundesamt für Bauwesen und Raumordnung</i> – BBR)	The BBR is a federal authority responsible for federal building measures. The BBR's tasks include the supervision of construction activities in Germany and abroad as well as research on building, urban affairs, and spatial development. The BBR's construction departments are responsible for federal construction projects. As part of the BBR, the Federal Institute for Research on Building, Urban Affairs, and Spatial Development (BBSR) is tasked with preparing and monitoring regional funding and investment programs, which are then implemented and managed together with the municipalities. It advises the Federal Government on tasks relating to housing, property, and building, as well as urban and spatial development. The BBSR conduct own research and addresses topics such as urban development, inclusion, and affordable housing through national studies and strategy recommendations.

Public entity	Areas of competence
Role of regional authorities	
Federal states (<i>Länder</i>)	In Germany, the federal states have sole legislative competences in the area of housing. Federal laws only apply in this area if the federal states have not created their own, which many federal states have. The involvement of the <i>Länder</i> in housing policy as well as in policies addressing homelessness varies greatly. Which regional ministry is responsible for state-level housing policy varies across the different <i>Länder</i>. The ministers of the 16 <i>Länder</i> in charge of urban and construction affairs as well as housing issues form a working group together called the Conference of Ministers of Construction (<i>Bauministerkonferenz</i>). Its main task is to deal with issues of housing, urban development, and construction techniques, which all states have a common interest in.
Federal state development institutes and development banks	Federal state development institutes and banks offer state supported low-interest loans at the federal level for federal housing and energy programmes. The central task is to promote investments and operating resources in the respective federal states, e.g. for housing programmes.
Role of local authorities	
Municipalities	It is the responsibility of the municipalities to designate land as housing areas, to implement urban development planning, and to issue construction permits. Furthermore, municipalities offer special programmes to support persons and groups with special housing problems and housing needs, including homeless persons.
German Association of Cities and Municipalities (<i>Deutscher Städte- und Gemeindebund</i> - DStGB)	The DStGB represent the interests of German cities and communities, giving municipalities a voice at the state, federal, and EU levels. It coordinates and addresses the issues that concern citizens, through 17 member associations and 11,000 large, medium-sized, and small municipalities. The DStGB works independently of parties and without state subsidies. The composition of the bodies is based on voters in local elections. It supports the federal ministries in communicating calls for funding and states' position papers on housing and urban/regional development.
The Association of German Cities (<i>Deutscher Städtetag</i> - DST)	The DST is a voluntary association of independent and district-affiliated cities in Germany. It represents the interests of cities vis-à-vis the federal government, the Bundestag, the Bundesrat, the European Union, and numerous organizations. The DST works with the DLT (<i>Deutscher Landkreistag</i>) and the DStGB to form joint positions on overarching local political issues such as affordable housing.
Others	
Alliance for Affordable Housing (<i>Bündnis bezahlbarer Wohnraum</i>)	In October 2022, the „Alliance for Affordable Housing“ was tasked with developing measures „for a construction, investment and innovation offensive“. Representatives from the federal states, the municipal umbrella associations, the housing and construction industry, the trade unions, churches and civil society organizations, including environmental, consumer protection and social associations, work in the alliance together to make housing construction more effective and faster nationwide.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Law on Homeownership and Permanent Residency (Gesetz über das Wohnungseigentum und das Dauerwohnrecht - WEG)	The Housing Ownership Act regulates residential and partial ownership in houses in which the apartments or commercial premises belong to different owners. It defines the rights and obligations of the owners and regulates the convening of owners' meetings and the passage of resolutions.
Second Housing Construction Act or Housing Construction and Family Homes Act - II. (<i>Zweites Wohnungsbaugesetz - Wohnungsbau- und Familienheimgesetz</i> - II. -WoBauG)	The Second Housing Construction Act, officially known as the Housing and Family Home Act (II. WoBauG), was the basis for social housing in Germany from 1956 onwards. It replaced the First Housing Act from 1950. It defines the division of housing construction into three pillars: publicly funded housing construction (so-called first funding route), tax-deferred housing construction, and freely financed housing construction.
German Civil Code (<i>Bürgerliches Gesetzbuch</i> - BGB)	The Civil Code is the comprehensive legal code that governs civil law in Germany. It regulates rights related to movable and immovable property, including ownership and possession. Thereby, it also covers the property law and tenancy law, including rent regulation.

	Description
German Social Code (<i>Sozialgesetzbuch</i> (SGB))	The German Social Code regulates basic security matters to ensure social justice and provide various forms of social protection and support to individuals in need. It covers different aspects of social assistance, such as the takeover of accommodation costs for socially vulnerable groups (Art. II and XII. of the SGB).
Selected policy document(s) defining energy and environmental goals for housing	
The Building Energy Act (<i>Gebäudeenergiegesetz</i> - GEG)	The Building Energy Act of 2020 (BGBl. I p. 1728), which was last amended by Article 1 of the law of 16th October 2023 (BGBl. 2023 I No. 280), is a law on saving energy and using renewable energy to heat and cool buildings. It contains requirements for the energy quality of buildings, the creation and use of energy certificates, and the use of renewable energy to supply heat to buildings.
Selected policy document(s) defining strategy to tackle housing exclusion	
Law to Ensure the Intended Purpose of Social Housing or Housing Regulation Act (<i>Wohnungsbindungsgesetz</i> - WOBindG)	The WOBindG is intended to ensure that those entitled to social housing have access to it. The Housing Retention Act is an essential legal instrument in Germany for regulating the rental housing market. It provides for the creation and maintenance of affordable housing for low-income people.
Housing Support Act (<i>Wohnraumförderungsgesetz</i> - WoFG)	This law regulates the promotion of housing construction and other measures to support households in the provision of rental housing, including cooperatively used housing, and to support owner-occupied homeownership (social housing support). The target group of social housing funding is households that cannot adequately provide themselves with housing on the market and are dependent on support.
Housing Benefit Law (<i>Wohngeldgesetz</i> - WoGG)	Housing benefits serves to provide economic security for appropriate, family-friendly housing. The benefit is paid as a subsidy to the rent (rental subsidy) or to the burden (burden subsidy) for the living space used by the recipient.
Selected policy document(s) establishing planning and land use paradigm	
Building Code (<i>Baugesetzbuch</i> - BauGB)	The BauGB, whose predecessor is the Federal Building Act (BBauG), is the most important piece of building planning law in Germany. Its provisions have a major influence on the shape, structure, and development of populated areas and the “livability” of cities and villages. It defines the most important urban planning instruments available to municipalities. It is structured into: General Urban Development Law, Special Urban Development Law, and Other Regulations and Final Regulations, giving a general overview of the objects and instruments of the law. It includes a preservation statute, which allows areas special protection, in order to preserve special urban design or the composition of the resident population.
Spatial Planning Act (<i>Raumordnungsgesetz</i> - ROG)	The ROG sets the priorities for planning and land use in Germany and defines legal framework conditions. It also defines the responsibilities of the Federal Office for Building and Regional Planning (BBR).
Other relevant strategic documents in specific policy areas	
National Action Plan to combat homelessness (NAP)	The NAP aims to strengthen the permanent supply of housing and lays out preventive measures against homelessness. It also promotes digital participation by homeless people and their access to healthcare. The goal of the NAP's central measures is to significantly reduce homelessness by 2030. It includes a funding frame for social housing until 2027, the development of clear standards for emergency accommodations, and establishment of a competence centre against homelessness. It also identifies homeless women and young people as groups requiring special attention.
BBSR Studies on low-income housing	Several significant studies provide research and recommendations for low-income housing in Germany, including: • Affordable and sustainable construction and living (2024) • Affordable and sustainable housing (2024) • Instruments to ensure affordable housing and maintain diverse uses (2024)

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing Benefit as a rent and burden subsidy (<i>Wohngeld als Miet- und Lastenzuschuss</i>)	Tenants, homeowners, and people living in nursing homes	Local authorities	Housing Benefit is a social benefit providing public state funding for low-income groups. It is funded in equal parts by the federal government and the states. It focuses on housing costs and targets households that can avoid the basic safety net (<i>Grundsicherung</i>) when their income and the Housing Benefit are taken together.	The eligibility for Housing Benefits and the subsidy amount depends on individual characteristics, such as household size, location of residence, housing costs, and factors such as single parenthood or disability. The allowance supports low-income households by providing a subsidy to lower the burden. It is typically granted for a set period at a time (12– max. 24 months). The calculation of the subsidy amount includes a climate component that adjusts the maximum amount of eligible rent as well as CO ₂ - and heating cost components through which costs for CO ₂ -certificates and general heating are considered.
Public and social rental housing programmes				
Social housing programme (<i>Sozialer Wohnungsbau</i>)	Households that are unable to obtain adequate housing on the market, particularly due to their income, and are dependent on support. Eligible recipients include property owners or the owner of the leasehold building right (authorized person) or a third party authorized by the authorized person.	Municipal or private housing companies, cooperatives, and private investors can also be targeted.	Funding can be provided through concessional loans or grants. The funding recipients then provide subsidized housing for the target groups of social housing.	The funding is handled by the state's development banks (<i>Förderbanken</i>), which make information about funding offers available to the public. As a result of the reform of the federal system in 2006, legislative competence was officially transferred to the federal states, which had already been responsible for the implementation of social housing funds since 1950. Within the legal framework applicable to the federal state, the states decide on the design and priorities of social housing funding, taking into account regional needs, and are also responsible for processing the funding (reviewing applications, making funding commitments, and disbursement).
Capping Limit Regulation (<i>Kappungsgrenzenverordnung</i>)	Target groups are tenants in areas, where the supply of housing to the population under adequate conditions is particularly at risk.	Rent increases are regulated in the federal German tenancy law included in the Civil Code. Federal States can impose Capping Limit Regulations on this basis.	There is no public funding mechanism. The rent cap allows Federal States to cap rent increases at 15% within three years in specially designated areas.	Rents may only be increased by a set maximum of 15% within three years. The Federal States may designate areas where the Capping Limit Regulation applies for five years; this can also be applied consecutively.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Rent Brake for existing properties (<i>Mietpreisbremse</i>)	Target groups are tenants in areas with a tight housing market – located mostly in large cities and their metropolitan areas.	The providers are approved housing bodies and local authorities. Rent Brakes can be imposed by the respective state governments for areas with a tight housing market.	There is no public funding mechanism. However, there are upper limits set for new rents. The rent cap allows a rent maximum of 10% above the usual local rent for designated areas.	Based on the Tenancy Law Amendment Act (<i>MietNovG</i>) in Germany, the rent cap for existing properties was introduced in 2015 for designated areas with “tight housing markets.” The rent cap does not apply to new buildings, only to the re-letting of existing apartments. This exception is also made for extensively modernized apartments. In addition, the rent cap does not apply to new rentals where the previous tenant's rent was already above the cap (protecting existing properties). Although furnished apartments are also subject to the rent cap in principle, landlords are allowed to add 2% of the current value to the tenants' rent for additional equipment.
"Young Living" - Affordable housing for young people (<i>Junges Wohnen</i>)	Students and trainees	Federal States, Approved housing bodies.	Federal government funding for Federal States. From 2023 on, federal funds amount to €300 million per year.	The "Young Living" programme is a special programme within the framework of social housing. It is aimed at supporting accommodations for young people. The federal government provides financial assistance to the states with the goal to promote dormitory places for students and trainees.
Public subsidies towards affordable owner-occupied housing				
Federal funding for cooperative housing (<i>Bundesförderung genossenschaftlichen Wohnens</i>)	This programme provides funding for cooperative housing, including funding for households to acquire shares in a housing cooperative that are necessary for the household's own use of an apartment.	Private landlords	The funding is provided through a low-interest loan with a repayment subsidy and funded by BMWWSB and the KfW-Bank.	Since 2022, this funding has become available both when setting up a new property and when participating in an existing housing cooperative. It is a loan promotion. The interest rate on the loan is reduced using federal funds during the first interest rate fixation period. In addition, a not-insignificant part of the loan debt is forgiven (7.5% repayment subsidy).
Home ownership pro-gram "Young Buys Old" (<i>Jung kauft Alt</i>)	Families with children and single parents.	Private landlords	The funding is provided through a low-interest loan funded by BMWWSB and the KfW-Bank.	The programme targets families with children who buy an existing residential property and renovate it in an energy-efficient manner.
Mortgage interest rate subsidization				
300 "Home ownership for families programme (300 Wohneigentum für Familien")	This programme provides individual subject funding for families and single parents who are building or buying a (first) home.	Federal state development institutes and development banks (KfW-Förderbanken)	The maximum loan amount ranges from €170,000 to €270,000. Funding depends on income. A recipient household's annual income may not exceed €90,000 for one child plus €10,000 for each additional child. The programme grants loans at a 0.01% effective annual interest rate for a climate-friendly new building.	The goal of the programme is to encourage new construction and first-time purchases by funding owner-occupied and climate-friendly residential buildings and condominiums.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
KfW-funding: 124 Home Ownership Loan Programme (<i>Wohnen- tumsprogramm – Kredit</i>)	This programme provides funding for households building a home.	Federal state development institutes and development banks (<i>KfW-Förderbanken</i>)	This programme helps fund purchase or construction of owner-occupied homes or condominiums with up to €100,000 per project.	KfW-funding provides loans up to €100,000 for everyone who wants to buy or build living space and live in it themselves. It can be easily combined with other KfW funding products. In a new building, the loan can cover costs of the building plot if it was purchased no more than 6 months before the KfW received the application. Construction costs such as material and labour costs can also be covered, as well as any additional construction costs for the architect, energy or construction consultant, notary and broker fees, as well as the property transfer tax. For recipients purchasing an existing house, the funds can be put toward the purchase price, as well as any costs for repairs, conversions, and modernization. Additional costs such as notary and broker fees and real estate transfer tax are also eligible. This funding product may not be used for vacation homes and apartments, debt restructuring, replacing existing bank loans with other bank loans, paying existing loans, follow-up financing, projects that have already been started or completed, rented or commercially used areas, or measures for owner-occupied residential property.
Programmes supporting energy efficiency refurbishment				
Promoting climate-friendly new construction (<i>Förderung von klimafreundlichem Neubau</i>)	This programme provides individual subject funding for homeowners, cooperatives, and general funding for companies, investors and social institutions.	Federal state development institutes and development banks (<i>KfW-Förderbank</i>)	Funding is available to self-build homeowners, associations, public bodies, and investors for new construction and first purchases. It is a promotional loan with attractive interest rates below the market annual interest rate. Up to €150,000 can be borrowed per apartment with a loan term up to 35 years and a fixed interest rate for up to 10 years.	The funding is intended to promote new climate-friendly residential buildings. A residential building reaches this funding level if it meets the minimum technical requirements for efficiency, meaning that the house achieves efficiency house level 40; has low enough CO ₂ emissions over the course of its life cycle that the greenhouse gas emissions requirements of the “Sustainable Building Plus Quality Seal” are met; and is not heated with oil, gas, or biomass. The buildings can meet either the requirements of the “Sustainable Building Plus Quality Seal” (QNG-PLUS) or the requirements of the “Sustainable Building Premium Quality Seal” (QNG-PREMIUM), confirmed by a sustainability certificate to be eligible for funding. The funding is directed at individual entrepreneurs and freelancers; companies and municipal companies; civil law companies (GmbH); landlords; and all legal entities under private law, for example housing development cooperatives. Corporations and institutions under public law are also eligible, for example chambers or social organizations and associations.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Promoting Energy Efficiency – Federal Funding for Efficient Buildings (<i>Förderung von Energieeffizienz – Bundesförderung für effiziente Gebäude</i> – BEG)	This law provides individual subject funding for housing renovations that improve energy efficiency.	Approved housing bodies and local authorities	The basic instrument for the replacement of heating systems is a 30% subsidy for all residential and non-residential buildings for all applicant groups. An efficiency bonus of 5% is available for heat pumps that use a natural refrigerant or use water, soil, or wastewater as a heat source. Another €2,500 is granted for biomass heating systems if they meet a dust emission limit of 2.5 mg/m³. A climate friendly renovation bonus of 20% is available for the early replacement of old fossil heating systems (as well as night storage heaters and old biomass heating systems) for owner-occupiers. The climate speed bonus will decrease from 2028 by 3% every two years, initially to 17% on 1st January, 2029. There is also an income bonus of 30% for owner-occupiers with an annual taxable household income up to €40,000. The maximum subsidy for the replacement of heating systems is limited to 70%, with a maximum amount of €30,000 for the eligible costs. For other individual energy efficiency measures, a subsidy of up to 20% is available, with a maximum amount of up to €60,000 for the eligible costs. A subsidy of up to 25% (depending on achieved efficiency class) is available for renovation of residential buildings to an efficiency house, with a maximum amount of €120,000 (150,000 if an EE or NH class is achieved) for eligible costs.	This subsidy is based on the Building Energy Act (<i>Gebäudeenergiegesetz</i> – GEG). The funding supports citizens in making their homes climate friendly and future-proof. This enables citizens to avoid significantly increasing costs for fossil fuels. The subsidy is administered through four programmes: Residential buildings (BEG WG) – renovation of residential buildings, Non-residential buildings (BEG NWG) – renovation of non-residential buildings, Individual measures (BEG EM) – renovation with individual measures on residential or non-residential buildings, and Climate-friendly new building (BEG KfN) – new construction of residential and non-residential buildings.
Programmes supporting home improvements/adaptation				
Barrier reduction – investment grant (<i>Barrierefreiheit – Investitionszuschuss</i>)	This programme provides individual subject funding for tenants, homeowners, and homeowners associations.	Federal state development institutes and development banks (<i>KfW-Förderbanken</i>)	Funding is intended to remove barriers for elderly residents and improve the comfort of living spaces. Grants may be up to €6,250 and are not age dependent.	This programme promotes the conversion of homes to barrier-free living spaces, funding renovation work in apartments and residential buildings that will enable them to achieve age-appropriate standards.
*this grant has been discontinued				“Age-appropriate standards” refers to the availability of an age-appropriate house or apartment with access to living room, bedroom, kitchen and bathroom that are barrier-free. This funding supports owners of single or two-family houses with a maximum of two residential units or an apartment; first-time buyers of a renovated one- or two-family house or a renovated apartment; homeowners association made up of private individuals; and tenants.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Age-appropriate renovation – credit (<i>Altersgerecht Umbauen – Kredit</i>)	This credit provides individual subject funding for tenants, homeowners, private developers, cooperatives, and homeowners associations as well as corporations and institutions under public law.	Federal state development institutes and development banks (<i>KfW-Förderbanken</i>)	Recipients can access a promotional loan of up to €50,000 with an effective annual interest rate starting at 2.69% for the purchase of an age-appropriate living space. This credit is not age dependent nor do applicants need to meet specific age criteria.	The goal of this programme is removal of barriers and better protection against burglary. Barrier reduction measures may include: rebuilding measures towards “Standard Age-friendly living;” rezoning or expansion of non-residential areas; acquisition of barrier-friendly redeveloped real estate; and measures to prevent break-ins. The credit does not support holiday homes and apartments, commercially used areas, buildings and facilities that fall under the home regulation laws of the states, or measures that are funded through social long-term care insurance or private compulsory long-term care insurance.
Programmes supporting vulnerable households with access to energy				
Funding for renewable heating *as part of BEG programme	This programme provides individual funding for homeowners and non-commercial “small” landlords.	Public state funding, development banks (<i>KfW-Förderbanken</i>)	The subsidy amounts to an additional 30% for the replacement of heating systems in vulnerable households. The subsidy is integrated into the Federal Funding for Efficient Buildings (<i>Förderung von Energieeffizienz – Bundesförderung für effiziente Gebäude – BEG</i>), that is already listed under subheader “Programmes supporting energy efficiency refurbishment”.	For owner-occupiers with an annual taxable household income up to €40,000
Other schemes for specific groups				
German Red Cross (<i>Deutsches Rotes Kreuz</i>) programmes for homeless persons	Assistance is available for homeless individuals and vulnerable groups in need of assistance due to homelessness or lack of shelter.	Deutsches Rotes Kreuz, federal states	Public state funding programmes are administered on behalf of the Federal Ministry of Labor and Social Affairs (BMAS) and the Federal Ministry of Health (BMG).	The German Red Cross (DRK) provides: Emergency and overnight shelters; Day care centres and day stays, residence halls and assisted living; Advice and support centres; and warm rooms, tents and “shelter buses” in the cold season as well as heat relief in midsummer.
Programme preventive housing shortage	This programme provides individual support to vulnerable groups in need of legal assistance on housing, or who are threatened by loss of shelter.	Diakonie Deutschland, Evangelical Church	Public funding, church tax	The Diakonie Deutschland provides legal support for people threatened by evictions in rural areas (Oberberg region) and in housing emergencies.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Protecting women and their children from violence	Women affected by violence and in need of safe housing	BMBFSF (Federal Ministry of Education, Family Affairs, Senior Citizens, Women and Youth)	Public funding, federal state funding	Provides short term shelter and projects on social and safe housing, dedicated to women with children.
Energy Saving Programme (Nuremberg)	Low-income groups and vulnerable groups in the City of Nuremberg	City of Nuremberg, Nuremberg Social Integration - Social Welfare Office	Public funding, state funding	This consultancy project on energy-saving supports vulnerable households. It is available to all Nuremberg citizens who receive benefits or have little money at their disposal for accessing energy.

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Greece

Maria Toptsidou, Tatjana Neuhuber

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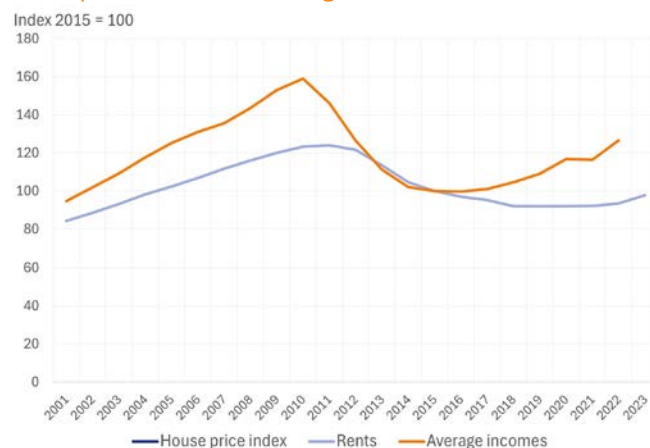
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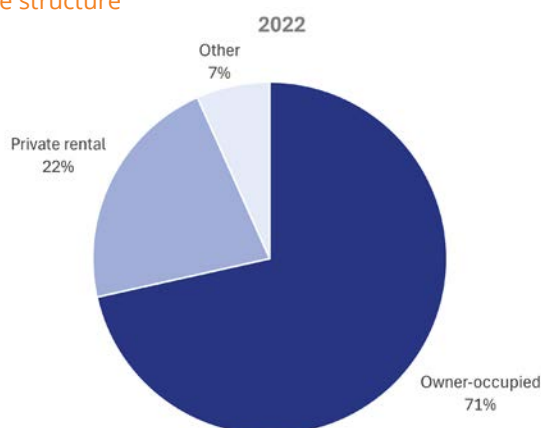
General government expenditure by function (COFOG)



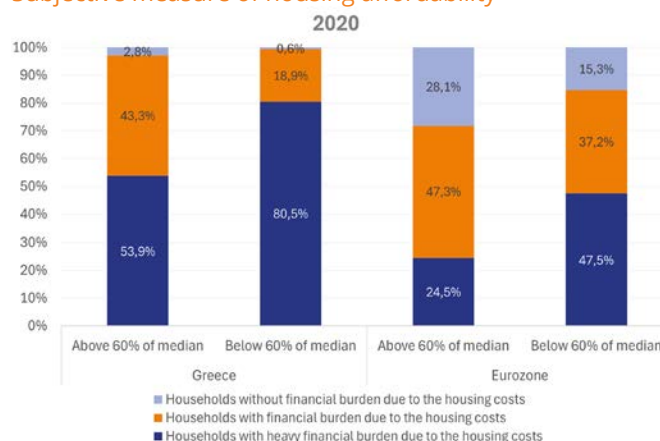
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- The Greek housing system is primarily composed of owner-occupied dwellings. While housing support policies historically focused on ownership, housing support policies in recent years have introduced new schemes to expand access to housing, particularly for young people and vulnerable groups, through renovation and subsidised housing programmes.
- Housing policy responsibilities are shared across several ministries and public bodies. The Ministry of Social Cohesion and Family leads the design and coordination of housing support and homelessness programmes. Other involved actors include the Ministry of Migration and Asylum, public benefit entities, and municipalities.
- Recent years have seen new housing initiatives introduced under the Recovery and Resilience Fund (RRF), including rental support schemes, renovations, and housing construction. These measures aim to address access to housing, particularly for young people and vulnerable groups, and represent a shift toward more structured housing interventions.
- Municipalities such as Athens and Thessaloniki have implemented housing initiatives using the Recovery and Resilience Fund. These include temporary accommodation and social housing models for people in need, developed in collaboration with non-governmental organisations and local service providers.
- A range of housing measures has been introduced or expanded since 2022, including the Social Compensation policy, which allows developers to allocate housing to specific groups in exchange for planning benefits, and programmes such as “Social Housing for the most Vulnerable Groups” and “Renovate - Rent.” These initiatives aim to make use of vacant housing stock and provide affordable rental options.
- Energy poverty is recognised as a policy issue and addressed through targeted allowances and subsidies. The Action Plan for Combating Energy Poverty defines affected households based on income thresholds and estimated energy needs. In 2022, 38.9% of households at risk of poverty reported being unable to adequately heat their homes.
- A national housing strategy is currently in preparation, aiming to consolidate recent measures and provide a coordinated framework for housing policy.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	NA
With usual residents	NA
Without usual residents	NA
Of which - Secondary residencies - Vacant	
Conventional dwellings per thousand inhabitants	NA
Age breakdown of residential buildings - Pre-1919 - 1919-1945 - 1946-1960 - 1961-1980 - 1981-2000 - 2001 or later - Not identified	NA
Type of residential buildings - Multi-family - Single-family - Other - Not identified	NA
Tenure structure - Owner-occupied - Social rental - Private rental - Other - Not identified	71.5% NA 21,8% 6.7% NA
Greenhouse gas emissions for heating and cooling of the housing stock	554 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm - Households at risk of poverty - Not at risk of poverty - Total	43.6% 13.0% 19.0%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is no formal or official term in Greek for ‘intermediate’ or ‘affordable’ housing. Any related information falls under the category of ‘social housing.’ The term affordable housing has appeared in the context of a ‘provider of social and affordable housing,’ an initiative funded by the RRF. Although affordable housing is never officially defined, policy schemes developed in recent years have implicitly referred to the notion of affordable housing. Over the previous years, housing policy in Greece has been focused almost solely on supporting access to owner-occupied housing. The Greek Workers’ Housing Organisation, a public organisation funded through employers’ contributions and offering access to low-cost homes for purchase, was dismantled in the aftermath of the GFC as part of austerity measures. The establishment of the Ministry of Social Cohesion and Family in 2023 and especially the General Secretariat for Demography and Housing Policy signals the recognition of the need for a new coherent strategic framework that systematizes, coordinates and develops housing policies. Most recently, a study for the development of the national housing strategy has been procured.
Definition(s) of social housing	There is no clear definition of the term ‘social housing,’ however the term is often used in the context of housing policy and more specifically to describe specific housing policy programs. The only reference in the existing regulatory framework is in article 10 of Law 5006/2022, where social housing is established as a land use. In particular, it is stated that: “Social housing: It is used for the housing of young people and persons belonging to vulnerable social groups, as determined in the context of the implementation of housing policy by the state and public bodies. Social housing is allowed in all general categories of uses, in which housing is also allowed, even if not specifically mentioned.”
Definition(s) of adequate housing	There is no definition of adequate housing. However, there are construction codes and building regulations, which are governed by the General Building Regulations.
Definition(s) of energy poverty	Energy poor households are ‘those households with an annual energy cost lower than 80% of the annual cost that covers the minimum required energy consumption, and at the same time with a net annual income lower than 60% of the respective equivalent median income based on the number of people in each household, according to the equivalence scale of the OECD.’
Definition(s) of homelessness	According to article 29 (paragraphs 1 and 2) of Law 4052/2012, ‘homeless persons are all persons legally residing in the country who lack access or have precarious access to adequate accommodation, privately owned, rented or rent-free, that meets the technical requirements and has basic amenities for water and electricity. The homeless include especially those who live in the streets, in hostels and those who are hosted, out of need, temporarily in institutions or other closed structures, as well as those who live in inappropriate accommodation.’
Vulnerable groups identified in the context of housing policies	Vulnerable groups include: • Low-income households • Persons with disability • Asylum seekers • Homeless • Refugees

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Social Cohesion and Family	The Ministry of Social Cohesion and Family Affairs is responsible for the formulation of national housing policy. It is responsible for housing benefits, targeted programs for the homeless, and social housing programs.
Ministry of Migration and Asylum	The Ministry of Migration and Asylum was in charge of a significant programme offering temporary housing to asylum seekers, overseen by UNHCR and funded by the EU. The ESTIA programme started in 2015 but was terminated in 2022

Public entity	Areas of competence
Role of other public bodies involved at national level	
Public Employment Service	The Public Employment Service provides social coverage and family protection for the unemployed.
Role of local authorities	
Municipality of Thessaloniki	Thessaloniki developed a platform for social and affordable housing, through which a pool of dwellings will be made available to socially vulnerable groups at affordable prices. This is funded under the Recovery and Resilience Fund (RRF).
Municipality of Athens	Athens runs a programme funded by the RRF to support affordable housing. As part of this programme, a pool of dwellings will be made available to socially vulnerable groups.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Overview	In Greece, the state plays a limited role in housing. Until very recently, there were no proper national strategies or plans in this area. The establishment of the Ministry of Social Cohesion and Family in 2023 and especially the General Secretariat for Demography and Housing Policy signals the recognition of the need for a new coherent strategic framework that systematizes, coordinates and develops housing policies. Most recently, a study for the development of the national housing strategy has been procured.
Selected policy document(s) defining energy and environmental goals for housing	
National Energy and Climate Plan (NECP)	The policy measures foreseen in the NECP for GHG emissions reduction include promotion of renewable energy sources and improvement in the energy efficiency of buildings. Renewable energy sources (RES) are now targeted for a minimum share of 35% (higher than the core EU objective for RES of 32%), with the share rising to 42.5% RES consumption for heating and cooling. Moreover, an objective has been set to promote renewables in buildings and dispersed generation systems, through auto production and net metering schemes.
Long Term Renovation Strategy	The Long-Term Renovation Strategy provides an analysis of the current condition of the nation's building stock. It defines cost-optimal approaches for building stock renovation and a roadmap with milestones for 2030, 2040, and 2050. To make sure that the stock of buildings complies with climate neutrality goals by 2050, final energy consumption in buildings must be reduced by 8% over the period 2015 to 2030, whereas that rate must reach almost 40% by 2050. In the residential sector, the strategy highlights a significant problem. Most buildings constructed before 1980 are classified under energy category G. The most energy-intensive buildings are single-family houses.
Selected policy document(s) defining strategy to tackle housing exclusion	
Overview	A number of policy measures have been taken by consecutive governments to address the housing exclusion that emerged during the economic crisis. According to the European Social Policy Network, however these measures have been inadequate and fragmented. A National Strategy for Homeless People has been drafted and announced, but not yet approved.
National Strategy for Social inclusion and Poverty Reduction	This strategy is especially relevant to the social housing of Roma.
Selected policy document(s) establishing planning and land use paradigm	
Law 5069 on Land Use	This law addresses building conditions, construction, permitted land uses for data centres, zoning and urban planning regulations, utilisation of Green Fund resources, other environmental and energy provisions, and other urgent regulations.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing benefit	For households renting their primary residence. Beneficiaries must fulfil cumulatively, certain criteria on income, assets and permanent residence.	Part of the social policy	State budget funded. The total annual income of a single-person household cannot exceed €7,000, while for each additional household member this amount is increased by €3,500. Irrespective of the composition of the household, the total eligible annual income cannot exceed €21,000. The total taxable value of the single-person household's property cannot be over €120,000, increased by €15,000 for each additional member of the household, while the maximum total taxable value of the property cannot exceed €180,000. In addition to the above, the total amount of bank deposits or/and the current value of shares, bonds, etc. of the single-person household cannot exceed €7,000, increased by €3,500 for each additional household member and up to a maximum of €21,000.	The rent subsidy is set at €70 per month for a single-person household, while for each additional household member (adult or child) this amount is increased by €35 per month. The total amount of the rent subsidy cannot exceed €210 per month, irrespective of the composition of the household. Greeks, EU nationals, beneficiaries of international protection, subsidiary protection beneficiaries and beneficiaries with a humanitarian status, must have been legal and permanent residents of the country during the last five years preceding the submission of the application. For third country nationals, who do not fall into the above mentioned categories, a permanent and legal residence of twelve years is required.
Housing assistance for uninsured elderly people	Uninsured persons aged ≥67 years old renting their primary residence. Beneficiaries must fulfil cumulatively, certain criteria on income, assets and permanent residence.	Part of the social policy	State budget funded	For one-person households, the annual taxable income must not exceed the amount of €4,320,000, while for couples, it must not exceed the amount of €8,640,000. Rent subsidy amounts up to €362 per month
Social household tariff	Allocated based on social criteria, including household composition, total income, and presence of a household member with disability.	Part of the social policy	NA	The maximum total annual income (dependent on household composition) is €27,000. The allowance provides support to enable households to pay energy bills.
Student housing allowance	The allowance is available to students who are currently studying and renting a property somewhere other than their area of residence.	Ministry of Education	NA	The student housing allowance is €1,000/year. Eligibility is based on total family income and rental of a unit other than the student's home residence. The students' parents may not own properties worth more than 200m ² .

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Social compensation	Target groups are chosen by the body to which the property belongs and are based on social criteria, in particular family income and age of children in the household. The institutional framework is currently being revised.	Public Employment Service, bodies of the general government (which own the buildings), and construction companies	NA	The public body retains ownership of the property while the contractor receives the right to operate and profit from the property until the costs are covered, on the condition that the houses will be made available to the target groups at a reduced rent.
Mortgage interest rate subsidization				
'My House' low-interest loan programme for first-time home purchasers	The programme is available to young persons and married couples aged 25-39 years with a net annual income of at least €10,000.	The Public Employment Service and banks	Supported by the Public Employment Service	This programme provides low interest loan for first-time home purchasers, based on household composition and income. Specifically young, unmarried people with a net annual income of €10,000-16,000, married couples with a net annual income of €10,000-24,000 (+€3,000/child), and single parent families with a net annual income of €10,000-27,000 (+€3,000/additional child after the first).
"My Home II" low-interest loan programme for primary residence.	The programme is available to singles, married or civil partnership couples and single-parent families aged 25-50 years with a net annual income of at least €10,000.	The Ministry of Economy and Finance will be the owner of the investment. The Hellenic Development Bank (HDB) will serve as the implementing partner and Commercial Banks (CBs) will serve as distribution channels.	"My Home II" is funded from RRF with up to €1 billion. The financing mechanism consists of co-financing the mortgage by 50% with RRF funds which will be interest-free and another 50% with CB's funds, priced at market level.	This programme provides affordable funding, based on household composition and income. Specifically: (1) singles with annual income of €10,000-20,000, (2) married or civil partnership couples with annual income of €10,000-28,000 (+€4,000/child), and (3) single parent families with annual income of €10,000-31,000 (+€5,000/additional child after the first).
Programmes supporting energy efficiency refurbishment				
'Save-Own' programme	All natural persons that possess a property are eligible.	Ministry of Environment and Energy	NA	The level of support is dependent on income.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
'Save-Renovate' programme for young people	Applicants must be natural persons born between 1st January, 1984 and 31st December, 2005 who have the right in rem (meaning full ownership, usufruct, or main ownership) over an eligible residence.	Ministry of Environment and Energy	NA	The programme is funded by the RRF to help achieve national and EU goals for energy saving. Special support is given to vulnerable households with additional allowances based on age and income.
'Save at home' programme	All natural persons that possess a property are eligible.	NA	NA	The level of support is dependent on income.
Programmes supporting home improvements/adaptation				
'Renovate-Rent' programme	This programme is available to homeowners who wish to renovate their house in order to rent it out.	Public Employment Service, Ministry of Social Cohesion and Family	State Budget funded	To be eligible, beneficiaries must have the ownership or usufruct of the property by a percentage equal to or greater than 50%, the property should have an area of up to 100 m ² and be located in a residential area. Recipients must have an annual family taxable, actual or presumed, income not exceeding €40,000 and own real estate property whose value is no more than €300,000. The property must not be declared as the primary residence or as already rented property. Beneficiaries receive up until €13,500 towards the renovation.
Energy Upgrade Programme "Upgrade My Home".	This program is available to homeowners for specific energy upgrades. Eligible applicants are individuals who hold legal ownership (full ownership, usufruct, or bare ownership) in a main or non-leased secondary residence.	The Ministry of Economy and Finance will be the owner of the investment. The Hellenic Development Bank (HDB) will serve as the implementing partner and Commercial Banks (CBs) will serve as distribution channels.	"Upgrade My Home" is funded from RRF with up to €300 million and from CBs with up to €100 million. The loan structure includes 75% interest-free funding from the financial instrument and 25% from participating banks at market rates, fully subsidized.	This program provides loans ranging from €5,000 to €25,000, with full interest subsidies, for specific energy efficiency improvements of existing homes.
Programmes supporting vulnerable households with access to energy				
See allowances				

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Other schemes for specific groups				
'Coverage' programme	Young people aged 25-39, single or in family, beneficiaries of the Guaranteed Minimum Income, who do not own a home. Young people aged 25-39, single or in family, beneficiaries of the Guaranteed Minimum Income, who do not own a home.	Ministry of Social Cohesion and Family, Welfare Benefits and Social Solidarity Organization, Municipalities.	This programme is covered by the Public Employment Service budget.	Three year 100% rent subsidy to beneficiaries.
"Housing and work for the homeless"	Persons and families threatened by or facing homelessness.	Ministry of Social Cohesion and Family, Welfare Benefits and Social Solidarity Organization, Municipalities.	State Budget funded	Two year rent subsidy in the private rental market, work subsidy and social support services to beneficiaries.
"Social Housing for the most Vulnerable Groups"	Persons and families threatened by or facing homelessness.	Ministry of Social Cohesion and Family, Municipality of Athens and Thessaloniki	Recovery and Resilience Fund (RRF)	Renovation program for 100 selected apartments (70 in the Municipality of Athens and 30 in the Municipality of Thessaloniki) in order to implement a pilot social housing program. The apartments will be available under long-term lease contracts with lower rent for the beneficiaries.

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Hungary

József Hegedüs, Kata Kepes

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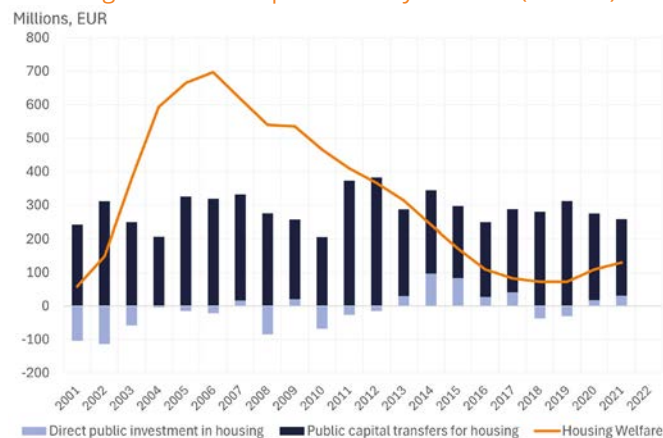
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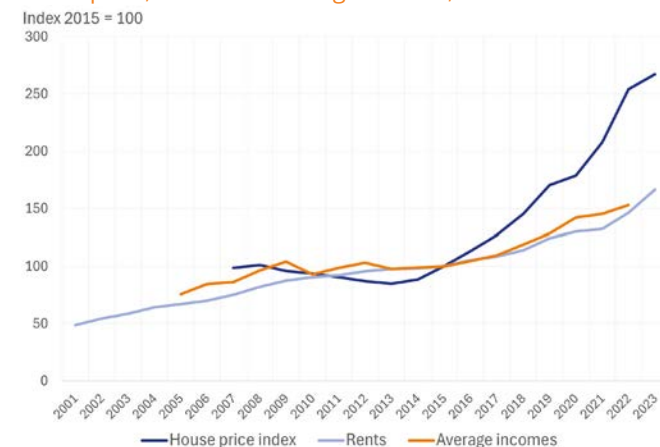
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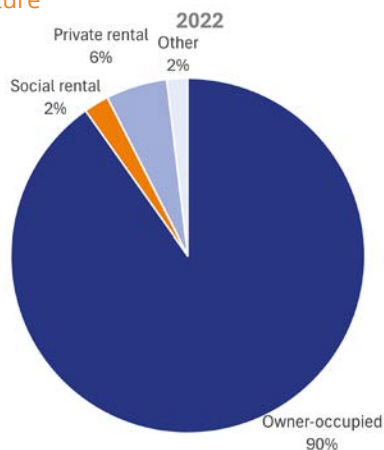
General government expenditure by function (COFOG)



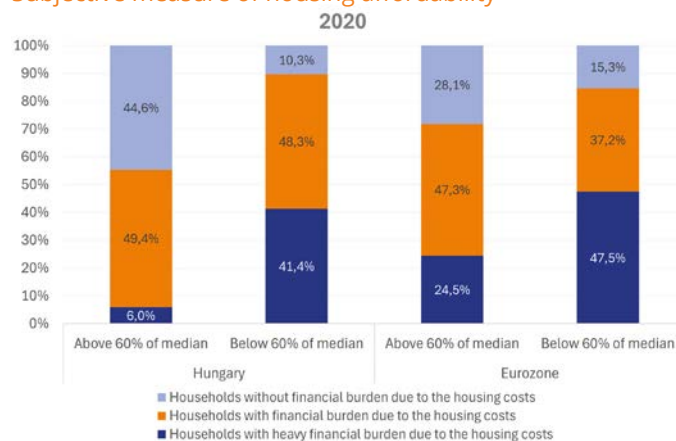
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- General statement: The core of the current housing policy in Hungary emerged after 2015, when conflicts from the 2008 Global Financial Crisis subsided. The currency crisis deeply affected the housing system and, unlike in other countries, both the crisis and the solutions dragged on. After 2015, an active home-ownership-centred housing policy emerged based on two main pillars: first, stimulating the housing sector (and influencing macroeconomic processes), and second, using housing subsidies to steer demographic trends in a more favourable direction.
- In terms of the country's tenure structure, like many other countries in the region, Hungary is a homeownership-oriented society. This profoundly influences housing policy decisions, which often disadvantage lower economic classes. After 2015, mortgage regulation (following EU directives) limited housing affordability and excluded lower-middle income households from homeownership. However, the social policy elements of housing policy that targeted disadvantaged groups were sidelined after this period; they did not disappear but were not the primary focus of housing policy.
- A significant shift towards home-ownership-focused housing policy was the introduction of the CSOK (Family Housing Allowance Programme). CSOK disproportionately favours families with three children who are building new homes. The scheme was driven by demographic goals, with eligibility not limited by income or size and value of the home. It effectively excluded lower-income groups, including those with debt or no stable employment. It was typically used by upper-middle-class families.
- CSOK did not yield the expected demographic benefits, leading to the introduction of the Childbirth Incentive Loan. This scheme was not a housing loan, but 80% of people used it for housing, and it linked support to the number of newly born children. To reduce budgetary burdens, the CSOK programme was replaced by the CSOK+ programme, which also tied greater support to the birth of new children, hoping these measures would improve the demographic situation. The most positively impactful measure has been the rural CSOK programme, which provided support for home purchases and loans in underdeveloped or less developed areas depending on the number of children.
- The country tries to promote economic growth through housing lending and real estate market regulations. One significant tool is the VAT discount, which, although initially planned as a temporary solution, essentially operated until 2024. Even after 2024, only partial restrictions were introduced.
- The unexpected termination of the Home Savings Banks in 2019 aimed to redirect savings towards government bonds. The abolition of its condominium pillar badly affected condominiums' opportunities and also willingness to save and to engage in refurbishments.
- While the majority of Hungary's housing programmes have been home-ownership programmes, an exception was the establishment of the National Asset Management Agency where the aim was for the government to purchase properties from indebted individuals, essentially creating a social rental programme. Many of these were privatised and MR Housing Fund was created for the rest, who were not able to buy back their homes. MR is currently a non-profit company that operates a significant number of rental apartments with substantial state support and is likely to become one of the largest community housing companies if it also takes over the homes of the Catching-up Settlements programme.

Country Snapshot

- Among social programmes, the most important was the utility cost reduction programme. The programme was not targeted (in fact, it excluded the poorest households, who heated with wood and solid fuels), but it was very effective as a political symbol. However, the programme was very costly, disrupted the financial sustainability of the entire utility sector, and forced the government into a series of individual crisis interventions. Furthermore, it led to increased energy consumption, undermining households' willingness to invest in energy efficiency. Even after its partial termination in August 2022, the programme remains to be popular.
- Energy efficiency has not been prioritised in the last decade. The newest programme, starting in July 2024, is also small-scale, targeting approximately 18,000 single-family homes across the country. Currently, there are no condominium-focused subsidy programmes available to increase building level energy efficiency, nor have there been for many years.
- The role of municipalities in social housing policy remained limited, with no new resources entering the system (in fact, slow 'dripping' privatisation continued). Despite this, innovative municipalities experimented with new solutions despite the lack of resources. These included the housing agency model, cooperation with companies (PPP models), and the establishment of modern new rental apartments by wealthier municipalities, while poorer ones reinvested revenues from portfolio cleaning.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	4,580,538
With usual residents	4,008,541
Without usual residents	571,997
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	477
Age breakdown of residential buildings	
- Pre-1919	8%
- 1919-1945	10%
- 1946-1960	12%
- 1961-1980	35%
- 1981-2000	21%
- 2001 or later	9%
- Not identified	5%
Type of residential buildings	
- Multi-family	61.1%
- Single-family	38.8%
- Other	0.1%
- Not identified	NA
Tenure structure	
- Owner-occupied	90.2%
- Social rental	2.3%
- Private rental	5.6%
- Other	1.9%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	691 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	16.8%
- Not at risk of poverty	4.2%
- Total	6.1%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	No legal definition of affordable housing is provided in Hungary, however the declared target groups of community housing programmes, especially those with a family policy background, are lower-income families who would have great difficulty in obtaining housing without the subsidy. Municipal housing concepts use the idea of affordable housing as a guideline, a trend that is becoming increasingly widespread.
Definition(s) of social housing	There is no legal definition of social housing in Hungary. There are three basic types of housing: owner-occupied, rental with public function and privately rented. Municipalities own the majority of rental housing with a public function. The Housing Act distinguishes three types of housing according to the way the rent is determined: social, cost-based, and market-based rent (although even the municipal “market-based” rent is much lower than real market rates). There are state- and municipality-owned organisations (companies, social organisations, etc.) and NGOs (religious organisations, social institutions, etc.) which have public rented housing. These are not regulated by the Housing Act, but rather by the Civil Code and Commercial law.
Definition(s) of adequate housing	A definition of adequate housing is not available, but housing-related laws can give a general idea (e.g. the Housing Act defines what is considered housing). Similarly, subsidy laws use a definition of housing in relation to subsidies.
Definition(s) of energy poverty	There is currently no official definition or measure of energy poverty in Hungary.
Definition(s) of homelessness	According to the definition in the current Social Law, a homeless person is someone who “does not have a registered place of residence, except for those whose registered residence is a homeless shelter”. Additionally, in the context of paragraphs relating to the provision of extraordinary care, street social work, and overnight shelters, the law defines a homeless person as “someone who spends their nights in public places or in premises not intended for residential purposes” (Act III of 1993, Title II, Section 4).
Vulnerable groups identified in the context of housing policies	According to the Hungarian National Social Inclusion Strategy 2030, every municipal government is required to prepare a local equal opportunity programme every five years, which must address the housing situation of disadvantaged or vulnerable social groups. Highlighted by the strategy are women, those living in deep poverty, Roma, people with disabilities, children, and the elderly.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Government Decree No.182/2022 (V. 24.) of 24th May 2022 on the duties and powers of the members of the Government was published in the Hungarian Gazette No.86 of 2022, according to which building, housing, and housing subsidies are the responsibility of four ministries	
Ministry of National Economy (Nemzetgazdasági Minisztérium)	The Ministry for National Economy is a Hungarian Ministry of the Fifth Orbán Government since 1st January 2024, and the successor to the Ministry of Economic Development. A Ministry under the same name had previously operated between 2010 and 2018. The Ministry: (1) continuously monitors and analyses developments in the housing market, (2) makes proposals to the Government for the development of housing policy and related measures, (3) makes proposals on the conditions for state aid for housing, in order to effectively promote the creation of homes for families, in cooperation with the Minister of Finance, who is responsible for housing state aid, and the Minister of Culture, who is responsible for families. With 2025, in line with government restructuring, the Ministry of Finance is merged with the Ministry of National Economy. The department is responsible for housing subsidies. It: (1) prepares legislation on housing, housing cooperatives, housing and public housing subsidies, in cooperation with the Minister responsible for housing policy (Ministry of National Economy), (2) implements measures related to the implementation of housing policy tasks defined in the general policy of the Government. (3) cooperates with the Minister of Justice in the preparation of legislation on condominiums.

Public entity	Areas of competence
Ministry of Construction and Transport	The Ministry of Construction and Transport is responsible for public investment, the construction industry, building regulation and building authority affairs, urban development and planning, protection of towns and cities, spatial planning, and (with certain exceptions) the protection of cultural heritage. The Minister, in the framework of his/her responsibility for the building industry, sectoral management of the construction industry, and the building materials industry, coordinates the performance of tasks relating to the building industry, including those relating to specific types of buildings and monuments. These duties are performed with assistance from the Minister of the Prime Minister's Office.
Ministry of Culture and Innovation	The Ministry of Culture and Innovation is responsible for programmes supporting families, developing and operating family and population policy instruments, supporting parents who have and raise children, supporting parents and carers of children, intergenerational cooperation, and programmes targeting groups affected by interpersonal violence. Because these programmes have a strong housing element, the Ministry contributes to the Government's homeownership programme, in cooperation with the Ministry of National Economy.
Prime Minister's Office	The Ministry is responsible for land registration matters and legislation related to the Rust Belt Action Areas, as well as for the operation of the Hungarian Village Programme. The Minister is responsible (as a member of the committee) for the protection of cultural heritage in relation to investments in the Buda Castle District, the Citadel, and the Visegrád Monument Complex. The Minister chairs meetings of the Cabinet for Strategy and Family Affairs.
Ministry of Interior	The Ministry of Interior has no direct responsibility, but the most important vulnerable group programme is organised in the ministry, which has a strong housing element. To help the poorest settlements catch up, the Hungarian government has launched an unprecedented programme called „Catching-up Settlements“ in 2019 with a strong housing component. This programme is led by Miklós Vecsei, who has been appointed Prime Minister's Commissioner in the Ministry of the Interior in 2022.
Role of other public bodies involved at national level	
Hungarian National Bank	HNB has an important role regulating general loan conditions. The ministry also evaluates housing policy from time to time. Two times a year, the bank issues the Housing Market Report, a high-quality analysis of the state of the housing market. HNB also introduces bank products, which have important role on the market. A HNB organised Real Estate Market Advisory Group, also evaluates the state of the real estate market and relevant policy. It is a continuation of the Government's Housing Policy Advisory Council 1996-2012)
Role of local authorities	
Municipalities	The housing stock managed by local councils was transferred to municipal ownership in 1990. Most municipalities supported privatisation, but the Housing Law of 1993 gave the right to buy to the majority of sitting tenants (meaning the municipality was obliged to sell the dwelling if the tenant expressed intent to buy). Tenants had the right to buy until 1995, but the tenants' preemption right was valid until 2000, meaning that the municipality did not have the right to sell the dwelling to a third party without the tenant's agreement. The privatisation did not stop entirely after 2000, as the municipalities still had an interest in selling the social housing stock, the maintenance of which was a burden on the local budget. A total of 95% of the municipal housing stock was sold between 1990 and 2011. The municipality (the owner) has the right to set rent according to the framework of the Housing Law. Property rights decisions (rent setting, allocation of tenancy rights, rehabilitation, or renewal) are in the hands of the social or housing committee of the municipalities (in cooperation with the housing or social policy department of the municipality), but technical tasks are carried out by the companies (e.g. collection of fees, managing arrears, maintaining waiting list, etc.). There are cases where all tasks are assigned to one department at the municipality (typically in small cities with a limited number of units), and cases where the municipality contracts out the service provision to the private sector. Municipalities employ a variety of methods to allocate social housing, the two main techniques being waiting lists and special bidding systems. There is generally an income criterion, which is offset by assorted other criteria (no private assets owned by the applicant, minimum period of stay in municipality, etc.). In the bidding systems, solvency is the most authoritative criterion and solvent applicants are generally at an advantage.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
In Hungary, there is no comprehensive housing policy concept adopted by the government. Housing policy is a combination of programmes initiated by different ministries. The most comprehensive housing policy is the housing component of family policy and the utility cost reduction.	
Family policy	Family policy in Hungary was reformed after 2010. The family home allowance grant (CSOK) was relaunched as a key element in 2012, and increased significantly after changes in 2015, with the addition of a credit subsidy and a VAT rebate. Housing policy was directly under the responsibility of the ministry in charge of family policy in the decision-making process, but macroeconomic considerations also influenced decision-making.
Household's utility cost reduction	The Hungarian government launched a comprehensive utility cost reduction campaign in 2013. Natural gas, electricity, and district heating (and later water) prices were reduced permanently in the household sector. In 2022, the budgetary burdens began to become unbearable, so the scope of the utility cost reduction programme was narrowed. From August 2022, limits were set for both natural gas and electricity consumption, above which the substantially increased market price had to be paid.
Selected policy document(s) defining energy and environmental goals for housing	
Energy Strategy and the National Energy and Climate Plan ('NECP')	The main objective of the new Energy Strategy and the National Energy and Climate Plan ('NECP') is to strengthen energy sovereignty and energy security, to maintain the results of reduced utility costs, and to achieve the decarbonisation of energy production. Critics, however, argue that the revised version of the NECP for 2023 addresses the topic of energy efficiency in a cursory manner. The material barely mentions reducing energy demand in the largest energy-consuming sector, namely building energy efficiency, even though large-scale energy modernisation of the residential building stock holds great potential for savings. The final updated NECP was submitted in 2024.
National Energy Strategy 2030	The National Energy Strategy includes detailed proposals for stakeholders and decision-makers in the Hungarian energy sector up to 2030, as well as establishing a roadmap extending to 2050. It places proposed measures in a global, long-term perspective. The strategy emphasises the importance of building energy efficiency, with the aim of reducing heating energy demand in buildings by 30% by 2030, in line with EU goals, through various building energy programmes.
Selected policy document(s) defining strategy to tackle housing exclusion	
Hungarian National Social Inclusion Strategy 2030	The social inclusion strategy is Hungary's most comprehensive strategy for combating poverty and promoting the integration of the Roma population. Over the next decade, its aim is to address social problems related to poverty, taking into account social science research and official statistics. It also seeks to give direction for reducing social disadvantages arising from poverty, particularly among the Roma population. However, the strategy does not address many other risk factors of poverty, such as homelessness, old age, and disability.
Home for Everyone: Municipal Strategy for Reducing Homelessness	The Home for Everyone strategy provides an assessment of the current situation of homelessness and identifies the most important intervention points through which the Municipality of Budapest can contribute to the realisation of the goals set out in the strategy, using its existing powers and its own resources, as well as those available from the European Union. It makes proposals for both the central government and district municipalities.
Selected policy document(s) establishing planning and land use paradigm	
The Countrywide Spatial Development Plan of 2018	The Countrywide Spatial Development Plan aims to set the framework for land use and the spatial organisation of interconnected infrastructure networks. It seeks to promote efficient economic and spatial development while considering sustainability and safeguarding natural, landscape, ecological, and cultural assets. To achieve these objectives, the plan establishes a coordination system aligning with various spatial development strategies.

	Description
County Spatial Development Concepts and County Spatial Development Plans	Alongside contributing to the development of the Countrywide Spatial Development Plan, County Councils are responsible for drafting County Spatial Development Concepts and County Spatial Development Plans. Under the Countrywide Spatial Development Plan, they have the authority to establish more detailed and specific zoning regulations than those outlined at the national level. Additionally, they oversee the allocation of financial support for rural development and foster collaboration with municipalities and civil society organisations. County Spatial Development Plans, along with local-level planning instruments, must align with the Countrywide Spatial Development Plan. The Act C of 2023 on Hungarian architecture mandates the abolition of county land-use plans. As a result, no further revisions will be made to the county land-use plan, which will be gradually phased out of the planning system by 30th June 2027.
Countrywide Development and Spatial Development Concept	The National Development and Spatial Development Concept (NDSDC) outlines a long-term vision, policy objectives, and guiding principles based on Hungary's social, economic, sectoral, and spatial development needs. While its vision and framework extend to 2030, it also sets development priorities for the 2014–2020 programming period. In addition to addressing Hungary's spatial integration within the EU, the document identifies several functional spaces, including a recreational area around Budapest, economic-technological core zones, settlement-dominated areas, tourism-focused regions, spaces under close-to-nature management, and high-agricultural-potential zones. The concept also aims to balance the current Budapest-centred transport system. Furthermore, it designates areas for renewable energy sources such as wind, solar, geothermal energy, and biomass.
Other relevant strategic documents in specific policy areas	
Hungarian Recovery and Resilience Plan	Within the framework of the Hungarian Recovery and Resilience Plan (Component C), a programme was initiated to improve housing conditions through construction and renovation of social housing. According to the plan, modernisation and renovation of 2,000 social rental dwellings in a total of 300 disadvantaged settlements is to be completed by middle 2026 at the latest. The rental housing will be managed by a social housing agency.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Utility price reduction	Households under the average consumption level (no means-test)	Utility companies	The Hungarian government launched a comprehensive utility cost reduction campaign in 2013. Natural gas, electricity, and district heating (and later in 2015, water prices) were reduced permanently for households. Specific ad hoc budget transfers partially compensated the loss-making utility sector to maintain the services. In November 2023, the reduced price remained in force only for consumption levels up to the average. For above average consumption, the "market price" came into force. For non-household consumers, a market price was applied by the utility companies.	The "average consumption" threshold set by the state is 63 645 MJ/year for gas, which is roughly 1729 m ³ , and 2523 kWh/year for electricity. Up to this amount, households still pay the previous official price, but households consuming above this level have to pay the so-called market price for the excess. The water sector has also been included in the utility price reduction programme, but there the water charges vary greatly from one area to another, and a uniform solution has not yet been implemented. Some of the lost funds have been made up by central reallocation. The utility price reduction was very expensive for the budget. HUF 1,458 billion is budgeted for the reduction of residential utility bills in 2023 and HUF 917 billion in 2024.
Social solid fuel subsidies	Low-income households in settlement under 5,000 inhabitants	Municipalities with a population of fewer than 5,000 are eligible to apply for the funding. It is up to the municipalities to decide how the grant is distributed among families.	The programme was launched in 2011 at a cost of €5 billion per year from 2018. Only municipalities with fewer than 5,000 inhabitants can apply for the funding, for one of three types of fuel (hardwood, softwood, or brown coal). The non-repayable grant is financed from the budget. The amount is determined by the number of people in public work, the number of people in receipt of social benefits for the working-age population, the number of people in receipt of child protection benefits, and the number of people aged 80 and over.	There are significant distribution differences between municipalities. There are some where all households receive the same amount (on average 1-2 m ³ of firewood per year) and others where different social criteria and/or the number of children are taken into account. Asymmetries in the determination of the amount of aid and the distribution criteria may have led to a situation where municipalities in the richer counties can distribute significantly more aid per household than in the poorer eastern part of the country, with a difference of almost twice as much. At the settlement level, on the other hand, there is a difference of almost thirty times per household. In 2021, 193,000 households received social fuel subsidies, while around 400,000 households in the poorest quintile were heated by solid fuel.
Municipal housing allowance programme and rent subsidy programme	Low-income households	Municipalities	Individual municipalities volunteer for this service, and typically use the programme in connection with services that they themselves provide. The mandatory national programme was discontinued with the introduction of the utility reduction programme.	Municipalities, for example: Szombathely, Budapest, District 8, etc.
Accommodation allowance for employees under 35 years	Employees under 35 years	Ministry of National Economy	The subsidy can cover up of HUF 150,000 per month. If used for rent, it can be paid out directly to the landlord. If used for a mortgage, it can be paid directly to the bank.	NA

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Municipal rental housing programmes	Low and low-middle income residents	Municipalities, and municipally owned housing companies. Existing stock and, to a very limited extent, new construction or rehabilitation is used.	These programmes provide funding from the municipal budget. No loans or central government subsidy are involved. Because of low rents, the sector is producing negative cash-flow. This is the reason that growth is limited only to the richest local governments.	The 13th district (for example) has around 5,000 municipal rental housing units in total, the highest number per permanent resident among the Budapest districts. Throughout the last 20 years, approximately 1,500 tenants have moved into their new homes (102 in 2020, 139 in 2021) through tenders. Since 1st June 2020, there are also new passive housing tenders in place; the applicant family becomes eligible by paying an annual rent and operating costs to cover the shortfall in the housing to be delivered. The cost per sqm of the passive houses built in 2021 (with a budget of HUF 2.7 billion) was HUF 659,000 + VAT, with a rent of HUF 1,840/m²/month, i.e. a „rent/housing cost“ ratio of 3.4% (6-8% in market schemes, but up to 5% in the case of Slovak subsidised rental housing.) The municipality provides three types of rent: social, cost-based and market-based rent (municipal “market-based rent” is still below, around 50% of real market rent.) These were increased in 2021 to reflect changes in market costs. The types of rent are determined by per capita income for social housing if the per capita income is less than 2.5 times the minimum old-age pension. For cost-based housing, the maximum is 4 times of the old-age pension (5 times for single people). Municipal market-based rent is paid for per capita income above 4 times the old-age pension.
Public subsidies towards affordable owner-occupied housing				
CSOK - Plus	Young families have access to a soft loan with a maximum 3% interest rate. Up to twenty million HUF of the outstanding debt will then be waived for the second and third child born during the term (in this case, only children born during the term count).	Funding is provided by the national budget and distributed through commercial banks.	Criteria for households with newly born children: minimum 10% down payment, dwelling should be the couple's first flat, and one member of the couple must have been on a social insurance contract for two years. The maximum amount of subsidised credit depends on the number of children. The maximum amount is HUF 15 million for one child and HUF 30 million for two children. For three or more children, the maximum amount is HUF 50 million. Interest is due only for the first year of the loan, with capital repayments starting from the second year.	Couples must commit to having a new child to benefit from this support. Only married couples in which the wife is under 41 years of age can apply for the benefit. One of the claimants must have at least 2 years of social insurance. No member of the couple may have public debts exceeding HUF 5,000. No member of the couple can have a criminal record. There is also a minimum floor area requirement (depending on the type of property and the number of children). The value of the property must not exceed HUF 150 million. In the case of a first joint dwelling, the purchase price and construction costs must not exceed HUF 80 million. Because the payment is a loan, it must also comply with the bank's assessment rules.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Contract Savings (LTP - Hungarian acronym)	Supports housing savings for low- to middle-income households	LTP banks were involved, but the government terminated the programme in 2018. New contracts will have no premiums at all.	The government paid a premium of 30% of the money saved for housing purposes up to HUF 72,000/year at the eligible financial institutions. Condominiums and housing cooperatives could also take part in the scheme. After four years' saving, households (and condominiums/coops) were eligible for low interest loans.	The savings programme was intended to be used for housing purposes (but after 8 years' savings, this was not a requirement). Each family was allowed to have more than one contract (one for the wife, children etc.). Hungarian housing savings banks (LTP) started successfully (40% support in the first year), but in 2000 the subsidised HUF housing loans appeared, which led to a stagnation of interest in LTP. After 2004, partly as a compensation for the reduction of housing loan subsidies, LTP conditions improved: the ceiling of the premium was raised from HUF 36,000 to HUF 72,000, and condominiums also became eligible for the programme in 2006. The Housing Savings Banks were strengthened by 2008, as they were not affected by the crisis and their influence on housing policy increased, partly because their credit product was truly independent of money market processes. The regulation was changed in 2011, when the maximum length of LTP contracts was increased from 8 years to 10 years. In 2018, the number of housing savings contracts was estimated at 1.3-1.5 million, while household surveys showed that 6-7% of households had a housing savings fund contract. This was only possible because a large proportion of households had several contracts.
Village CSOK	Households in small settlements The „Village CSOK“ scheme was introduced in 2019 and was scheduled to run until June 2022, but has since been extended. Around 85% of Hungary's roughly 3,150 municipalities are small rural communities, although only around a third of the country's population lives in these municipalities. The regulation allows for the inclusion of 2630 small settlements in the Village CSOK scheme, including those with a population of less than 5,000 and a declining population.	Commercial Banks, NGOs involved in social work	The programme was specifically designed for the purchase, renovation, modernisation, and extension of dwellings on remote farms, estates, or small settlements, and to encourage the preservation and modernisation of rural areas. In line with this objective, a maximum amount of HUF 15 million is also available for existing dwellings where parents have or plan to have 3 or more children and are carrying out extensions and/or renovations. The lowest amount (from January 2025: HUF 600,000, i.e. approximately €1,800) is available for one child if only renovation of an existing dwelling is involved; differentiation is made according to the type of transaction and the number of dependent or planned children. Additionally, the wife must be under 41 years of age.	The conditions for applying for the Village CSOK (in 2024): Only young married couples can apply for the Village CSOK for a future born child. The wife must not be older than 41. The claimant must have at least two years of social security entitlement. The claimant must not have a criminal record or public debts exceeding HUF 5,000. There is also a minimum requirement for the useful floor area of the dwelling.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Family Housing Allowance (CSOK) 2016-2024	Young families with children and stable job-market positions were eligible. Eligibility criteria have been changed several times. An income mean-test was not used, and a requirement governing the maximum size and value of the home was removed. An important criterion was that at least one member of the family had to have at least 2 years of continuous employment, as evidenced by a social security certificate. The programme stopped in 2024 in the cities.	Commercial banks administered the programme.	The programme was funded by the central government budget. The amount of non-refundable aid depended on the number of children and whether the home was newly built or already an existing home. The grant was accompanied by a soft loan. Subsidies were used as an incentive to increase the number of children, with a priority for families with three or more children.	The Family Home Allowance (CSOK) programme – a de facto continuation of the „social policy allowance” discontinued in 2009 – was launched in July 2015 and closed in 2024. CSOK was very generous, especially when requested for three or more children (offering up to HUF 10 million, or ca. €30,000 in non-repayable grant money), but had very restrictive and pro-middle class conditions. Boosting housing construction was an obvious goal of the CSOK (as well as the VAT allowance); and it strengthened pro-ownership housing policy as an integral part of the government's family policy. This subsidy injection also helped relaunch mortgage lending, despite stricter post-crisis lending regulations and low interest rates (in line with broader European trends).
VAT rebate	New construction, no targeting	Tax Office	The 5% VAT on new housing has been in place since 2016, offering a significant discount compared to the standard VAT of 27%. This was first introduced by the government to stimulate the housing market until 2019, but could be used thereafter under transitional rules. From 2021, this discount was extended for a further two years, first by emergency decree and then by a further year, when legislation was enacted at the end of 2022. As of January 2025, under the current rule, the 5% VAT is not only applicable to residential property sold before the end of 2026, but also to new residential property sales. A residential property is eligible, if the building permit/notification for construction have become final by 31st December 2026, even if the date of sale falls between 1st January 2027 and 31st December 2030.	Only properties up to a maximum of 150m² for newly built apartments and up to a maximum of 300 m² for newly built detached houses for sale are eligible for the 5% VAT. The reduced VAT rate can be claimed if the flat or house is built by a contractor and the owner obtains it by buying it. Owners who received the Village CSOK are eligible for a refund of even this 5%. Those who build without a contractor or only renovate or expand, have to pay 27% VAT. The 27% VAT can also be refunded and having a Village CSOK is not a requirement, but the applicant needs to meet all entry criteria of a village CSOK to receive the refund. Both the 5% and 27% refund subsidies are now only available in preferred small villages, where the Village CSOK is also available. In 2023, only the 27% VAT refund subsidy was capped. From 2024, the 5% VAT refund subsidy is also capped at HUF 5 million.
Mortgage interest rate subsidization				
Relief from property transfer tax	Same as CSOK plus and Village CSOK	Tax Office	No property acquisition tax is payable on the acquisition of the ownership or share of ownership of a dwelling purchased with the Village CSOK or CSOK Plus.	If the adoption of the child has not been completed by the deadline, the NAV will retroactively impose the property transfer tax on the basis of the market value at the time of signing the sales contract and the rate of tax in force at that time. The exemption applies to sales contracts concluded after 31st December 2020.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Interest rate subsidies	Connected to different programmes	The subsidies are provided through commercial banks	Interest subsidy loans are available for various schemes for families with children buying a home. The size of the loan and the rate of subsidy vary. Two methods are used: a) the interest rate subsidy rate is set as a percentage of the calculated government bond yield or reference rate, or b) the interest rate is fixed at 3% for the life of the loan (up to 25 years).	According to the rules of CSOK Plus 2024, the beneficiary can take out a state-subsidised housing loan with a fixed interest rate of up to 3% and a maximum amount of EUR 50 million. A fixed 3% interest rate loan can be applied for in addition to the Village CSOK subsidy, which is available for the purchase of a second-hand property or for an extension or modernisation for a family with at least 2 children. The maximum amount of the subsidised loan is HUF 10 or 15 million.
Programmes supporting energy efficiency refurbishment				
Home renovation programme – 1st July, 2024	The renovation programme is available for single-family homes built before 1990.	Selected commercial banks	Part of the REPowerEU pillar of the Recovery and Resilience Facility, the programme has a budget of 108 billion HUF (approx. €280 million), meant to contribute to the renovation of at least 18,000 single-family houses built before 1990. The programme is a mix of a non-refundable grant and subsidised loan. The amount of the grant depends on the income and location of the beneficiaries. The lower the income, the higher the non-refundable grant. Beneficiaries living in more disadvantaged settlements can also receive higher grants. The grant's amount varies from HUF 2.5 million to HUF 3.5 million (€6,400 to €9,000) based on these indicators. The rest, up to HUF 2.5–3.5 million, is covered by an interest-free loan, which provides basic funding of the programme. These loans can be taken out from selected commercial banks and have a duration of 12 years. The grant functions like a bonus: the whole amount (HUF 6 million) has to be taken as a loan, with the grant portion paid if an audit shows that the minimum amount of energy (30%) is saved. At least 1 million HUF is requested as a down-payment and, of course, the beneficiary has to cover the extra costs if the investment goes over HUF 7 million (approx. €18,000 EUR). This programme comes after many years without any targeted energy efficiency subsidies. It can finance outer insulation, the replacement of windows and windowsills, and the modernisation of hot water and gas heating systems. It is open to investments of up to HUF 7 million, with energy savings of at least 30%.	The conditions of previous programmes were the same in every region of the country. While the current one is available everywhere, the number of recipients is maximised in Budapest. Hungary is divided into 3 categories that influence the amount a beneficiary can receive in grant money: the first category is households with an average income below 75% of the national average. The second is households earning between 75% and 110% of the national average. The third category includes the remaining households earning above 110% of the national average. Construction experts say the new scheme has finally given the sector the boost it needed to recover. However, the scope of the programme is limited: it is expected to reach only 20,000 households in total. A 30% energy savings is needed to qualify for the subsidy, which requires costlier and more complex modernisation in many older buildings.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting home improvements/adaptation				
Municipal government programmes	Inhabitants of condominiums	Banks, municipalities and condominium, housing cooperatives	Municipalities provide grants from their own resources for small-scale condominium renovation, the extent and nature of which varies from municipality to municipality. Funding comes from the local budget.	One example: The Municipal Council of Budapest Capital II District Municipality announced a condominium renovation tender for the year 2024. The total amount of the non-refundable subsidy is: • General renovation of condominiums: HUF 60,000,000 • Prevention of danger to life and limb: HUF 25,000,000 The application is open to housing cooperatives and condominiums in District II with at least six separately owned apartments, where none of the owners owns 40% or more of the sub-units and where the building was authorised for occupation no later than 1st January 1985.
Programmes supporting vulnerable households with access to energy				
Utility Reduction Programme	Every residential household connected to the electricity, gas, and district heating grid is eligible for this programme	Energy supply companies	Financing comes from the central budget.	The utility price of gas, electricity, and district heating was frozen as of July, 2013 for every residential consumer regardless of income and amount of consumption. This led to increasing energy consumption and a decreasing share of energy expenses in household budgets. The prices remained in place until August 2022. After 2022, price increases were introduced above certain levels of consumption for gas and electricity. However, this largely affected households in big and/or badly insulated single-family homes since the consumption threshold was set at a very high level.
Support to buy firewood	Low-income households in settlements with fewer than 5,000 inhabitants	Municipalities	Since 2011, municipalities can apply to the Ministry of Interior to purchase firewood or brown coal for vulnerable households.	Municipalities need to apply by late spring, and typically receive the financial resources by early autumn. They purchase the firewood (95%) or the coal for the vulnerable families and distribute it. In 2024, from the eligible 2,864 settlements, 2,346 applied and received support. It is estimated that the scheme helps between 180,000 – 200,000 households in the country annually.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Support for vulnerable consumers of gas and electricity	Support is available to socially vulnerable consumers and consumers with disabilities.	All electricity and gas providers in the country	National budget	For socially vulnerable consumers, this programme offers: a) the possibility to pay in instalments (free of interest, depending on the amount owed) or to defer payment (both benefits are available only once within 12 calendar months and on written request) (b) the possibility to use a prepaid meter (the meter can be prepaid with a certain amount - the consumer is responsible for the prepayment or it can be paid by another person) For costumers with disabilities, possible support includes: • meter-reading at the place of use not more frequently than once a month, • cash payment of the bill at the place of use, • use of a different metering point (for easier accessibility), • specific assistance for bill interpretation, • an uninterrupted power supply for anyone whose life or health is directly threatened by disconnection or interruption of electricity service.
Other schemes for specific groups				
Catching-up settlements programme (FETE)	Inhabitants of the 300 poorest settlements	Consortium of the Hungarian Maltese Charity Service Foundation & Association Collaborators: Fete implementing organisations	EU and national funds	The goal of the Catching-up Settlements Programme is to create rental housing that provides solutions to local needs. Tenant selection is done by public tender. Rent is determined firstly by the solvency of the inhabitants, with a goal of approaching a market-based rent, and secondly, by the amount per square meter required for operation and maintenance.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Childbirth Incentive Loan (CIL)	All married couples who meet certain conditions, including: • The wife has not yet reached 35 years of age • One of the applicants has for at least 3 years: Continuous social security insurance coverage (TB) • Both parties have permanent residence in Hungary, which must be verified with a residence card • The applicants have no public debt, or it does not exceed HUF 5,000 • Neither applicant has overdue debt registered in the Central Credit Information System (KHR) • The applicants have no criminal record	Commercial Banks	The CIL has been available to young couples since July of 2019. The recent measure provides very generous incentives to young families, but due to its short lifespan (planned to end by July 2022), assessing its impact is an uncertain task. A loan of HUF 11 million is made available to married couples, the debt for which is cancelled fully upon the birth of their third child. The wife has to be a maximum of 35 years of age; and at least one of the married parties has to have paid social security contribution (i.e. held down a legal job) for at least 3 years, at least 180 days of which must have been in Hungary. Public employment is also accepted up to 1 year out of the necessary 3. The first child is expected to be born – or adopted – within five years; if this happens in order, the loan is interest free (except for a 0.5% “guarantee fee”), and repayment is halted for three years. Upon arrival of the second child, another three-year halt is granted. The loan is written off entirely upon the birth or adoption of a third child. If the couple is divorced or does not produce the children, they must repay their debt within 120 days with interest. An exemption will be granted if they provide a medical certificate of their inability to produce children.	Most families belong to the “privileged costumers” of the banks (that is, high income, educated costumers). Commentators argue that the loan is mostly used for housing purposes (could be down payment), savings (arbitrage through buying government bonds), and replacing existing loans. According to the Hungarian National Bank’s statistics, in 2019, HUF 271.6 billion of CIL loans were disbursed within a few months. The average loan amount approached the maximum of HUF 10 million, likely around HUF 9.8-9.9 million. This means that approximately 47-48 thousand young married couples took out the loan in 2019. In 2020, HUF 618 billion of CIL loans were disbursed, decreasing to HUF 550 billion in 2021, further dropping to HUF 457 billion in 2022, and then falling to HUF 270 billion in 2023.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
MR Public Housing Fund	The fund is intended for low-income and lower-middle income applicants. The Fund includes two portfolios, the first being the fixed-rent housing stock (4,000 flats) taken over from the National Asset Management Agency and the second being the 2,300 empty flats received from the state. The aim of the Housing Fund is to optimise (clean up) the stock of empty properties to create a new type of community housing programme. The target group for the second portfolio, the Community Programme, is mixed, but generally includes families who cannot afford market housing but are self-sufficient. The MR Housing Fund also targets, through various cooperation programmes, young people leaving care, reintegration participants leaving detention, people facing labour market challenges, refugees, children and their parents in hospital care, and other people in social or other crisis situations. In addition, professionals in public education, public health, and social care are also priority target groups for public housing applications.	Hungarian Maltese Charity Service Foundation and Hungarian Reformed Charity Service	The National Asset Management Agency bought the homes of borrowers who were threatened with losing their homes as a result of the 2008 foreign currency crisis. This allowed more than 37,000 families to escape eviction after 2012 and stay in their properties as tenants. After eight years, the government decided to close the scheme and offered tenants the possibility to buy back their properties at a reduced rate or on instalment, an offer accepted by nearly 29,000 tenants. More than 4,000 remained in rented accommodation. The former clients of the National Asset Management Agency and their housing stock were taken over in 2022 by MR Public Housing Fund Non-profit Ltd, set up by the Hungarian Maltese Charity Service and the Hungarian Reformed Charity Service, which have decades of experience in debt management and housing for people affected by the foreign currency crisis. This stock formed the Housing Fund's first portfolio. In addition, and as a second portfolio to carry out further tasks, the Housing Fund acquired some 2,300 empty properties, which the MR Housing Fund plans to renovate and rent out as part of a public rental housing programme. The latter portfolio includes properties that have been vacant for many years and are therefore typically in a substandard state of repair or lacking in utilities, and which the MR Housing Fund is working continuously to rehabilitate. Progress depends on the capacity of the construction industry, the flexibility of the main service utility providers, and funding possibilities. The renovation of properties is ongoing, as is removal from the portfolio of properties that cannot be used as rental housing. MR Public Housing Fund is funded through the sale of part of the portfolio and budget subsidy.	The Housing Fund's entire portfolio is burdened by housing inherited from the National Asset Management Agency, as it has a negative cash flow. As the rents collected do not cover costs, the Housing Fund has to raise the necessary funds for its operations through public subsidies, mainly to cover the first portfolio. Funds are also raised by development financing and by the use of empty apartments. The proceeds from the portfolio clean-up (the sale of properties that cannot be economically refurbished) are invested by the Society in the Community Housing Programme. The average rent for the community housing scheme is HUF 80,000/month, which covers operating costs and allows more affluent households to pay more and households in need to pay less. In addition, as new housing has no capital cost, its rent includes a development cost. The cost of renovation is around HUF 200,000/m² gross, and the Housing Fund aims to achieve a return on investment in 5-10 years from the rent (obviously less for apartments in Budapest or the county capital, and more for others).

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Iceland

Emanuele Belotti, Massimo Bricocoli

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Country Snapshot

- While homeownership largely defines Iceland's housing landscape, the profound affordability issues surfacing in the wake of the 2008 home-mortgage crisis have critically exposed the imperative for increased rental availability and enhanced social housing provisions.
- Historically, homeownership has dominated Iceland's housing market, with 74.2% of households owning their homes and 23.9% renting in 2019. Social rented housing constitutes a small portion, representing 2.3% of the housing stock, and was slower to develop compared to other Scandinavian countries.
- Workers' associations were the main promoters of social housing in the early 20th century, with a focus on building affordable owner-occupied homes. Later, the initiative became the responsibility of local authorities, although the state participates by providing funding contributions and financing instruments for social and affordable rental housing production.
- Housing Policies:
 - Housing Act, No. 44/1998 aims to promote security and equal housing rights by providing loans and organizing housing-related matters, particularly to increase access to affordable homes.
 - Public Rental Dwellings Act, No. 52/2016 seeks to improve housing security for low-income households by broadening access to secure and adequate rental units, ensuring rents align with tenants' ability to pay (generally not exceeding a quarter of their income). This act allows the state and municipalities to fund contributions for the construction and purchase of public rented homes.
 - The Housing Financing Fund provides loans for the purchase, construction, and renovation of residential housing, and offers advice on housing issues to the Ministry of Social Affairs and Labour and other public authorities.
 - Housing Benefits and Special Housing Aid programmes are available to low-income tenants to assist with rental housing costs.
- First-time homebuyers can utilize additional pension savings without tax liability to purchase or build their first property.
- Following the 2008 financial crisis, the construction sector stalled, while the credit crunch led to a sharp increase in rent prices. This situation was further exacerbated by a rise in tourism, which led many landlords to convert rental properties into short-term accommodations, especially in Reykjavík City. The increasing concentration of ownership by private rental companies and asset managers has also contributed to rising rents, putting pressure on the government and municipalities to provide affordable housing.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	141,113
With usual residents	NA
Without usual residents	NA
Of which - Secondary residencies - Vacant	
Conventional dwellings per thousand inhabitants	392,93
Age breakdown of residential buildings - Pre-1919 - 1919-1945 - 1946-1960 - 1961-1980 - 1981-2000 - 2001 or later - Not identified	1.8% 8.4% 13% 28.4% 22.2% 26.1% 0.1%
Type of residential buildings - Multi-family - Single-family - Other - Not identified	60% 39.2% 0.8% NA
Tenure structure - Owner-occupied - Social rental - Private rental - Other - Not identified	74.2% (97,038) 21.6% (31,328) 1.9% (2,483) 2.3% NA
Greenhouse gas emissions for heating and cooling of the housing stock	2.1 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm - Households at risk of poverty - Not at risk of poverty - Total	4.9% 1% 1.3%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	NA
Definition(s) of social housing	Social housing in Iceland refers to homes produced with public funding contributions. Social housing is owned by non-profit housing foundations, municipalities, or municipality-owned companies, and is intended for leasing to tenants with an income below ISK 4,749,000 in case of single-member households or ISK 6,649,000 in case of couples, plus ISK 1,187,000 for each young household member up to 20 years of age. Social housing rents cannot exceed 25% of the tenants' income.
Definition(s) of adequate housing	NA
Definition(s) of energy poverty	NA
Definition(s) of homelessness	NA
Vulnerable groups identified in the context of housing policies	Students, young people, elderly people, disabled people and people who are not able to acquire housing of their own in view of adverse social circumstances or serious financial difficulties.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Social Affairs and Labour	The Ministry of Social Affairs and Labour is in charge of providing regulations and funding/financing to local authorities for housing policy implementation and rental and senior housing production through the Housing Financing Fund.
Ministry of Infrastructure	The Ministry of Infrastructure has a Department of Housing and Planning.
Ministry for the Environment	The Minister for the Environment has control over land-use planning, urban planning, and land development, and relies on the Planning Agency's support in exercising these powers.
Role of other public bodies involved at national level	
Housing Financing Fund	The Housing Financing Fund is an independent state-owned institution subject to a separate board of directors appointed by the Ministry of Social Affairs and Labour. It provides loans for purchase, construction, and renovation of residential housing in Iceland. The Housing Financing Fund is also in charge of management and implementation. It provides advice to the Ministry of Social Affairs and Labour on housing issues, and to other public authorities in the field of housing. The tasks of the Housing Financing Fund include: • Lending and trade in debt instruments issued by the Fund itself. • Lending to municipalities, companies, and associations for construction or purchase of residential housing. • Handling the granting of state funding contributions in accordance with the Public Rental Dwellings Act and monitoring the application of that Act. • Controlling the Fund's finances, operations, and other activities, and ensuring that the Fund conducts its activities in accordance with current law and administrative provisions. • preparing financial plans in accordance with the current Budget Act, showing a breakdown of estimated operating expenses. • Disseminating information to the public concerning the functions and services of the Housing Financing Fund. • Promoting technical innovation and other improvements within the building industry, including the extension of loans or grants subject to administrative provisions issued by the Minister. • Renting out, or entrusting other parties, by contract, to handle the rental of residential property, which the Housing Financing Fund has taken over. • Monitoring the needs for residential housing in Iceland and municipal estimates concerning housing needs. The Housing Financing Fund finances the tasks committed to it by returns on the Fund's own capital (i.e. instalments, interest, and price indexation payments on extended loans), and by the issue and sale of its own bonds, and by borrowing as may be provided for in the State Budget Act at any particular time.

Public entity	Areas of competence
Role of local authorities	
Local authorities	Local authorities, on their own initiative, are responsible for solving the housing needs of persons within their municipality who need assistance acquiring housing. For this reason, each local authority monitors housing needs within the municipality.
Local Housing Committees	Local authorities appoint municipal housing committees, which exercise control and coordinate matters concerning housing on behalf of the municipality. The main tasks of each municipal housing committee include: Making annual plans for the municipality concerning the need for housing and acting as an intermediary or taking the initiative to meet such needs, and assisting individuals in obtaining housing. Acting as an intermediary on behalf of the local authority regarding funding contributions (cf. the Public Rental Dwellings Act). Acting as an intermediary on behalf of the municipality in obtaining loans from the Housing Financing Fund for the acquisition of rental housing stock. Providing general information and counsel concerning housing and lease agreements. Providing assistance to elderly and disabled persons and associations supporting the elderly and disabled in acquiring housing, including offering counsel when bids are invited, during construction, and during negotiation.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Housing Act, No. 44/1998	The purpose of the Housing Act is to promote security and equal rights in the area of housing for all Icelanders through the granting of loans and organisation of matters relating to housing, and in which funds will be allocated specifically to increase people's chances of acquiring or renting homes.
Public Rental Dwellings Act, No. 52/2016	The objective of the Public Rental Dwellings Act is to improve the housing security of low-income households and individuals by broadening access to secure and adequate rental units and ensuring that rents will match tenants' payment capacity, i.e., generally not more than a quarter of their income. For this purpose, the state and municipalities may make funding contributions for the construction and purchase of social rental housing so as to increase the likelihood that rented homes will be on offer at an affordable price for those in need, including students, young people, elderly people, disabled people, and people who experience social or financial difficulties.
Selected policy document(s) defining energy and environmental goals for housing	
The State and Challenges of Energy Affairs	On the 11th January 2022, the Minister for the Environment, Energy, and Climate appointed a working group tasked with preparing a report on Iceland's position and challenges in energy issues (including housing energy issues). The purpose of the report is to present information and professional considerations on key aspects of energy issues in an accessible format for the government, stakeholders, and the public.

	Description
Icelandic National Renewable Energy Action Plan	In 2014, the national government of Iceland launched the Icelandic National Renewable Energy Action Plan for the promotion of the use of energy from renewable sources (which also covers the field of housing energy sources), in accordance with Directive 2009/28/EC and the Commission Decision of 30th June 2009 on a template for the national renewable energy action plans.
Selected policy document(s) establishing planning and land use paradigm	
Planning and Building Act, no. 73/1997, no. 135/1997, and no. 58/1999	The aims of the Planning and Building Act are: • To ensure that the development of settlement and land use in the country as a whole will be in accordance with development plans which are based on the economic, social and cultural needs of the population, and also their health and safety; • To encourage the rational and efficient utilization of land and natural resources, to ensure the preservation of natural and cultural values and to prevent environmental damage and over-exploitation, based on the principles of sustainable development; • To ensure security under the law in the handling of planning and building issues so that the rights of individuals and legal persons will not be neglected; • To ensure the professional preparation of development and active monitoring to ensure that the requirements regarding safety, durability, appearance, and suitability of buildings and other structures are fulfilled.
National Planning Strategy 2015-2026	The National Planning Strategy proposes a policy on planning intended to ensure common interests in local authority plans and to support sustainable development and efficient planning. It also supports the coordination of policy making on land use at both the state and local authority levels. This Strategy is based on the objectives presented in the Planning Act and in official plans, including government policy making on sustainability and analysis of planning and planning developments in Iceland.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing Benefits	Housing Benefits are available to low-income tenants who are parties to a rent agreement of at least 3 months. Applicants must be living in the property and have their domicile there. Individuals may qualify for housing benefit even if their registered domicile is elsewhere in Iceland if they are temporarily resident in the premises under certain circumstances, including: certified education purposes; illness or use of health services; residence in a half-way house; or temporary employment far from the applicant's domicile.	Housing and Construction Authority Municipalities	Housing Benefits is a system of monthly payments designed to help those who rent their homes, whether privately or in the social housing system. Entitled tenants submit their applications for Housing Benefits to the Housing and Construction Authority, which then checks the tenant's entitlement and credits the bank account of the tenant every month.	Eligible tenants must have a household income between: ISK 5,257,544 and 9,690,280 per year (in case of single-member households); ISK 6,953,525 and 12,816,180 per year (in case of two-member households); ISK 8,140,713 and 15,004,304 per year (in case of three-member households); ISK 8,819,106 and 16,254,670 per year (in case of four- or more member households). The net assets of single members of the household cannot exceed ISK 7,745,000. If income is below the lower threshold, a full benefit will be paid. If income is above the upper threshold, no benefit entitlement will apply. If income lies between the lower and upper thresholds, the benefit will be reduced. The reduction will be 11% of the amount exceeding the lower threshold. Furthermore, when household income passes ISK 8 million, a reduction of the Housing Benefit entitlement applies. When it reaches ISK 12,800,000, the Housing Benefit entitlement no longer applies. In addition to income remaining under the lower-income threshold, Housing Benefits are based on assets. The level at which assets reduce entitlement and housing costs to below 75% of basic benefit amount annually to ISK 487,601 for single-member households, ISK 644,892 for two-member households, ISK 754,995 for three-member households, and ISK 817,912 for households with four members or more.
Special Housing Aid	Special Housing Aid is available to low-income tenants with an income below: ISK 5,690,772 per year (in case of single-member households); ISK 7,526,505 per year (in case of two-member households); ISK 8,811,518 per year (in case of three-member households); ISK 9,545,812 per year (in case of four- or more member households). Net assets of the single members of the household cannot exceed ISK 7,745,000	Housing and Construction Authority Municipalities	Entitled tenants who pay more than ISK 40,000 in rent per month submit their applications for Special Housing Aid to the Housing and Construction Authority, which then checks the tenant's entitlement and credits the bank account of the tenant every month. If the applicant is a tenant of a social home in Reykjavík City, the monthly housing benefit is credited directly to Felagsbustadir Social Housing (i.e. the Reykjavík City social housing company).	The amount of the Special Housing Aid depends on the situation, income, and assets of all the members over 18 years of age in the applicant's household. It is calculated as a percentage of the Housing Benefit so that for every ISK 1,000 the tenant will be paid ISK 1,000 of Special Housing Aid. Also taken into consideration are reductions in the Reykjavík City Rules on Special Housing Aid and the impact of income. Housing Benefits and Special Housing Aid can never exceed a total amount of ISK 90,000.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Public Rental Dwellings Act, No. 52/2016	Eligible households or individuals must have an annual income that, at the beginning of the lease period, does not exceed ISK 4,749,000 for individuals or ISK 6,649,000 for married or cohabiting couples. An additional ISK 1,187,000 is added for each child or young person up to the age of 20 years old who lives in the rented home. Eligible households and individuals include students, young people, elderly people, disabled people, and people who are not able to acquire housing of their own in view of adverse social circumstances or serious financial difficulties.	Housing Financing Fund Local authorities Housing foundations Local public-controlled entities	The law allows the state and municipalities to grant funding contributions to housing foundations for the construction and purchase of public rented homes. Its aim is to broaden access to secure and appropriate homes for rent and ensure that their cost fits tenants' payment capacity, generally not more than a quarter of their income. When the Housing Financing Fund advertises to invite applications for state funding contributions, entitled entities can submit proposal applications with detailed features of the rental housing development action they intend to implement through the support of funding contributions. The Housing Financing Fund assesses whether applications for funding contributions meet the requirements of laws and regulations. Furthermore, the Housing Financing Fund evaluates each application's viability and ability to meet tenants' needs. The Housing Financing Fund then chooses the project proposals to be funded according to the available funds. Municipalities may grant funding contributions when the beneficiary is also granted a funding contribution from the Housing Financing Fund.	State funding contributions for public rented homes amount to 18% of the estimated costs. Funding contribution may consist of either direct contributions or an interest subsidy on the loan for construction or purchase of the new public rented homes. Additional capital contributions of up to 4% may be granted by the state in case of homes owned by municipalities or intended for students or disabled persons. Additional capital contributions of up to 6% may be granted by the state for homes in areas where there is a rental housing shortage and construction of homes is residual, or where there are particular difficulties obtaining market financing. Direct contributions are disbursed in two parts. Half is disbursed after application approval, and the second half when the public rented homes have been let out. When funding contribution takes the form of an interest subsidy, its payment starts when the loan instalment payments start, and ceases when the interest subsidy amounts to 18%. When the Housing Financing Fund grants a funding contribution, municipalities may also grant their own funding contributions amounting to 12% of the estimated cost of the new public rented homes, which may take the form of direct contributions, allocation of buildings, or waiving of fees that the beneficiaries would pay to the municipality.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Loans for rental housing	Recipients can include local authorities, companies, and not-for-profit non-governmental organisations that have the long-term aim of building, owning, and supervising the operation of rental accommodation. Loans are provided for the purpose of building or purchasing rental flats.	Housing Financing Fund	The Housing Financing Fund grants loans to entitled entities for rental homes intended only for specific groups of tenants who are below specific income and asset levels. Loans may amount to up to 90% of their assessed value, but at no time more than 90% of the cost basis approved in the loan agreement. The Ministry of Social Affairs and Labour may stipulate that monthly rent payable on housing for which the Housing Financing Fund has granted a rental housing loan be calculated on the basis of instalments and interest on the loan and returns on the owner's contribution, in addition to general operational costs.	The loan period may be up to 50 years. Loans for rental flats may be index-linked or non-index-linked, and the interest on them may be fixed or variable. Fixed interest rates and interest additions are determined in the same manner as the interest rates on Housing Financing Fund mortgages. The board of the Housing Financing Fund determines the variable interest rates when preparing each year's financial plan. The Minister may permit the Housing Financing Fund to offer borrowers, in return for a reduced interest addition, an opportunity to waive the right to prepayment free of charge, or the right of paying extra instalments. Income and asset ceilings for tenants in homes for which loans have been granted must meet income and asset ceilings for tenants defined by the Public Rental Dwellings Act. Disposition of rental housing for which a loan has been granted to a cooperative housing association for construction or purchase is subject to the provisions of the Act on Building and Housing Cooperative Associations.
Public subsidies towards affordable owner-occupied housing				
First purchase of a residential property – disposal of additional pension savings	This option is available to individuals who purchase a residential property for the first time, and who buy their home either themselves or jointly with another individual, when the beneficiaries' share of the property is at least 30%.	Iceland Revenue and Customs	Individuals who purchase a residential property for the first time may use, up to a certain extent and without tax liability, additional pension savings paid into a personal pension fund (<i>sérgjafnarífyrirsjóður</i>). They may also withdraw and disburse pension premiums to subsidize a collateral loan.	Eligible individuals must submit their application to the Iceland Revenue and Customs within twelve months from the signing of the purchase agreement. The Iceland Revenue and Customs then provides an authorization that applies to premiums that have been paid for salary for the same period, up to a maximum of ten consecutive years, starting at the time when their disbursement commences with withdrawal and/or disbursement to subsidize a collateral loan. However, buyers may be permitted to withdraw premiums for salary from 1st July 2014 up to the date of purchase if the applicant so chooses. In this case, all requirements mentioned in Law no. 111/2016 must be fulfilled. Beneficiaries may use accumulated premiums to purchase or build their first property and/or to subsidize collateral loans against the property. If the loans are not inflation-linked (indexed), beneficiaries may use premiums as instalments on them. The authorization does not apply to land, occupation right, and extension to property or refurbishment.

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Ireland

Dara Turnbull

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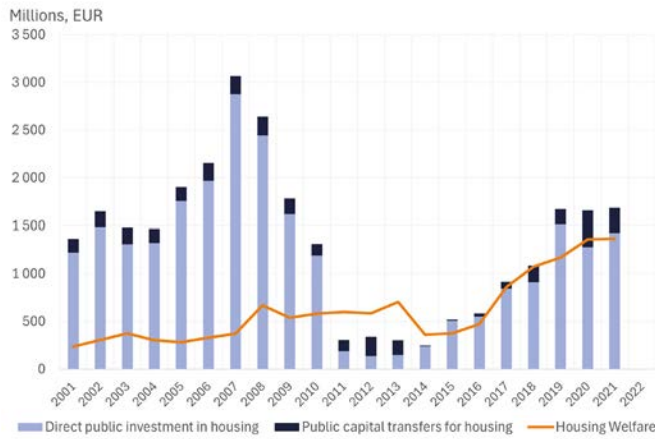
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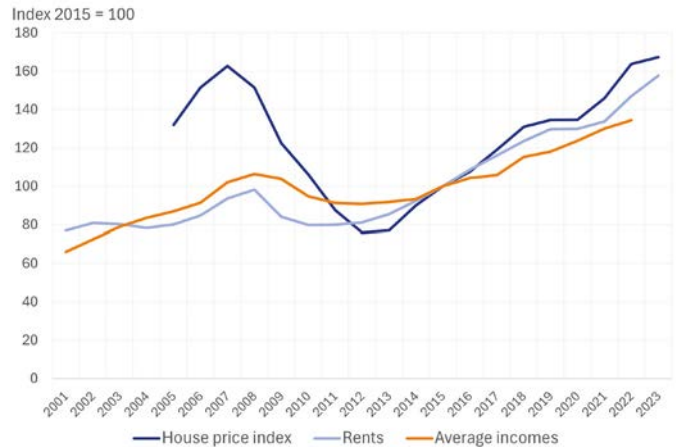


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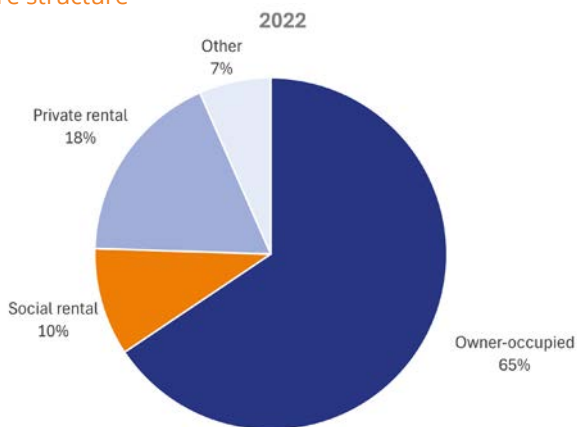
General government expenditure by function (COFOG)



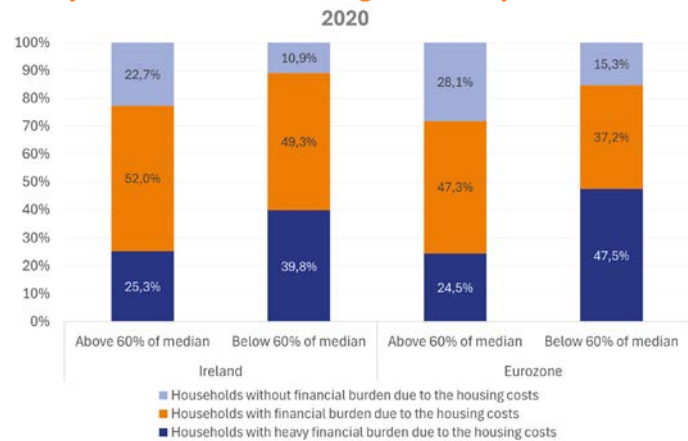
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Ireland has a highly centralised system of policymaking, with almost all control over housing retained by the national government, primarily through the Department of Housing. This means that there is little to no scope for adaptation to local housing challenges or circumstances, or for the development of bespoke or innovative local housing models.
- Housing affordability and supply challenges in recent decades have drastically altered the housing trajectories of younger adults in Ireland. In 1991, 68% of adults aged 25-34 who were the head of a household owned their own home, while just 15% were in the private rental sector. In 2022, just 31% of this cohort were homeowners, versus 50% who rented from a private landlord.
- This has also led to the so-called “stuck at home generation.” Two-thirds of people in Ireland were home-owners by the time they reached the age of 28 in 1991. In Ireland today, 28 is the average age at which young adults manage to move out of their parents’ house.
- According to recent Eurobarometer data (November 2023), housing is “the defining issue” in Ireland, “with 56% of Irish people citing it as their primary concern,” compared to the EU average of just 10%.
- Private rental prices rose by more than 100% in Ireland from 2010 to 2023.
- It is estimated that in the period 2011-2022, there was a shortfall in the supply of additional homes in Ireland of at least 180,000 units.
- As a result of a policy of selling publicly-owned housing, approximately two-thirds of all publicly support-ing housing developed since the 1930s is now privately owned.
- Ireland has by far the lowest percentage of inhabitants living in multi-dwelling buildings (i.e., flats) in the EU. Only 10.6% of Irish people lived in a flat in 2022, compared to 47.5% at the EU-level

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	2,112,121
With usual residents	1,846,938
Without usual residents	265,183
Of which	
- Secondary residencies	66,956
- Vacant	198,227
Conventional dwellings per thousand inhabitants	410
Age breakdown of residential buildings	
- Pre-1919	8.4%
- 1919-1945	6.2%
- 1946-1960	7.2%
- 1961-1980	18.8%
- 1981-2000	24.5%
- 2001 or later	32.1%
- Not identified	2.9%
Type of residential buildings	
- Multi-family	10.4%
- Single-family	86.8%
- Other	2.8%
- Not identified	NA
Tenure structure	
- Owner-occupied	65.6%
- Social rental	9.9%
- Private rental	17.9%
- Other	6.6%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	1,007 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	15.2%
- Not at risk of poverty	3.5%
- Total	4.9%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	Legislation currently defines “affordable housing” as homes for sale, but which are part of special government-supported schemes that aim to provide such homes at below market prices (“affordable purchase”). In contemporary public discourse, „affordable housing“ often refers to „cost-rental“ housing. This new product is a form of rental accommodation targeted at households whose income is too high to access social housing, but too low to affordably or adequately meet their housing needs on the open market. Cost-rental housing is prescribed by law under: Part 3, Section 28 of the Affordable Housing Act, 2021 Such housing is further identified via the types of legal entity that provide it, which are prescribed by law. These are: • Housing providers which appear on the ‘Register of Housing Bodies’, as set out by Section 6 of the Housing (Miscellaneous Provisions) Act 1992; i.e., non-profit non-governmental organisations known as ‘Approved Housing Bodies’ • Housing providers that meet the definition of a “housing authority”, as set out under the Housing Act, 1966 ; i.e., local authorities It should also be noted that in recent years, the new ‘Land Development Agency’ (see explanation in Table 3) is legally empowered to provide affordable housing, though this structure is significantly less developed than either the AHBs or local authorities. Affordable housing can also take the form of owner-occupier housing (‘affordable purchase’). This consists of homes offered for sale to targeted populations at below market prices, or with some form of public subsidy. There is also a model of “Shared equity”, also known as the First Home Scheme. It is envisioned to play a particularly important role in making apartments affordable for first time buyers, whilst also having the effect of improving the viability of apartment developments and increasing ultimate supply. As of early 2024, these affordable owner-occupier schemes are not well established, with few households having benefitted. However, it is expected that this will change over the medium-term, as the schemes continue to develop. There are also discussions around expanding the types of intermediate type affordable housing, including dedicated housing for key workers.
Definition(s) of social housing	Social housing is rental housing, which is provided by either of the two types of legal entity set out in the aforementioned 1992 (“Approved Housing Bodies”) or 1966 (“Local Authorities”) legislation; It is distinct from affordable (cost-rental) housing first, because the income limits that define eligibility are lower, and second, due to the mechanism by which rents are set. While cost-rental housing follows the cost recovery rent setting mechanism, in which rents are equal to the cost of provision, social housing applies an income-based rent setting mechanism, which is referred to in Ireland as “differential rents.” This means that rents are set based on the income of social tenants and are thus independent of the cost of provision or the characteristics of a given dwelling (e.g., size, quality, or location).
Definition(s) of adequate housing	Ireland has signed up to the United Nations International Convention of Economic, Social, and Cultural Rights , which states that the Irish state must ensure “the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing, and housing, and to the continuous improvement of living conditions.” Beyond that, there is no separate legal definition of “adequate” housing in Ireland. However, the Irish Human Rights and Equality Commission, an independent public agency established under statute in 2014, considers the adequacy of housing along six axes: • access; • affordability; • security; • cultural adequacy; • quality; and • location, access to services and local environment. Furthermore, there are a number of “minimum standards” for rental housing to be offered to both public and private tenants in Ireland. Thus, we can consider that these are a complement to our concept of “adequacy” in the Irish context. The minimum standards include requirements in relation to heating, ventilation, natural light, fire safety, and access to sanitary facilities.

	Description
Definition(s) of energy poverty	According to the Irish Parliament (<i>Dáil Éireann</i>): “A household is energy poor if/when that household is unable to achieve an adequate (i.e., comfortable and safe) standard of warmth, and supply of energy services at an affordable cost.” However, this is a ‘working definition,’ rather than a legally codified definition. Looking ahead, Ireland will soon have to incorporate the new Energy Efficiency Directive [EU 2023/1791] into national legislation. The Directive includes a new formal definition of “energy poverty” (Article 2; Para 52), which will therefore be included in future Irish legislation.
Definition(s) of homelessness	The current definition of “homelessness” in Ireland is set out in a piece of legislation from 1988. The term “housing authority” in the legislation refers to the housing department of a branch of local government (i.e., a local authority, of which there are 31 in Ireland). According to the Housing Act, 1988: “A person shall be regarded by a housing authority as being homeless for the purposes of this Act if— • there is no accommodation available which, in the opinion of the authority, he, together with any other person who normally resides with him or who might reasonably be expected to reside with him, can reasonably occupy or remain in occupation of, or • he is living in a hospital, county home, night shelter or other such institution, and is so living because he has no accommodation of the kind referred to in the above paragraph and he is, in the opinion of the authority, unable to provide accommodation from his own resources”.
Vulnerable groups identified in the context of housing policies	• Households whose income is below given thresholds • Those with disabilities • Those experiencing homelessness • Those seeking asylum • The elderly • Travellers (i.e., the indigenous nomadic peoples of Ireland)

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Background	Ireland has a highly centralised system of government. This is confirmed by a recent review by the Council of Europe (2023). At the national level, the state decides on the ‘targets’ for overall housing development, as well as the level of public investment in housing in each year. This means, for example, that if a social housing provider wishes to develop new housing, they must apply to the national government for the necessary funds – either to the national housing ministry, or to a public agency that disperses funds for such projects. Unlike in other countries where local governments can access private sources of debt-based finance to fund housing development, since the late 1980s local authorities in Ireland are no longer permitted to take on debt. The result is that projects must be approved and financed through the national government. While they do technically have the power to accept private finance, Approved Housing Bodies are in practice also almost completely reliant on capital funding from the central government, which offers more favourable lending conditions than the private market, through institutions like the Housing Finance Agency (a public special purpose financial intermediary). Funding for affordable purchase schemes, leasing arrangements with private owners, and housing welfare payments are also devised and financed at the national level, with the local authorities (Councils) acting as ‘intermediaries:’ dispersing funds at the local level.
The Department of Housing, Local Government and Heritage	The Department (‘Ministry’) of Housing is the focal point of public housing policy in Ireland. This includes the development of the national housing plans, developing related planning guidelines for new development and construction, as well as providing the vast majority of the capital and current expenditure budgets required to support the development of new publicly-supported housing projects, as well as direct income payments and supports for households unable to meet their housing needs via their current disposable incomes.
The Department of Finance	The Department of Finance has a more minor role on housing issues, which primarily relate to the taxation of housing and associated assets. This includes setting the conditions of property and land taxes, as well as the conditions for available ‘reliefs’ that may be claimed by property owners (e.g., Mortgage Interest Relief).

Public entity	Areas of competence
The Department of Public Expenditure, NDP Delivery and Reform	This Department plays a direct role in housing delivery through the approval of capital expenditure for major publicly led housing developments and regeneration schemes. It is also playing an increasingly focused role on infrastructure delivery targeted at enabling an increase in housing supply.
The Department of Social Protection	The Department of Social Protection is responsible for the management of a number of housing-related welfare payments. Thus, it financially supports households who are unable to meet their housing costs. This is usually on a short-term basis, where a household faces a sudden drop in income, though it also administers some longer-term support schemes, such as programmes for those with disabilities or the elderly.
Department of Children, Disability and Equality	This department has assumed responsibility for providing emergency accommodation for international protection applicants, demand for which has increased significantly in recent years.
Role of other public bodies involved at national level	
Approved Housing Bodies Regulatory Authority (AHBRA)	AHBRA is an independent watchdog, which oversees the activities of Ireland's 'Approved Housing Bodies' (i.e., not for profit associations established to provide social and affordable rental housing).
The Revenue Commissioners	The Revenue Commissioner is responsible for the collection of taxes and other revenues due to the public Exchequer. This includes taxes related to land and property.
The Sustainable Energy Authority of Ireland (SEAI)	The SEAI is a public body that implements much of the legislation and other aspects of public policy on the environmental performance and standards of the national housing stock. This includes management of the Energy Performance Certificate scheme (known in Ireland as a 'Building Energy Rating' (BER)), as well as the assessment and dispersal of applications from residential owners (both public and private) of funds for home retrofitting and upgrades.
The Land Development Agency (LDA)	The LDA is a newly established public agency. It is charged with promoting the development of housing on publicly controlled land. It will do this both indirectly – through methods such as preparing land for development by private or public housing providers – and directly, by acting as the developer, owner, and provider of affordable housing schemes on land it controls. The LDA has a national remit, meaning it is not confined to acting in specific regions. It is playing an increasingly prominent role in partnering with private sector developers to activate development on sites which have received planning permission, but where development is not viable. This is done through public schemes known as "Project Tosaigh" and "Croí Conaithe Cities".
The Housing Finance Agency (HFA)	The HFA is a state-owned company. It provides financing to local authorities, Approved Housing Bodies, and educational institutions for housing purposes. Importantly, the HFA acts as an approved intermediary for accepting financing from the European Investment Bank and the Council of Europe Development Bank and then dispersing it in smaller tranches to housing providers. Given the EIB's lending thresholds of €20-25 million, below which it will typically not deal directly with a potential borrower, the HFA plays a vital role in unlocking funds.
The Housing Agency	The Housing Agency is a government agency. Its primary goal is to support the housing sector in Ireland, by promoting evidence-based solutions, and by supporting capacity building. It also has a key advisory role, informing the development and implementation of government housing policy.
The Central Bank of Ireland	While Ireland is part of the Eurozone, and thus no longer has primary control over its own monetary policy, the Central Bank still has significant powers of oversight and regulation. In recent years, it has set out so-called "macro-prudential" regulations, which dictate the terms that banks in Ireland must apply when issuing mortgages. This includes loan-to-income and loan-to-value limits. In addition, it now plays an important role in the oversight of private investment funds involved in the purchase of residential property in Ireland.

Public entity	Areas of competence
Role of regional authorities	
Regional Assemblies	Ireland has three NUTS 2 regions. However, they are effectively legal fictions, which were established in order to accept and disperse EU structural funds. More relevant for policies are the Regional Assemblies The Regional Assemblies have a statutory function with regard to regional planning, in addition to their statutory role in administering EU funding and involvement in EU projects. This includes the preparation and implementation of the statutory Regional Spatial and Economic Strategy (RSES) and Metropolitan Area Strategic Plans (MASPs) for any City Regions within their area. These documents translate the objectives of the National Planning Framework and Government economic policies to regional level and provide a planning framework for the spatial and economic development of the region, including for how growth should be distributed within the Region. The role of the RSES and MASPs, and of the Regional Assemblies in preparing them, has been further reinforced through the newly adopted Planning and Development Act 2024. This specifically includes the requirement to identify housing needs, and appropriate locations for housing. The RSES also addresses issues related to sustainable and compact growth of new housing development, and includes objectives relating to social and affordable housing, and retrofitting and refurbishment of existing housing stock. The Regional Assemblies are made up of Members, elected at local level, nominated by constituent local authorities, Committee of Regions and the Directly Elected Mayor of Limerick. The RSES must be approved by these elected members.
Role of local authorities	
Local government areas (LGA)	The 26 counties of Ireland (which does not include the territory of Northern Ireland, which is part of the United Kingdom) are divided into 31 separate local government areas, known as either “County” or “City” Councils. The 31 councils have politicians (“councillors”) elected by universal suffrage. However, these councillors have little capacity to develop local policy, and often just approve or reject policies developed by a civil-service-led technocratic system. This is a view shared recently by the aforementioned report from the Council of Europe. One area where the councillors do have significant power is land use and planning. Changes in zoning requiring their approval. An executive function of elected local representatives is to make a Development Plan for their administrative areas, which includes a Housing Strategy. They extend beyond changes to land use zoning and include a suite of large suite policies and objectives which direct housing and economic development of their local areas. They are prepared by members of staff, but the content of Development Plans is heavily influenced by elected representatives, and can be fundamentally altered, as long as they stay consistent with National and Regional policy. LGAs can also vote to buy or sell land for use as social or affordable housing. Centralisation is more prominent with respect to capital funding for housing, and regulations with regards to different social and affordable housing schemes and models. This suggests that control of Irish housing policy is mostly concentrated at the national level, with little local autonomy on the matter.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Housing for All - A new housing plan for Ireland	Housing for All is the current national housing plan, which began in 2021 and runs until 2030. The plan contains 213 ‘actions,’ which cover the development of new housing of all types, financing schemes, annual objectives, proposed legislative changes, and promoting environmental sustainability. Thus, it is the defining document on public housing policy and strategy. However, reviews of the plan are expected, and thus some elements will likely be altered prior to the 2030 end-point.
Selected policy document(s) defining energy and environmental goals for housing	
Long-Term Renovation Strategy	Published in 2020, the Strategy was developed in order to meet Ireland’s requirements under the EU’s Energy Performance of Buildings Directive (2018/844/EU) (Recast). The current strategy will, therefore, likely have to be recast to some extent in the coming years to take account of revised EU legislation.
Selected policy document(s) defining strategy to tackle housing exclusion	
Housing for All - A new housing plan for Ireland	Housing for All, as already set out above, includes a comprehensive agenda for tackling homelessness.
Housing First National Implementation Plan (2022-2026)	The Plan outlines the approach to developing a comprehensive Housing First system in Ireland.
Youth Homelessness Strategy (2022-2025)	The Strategy is focused on tackling the particularly complex issue of youth (18-24 years old) homelessness.
Selected policy document(s) establishing planning and land use paradigm	
Planning and Development Act, 2000 (Revised Version)	The 2000 Act is the comprehensive basis upon which the planning and land use system in Ireland is based. It sets out the procedure for the granting of planning, as well as the obligations on local governments to develop local development plans.
Planning and Development Regulations (2001-2023)	In Ireland, regulations (or ‘Statutory Instruments’) are secondary pieces of legislation. They help to clarify or better define aspects of primary legislation. There have been a number of secondary acts related to planning since 2000.
The National Planning Framework – Ireland 2040	The NPF is mandated under the Planning and Development Act. It is “a spatial expression of Government policy...to guide national, regional and local planning and investment decisions for the years ahead, building on and coordinating the existing regional and local authority planning processes.” Thus, it is the intersection between planning legislation and the fulfilment of the various development and land use policies of the current Government. The revised National Planning Framework has been adopted by the Government in April 2025.
Planning and Development Bill	A recent independent review of the Irish planning and land management paradigm (TASC, 2022) found that it has been inadequate in terms of combating “land speculation,” which has been a major contributor to current on-going housing issues, such as not meeting the housing construction objectives set out in the national housing strategy. Aware that the current planning paradigm is not well aligned with its objectives on housing, the Government published the draft text of a new “Planning and Development Bill” in January 2023, formally beginning a 15-month review process. The Planning and Development Act 2024 was adopted in October 2024, and is being enacted in stages in 2025. The review of the planning system had been promised under the aforementioned ‘Housing for All’ strategy launched in September 2021.
Other relevant strategic documents in specific policy areas	
National Housing Strategy for Disabled People	The implementation plan sets out the government’s vision for delivering housing and related supports for disabled people to 2027.
Vacant Homes Action Plan (2023-2026)	The Action Plan identifies strategies to return as many recoverable vacant properties back to viable use as possible, increase the supply of housing available, while also revitalising the vibrancy of local communities.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing Assistance Payment (HAP)	Households eligible for social housing	Private landlords	Housing Assistance Payments are means-tested payments made directly to landlords by local authorities, on behalf of eligible households. Funds are provided by the national government, and distributed locally by local authorities to private landlords participating in the scheme.	HAP is a mechanism to allow those on social housing waiting lists to have their housing needs met via the private rental sector. Once a household has been accommodated via HAP, they are removed from the social housing waiting list, despite not enjoying the same protections or rights as social tenants. Thus, HAP and social housing are not completely equivalent from the tenant perspective.
Rent Supplement	Tenants with a change in personal circumstances who can no longer afford their rent	Private landlords	Rent Supplement is means-tested income support, paid directly to tenants by the Department of Social Protection. Funds are provided directly by the national government.	RS is intended as a short-term measure for tenants who can show that they were originally able to make their rental payments, but due to a change in circumstances (e.g., reduced income), are no longer able to do so. Full-time employees (30+ hours per week) are excluded.
Public and social rental housing programmes				
Capital Advance Leasing Facility (CALF)	Low- and moderate-income households, via Approved Housing Bodies	Approved Housing Bodies	CALF funding is capital support provided to AHBs by local authorities to facilitate the funding of construction, acquisition, or refurbishment of new social housing. This loan facility can support up to 30% of the eligible capital cost of a housing project. The balance (70%) of funding is primarily made available from the HFA. A nominal fixed interest rate of 2% per annum is charged by the local authority on the initial capital amount. Repayments on either the capital or interest are not required during the term of the loan (between 10 and 30 years).	There are income limits for those households who wish to access social or affordable housing in Ireland. These vary depending on household composition and region.
Capital Assistance Scheme (CAS)	The elderly, homeless, people with disabilities, or other disadvantaged persons	Approved Housing Bodies	Under the Capital Assistance Scheme (CAS), local authorities may advance loans of up to 100% (or 95% where the AHB chooses to retain the right to nominate 25% of tenancies) to AHBs to assist with capital costs. To qualify for these loans, the AHBs must provide housing for the elderly, the homeless, people with a disability, or other disadvantaged persons who have been identified by the local authorities as being in need of housing. The loans are for a 30-year period and are non-repayable provided the accommodation continues to be let to eligible categories of persons.	There are income limits for those households who wish to access social or affordable housing in Ireland. These vary depending on household composition and region.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Cost Rental Equity Loan (CREL)/ Secure Tenancy Affordable Rental (STAR)	Moderate-income households above the income limits for social housing, but who cannot meet their housing needs on the open market	Approved Housing Bodies, Land Development Agencies, private housing providers	CREL supports the delivery of Cost Rental homes by Approved Housing Bodies by covering up to 55% of the capital costs of a development, through a combination of loan and State equity investment (up to a max. 20% of capital costs). STAR is a time-bound “booster” for cost-rental, by providing financing of up to €200,000 per unit (€175,000 general payment per unit, plus a possible €25,000 additional financing for meeting certain environmentally sustainability criteria) to accelerate the delivery of cost-rental homes. It is open to both public and private housing providers. The financing does not have to be repaid, provided the home remains as cost-rental housing. Thus, STAR is more of a public equity investment than either a loan or a grant.	There are income limits for households who wish to access social or affordable housing in Ireland. These vary depending on household composition and region.
Social Housing Current Expenditure Programme (SHCEP)	Low-income households eligible for social housing	Approved Housing Bodies / local authorities	SHCEP supports the delivery of social housing by providing financial support to local authorities and Approved Housing Bodies for the leasing of houses and apartments. These properties are either privately owned or owned by Approved Housing Bodies. Properties made available under the programme are used to accommodate households from local authority waiting lists.	NA
Part V	Low-income households eligible for social housing	Approved Housing Bodies, local authorities	Part V refers to Part V of the Planning and Development Acts 2000 to 2021. The purpose of Part V is for the State to capture a portion of the increase in land value resulting from the granting of planning permission for residential development. The current Part V legislation provides for local authorities to acquire 20% of this land at existing use value and to utilise this land to deliver homes to those households who qualify for social and affordable housing support.	Local authorities will pre-purchase 20% of the homes in a new housing development. At least half of this stock must be used for social housing, with the balance available for affordable housing (both affordable purchase and cost-rental). However, in practice it does not always work out like this, depending on the housing needs of the local authority, and its ability to sell affordable homes. Part V delivered around 1,400 homes in 2022.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Social Housing Investment Programme (SHIP)	Low-income households eligible for social housing	Local authorities	Housing constructed or acquired by local authorities, as opposed to Approved Housing Bodies, is funded by the SHIP funding stream, provided by central government. The Department of Housing provides most of the funding, with a small part being contributed directly by local authorities based on their own limited budget resources (i.e., primarily money collected through the Local Property Tax - LPT). Local authorities have ceded a lot of the impetus for the delivery of social housing to AHBs in recent years, meaning that there is now a roughly 50/50 split between LAs and AHBs in terms of providing additional social homes. This marks a change from the past, when AHBs were relatively niche.	NA
Public subsidies towards affordable owner-occupied housing				
First Home Scheme (FHS)	First-time buyers; Self-build homeowners; Tenants who want to buy their private rental dwelling in the case that their landlord is selling	Private developers; Self-build homeowners	The First Home Scheme is an affordable housing scheme, which supports buyers wishing to purchase or build their first home. The FHS is a shared equity scheme. This means that the government and participating banks pay up to 30% of the cost of the new home in return for a stake in the home. Buyers may buy back the stake at any time, but do not have to. The minimum "government stake" in the shared equity home is 2.5% of the purchase price, or €10,000, whichever is higher. There are regionally specified "price limits" for homes purchased/built under the FHS. There is no charge for the FHS for the first 5 years of homeownership. But, if the buyer has not bought out the FHS equity share by the sixth year, a service charge will apply. The service charge is a percentage of the amount the FHS paid when the home was purchased. The service charge amounts increase the longer buyers stay in the scheme. They are: 1.75% for years 6 to 15 2.15% for years 16 to 29 2.85% for years 30 and over	The programme is available to first-time buyers and self-builders who have not previously owned or inherited a home. 'Fresh start' applicants are also eligible. This includes those who have divorced or separated and must form a new household, as well as those who have gone through personal insolvency. The scheme only applies to those buying or building a new home. Existing properties are excluded from the FHS. In this way, the FHS is also designed as a form of unofficial public subsidy to housing developers.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Local Authority Affordable Purchase Scheme	Low- and moderate-income households	Local authorities; the Land Development Agency	The Local Authority Affordable Purchase Scheme helps people on moderate incomes to buy new homes at reduced prices. The local authority takes a percentage stake in the home that covers the reduction in price. So, if the home is purchased at a 20% discount, the local authority will have a 20% stake. Recipients may buy back the local authority's stake after 40 years or if they sell the home, but may repay it any time before this. This scheme is aimed at first-time buyers, but there are some exceptions. Each local authority introduces its own affordable housing scheme and manages the application process. When homes are available under the scheme, they are advertised on the local authority's website. Going forward, many affordable homes will be derived from the 'Part V' system outlined above. The LDA is also developing its own affordable purchase homes under the scheme, making use of public lands it controls.	Recipients are predominately first time buyers who have incomes below set regional thresholds. Buyers' income must be below a certain level. This is calculated by multiplying gross annual income by 4. This figure, along with the recipient's deposits and any relevant savings, is known as the "purchasing power." In general, the maximum income limit for an affordable home is 85.5% of the open market value divided by 4. It should be noted that accessing a LAAPS home can be facilitated via another government scheme, the Local Authority Home Loan (LAHL).
Mortgage interest rate subsidization				
(Temporary) Mortgage Interest Relief	Homeowners	Department of Finance	In response to the sharp rise in mortgage interest rates seen in 2022/23, the government has introduced a one-year temporary MIR scheme for the most affected households. The relief operates by way of a credit offset against the taxpayer's income tax liability in 2023. The scheme is funded by the Department of Finance, and is anticipated to cost €125 million in 2024.	Homeowners with an outstanding mortgage balance of between €80,000 and €500,000 on their principal private residence as of 31st December 2022. Qualifying homeowners will be eligible for mortgage interest tax relief in respect of the increased interest paid on that loan between the calendar year 2022 and the calendar year 2023 at the standard rate of income tax (20%), capped at €1,250 per property.
Programmes supporting energy efficiency refurbishment				
SEAI Grants	Homeowners and private landlords; Approved Housing Bodies	Sustainable Energy Authority of Ireland	The funding amounts vary from year to year and depend on the types of works being completed. For designated low-income and vulnerable households, upgrades can be covered in full by the SEAI, through the "Warmer Homes Scheme," which is co-funded by the Irish government and the EU (ERDF)	Grants can cover attic & wall insulation, heating controls, heat pumps, solar thermal systems, and solar PV. Property owners must use a contractor that has been approved by the SEAI to complete the works. While primarily intended for private property owners, SEAI grants can be extended to AHBs too, if they want to upgrade the EPC rating of a property to B2 or above. Known as the National Home Energy Upgrade System, private owners can also qualify if upgrading the EPC.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Vacant Property Refurbishment Grant	Property owners; landlords	Department of Housing	The Department provides a grant of up to €50,000 if the property is vacant, and €70,000 if it is derelict. Applications are managed by individual local authorities.	For those who wish to renovate a vacant home as a primary residence or to rent out. The property must have been vacant for at least 2 years, though homes that have been left purposefully vacant to take advantage of the scheme are not eligible. The home must have been built prior to 2008. The scheme is open only to 'natural persons,' not corporations.
Programmes supporting home improvements/adaptation				
Local Authority Purchase and Renovation Loan	Households purchasing a home, below certain income limits	Local authorities	The Local Authority Purchase and Renovation Loan is a government-backed mortgage and loan for the purchase and renovation of derelict and non-habitable homes. If a homeowner wishes to convert a home into their permanent residence, but are unable to access the funds through commercial banks, the Loan will fill this gap. The post-renovation value of the home cannot exceed €275,000-360,000, depending on the location of the property. The home must be covered by the Vacant Property Refurbishment Grant.	The scheme is open to those whose household income is within certain limits (€70,000 for a single applicant, and €85,000 for a joint applicant). Recipients must not already own a home and must use the home as their primary residence.
Programmes supporting vulnerable households with access to energy				
Fuel Allowance	Those over the age of 70; specific means-tested households (e.g., low-income unemployed or disabled citizens)	Department for Social Protection	The Fuel Allowance is a direct payment from the national government to help with the cost of heating a home during the winter months. Thus, it relies on Exchequer financing via tax revenues or the issuance of public debt.	The Fuel Allowance is limited to older households (those over the age of 70), and certain low-income residents (based on set income limits), such as those who are unemployed, disabled, or acting as a full-time carer (e.g., people who are typically wholly or partly outside of the labour market).
Other schemes for specific groups				
Housing supports for the elderly and those with disabilities	The elderly and the disabled	Local authorities	This programme provides grant financing. The amount available depends on the nature of home adaptation that needs to be carried out.	Older people and people with disabilities who have been assessed as requiring adaptation to their homes can apply for home adaptation grants. These are intended to allow people to continue living in their own homes
Tenant in Situ Scheme	Renters	Local authorities	Either the local authority or the Housing Agency buys the property and continues to rent the units to the existing tenants.	NA

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Italy

Emanuele Belotti, Massimo Bricocoli

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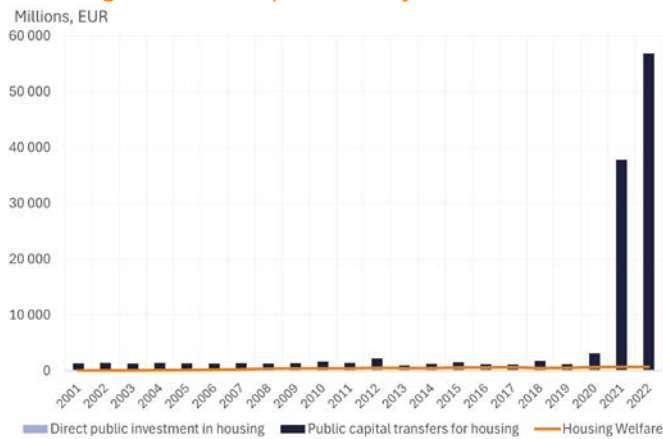
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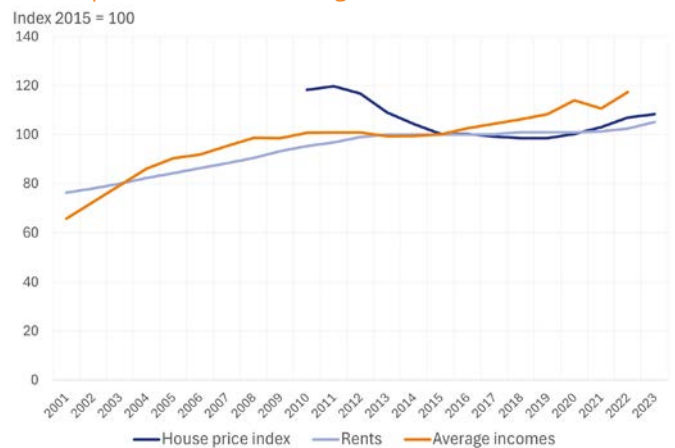
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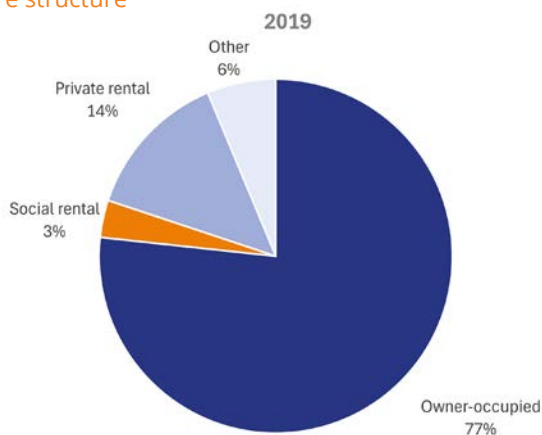
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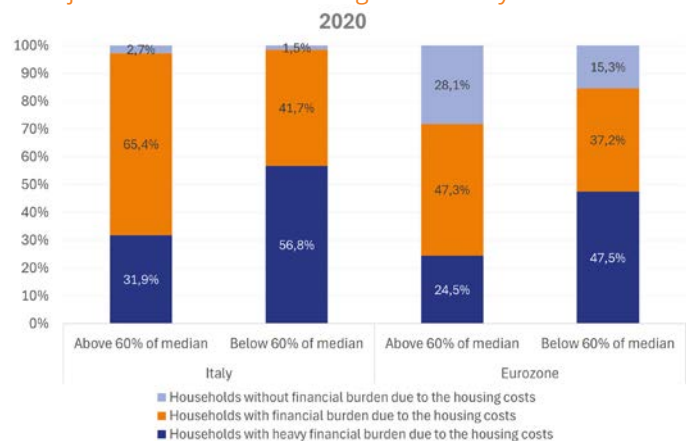
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Italy's decentralized housing policymaking grants responsibility on housing policy to regional governments, yet they receive only residual funding for social housing. Though homeownership is dominant, it often masks precarious living conditions, which in turn contribute to the country's high age of leaving the parental home. This situation precipitates a significant rental housing affordability crisis, exacerbated by a residual and overextended public rental sector. Furthermore, a deregulated and rapidly appreciating private rental market, coupled with extremely limited housing allowances, proves insufficient to bridge the widening gap between household income and housing costs, a disparity largely attributable to wage compression over the past three decades.
- Homeownership constitutes over 76% of the housing stock. The rental sector is bifurcated into private and public segments; the latter frequently functions as a last resort for those unable to afford market rents or homeownership, often leading to unauthorized subletting (particularly among migrants) and informal housing production. Social rented housing is conventionally marginal, comprising under 4% of the national housing stock, representing one of Europe's lowest shares. The undersupply of affordable rental options is currently exacerbated by demographic shifts, notably an increase in the absolute number of households and a concurrent decrease in average household size, particularly the rise in single-person households.
- Housing Policies:
 - Housing policymaking in Italy is largely decentralized following the 2001 reform of Title V of the Italian Constitution, with regional governments holding substantial responsibility. The national government provides general legislative and policy guidelines and only allocates funding for regional housing programmes intermittently.
 - The Ministry of Infrastructure and Transport manages funds like the 'National Fund for Blamelessly Defaulting Tenants' and the 'National Fund for Supporting Rental Housing Accessibility' to aid low-income households with rent, which, however, had a residual impact and have not been funded since 2023. Programmes like „Piano Nazionale Edilizia Abitativa“ and „Programma innovativo nazionale per la qualità dell'abitare“, for instance, aim to improve social and affordable housing production and refurbishment.
 - Tax benefits, such as reduced VAT for first-time homebuyers and mortgage interest deductions, are in place and provide substantial support for expanding owner-occupation.
 - „Ecobonus“ and „BonusCasa“ provide tax allowances for energy efficiency upgrades and building renovations, respectively, while, however, having produced regressive fiscal effects.
- The abolition of rent control in 1992 led to increased rental prices and growing affordability issues for low-income households. Currently, over a quarter of households in privately rented homes spend more than 40% of their income on housing costs. This contributes to Italy's average age of leaving the parental home being 30, one of Europe's highest. Furthermore, since 1993, the sale of publicly owned social rented housing has accelerated due to „right-to-buy“ policies. The defunding of the public housing sector has resulted in deterioration and reduced capacity to meet demand. The rigid means-tested access mechanisms for public housing tend to benefit only the poorest households, slowing tenant turnover and excluding other areas of housing need.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	35,271,829
With usual residents	25,690,057
Without usual residents	9,581,772
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	597.52
Age breakdown of residential buildings	
- Pre-1919	11.7%
- 1919-1945	9.0%
- 1946-1960	13.7%
- 1961-1980	37.8%
- 1981-2000	19.9%
- 2001 or later	4.3%
- Not identified	3.6%
Type of residential buildings	
- Multi-family	79.0%
- Single-family	21.0%
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	76.7%
- Social and privat rental	17.0%
- Other	6.3%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	697 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	18.4%
- Not at risk of poverty	6.3%
- Total	8.6%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	While intermediate housing products in Italy fall under the umbrella-notion of '<i>Edilizia Residenziale Sociale</i>,' the 2001 reform of Title V of the Italian Constitution entrusted the regional governments with major responsibilities for housing policy, including the mandate to design their own intermediate housing products. National legislation generally defines them as "homes produced or restored by public or private operators by recourse to public funding or reliefs – such as tax exemptions, land or building transfers, trust funds, and planning incentives – and designated for temporary rent for at least eight years and for owner-occupation." In practice, intermediate housing products consist of rent-controlled homes or subsidised homes for owner-occupation targeted at households whose income is too high to access social housing, but too low for affording housing at market prices. Intermediate rents cannot exceed the local rent caps set through local agreements among associations of tenants and landlords in accordance with Law 431/1998 and Law 350/2003.
Definition(s) of social housing	Ministry Decree 22nd April 2008 defines 'social housing' as "the real-estate unit designated for residential use and rented in a permanent way, which carries out a function of general interest, in preserving social cohesion, reducing housing hardship by disadvantaged individuals and families who cannot afford accessing accommodations in the rental market." Social rented housing, which has historically developed in Italy as state-subsidised public housing, differs from intermediate rented housing for its income eligibility limits and its lower and income-based rents. After having applied for social housing in their place of residence, eligible households are selected and placed on local waiting lists, in accordance with socio-economic priority criteria set by the regional governments autonomously.
Definition(s) of adequate housing	Ministry Decree 5th July 1975 establishes minimum housing height and health and safety standards for homes in Italy as follows. Minimum internal heights range between 2.40 and 2.70m depending on the room purpose. Homes must have a minimum floorspace of 14m² per person (or 10m² per person for households with more than 4 members), and a living room of at least 14m². Single and double bedrooms must have a minimum of 9m² and 14m², respectively. Single-bedroom homes must have a minimum floorspace of 28 and 38m² for one and two persons, respectively. Bedrooms, living rooms, and kitchens must each have at least one window capable of opening. Homes must have a heating system where required by weather conditions, with design temperature ranging between 18 and 20 degrees in all rooms except closets. Internal walls must not show evidence of permanent steam, and the main rooms must take in natural lighting with each window having a minimum daylight factor of 2% and an opening size at least 20% of the floorspace. When homes do not allow natural air circulation, they must be provided with approved airflow systems, while extractor fans must be installed in the kitchen and elsewhere as needed to absorb steams and fumes. Construction materials and techniques must ensure adequate noise protection.
Definition(s) of energy poverty	The Italian national government's definition of 'energy poverty' appears in the National Energy Strategy promulgated by the Ministry of Economic Development and the Ministry of Environment and Land and Sea Protection, in 2017. It defines 'energy poverty' as "the difficulty in acquiring a minimum basket of energy goods and services, or, alternatively, in the terms of energy vulnerability, [the situation] when accessing energy services involves using spending resources or income beyond a standard threshold." Legislative reference to energy poverty derives from Article 11 of Law Decree 210/2021. It defines 'vulnerable costumers' as: those who are, or live with, persons, "in serious health conditions requiring the use of energy-powered medical equipment needed for keeping them alive;" people with disabilities; energy users in isolated small islands; people living in emergency housing facilities due to calamitous events; and people over 75 years of age.
Definition(s) of homelessness	Legislation simply defines homelessness as the condition of those persons "who have no stable dwelling," and who therefore cannot register their legal residence through normal procedures.
Vulnerable groups identified in the context of housing policies	While the transfer of responsibility in housing policy-making to the regional governments since the 2000s has led to a great heterogeneity of regional housing policy measures with their own targeted social groups, the major part of regional housing policies are still targeted to households whose income is below given thresholds. Other vulnerable groups identified in housing policy in the Italian regions are elderly and young people, disabled persons, and asylum seekers included in the Integrated Reception System.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
National competence	Following the reform of Title V of the Italian Constitution in 2001, the regional governments have taken on substantial responsibility in housing law and policymaking, including social and intermediate housing provision and management regulations, housing measure, benefit and service design and funding, and social/intermediate housing renovation and development programmes. However, the national government still both defines the general legislative and policy guidelines on regional housing law/policymaking, and provides funding for regional housing policy and regeneration and development programmes.
Ministry of Infrastructure and Transport	The Ministry's Public Work and Housing Policy Department is responsible for residential building, housing policy, the system of cities and metropolitan areas, unauthorised building repression, and urban regeneration programmes. The Ministry also manages the 'National Fund for Blamelessly Defaulting Tenants' and the 'National Fund for supporting rental housing accessibility' to support tenants' access to and permanence in the national rental housing market.
Ministry of Economy and Finance	The Ministry of Economy and Finance is responsible for fiscal policy, which involves a range of tax reliefs and incentives to support first homebuyers as well as landlords who rent homes at below market prices.
Role of other public bodies involved at national level	
FederCasa	FederCasa is the Italian representative federation of 84 companies and other entities that build and manage social homes developed with public funding or their own funding.
Associazione Nazionale Comuni Italiani (ANCI)	ANCI is the representative body of Italian local governments and includes a Commission for Housing Policy, Planning, and Public Work.
Cassa Depositi e Prestiti (CDP)	CDP, the state-controlled bank, has created a Real Estate Investment Fund (<i>Fondo Investimenti Abitare</i>), which raised 2,28 billion subscriptions from state and private investors in 2009 to make equity investments in other private Real Estate Investment Funds dedicated to affordable, social, and student housing production. Fondo Investimenti Abitare has aimed at providing about 20,000 new affordable and social homes and several student-housing residences, while promising a mean Internal Rate of Return target of 3% above inflation to the investors.
Role of regional authorities	
Regional governments	Following the 2001 reform of Title V of the Italian Constitution, the regional governments have taken on substantial responsibility in housing law and policy-making, including social and intermediate housing provision and management regulations, housing measure, benefit and service design and funding, and social/intermediate housing regeneration and development programmes.
Regional Housing Departments	The Italian regional governments' housing policy departments provide funding for actions to improve (social) rented housing supply, support urban regeneration and development programmes, and promote measures to support tenants and landlords.
Regional public housing companies	Regional companies (or other entities) that build and manage publicly funded social homes in the Italian regions.
Role of local authorities	
Local governments (i.e. local housing departments)	Local governments in Italy are responsible for building, managing, and regenerating their own publicly funded social housing stock, as well as issuing the calls and determining the waiting lists for publicly and privately owned social homes within their own municipal territories.
Local public housing companies	Some social governments, especially the largest ones, have their own public housing company to build, manage, and regenerate their own social housing stock.

Public entity	Areas of competence
Municipal Urban Plan	In the current allocation of responsibilities for housing policies between the State, Regions and Municipalities (Title V Reform), the municipal urban plan has an important role to play in involving private financial resources, alternatives to public funding, through the exercise of planning and regulatory powers. Since the early 2000s, municipal town planning plans have experimented with the introduction of new operating methods, including compensation, incentives and bonuses. The evolution of the municipal urban plan has followed a path of openness towards the private contribution with the consequent partial overcoming of the intervention criteria of a rigid, managerial and centralized type. This trend is common and is linked to the general crisis of traditional welfare systems. In the field of development policies, there has been a shift from top-down models, planned and managed by the centre, to bottom-up models, based on the involvement of local actors and the encouragement and creation of social capital. There is a tendency – in the work of the municipalities and in the new planning since the early 2000s – to use less and less public financial resources (expropriations, compensation for constraints, direct financing of public works) and increasingly the exercise of planning powers. This also applies to housing policies, in relation to which the urban plan can make a greater integration (both substantial and instrumental) between social housing and the main urban transformations.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining energy and environmental goals for housing	
Strategia per la riqualificazione energetica del parco immobiliare nazionale 2020	The Ministry of Economic Development, the Ministry of Environment and Land and Sea Protection, and the Ministry of Infrastructure and Transport produced this report in 2020 in accordance with Article 2 of the EU Directives 2010/31/UE and 2018/844/UE. It analyses the Italian real-estate stock (including the residential segment) to define its rate of energy redevelopment, while identifying energy redevelopment targets, existing redevelopment measures, and guidelines for future actions aimed at achieving these targets.
Rapporto Annuale sulla Certificazione Energetica degli Edifici 2023	The National Agency for New Technologies, Energy, and Sustainable Economic Development produces an annual report that analyses the tools and methods to improve the quality of Energy Performance Certificates for buildings.
Selected policy document(s) defining strategy to tackle housing exclusion	
Linee di indirizzo per la grave emarginazione adulta in Italia	The Ministry of Labour and Social Policy produced this report in 2015 to set the guidelines for the contrast of housing exclusion.
Selected policy document(s) establishing planning and land use paradigm	
Le politiche di rigenerazione urbana. Prospettive e possibili impatti	The Study Centre of the Italian Parliament's Chamber of Deputies produced this report in 2023 to analyse the urban regeneration policies and the urban planning framework in Italy. It also identifies: trends in urban regeneration; incentives, resources, and public-private partnership tools; urban regeneration strategy options; and impact assessment benchmarks.
Other relevant strategic documents in specific policy areas	
National Recovery and Resilience Plan, #NextGenerationItalia	The national government launched the NextGenerationEU National Plan in 2021, which, in addition to measures for quality housing, also includes actions aimed at improving affordable, social, and student housing provision in Italy.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
National Fund for Blamelessly Defaulting Tenants	This funding is available to defaulting low-income households who can no longer pay their rent (arrears), and who live in municipalities identified by the Inter-Ministerial Committee for Economic Planning as having 'High Housing Stress.'	The national government, the regional governments, and the local governments	The national government provides funding yearly for the programme and allocates resources to each regional government, which in turn designs its own measure following general guidelines set by the national government. The regional governments then distribute resources to the local governments of municipalities identified as experiencing 'High Housing Stress,' which manage bids and waiting lists to allocate housing allowances to eligible tenants.	The Ministry of Infrastructure and Transport uses this programme for funding regional housing allowances to support defaulting low-income tenants. The programme is funded yearly and every regional government is free to design its own housing allowance. Resources, however, are residual, and their allocation occurs through annual bids managed by each local government, which only cover a minor share of the entitled tenants who access the waiting lists.
National Fund for Supporting Rental Housing Accessibility	Funding is available for low-income households that reside in homes rented at market rate or affordable prices, and who struggle to meet their rental housing costs.	National government Regional governments Local governments	The national government provides funding yearly for the programme and allocates resources to each regional government, which in turn designs its own measure following general guidelines set by the national government. The regional governments then distribute the resources to local governments, which manage bids and waiting lists to allocate the housing allowances to eligible tenants.	The Ministry of Infrastructure and Transport uses this fund for funding regional housing allowances to support low-income tenants in meeting their housing costs. Participants can reside in homes rented at either affordable or market rates. The programme is funded yearly, and every regional government is free to design its own housing allowance. Resources, however, are residual, and their allocation occurs through annual bids managed by each local government, which only cover a minor share of the entitled tenants who access the waiting lists.
Public and social rental housing programmes				
Piano Nazionale Edilizia Abitativa	New affordable housing tenants	National government Regional governments Local governments	The national government launched this programme in 2008 to co-fund public-private partnerships for improving social and affordable housing production through financial instruments such as project-financing schemes, Real Estate Investment Funds, and tax incentives for construction cooperatives. The national government allocates funding proportionally to the regional governments, which then launch calls for tenders for project proposals by local governments, as well as by public, private, and non-profit actors.	NA

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programma innovativo nazionale per la qualità dell'abitare	Existing and new public housing tenants	National government Regional governments Local governments	This programme is part of the National Recovery and Resilience Plan and is aimed at funding public housing production, and the refurbishment or transformation of existing public housing estates (including surrounding housing facilities). The national government allocates funding proportionally to the regional governments, which then launch calls for tenders for project proposals by local governments and local/regional public housing companies.	NA
Programma integrato di edilizia residenziale sociale	Existing and new public housing tenants and affordable-homebuyers	National government Regional governments Local governments	The national government launched this programme in 2007 to fund or co-fund urban regeneration projects aimed at refurbishing or redeveloping existing public housing stock following energy efficiency and housing quality criteria. The national government allocates funding or co-funding resources proportionally to the regional governments, which then launch calls for tenders for project proposals by local governments. Co-funding arrangements require financial participation by local governments and public housing companies as well as private actors. The restored or redeveloped homes have to be used for public housing. Co-funded projects must include a share of affordable owner-occupied housing.	NA
Programma di recupero e razionalizzazione degli immobili e degli alloggi di edilizia residenziale pubblica	Existing and new public, social, and affordable housing tenants	National government Regional governments Local governments	This programme aims at funding the restoration and rationalisation of public housing estates. The national government allocates funding proportionally to the regional governments, which then launch calls for tenders for project proposals by local governments and local/regional public housing companies.	NA
Public subsidies towards affordable owner-occupied housing				
Reduced VAT for first-homebuyers	First-time homebuyers	National government	First-time homebuyers have access to a fiscal benefit entailing reduced VAT at 4% applied to construction service procurements when they buy a new-developed home.	NA
Edilizia Convenzionata	First-time homebuyers	Local governments Private or non-profit actors	Affordable owner-occupied housing is produced by private or non-profit actors based on an agreement with the local government, which includes public incentives (i.e. free transfer or lease of public land) in return for homes being sold at below-market prices.	NA

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Edilizia Agevolata	Low- to-middle-income first-time homebuyers	NA	Affordable owner-occupied or rent-to-buy housing production for first-homebuyers who meet the income requirements set by local governments and other public, private, or non-profit actors. After having applied for affordable owner-occupied or rent-to-buy housing in their place of residence, eligible households are placed on local priority lists.	NA
Mortgage interest rate subsidization				
Mortgage interest deduction	First-time homebuyers	National state	The mortgage interest deduction is a benefit granted in form of a tax deduction required on recipients' annual income statement.	NA
Programmes supporting energy efficiency refurbishment				
Tax allowances up to 75% for building energy efficiency expenses ('Ecobonus')	Homeowner taxpayers	National government	The "Ecobonus" is a tax allowance up to 85% launched by the national government for specific building energy efficiency works.	NA
Green, Safe and Social Programm (<i>Programma Verde, sicuro e sociale</i>)	Public Housing providers	National government	The Green, Safe and Social Programme is financed by the National Investment Plan complementary to the NRRP (Article 1(2)(c), p. 13, Decree-Law No 59 of 6th May 2021, converted, with amendments, into Law No 101 of 1st July 2021).	The programme allocated to the regions a total amount of €2 billion (from 2021 to 2026) for seismic improvement and energy efficiency measures in public housing (ERP) and is managed by the central State administration (Ministry of Infrastructure and Transport).
Programmes supporting home improvements/adaptation				
-50% tax allowances for building renovation expenses ('BonusCasa')	Homeowner taxpayers	National government	The "BonusCasa" is a 50% tax allowances not to exceed €96,000 or 25% of home value, which was launched by the national government for specific building renovation works.	NA
Programmes supporting vulnerable households with access to energy				
Bonus Energia	Low-income households	National government	The Bonus Energia provides 30% reduction in energy costs and a 15% reduction in gas costs, as well as other minor relief on energy and gas bill payment.	This programme is available to low-income households with ISEE income below €15,000 (or €30,000 when households include at least four minors). ISEE income is a household economic condition indicator used in Italy to determine households' accessibility to welfare benefits.

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Latvia

Sandra Spule, Tatjana Neuhuber

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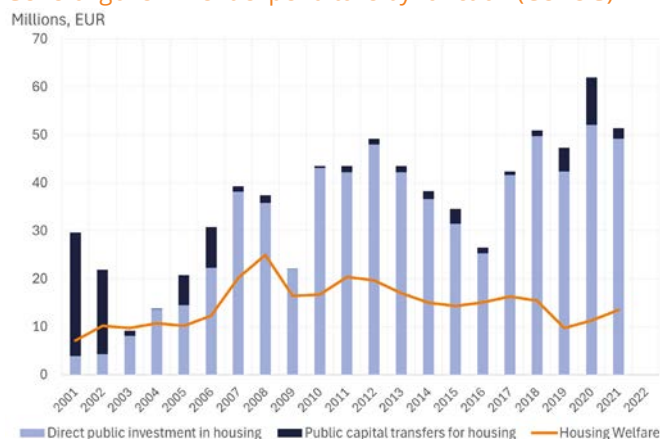
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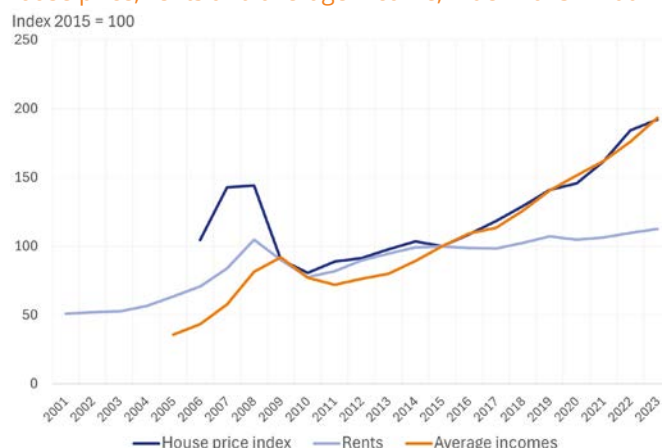
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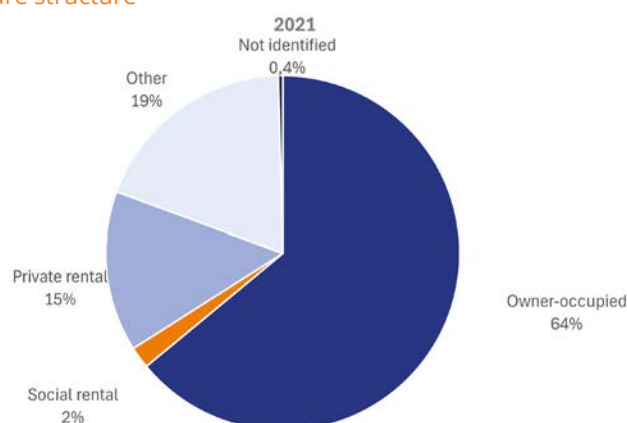
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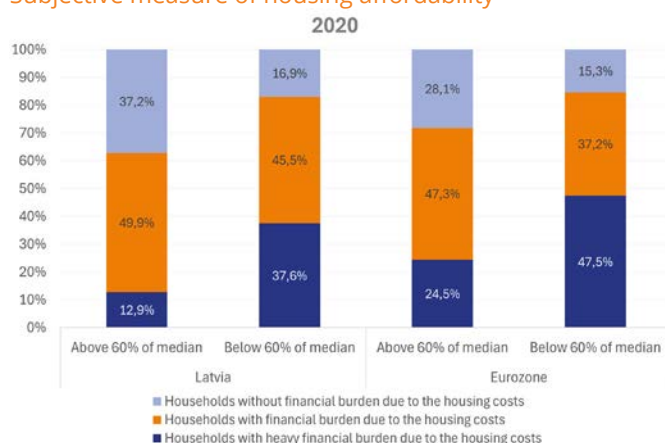
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Latvia's housing stock includes over one million conventional dwellings, with approximately 76% of buildings classified as single-family homes and 24.5% as multi-family structures. A significant portion of these dwellings were built during the Soviet period, with nearly 40% constructed between 1961 and 1980.
- The tenure structure in Latvia includes 63.6% owner-occupied housing, 14.6% private rental, and 2.5% social rental housing. Notably, 19% of housing falls into the "other" category, which includes non-subsidised arrangements and informal tenure situations. This distribution reflects both historical ownership trends and a relatively small public rental sector.
- At the national level, the Ministry of Economics is responsible for overall housing policy, including legislative development, strategic planning, and financial support mechanisms. Municipalities play a central role in implementing housing assistance, managing social housing stock, and determining eligibility for support. Other ministries and agencies contribute to regulation, guidance, and programme delivery.
- Social housing in Latvia is owned and managed by municipalities and consists of designated apartments or entire residential buildings. Allocation is based on need, as determined under the Law on Assistance in Solving Apartment Matters. Municipalities are also responsible for maintenance and related services.
- One of the key housing policy instruments in Latvia is the state-backed financial support provided through ALTUM, a national development institution. ALTUM implements mortgage guarantee schemes aimed at helping first-time buyers and families with children access homeownership. These instruments serve as a complement to municipal-level social housing and housing allowances.
- Greenhouse gas emissions from residential heating and cooling in Latvia are among the lowest in the EU, at 303 kg per capita in 2022. However, 18.3% of households at risk of poverty reported difficulty in keeping their homes adequately warm, indicating that affordability issues persist despite relatively low energy use.
- Homelessness is not yet formally defined in Latvian legislation, and systematic data collection is limited. Currently, only individuals using night shelters or without a declared domicile are counted. The 2023–2027 National Housing Availability Guidelines include a plan to define homelessness and expand monitoring mechanisms.
- In this regard, the National Housing Availability Guidelines for 2023–2027 represent a key policy initiative. They aim to reform the housing support framework, define core concepts such as adequacy and affordability, and increase the availability of housing options for groups currently underserved by both public and private sectors.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	1,063,939
With usual residents	810,992
Without usual residents	252,947
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	560
Age breakdown of residential buildings	
- Pre-1919	8.7%
- 1919-1945	10.3%
- 1946-1960	8.7%
- 1961-1980	39.7%
- 1981-2000	24.9%
- 2001 or later	7.4%
- Not identified	0.3%
Type of residential buildings	
- Multi-family	24.5%
- Single-family	75.3%
- Other	0.3%
- Not identified	NA
Tenure structure	
- Owner-occupied	64.0%
- Social rental	2.0%
- Private rental	14.6%
- Other	19.0%
- Not identified	0.4%
Greenhouse gas emissions for heating and cooling of the housing stock	230 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	13.7%
- Not at risk of poverty	2.5%
- Total	4.9%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is no official definition of affordable housing. Moreover, the terminology used in the Latvian language, '<i>pieejamība</i>,' has three meanings: affordability, availability, and accessibility in the physical sense. Without explicit agreement on the intended meaning, it can create ambiguities, especially regarding people with disabilities. A common notion of affordable housing in policy papers implies that households spending more than 30% of their gross income to obtain adequate and appropriate housing have an affordability problem. Around 44% of all Latvian households find themselves in the “missing middle:” ineligible for existing public support (such as social housing or housing allowances), yet still unable to reasonably afford a commercial mortgage. This group is comprised largely of households in the second- and third-income quintiles, as well as a disproportionate share of single-person, single-parent, and elderly households.
Definition(s) of social housing	The terms used in Latvia are “social apartments” and “social houses.” They are defined in the Law on Assistance in Solving Apartment Matters. A social apartment is an apartment owned by a local government (also a separate residential space with auxiliary rooms in common use), which is not located in a social residential house and which the local government has designated as a social apartment, as well as an apartment in a social residential house owned by the local government. A social residential house is a residential house owned by a local government which has been designated a social residential house. All apartments in the house are rented out to persons (families) who, in conformity with the conditions of the law, have been recognised as entitled to rent a social apartment. Additional social services necessary for the tenant are also provided.
Definition(s) of adequate housing	There is no explicit definition of “adequate housing.” In November 2023, the government of Latvia adopted the National Housing Availability Guidelines 2023-2027 which, among other tasks, acknowledge the need to define ‘adequate housing’ by 2025.
Definition(s) of energy poverty	In 2021, the country’s energy law was supplemented with a chapter entitled ‘Energy Poverty,’ which defines a household affected by energy poverty as meeting at least one of the following criteria: • it is recognised as a poor or low-income household and receives material support to cover expenses related to the use of housing and • it rents a residential space or social apartment owned or leased by the municipality in accordance with the Law on Assistance in Solving Apartment Issues or the Law on Social Apartments and Social Residential Houses.
Definition(s) of homelessness	There is no official definition of or typology for homelessness in the legislation of Latvia. Only those individuals who do not have any declared domicile and who have used the services of night shelters or shelters are deemed to be homeless. The National Housing Availability Guidelines 2023-2027 recognize the need to define homelessness.

	Description
Vulnerable groups identified in the context of housing policies	Government regulations dating back to 2005 define 16 vulnerable groups. The Housing Availability Guidelines 2023-2027 provide for the creation of a new law to replace the present Law on Assistance in Solving Housing Problems. The new law will broaden the scope of persons eligible for housing support and will be implemented by 2025. The present Law on Assistance in Solving Housing Problems defines the process for a person to be recognized as eligible for housing assistance but does not indicate which groups of people are considered eligible. The 16 vulnerable groups previously recognized in government regulations are: • families with three or more children • single-parent families • disabled persons • persons over working age • young people aged 15-25 • persons released from custodial institutions • long-term unemployed • homeless persons • victims of human trafficking • politically repressed persons • persons who have suffered damage as a result of natural disasters or natural catastrophes, or their families • participants in the Chernobyl nuclear power plant accident and their families, victims of the Chernobyl nuclear power plant accident and their families • persons with alcohol, drug, psychotropic, toxic substance, gambling or computer game addiction problems and their families • families raising a disabled child • children • victims of violence

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Economics (MoE)	The Ministry of Economics is the primary national ministry responsible for housing policy. This includes the development of relevant national legislation and related guidelines for new development and construction. It also entails support aimed at increased housing accessibility mainly via financial instruments. Direct support to inhabitants is implemented via the respective local authorities.
Ministry of Environment Protection and Regional Development (MEPRD)	The Ministry of Environment Protection and Regional Development is responsible for the legislative framework that concerns local authorities. The MEPRD elaborates guidelines for local authorities, allowing them to incorporate national laws into their regulations. There are guidelines for local authorities on social and material assistance, social services, and assistance in solving housing problems.
Ministry of Finance (MoF)	The Ministry of Finance plays a role in defining the real estate tax. It sets out a range within which local authorities can set the tax itself. The tax is based on the cadastral value.
State Land Service	The State Land Service defines the cadastral value of the real estate.
Role of other public bodies involved at national level	
ALTUM - a state-owned capital company (Shareholders are the Ministry of Finance, Ministry of Economics, and Ministry of Agriculture)	ALTUM offers state support to various target groups via various financial tools such as loans, credit guarantees, investing in venture capital funds, etc. ALTUM is a financial intermediary for the Housing Affordability Fund intervention supporting construction of low rent apartment buildings outside the greater region of Riga.
State Asset Possessor SIA (<i>Publisko aktīvu pārvaldītājs Possessor</i>)	Since 1st July 2009, the State Asset Possessor has directed privatisation and management of state-owned residential buildings (apartment properties) under the Law On Privatisation of State and Local Government Residential Houses. It is one of the four business lines of this state-owned company. The State Asset Possessor provides the follow-up management for the first financial programme of the Housing Affordability Fund (HAF). Inter alia, it keeps the records of households who have rented out apartments, oversees house management, ensures returns to the HAF are made, etc.

Public entity	Areas of competence
Role of local authorities	
Local government areas (LGA)	Local governments are the main subnational governments in Latvia. They have three types of competence: mandatory autonomous functions prescribed by laws, autonomous functions performed as voluntary initiatives, and delegated functions on behalf of the State. Each type of task has its own funding source. Local government competences include organisation of public utilities (water supply and sewerage, heating, waste management), local planning, environment, pre-school, primary and secondary education, housing (including housing benefits), social assistance and social services (childcare, elderly, disabled), culture, public transport, local roads, etc. In Latvia, municipal institutions are the major social landlords in public housing. Municipalities acquire apartments in several ways: apartments that were transferred or not privatised; purchase of apartments from the state (<i>escheat</i>); auctions; construction of residential buildings; and purchase of apartments in other municipalities. One of the autonomous functions of the local level authority is 'to assist people in resolving their housing problems and to promote the creation, maintenance, and modernisation of housing stock.' The municipality is obliged to provide housing for certain categories of the population or to assist in solving housing problems in situations provided for in laws and regulations. All LGAs address this function. They also make efforts to address affordable housing needs beyond this function by outlining their own housing policy and enacting policies matching their financial capabilities. For example, the capital city of Riga has its own guidelines for housing policy for the period 2024-2030. Among other measures, the guidelines provide for the establishment of the Housing Competence Centre – a one-stop agency assisting inhabitants of Riga in navigating various housing and housekeeping issues, including support for affordable housing. Other bigger towns as well as smaller counties (<i>novadi</i>) of Latvia also implement their own housing policies. For example, Valmiera and Līvāni county municipalities have established local housing policies and are currently implementing them.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Sustainable Development Strategy of Latvia until 2030	The highest hierarchical long-term development planning document in Latvia is the Latvian Long-Term Development Strategy Until 2030 (approved by the Saeima on 10th June, 2010). Included in the document is the Spatial Development Perspective, which focuses on three key aspects of spatial development: (1) accessibility and mobility; (2) settlement as an environment for economic development, human life and work and (3) spaces of national interest - unique specific areas of importance for the development of the whole country.
Housing Availability Guidelines 2023-2027	The guidelines are intended to make quality housing more accessible for low-income households, in part by supporting the improvement of the existing housing stock. The guidelines include priorities, policy indicators, and a set of tasks. They offer solutions to ensure housing availability for households with various income levels, including those with the lowest incomes. The guidelines also address investments in improving the existing housing stock and promoting investments in the development of new housing. The guidelines' overarching goal is to improve the quality of the housing stock in Latvia, which has remained poor in the post-Soviet era. A significant goal is construction of at least 300 eco-friendly, high quality and affordable apartments, offering affordable housing in nearly zero-energy buildings.

	Description
National Development Plan 2021-2027	The National Development Plan for 2021-2027 (NDP2027) is Latvia's main medium-term development planning document. It programmes Latvia's commitments to achieve the Latvian Sustainable Development Strategy 2030 (Latvia2030), the UN Sustainable Development Goals, and to improve the quality of life in Latvia over the next seven years. Its goals include making housing available to all households in Latvia. By 2050, housing should also meet high standards for energy efficiency, construction, safety, and amenities. The legal framework encourages private and public investment in housing. Policy measures listed under this goal are: • Renovating and increasing the number of social housing units and creating an instrument to provide housing support for low-income persons. • Promoting the availability of affordable sustainable housing (also by addressing market failures), primarily in new economically viable areas. • Improving housing availability for disadvantaged persons by providing financial support. • Developing a grant mechanism for purchase or construction of family housing, with support contingent on the number of children. • Improving housing quality through energy efficiency and real estate management. • Improving the rental housing market by establishing an effective regulatory framework, improving taxes and fees, and updating regulations on management, ownership, and construction. • Simplifying construction procedures for uniform residential construction.
Housing Availability Guidelines 2023-2027	The guidelines are intended to make quality housing more accessible for low-income households, in part by supporting the improvement of the existing housing stock. The guidelines include priorities, policy indicators, and a set of tasks. They offer solutions to ensure housing availability for households with various income levels, including those with the lowest incomes. The guidelines also address investments in improving the existing housing stock and promoting investments in the development of new housing. The guidelines' overarching goal is to improve the quality of the housing stock in Latvia, which has remained poor in the post-Soviet era. A significant goal is construction of at least 300 eco-friendly, high quality and affordable apartments, offering affordable housing in nearly zero-energy buildings.
Selected policy document(s) defining energy and environmental goals for housing	
Law On the Energy Performance of Buildings	The purpose of this Law is to promote rational use of energy resources, improve the energy performance of buildings, and increase public awareness of the energy consumption of buildings.
Long-Term Strategy for the Renovation of Buildings	First adopted in 2017 and later updated in 2020, the Long-Term Strategy for the Renovation of Buildings was created to comply with Directive 2010/31/EU of the European Parliament and the Council of 19th May, 2010 on the energy performance of buildings, as amended by Directive 2018/844 of 30th May 2018 and Regulation 2018/1999 of 11th December, 2018. The strategy is part of the National Energy and Climate Plan. It promotes cost-effective renovation of existing residential and non-residential buildings (both public and private) to decarbonised and near-zero energy buildings by 2050.
National Energy and Climate Plan	The National Energy and Climate Plan sets out several goals for housing. By 2050 in Latvia: (a) all households should have access to affordable housing; (b) existing housing stock should meet high standards for energy efficiency; and (c) Latvia should achieve climate neutrality.
Selected policy document(s) defining strategy to tackle housing exclusion	
Law on Social Services and Social Assistance	The law outlines how social assistance is provided including for housing.
Law on Assistance in Solving Apartment Matters	The law specifies how social assistance is provided for solving housing matters.
Selected policy document(s) establishing planning and land use paradigm	
Land Policy	Land Policy is a conceptual, strategic, and cross-sectoral planning document setting out strategic objectives. It aims to preserve land as a national treasure and foundation of the nation state, reconciling the interests of different sectors in the use of land. The overarching objective of Land Policy is sustainable land management that ensures low-carbon economic growth, equality of opportunity, biodiversity conservation, and climate-resilient development.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing allowance	Households are assessed based on their situation.	Local authorities, private housing owners	NA	The housing allowance is transferred to the managing company, other service providers, the heating fuel supplier, or to the account of a credit institution or postal settlement system specified by the claimant. It can also be paid to the claimant in cash.
Public and social rental housing programmes				
Social apartments and social houses	Target households include those eligible for housing allowance. Each household is assessed based on its situation.	Local authorities	The local authority can decide to whom assistance will be provided. The assistance can be varied, from renting out the social apartment to allowance for purchase of fuel or repair of a dwelling.	The rental contract for a social apartment is concluded for a maximum period of two years. Every six months, the responsible institution of the municipality checks whether there has been any change in the circumstances on which the social apartment contract was based.
Housing Affordability Fund* *It is not yet widely known by this name. Presently, it is only an EU funded programme.	This is a new programme intended for construction of rental houses outside Riga and its greater area, including Jūrmala, Baloži, Ķekava, Olaine, Mārupe, Babīte, Salaspils, Stopiņi, Garkalne and Carnikava.	ALTUM - state-owned capital company State Asset Possessor SIA: "Publisko aktīvu pārvaldītājs Possessor" Real estate developers	A total of €42,900,000 is available from the Recovery and Resilience Fund. The support is available as a loan or parallel loan with a capital rebate for up to 30% of the project's eligible costs. The loan term is up to 30 years with interest rates starting at 0.69% per annum. <i>Despite not having an official definition of affordable housing, the Latvian Government established the Housing Affordability Fund in July 2022, as part of a range of housing policy reforms. It is a national revolving fund scheme aimed at financing supply of rental housing for low to middle income households. The Latvian government has made use of the EU Technical Support Instrument to identify a strategy to strengthen this fund with the help of OECD in cooperation with the Directorate-General for Structural Reform Support (DG RE-FORM).</i>	The government plans to build 467 low-rent apartments in the regions. The apartments will be rented to households whose total average gross monthly income does not exceed certain limits. This means income taxable for personal income tax purposes according to the certificate of the State Revenue Service or equivalent foreign tax administration for the previous tax year at the time of allocation of the apartment. Recipient households' income: may not exceed €1,415 for a one-room apt.; may not exceed €2,437 for a two-room apt.; may not exceed €3,731 for an apt. of three or more rooms. The maximum rent for 2024 is €6.39 /m².

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
At least one local authority has constructed its own rental housing	Any natural person can rent an apartment, but priority is given to specialists working in sectors that the city has prioritized for development.	Local authority of Valmiera	In 2018, 'Valmieras namsaimnieks, Ltd' built two apartment rental houses with a total of 150 apartments. Fifteen of these are one-room apartments of 25-30 m ² , 90 are two-room apartments of 34-41 m ² , and 45 are three-room apartments of 50-54 m ² . Two one-bedroom apartments are specially adapted for people with functional disabilities. 'Valmieras namsaimnieks, Ltd' has a cooperation agreement with companies and institutions in sectors that the city has prioritized for development.	Any natural person can rent an apartment, regardless of their current place of residence, but the rental agreement requires all persons living in the apartment to declare the address of the apartment as their place of residence.
Public subsidies towards affordable owner-occupied housing				
Bank loan guarantees	Families with children who have regular income but not enough savings to make the first payment are eligible for bank loan guarantees. Various guarantee rates are applied in different locations.	ALTUM, a state-owned capital company	This programme provides guarantees for a bank loan for purchase or construction of housing.	The guarantee is granted if the transaction amount for the purchase and/or construction and repair costs does not exceed €300,000. The guarantee term is 10 years.
Subsidy Balsts	This programme is available to families with at least 3 or more children in the family and families with at least one underaged child with disabilities or one family member who has not reached the age of 24 and who has a group I or group II disability.	ALTUM, a state-owned capital company	The subsidy takes the form of a one-time payment to families with children to help reduce the first payment for purchase or construction of housing. The subsidy is increased by €2,000 if the house being built or purchased has almost zero energy consumption in line with energy efficiency norms.	The subsidy can be granted if: • a loan is received from the bank for purchase or construction of housing; • the recipient of the subsidy does not own any other residential premises (house, apartment, summer cottage); • the recipient's gross family income in the previous taxation year did not exceed €17,000 per family member; and • the subsidy does not exceed 50% of the transaction sum (max. € 300,000).

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage interest rate subsidization				
Temporary mortgage interest rate compensation in 2024	Temporary mortgage interest rate compensation in 2024 Subsidies were available to mortgagees provided that the following conditions were met: - the mortgage loan agreement was concluded before 31st October 2023 and - the mortgage loan balance did not exceed €250,000.	Private banks - creditors	To alleviate the disproportionate increase in the burden of credit payments due to Euribor interest rates, compensation for home loan borrowers was temporarily provided for in the Consumer Rights Protection Act. The compensation was provided for one year. The mortgage interest rate was offset against a special levy for the protection of mortgage borrowers, which was paid into a revenue account set up for this purpose.	In 2024, mortgage borrowers were reimbursed 30% of their total interest payments. The quarterly reimbursement was calculated by the credit institution, which then reported the amount to the National Revenue Service, which in turn transferred it to the borrower's account.
Programmes supporting energy efficiency refurbishment				
Energy efficiency programme in apartment buildings	Owners of apartments within multi-unit buildings	ALTUM, the state-owned capital company and representatives of apartment owners	The #NextGenerationEU programme provided €57.2 million for improving insulation and energy efficiency in about 170 buildings and for encouraging the transition to renewable resources. Support from the EU Recovery and Resilience facility fund will cover up to 49% of the total cost of an energy efficiency project without value-added tax. Residents will be required to cover the rest of the cost with their savings or a bank loan. The programme must involve a loan at least in the amount of the capital discount. An ALTUM guarantee is mandatory if bank financing is used.	The main requirements for funded projects are: to decrease primary energy consumption by at least 30%, and for each €5,000 investment, primary energy savings of 1 MWh/year should be produced.
Energy efficiency subsidies for private houses	Owners of private houses are eligible if the recipient has in his/her care at least one child or is expecting a child.	ALTUM, the state-owned capital company Private homeowners	This aid is intended for renovation and improved energy efficiency in private houses or for installation of electricity generation equipment. The support comes in the form of a grant. Its size and share vary based on the chosen means of heating. At this point, 1,181 energy efficiency projects in private homes have been approved for funding, receiving a combined €5.145 million.	Ownership of the house must be registered in the Land Register, and the applicant must be the owner of the house.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting home improvements/adaptation				
Loans for renovation of apartment buildings and beautification of the surrounding area	Owners of apartments within multi-unit buildings	ALTUM, the state-owned capital company and representatives of apartment owners	Loan at special rate	This programme provides loans of €10,000 to €400,000 per building for up to 20 years at an annual interest rate of 3,9%-5,8%.
Programmes supporting vulnerable households with access to energy				
See Housing Allowance				
Other schemes for specific groups				
Housing for young specialists	Young specialists are persons who have acquired vocational secondary or higher education, are age 35 or younger, and have regular income but not enough savings to make the first payment on a dwelling unit.	ALTUM, the state-owned capital company	This programme provides guarantees for bank loans for purchase or construction of housing for young specialists with regular income but not enough savings to make the first payment. The aim of the guarantee is to decrease the amount of the first payment required for receipt of a mortgage loan.	The guarantee term is 10 years. The amount of the guarantee is up to 20% from the principal amount of the loan, not to exceed €50,000.
Housing support for National Armed Forces soldiers	National Armed Forces soldiers	ALTUM, the state-owned capital company	This programme offers guarantees for bank loans to cover the down payment for purchase or construction of housing. The purchase price or construction cost of the home may not exceed €300,000.	The guarantee term is up to 10 years. The guarantee covers up to 25% of the principal loan amount, but not more than €20,000.

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Liechtenstein

Marlene Gerhalter, Luke Juday, Franziska Sielker

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Country Snapshot

- Liechtenstein is a small, wealthy country with only a few policies aimed at housing support. There are no registered homeless people, and state support mainly goes to families with children, people with disabilities and the elderly
- About a third of the population owns their home, and about half of the buildings are single-family units.
- Housing in Liechtenstein is mostly market-based. The government provides both supply- and demand-side subsidies, if the income of the subsidized household is under a certain threshold.
- There are some programmes designed to increase the energy efficiency of buildings. After a subsidy for energy costs (*“Energiekostenpauschale”*) ended in 2023, there was no direct support to decrease the costs of heating and electricity for households.
- There is one housing cooperative association which does not aim to generate profit, and therefore provides housing at reduced prices. It aims to provide housing at “sustainable conditions” for all income groups, and the apartments provide high-quality living conditions. It is not directly financially supported by the government.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	21,361
With usual residents	17,697
Without usual residents	2,834
Of which	
- Secondary residencies	NA
- Vacant	830
Conventional dwellings per thousand inhabitants	289.06
Age breakdown of residential buildings	
- Pre-1919	8.6%
- 1919-1945	5.2%
- 1946-1960	8.8%
- 1961-1980	24.9%
- 1981-2000	29.4%
- 2001 or later	22.9%
- Not identified	0.1%
Type of residential buildings	
- Multi-family	21.9%
- Single-family	56.6%
- Other	18.5%
- Not identified	3.0%
Tenure structure	
- Owner-occupied	33.8%
- Social rental	NA
- Private rental	49.9%
- Other	12.9%
- Not identified	3.5%
Greenhouse gas emissions for heating and cooling of the housing stock	NA
Percentage of population unable to keep their home adequately warm	NA
- Households at risk of poverty	
- Not at risk of poverty	
- Total	

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is no definition for affordable housing.
Definition(s) of social housing	According to the national government's official website, "social housing is the state-subsidized creation or provision of housing for social groups that cannot meet their housing needs in the free housing market."
Definition(s) of adequate housing	There is a reference to "accepted building standards," but no explanation of what those standards are.
Definition(s) of energy poverty	There is no formal definition.
Definition(s) of homelessness	According to a statement to the UN Human Rights Council, there is no homelessness in Liechtenstein. They do not provide a definition of homelessness, nor is there a reference to a survey assessing possible hidden homelessness. However, people living in precarious housing conditions or affected by homelessness typically move across the border to Switzerland or Austria where support facilities are available.
Vulnerable groups identified in the context of housing policies	Rent contributions are primarily aimed at families and single parents of dependent children. They qualify for support depending on the household's number of children and income. Cooperative housing is not specifically tied to income, but it does aim to provide housing, especially for families, people with disabilities, and the elderly.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Office of Building Construction and Spatial Planning (AHR)	The AHR is responsible for spatial and traffic planning, building law, and housing promotion. It includes departments for: • Building Code and Fire Protection • Land Use and Transportation Planning • Legal Staff • Housing Development/Central Services Staff Office
Role of other public bodies involved at national level	
Cooperative Housing Association of Liechtenstein (<i>Wohnbaugenossenschaft Liechtenstein</i> - WBL)	The WBL is the only association for housing cooperatives in Liechtenstein. Its target demographic is the middle class, with an extra focus on families, people with disabilities, and the elderly. There is a strong focus on the quality of apartments and maintaining a high standard of living. The housing cooperative association is not subsidized by the Housing Subsidies Act, and there are so far only two housing blocks that are part of the association.
Role of local authorities	
Local planning	Municipalities are responsible for maintaining a building code covering the entire municipal area and a zoning plan, which designates different uses and protection measures for specific areas. Municipalities also often hold large portfolios of buildable land, which could be used by the municipality directly or granted to third parties for specific purposes.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Housing Subsidies Act of 1977 (<i>Wohnbauförderungsgesetz</i>)	This act establishes subsidies to support the construction, purchase, or conversion (if concurrent with a change of ownership) of private residential property. There are minimum- and maximum criteria for dwelling size, as well as a minimum and maximum income for eligible applicants. A special Housing Promotion Unit verifies whether applicants and property meet the requirements and offers advice to potential applicants.
Housing Subsidy Ordinance of 2004 (<i>Wohnbauförderungsverordnung</i>)	This ordinance modifies and rescinds parts of the Housing Subsidies Act, and repeals laws regarding the promotion of housing construction.
Selected policy document(s) defining energy and environmental goals for housing	
Energy Efficiency Act	This law regulates subsidies for measures that increase energy efficiency or increase the use of renewable energy. The law establishes subsidies for many activities, but those especially relevant for housing are subsidies for: • the thermal insulation of existing buildings, • the construction of buildings with high energy efficiency standards (“<i>Minergie-Bauten</i>”), and • the heating of water with thermal solar collectors.
Action Plan Energy 2022	This plan supports households and businesses in saving energy. Three of the four programmes included in this plan are relevant for housing: A thermography funding programme (more about this in Table 5), consultation for exchanging lightbulbs and consultation for heating with gas or oil (these two have been discontinued).
Selected policy document(s) establishing planning and land use paradigm	
Spatial Concept Lichtenstein (<i>Raumkonzept</i>)	The Spatial Concept of Lichtenstein is considered a soft-planning instrument. The populated part of the country is divided into different settlement types: urban core area, compact settlement area, and settlement areas close to nature. The spatial concept defines different goals for these settlement types.
National Development Plan (<i>Landesrichtplan</i>)	The national government publishes a legally binding national development plan, which defines general goals for housing development, among other things. Municipalities must meet these goals by proposing policy measures and zoning land in their regional planning. Central goals include preserving the landscape and preserving the nation's high standard of living. A significant amount of land is zoned for residential but is not actually developed. The planning authorities can do little to combat this but aim for more density and less sprawl.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Rent contribution (<i>Mietbeiträge</i>)	Families and single parents under a certain income threshold	Private Landlords	Payments are administered by the Office of Social Services.	Families under a certain income (dependent on family size) receive monetary support.
Public subsidies towards affordable owner-occupied housing				
Housing Promotion Unit (<i>Stabsstelle Wohnbauförderung</i>)	Anyone under a certain income threshold	Private landlords and self-build homeowners	This programme provides interest-free loans through the Office for Structural Engineering and Spatial Planning.	The construction, conversion (in connection with a change of ownership), or purchase of property is subsidized, if the household's income is below a certain threshold.
Programmes supporting energy efficiency refurbishment				
Energy financial support (<i>EnergiEFörderung</i>)	Anyone	Private landlords and self-build homeowners	Subsidies are available for renovations or infrastructure investments.	Subsidies are provided for many activities that increase the energy efficiency or use of renewable energy in a dwelling.
Thermography funding programme (<i>Thermografie-Förderprogramm</i>)	Owners of houses built before 1993	Private landlords and self-build homeowners	This programme matches a 100 CHF payment from the owner with a 160 CHF contribution from the Energy Department of the Office of Economic Affairs.	Outdoor thermography images are taken to see how the heat retention of the building envelope can be improved.
Programmes supporting home improvements/adaptation				
Redevelopment consulting (<i>Sanierungsberatung</i>)	Owners of houses built before 1993	Private landlords and self-build homeowners	Subsidies from the Energy Office	This programme subsidises consulting services helping homeowners to identify renovations that will decrease the energy usage and CO ₂ emissions.

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Lithuania

Elli-Noora Rautio

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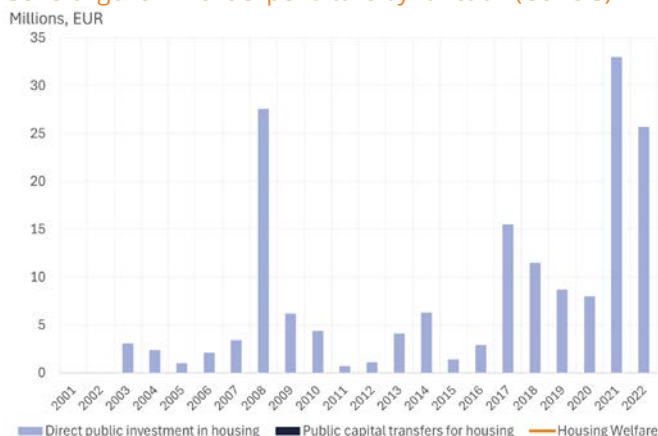
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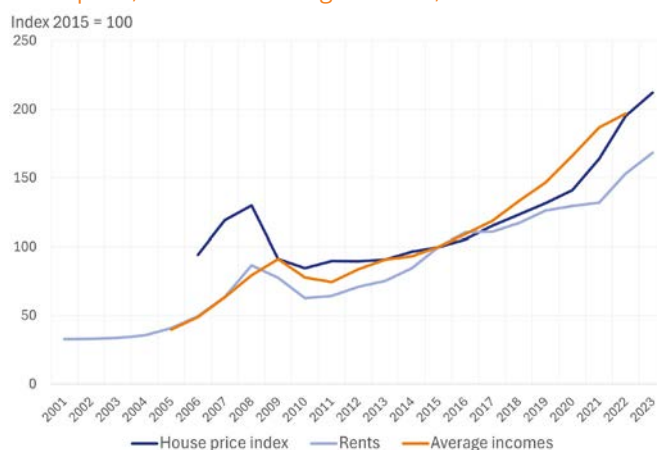
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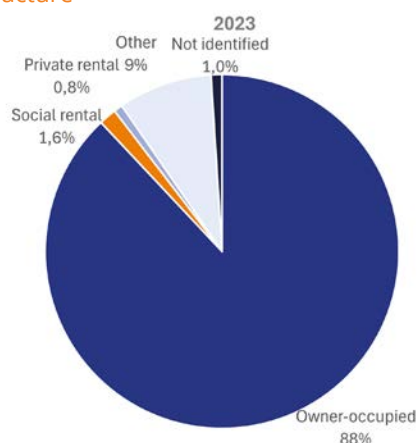
General government expenditure by function (COFOG)



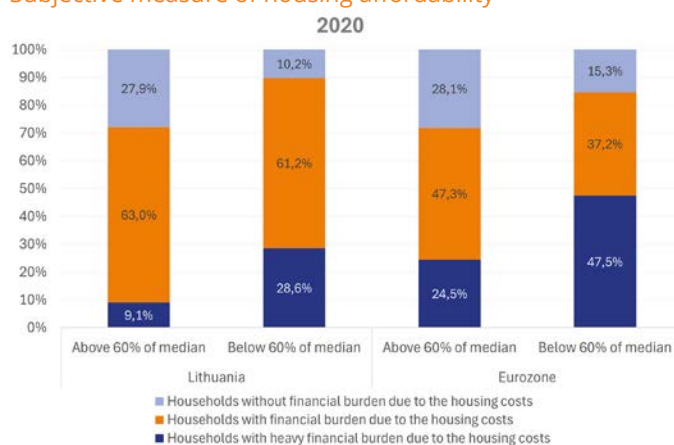
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Lithuania's housing policy aims to enhance housing quality, increase affordability, and promote environmental efficiency. Policies are particularly focused on supporting low-income households and young families, while addressing energy efficiency and housing quality gaps.
- The housing stock is heavily dominated by owner-occupied dwellings (88%). Social rental makes up 1.6%, and private rental just 0.8%, reflecting the legacy of mass privatisation since 1990.
- The Ministry of Environment is the lead ministry for housing policy, complemented by the Ministry of Finance, Ministry of Social Security and Labour, Ministry of the Interior, and municipalities. Municipalities play a central role in social housing provision, rental compensation, and renovation initiatives.
- Social housing and municipal housing are both provided by municipalities, but differ in access conditions. Social housing is strictly income-based and reassessed regularly, while municipal housing is more flexible and not limited by income thresholds.
- Support for homeownership includes financial incentives for young families acquiring their first home, partially compensated housing loans, and municipal support. Eligibility is tied to age, income, family size, and regional housing values.
- Energy efficiency policy is guided by the Long-Term Renovation Strategy and the National Energy and Climate Plan. The flagship Apartment Building Renovation Programme aims to renovate 5,000 buildings by 2030, with subsidies and low-interest loans available to owners.
- Energy poverty is addressed through compensation for heating, drinking water, and hot water costs, managed via the Family Social Support Information System. The system integrates data across municipalities and ensures targeted assistance.
- The housing allowance scheme is administered at the municipal level and targets low-income households whose housing expenses exceed their ability to pay. Eligibility is centrally regulated, but the amount and conditions vary locally. Additionally, municipalities play a role in facilitating access to rental housing for vulnerable groups through compensation mechanisms for rent in the private sector. Eligible households can receive support when municipal or social housing is not available, with the compensation amount depending on family composition, income, and housing costs.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	1,438,000
With usual residents	1,213,000
Without usual residents	NA
Of which - Secondary residencies - Vacant	
Conventional dwellings per thousand inhabitants	514
Age breakdown of residential buildings - Pre-1919 - 1919-1945 - 1946-1960 - 1961-1980 - 1981-2000 - 2001 or later - Not identified	NA 10.2% 8.0% 38.5% 28.0% 15.3% NA
Type of residential buildings - Multi-family - Single-family - Other - Not identified	58.1% 40.4% 1.5% NA
Tenure structure - Owner-occupied - Social rental - Private rental - Other - Not identified	88.0% 1.6% 0.8% 8.6% 1.0%
Greenhouse gas emissions for heating and cooling of the housing stock	319 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm - Households at risk of poverty - Not at risk of poverty - Total	33.8% 13.6% 18.0%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	In Lithuania, the concept of intermediate or affordable housing is tied to the challenges many households face in affording good-quality housing. The housing stock is dominated by owner-occupied, multi-unit apartment buildings that are energy inefficient and face persistent quality gaps. While average household spending on housing is relatively low, house prices have been rising, and many households cannot afford to move to higher quality homes that better suit their needs. The definition of affordable housing in Lithuania is tied to these challenges and the policies put in place to address them. Housing policy – is focused on making quality housing accessible at a price that households can afford, considering the broader economic and policy context.
Definition(s) of social housing	In Lithuania, social rental housing is often provided by municipalities. Municipalities also play an important role in supporting the development of new social dwellings by providing land at discounted prices. In Lithuania, the rent charged for social housing is fixed by the state. After the privatization of the housing stock (since 1990), only a small portion remained as public social housing, which is now rented out. The groups that are targeted for social housing are low-income households and young people. Young single-parent families are especially highlighted.
Definition(s) of adequate housing	In Lithuania, one definition of adequate housing can be found in the Law on Support for Housing Acquisition or Rental. In the law, adequate housing is referred to as “Adequate accommodation”. Adequate accommodation means a housing unit with a usable floor space of not less than 10 square meters and not more than 14 square meters per person or family member, when paying reimbursement for part of housing rental or housing leasing.
Definition(s) of energy poverty	In Lithuania, energy poverty is primarily associated with inability to keep a home adequately warm. A household is defined as suffering from energy poverty, when it spends a significant share of its income on energy costs. The country has one of the highest energy poverty levels in the EU. Thus, an important instrument to address energy poverty in Lithuania is heating compensation, which provides financial assistance to households who cannot afford sufficient heating. In Lithuania, energy poverty is addressed both part of general social policies, and as part of a national energy and climate plan.
Definition(s) of homelessness	The Law on the Declaration of Residence defines a homeless person as one who does not own accommodation or a building or have any other right to use such accommodation or building and resides in temporary accommodation or public places. However, the national strategic documents do not refer to any official definition of homelessness. Existing definitions of homelessness are solely used for administrative and statistical purposes and cover only some of the ETHOS Light categories of homelessness. The main actors in the sphere of homelessness response are the Ministry of Social Security and Labour, municipalities, and non-governmental organisations (NGOs).
Vulnerable groups identified in the context of housing policies	In Lithuania, vulnerable groups in the context of housing are: • single parents and larger families • immigrants • those with less education and the unemployed • the elderly, especially females • low-income households • young people and young families

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
The Ministry of Environment	Primary responsibility for housing lies in the hands of the Ministry of Environment. The Ministry oversees various aspects of environmental and urban development policies, including housing, construction, and urban planning. The Ministry: • Proposes legislation on housing. • Proposes State strategies and programmes on housing. • Participates in and adjusts draft legal acts prepared by other ministries, government bodies, county governors, etc. related to housing.
Role of other public bodies involved at national level	
The Ministry of the Interior	The Ministry regulates and formulates State and local authority policy on housing and the provision of municipal services related to housing. The Ministry is also responsible for regional development legislation.
The Ministry of Finance of the Republic of Lithuania	The Ministry is responsible for: • Financial State programmes supporting housing. • Funding municipal housing programmes. • Obtaining and administering international loans for the housing sector. • Promoting organizational structures among private owners of multi-family buildings and estates.
The Ministry of Economics	The Ministry of Economics is responsible for defining and steering housing policy. Also, the ministry oversees the establishment of the Fund.
The Ministry of Social Security and Labour	The Ministry of Social Security and Labour works on questions of housing support. It ensures policies, regulation, and development of public support for housing and rent; analyses State support for housing and rent policies; provides the Government with proposals for policy development; and coordinates state support for housing or rental policies in the municipalities.
The Ministry of Justice	The Ministry of Justice prepares draft legislation related to housing.
Role of regional authorities	
The Administration of counties (10 counties in total)	The county is a higher administrative unit. It is formed from the territories of the municipalities and is characterized by common social, economic, and ethno-cultural interests. At the regional level, housing policies and instruments are implemented and executed by counties.
Role of local authorities	
Municipalities	Municipal responsibilities in housing include: Managing and Expanding the Social Housing Stock: Municipalities are responsible for managing the existing social housing stock and expanding it to meet the needs of low-income and vulnerable households. Managing the Municipal Housing Stock: They manage the municipal housing stock, which includes properties owned by the municipality. Administering the Rental Compensation Scheme: Municipalities administer the rental compensation scheme, which provides financial assistance to low-income households to help them afford rental housing. Residential Modernisation: Municipalities are involved in expanding funding support for residential modernisation schemes to meet rising demand, making the renovation process more efficient, and strengthening municipal capacity for renovations through dedicated municipal companies. Setting Tax Rates: Municipalities can set tax rates on immovable property and on land, within limits set by law or decisions from central authorities.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Construction and housing (multiple documents)	The strategies and goals for housing at the national level in Lithuania are: • To ensure state regulation of territorial planning, construction, and housing development processes; and ensure the use and maintenance of buildings in accordance with the principles of sustainable development. • To improve housing quality and energy efficiency in housing. • To provide housing support to low-income and vulnerable household and help young households purchase their first home.
Selected policy document(s) defining energy and environmental goals for housing	
National Energy and Climate Plan of the Republic of Lithuania for 2021-2030	The National Energy and Climate (ENCP) Plan is a ten-year integrated document mandated by the European Union for each of its member states. Its purpose is to help the EU meet its overall greenhouse gas emissions targets. The Energy and Climate Plan addresses all five dimensions of the EU Energy Union: decarbonisation, energy efficiency, energy security, internal energy markets and research, and innovation and competitiveness. Regarding housing, the plan aims to improve energy efficiency and use of energy from renewable sources in residential and public buildings. The plan also includes a holistic way of approaching energy poverty. To reduce the number of households that spend a significant share of their income on energy costs, public efforts focus on improving energy efficiency, making energy resources more affordable, increasing incomes for small households, and informing consumers.
The Long-Term Renovation Strategy	According to the Long-Term Renovation Strategy, all buildings and residential houses in Lithuania must become fossil free and their carbon footprint reduced to zero by 2050. The aim is to modernise over 400 thousand buildings by 2050 and to reduce the annual primary energy consumption of the building stock by 60%, as well as reduce the annual co-building stock of CO₂ emissions to 0 mtCO₂.
Selected policy document(s) defining strategy to tackle housing exclusion	
Policy Actions for Affordable Housing in Lithuania	The document outlines a comprehensive strategy to address housing exclusion in Lithuania, focusing on improving housing quality, affordability, and energy efficiency: • It emphasizes the need to accelerate improvements in housing quality and energy efficiency, particularly in multi-unit buildings, through financial incentives and support schemes. • The strategy includes targeted housing support schemes for low-income and vulnerable households, such as subsidies for renovation costs and heating allowances. • It evaluates the effectiveness of government resources in helping young families purchase their first home and suggests a reevaluation of these schemes. • It considers measures to formalize the private rental market, aiming to provide robust alternatives to home ownership and legitimizing the market.
National strategies to fight homelessness and housing exclusion, 2019	This document provides a comprehensive overview of the nature and extent of homelessness and housing exclusion in Lithuania. It also outlines strategies and policies to address these issues.
Selected policy document(s) establishing planning and land use paradigm	
Comprehensive Plan of the Territory of the Republic of Lithuania	In terms of planning and land use, the strategy defines spatial development aims and functional priorities for the use of territories. It ensures the spatial integrity of all country strategies and enables the reconciliation of various activities such as business, agriculture, tourism, recreation, protection of the environment and cultural heritage, creation of infrastructure, and more. The CPTRL establishes spatial integration policy, use, and protection priorities for Lithuania. The decisions made in this document will be valid until 2030, and the proposed vision will be valid up until 2050. These decisions are also connected to achieving the UN Sustainable Development Goals.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing allowances	Low-income households.	The municipal social services	Housing allowances are paid with funds from the local government social services budget, with some additional top-up support provided by municipalities in some places.	Housing benefit is a social support of the municipality for low-income households where expenditure on housing is higher than income or cannot be fully covered by income. The amount of the housing benefit is determined based on the location, size, and composition of the household. Local authorities assess households' eligibility for the housing benefit scheme and administer the programme. The eligibility criteria is established by the central government.
Public and social rental housing programmes				
Social housing	Priority is given to low-income households. Recipients must be citizen or have permanent residency. They must also be a local resident in the municipality where they are applying.	A social apartment is owned or rented by a local government. Municipalities are primarily responsible for setting the rent and/or managing the social housing stock.	Municipalities and state funding.	A social house is a building in which all apartments are rented to households that are entitled to public support. A social dwelling may also be a building owned by an association or foundation tailored for people with disabilities. The rent-setting system is utility based. Sitting tenants do not have a right to buy the accommodation. There is a regular reassessment of the tenant: • in social housing, this takes place semiannually. • In municipal housing, the timing varies by municipality If sitting tenants no longer fulfil eligibility requirements, the lease is terminated. This includes not exceeding the income threshold. The criteria for priority allocation to eligible recipients are time on waiting list, disability, and the size of household.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Municipal housing	Everyone, especially vulnerable groups	Owned and managed by municipalities	Municipalities.	Unlike social housing, income criteria are not generally applied to the allocation of municipal housing. Municipal housing accounts for most of the public rental housing stock owned by local authorities. Municipal units can be leased for up to one year to households that qualify for social housing. In January 2022, new regulatory amendments came into force encouraging municipalities to prioritise vulnerable groups in the allocation of municipal housing. Municipalities must set rents at market-rate, with a series of exceptions permitted for certain groups. The tenants in municipal housing typically have fixed-term contracts and are not required to meet the income and asset eligibility test required of social housing tenants, nor do they need to declare their income levels
Public subsidies towards affordable owner-occupied housing				
Support for the acquisition of housing and financial incentives for young families acquiring a first home (<i>Finansinė paskata pirmąjį būstą įsigyjantioms jaunoms šeimoms</i>).	Young families are defined as households in which both spouses are under 36 years of age, or a family in which a mother, father, or guardian (caregiver) under 36 years of age raises one or more children alone and/or raises a child or children for whom permanent guardianship (care) has been established.	Municipalities	The support comes from municipalities and state funding approved by the order of the Minister of Social Security and Labor of the Republic of Lithuania.	This financial incentive is provided in accordance with the Law of the Republic of Lithuania on financial incentives for young families purchasing their first home and the description of the organizational procedure for the provision of financial incentives for young families purchasing their first home. The incentive is provided to homes in those territories where the normative value of a square meter is at least 65% lower than the maximum normative value of a square meter throughout Lithuania. Territories in which young families purchasing their first home are entitled to a financial incentive are reviewed only when the normative value of a unit of real estate area calculated in accordance with this procedure has increased by more than 20%. The amount of housing credit according to which the subsidy granted to a young family is calculated cannot be higher than €87,000.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage interest rate subsidization				
Partially compensated housing loan	This loan is provided to individuals or families who purchase their first home in Lithuania, or who have not owned their own home in the last 5 years and have not used this support before.	National/Federal	Funding is provided by the municipality where the recipient has declared their place of residence. The municipality certifies the application and the state subsidises a portion of the housing loan.	There is a limit to how much the subsidised portion of the loan can be. Only the acquisition, construction, and reconstruction of residential real estate can be financed. To receive a housing loan partially compensated by the state, assets and income are declared must be declared by the recipient.
Programmes supporting energy efficiency refurbishment				
Apartment building renovation (modernization) programme	Everyone.	Funding is provided by the Ministry of Environment, in cooperation with the Ministry of Social Security.	This programme provides subsidised loans and subsidies to cover a share of renovation costs for owners in multi-family apartment buildings to pursue energy efficiency renovations.	This is a support scheme that provides financial incentives to homeowners to undertake renovation projects that improve housing quality and energy efficiency. The Multi-Apartment Building Modernisation Programme is the largest and longest running investment into renovation of housing in Lithuania. The current programme aims to provide funding for the renovation of 5,000 multi-unit buildings by 2030. There are no income limits to either the lending or subsidy components of the renovation programme. Renovations must increase energy efficiency substantially. The objective of the programme is to ensure that heating costs after the renovation do not exceed heating costs before the renovation, even when factoring in costs related to the loan payments.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting vulnerable households with access to energy				
Compensations for heating of a dwelling, hot and drinking water costs (<i>Busto šildymo išlaidų, geriamojo vandens išlaidų ir karšto vandens išlaidų kompensacijos</i>)	Low-income households	Municipalities/ Family Social Support Information System.	The Family Social Support Information System is an information system operating under cooperative agreements between the Ministry of Social Security and Labor and the municipalities. The purpose of SPIS is to uniformly register and collect information on social support provided in municipalities (social benefits and compensations, social support for students, social services, activities carried out in the field of child rights protection, etc.); to analyse this information according to municipalities, types of support, and recipients of support; and to prevent the receipt of support in several municipalities at the same time.	This compensation is available for all tenure types. Claimants must meet the requirements of the Law of the Republic of Lithuania on Cash Social Assistance for Poor Residents, ensuring the value of assets and any debts accrued for heating or water have concluded in a repay-ment agreement with the provider(s). The benefit is granted if: • the cost of heating is more than 20% of the difference between the beneficiary's income and the State Support Income (EUR 102) provided to a household or person living alone; • the cost of drinking water is more than 2% of the beneficiary's income; and • the cost of hot water is more than 5% of the beneficiary's income.
Other schemes for specific groups				
Social benefit	Low-income families	Municipalities	This benefit is financed by the State Social Insurance Fund Board at MSSL	Social benefit is paid to the family (persons living together) or single resident if the value of their property does not exceed the average property value set for their residential area and the monthly income is below the level of the state supported income. There are multiple criteria that define who is eligible for the benefit.

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Luxembourg

Jean Claude Zeimet, Tatjana Neuhuber

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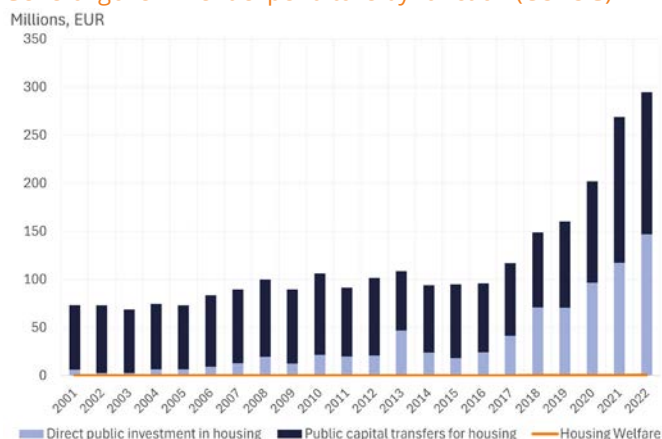
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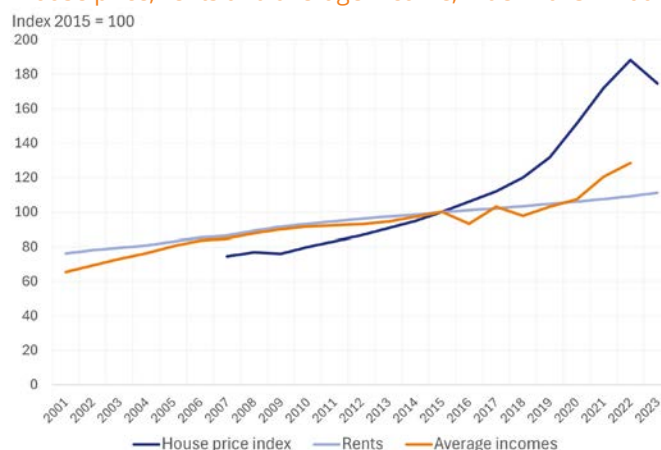
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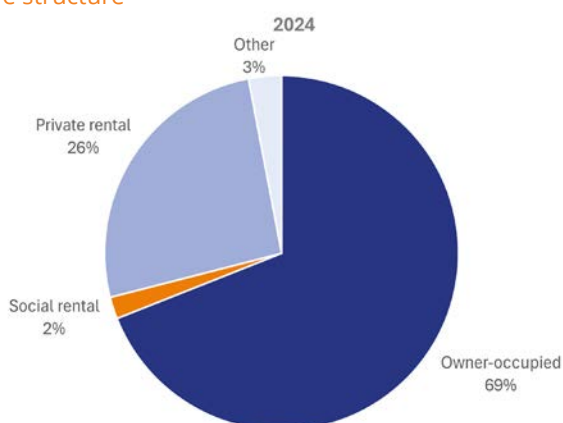
General government expenditure by function (COFOG)



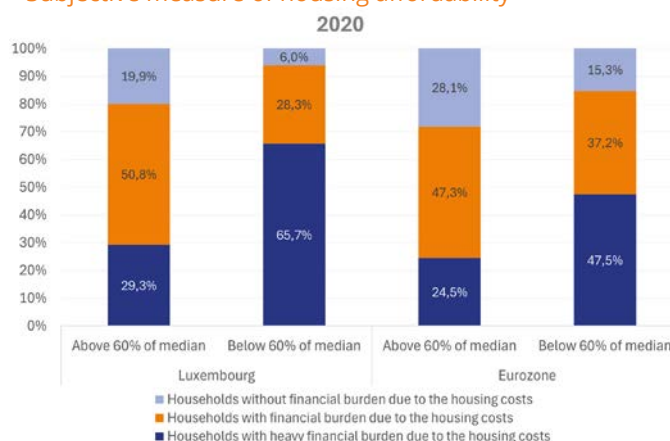
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Luxembourg has developed a comprehensive housing policy framework that brings together legislative, financial, and administrative tools to address changing housing needs. With increasing attention to affordability, the country combines long-standing support for homeownership with newer instruments to facilitate access to rental housing through public-private and nonprofit partnerships.
- Luxembourg's housing system is shaped by a high level of homeownership, complemented by a range of public initiatives to expand access to affordable housing. The policy approach integrates both rental and ownership support within a single legal and institutional framework.
- Around 69% of households are owner-occupiers, while 28.3% rent in the private sector and 2% live in publicly supported rental housing. A further 2.7% benefit from rent-free accommodation. These figures reflect a tenure structure where ownership remains prevalent, while targeted measures address other housing needs.
- The legal category of "affordable housing" was introduced in 2023 and applies to all housing supported by public funding, whether for rent or ownership. The law defines criteria for construction, eligibility, and allocation, supporting the development of publicly managed housing options.
- Affordable housing includes rental dwellings with income-adjusted rents, ownership through long-term land lease agreements (*emphyteusis*), and units managed through social rental schemes. The affordability ratio is calibrated according to household income and size.
- Social rental management (*gestion locative sociale*) is a key mechanism for expanding rental options. It involves cooperation between private owners, non-profit organisations, and municipalities. Rents are set below market rates, and participating landlords receive tax incentives, while tenants may also receive social support.
- The Housing Observatory, established in 2003, plays an advisory and monitoring role by collecting, analysing, and disseminating data on housing conditions. Its work supports evidence-based policymaking and informs the planning of future housing initiatives.
- Environmental aspects are also monitored. Luxembourg's per capita greenhouse gas emissions from residential heating and cooling were 1,296 kg in 2022. The policy framework includes efforts to improve building performance through both regulation and support programmes.
- In August 2023, Luxembourg adopted a new Affordable Housing Act, establishing a unified legal framework for publicly supported housing. The law defines the roles of social developers, social landlords, and affordable rental and ownership models, and sets income-based criteria for eligibility and rent calculation. The at-risk-of-poverty threshold is used in national monitoring to identify vulnerable groups for housing support. In 2021, this threshold was set at €2,124 per month per adult, with 108,500 people living below it. These data help guide housing policy priorities and resource allocation.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	251,137 dwellings (2024)
With usual residents	129,664
Without usual residents	427
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	253.9
Age breakdown of residential buildings	
- Pre-1945	18.9%
- 1946-1960	10.3%
- 1961-1980	19.1%
- 1981-2000	20.8%
- 2001 or later	30.9%
- Not identified	NA
Type of residential buildings	
- Multi-family	52.8%
- Single-family	45.9%
- Other	1.2%
- Not identified	NA
Tenure structure	
- Owner-occupied	69%
- Social rental	2%
- Private rental	26.3%
- Other (=rent-free accommodation)	2.7%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	1,257 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	5.5%
- Not at risk of poverty	3.1%
- Total	3.6%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	Luxembourg does not distinguish between social, intermediate, or affordable housing. The term 'affordable housing' covers all dwellings whose construction and/or management is subsidised by public funds. The affordable housing act 'loi du 7 août 2023' defines the creation, management and allocation of publicly owned housing for rent or sale. The law defines social developers, social landlords, social rental management, affordable leases, and the methods and criteria for allocating housing for affordable rental. The aim is to boost the creation of affordable housing to provide options for the growing number of households having difficulty finding decent accommodation. For the purposes of the law, „affordable housing“ means any housing: • built and intended for affordable sale or built and intended for sale at moderate cost. In both cases, eligible households take ownership of the dwelling but rent the ground (<i>emphyteusis</i>) and must occupy it themselves; • built and intended for affordable rental. The dwelling is either for specific target groups or for eligible households. The affordable rent formula adapts linearly to the standard of living (the household's income and composition). Low-income households have an affordability ratio of 10%, median-income households a ratio of +/- 32%. This is a way of combining social and intermediate housing; or • under social rental management. The dwelling is privately owned, rents are capped, the rental management is non-profit, and the unit is supported by public subsidies. For affordable homeownership, housing eligibility levels are higher and include 70% of non-owner households with the lowest incomes. The objective of the social rental management (<i>gestion locative sociale</i> - GLS) is to mobilise unoccupied housing and provide low-income households access to affordable housing. To achieve this, the Ministry of Housing and Spatial Planning works in collaboration with a large number of municipalities and non-profit organisations. The latter sign cooperation agreements with the Ministry of Housing and Spatial Planning to rent unoccupied dwellings from private owners and make them available to low-income households. On average, rents paid to private landlords are between 30% and 40% below market rents. The GLS stakeholders also provide support for people to increase their chances of being able to return to non-subsidised housing if necessary. In return for charging rents below the market price, private landlords under the GLS scheme currently benefit from a 50% tax exemption on their net rental income. Municipalities benefit from an additional financial advantage. Tenants of social housing (from the Fonds du Logement in 2020) are better protected from rising prices and rents as their rent is solely determined by their income. On average, they spend 21.3% of their income on housing, compared with 30.0% for social housing applicants and 36.7% for tenants on the private market (EU-SILC, 2018).
Definition(s) of social housing	None. See definition of affordable housing.
Definition(s) of adequate housing	The term 'adequate' is used in the context of housing but there is no official governmental definition. The term is generally used together with the term 'affordable'. A person is considered as living in an overcrowded household if the household does not have at its disposal a minimum number of rooms equal to: • one room for the household; • one room for each couple in the household; • one room for each single person aged 18 and more; • one room by pair of single people of the same sex between 12 and 17 years of age; • one room for each single person between 12 and 17 years of age and not included in the previous category; • one room by pair of children under 12 years of age. The data is presented by accommodation tenure status. (data.europa.eu) In STATEC statistics, a dwelling is considered to be under-occupied if the household living there has more rooms than the minimum number considered adequate for the composition of the household. The minimum number of rooms is the same as that used to calculate the overcrowding rate.

	Description
Definition(s) of energy poverty	STATEC (Institut national de la statistique et des études économiques) attributes energy poverty in Luxembourg to the excessive weight of energy expenditure in relation to household income. It defines energy poverty as having high energy bills, low incomes, and low energy efficiency housing. To measure energy poverty quantitatively, it uses the following two indicators: High Energy Effort Ratio (EER) and Low Income, High Cost (LIHC). However, EER does not take income levels into account and could therefore include households with a high-income level who are using excessive amounts of energy, resulting in high energy expenditure. The Low Income, High Cost (LIHC) indicator, on the other hand, is more complex, as it includes two simultaneous conditions: low income and high energy expenditure. In 2021, 1.8% of households in Luxembourg were in a situation of energy poverty according to the two definitions. The Green Party tabled a parliamentary question in March 2024 deploring that the definition of energy poverty remains vague and that current indicators fail to fully capture the complexity of this multidimensional phenomenon. They recommend developing a comprehensive portfolio of qualitative indicators, such as energy prices, energy performance, the level of comfort and dampness in housing, and mobility poverty.
Definition(s) of homelessness	Luxembourg uses the European Typology of Homelessness and Housing Exclusion (ETHOS), therefore addressing the problem of homelessness in its broadest sense and covering all housing situations that can be considered inadequate: • rooflessness (without a shelter of any kind, sleeping rough) • houselessness (with a place to sleep but temporary in institutions or shelter) • living in insecure housing (threatened with severe exclusion due to insecure tenancies, eviction, domestic violence) • living in inadequate housing (in caravans on illegal campsites, in unfit housing, in extreme overcrowding) The ETHOS typology also forms the basis of the analysis grid used to determine the priorities of prospective tenants for affordable housing for rent to all.
Vulnerable groups identified in the context of housing policies	The at-risk-of-poverty threshold is considered to be 60% of the median standard of living calculated at national level. For 2021, the value of this threshold is €2,124 per month per adult. In 2021, 108,500 people lived below the at-risk-of-poverty threshold. Households considered to be at-risk-of-poverty include: • Single households receiving more than 50% of their income from transfers and subsidies (age range 25-34 & 55-64) • Households with 2 or more children receiving more than 50% of their income from transfers and subsidies • Households without children receiving more than 50% of their income from pensions • Households with one child receiving more than 50% of their income from work • Single-parent households with one or more children receiving more than 50% of their income from transfers/ subsidies • Homeless persons with no fixed address The Net Housing Affordability Ratio (NHAR) and Cumulative Housing Deprivation (CHD) metrics show that price increases significantly impacted the least well-off households on the private rental market in 2019, with housing costs consuming around half of their income. Furthermore, this vulnerable population faces a variety of housing, neighbourhood, and financial difficulties due to their dwellings' characteristics. Consequently, the financial burden of housing costs exacerbates the problems of these households. The economic and social impact of the Covid-19 pandemic, the Ukraine conflict, and rising inflation have disproportionately affected vulnerable households, leading to job loss, financial instability, and price increases. As a result, it is increasingly difficult for disadvantaged households to make rent or mortgage payments.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Housing and Spatial Planning (<i>Ministère du Logement et de l'Aménagement du territoire</i>)	The range of competence of the ministry is fixed by Government regulation. The Ministry coordinates and implements the general housing policy, including responsibilities for: • Sectoral housing plan, • Housing pact, • Legislation on rental lease, • Construction of social housing projects – Brick aid, • Fonds du Logement, • Société nationale des habitations à bon marché (SNHBM), • Social affairs, and • Responsibilities for housing at national and municipal level. The Ministry puts in place and manages a series of individual housing allowances intended to make it easier for the population to gain access to housing. The Ministry of Housing and Spatial Planning created the Housing Observatory in 2003 to provide help with the planning of an effective and consistent housing policy and inform the public on housing-related matters in Luxembourg. The Housing Observatory's tasks include data collection, monitoring, analysis, and the dissemination of information related to housing. The Housing Observatory also provides support for the development of housing policy.
Ministry of Home Affairs (<i>Ministère des Affaires Intérieures</i>)	The main tasks of the Ministry of Home Affairs concern local affairs, municipal finances, municipal planning and urban development, the control of the accounts of the communes, civil security, internal security, immigration, and international protection. The municipal planning instruments PAP and PAG are important in the context of affordable housing (see table 4). The PAP must be approved by the Minister of Home affairs and the PAG by the Minister of Home Affairs and the Minister for the environment. As part of the discussions on affordable housing, the Ministry has tabled a bill covering property tax, land mobilisation tax, and tax on non-occupied dwellings. The reform aims to rectify inequalities of the current property tax (IFON) and establish a fairer, more transparent land valuation model. Additionally, it introduces a land mobilisation tax (IMOB) to incentivise construction on designated land and a tax on non-occupied dwellings (INOL) to activate unused housing stock. The bill is pending review by the Council of State. In the context of affordable housing, Tiny Houses are considered an alternative to housing on undeveloped land. However, their implementation is not compatible with current urban planning regulations. In response to requests from civil society and municipalities, the ministry provided model regulations allowing for Tiny Houses within municipal territories. Municipalities decide whether to adapt these regulations. The ministry's Toolbox guides municipal officials in establishing regulatory provisions for Tiny Houses in residential zones, respecting the principle of rational land use, and enabling acceptance of this alternative housing form.
Role of other public bodies involved at national level	
National Solidarity Fund (<i>Fonds national de solidarité – FNS</i>)	The National Solidarity Fund – affiliated with the Ministry of Family Affairs, Solidarity, Living Together and Reception of Refugees – is a public institution whose primary mission is to help people in financial difficulty by providing them with sufficient income. The National Solidarity Fund is responsible for granting the following benefits: • social inclusion income (REVIS), • allowance for people with severe disabilities (RPGH), • cost-of-living benefit and energy allowance, • advance on and recovery of maintenance payments, • financial assistance to pay for gerontology services, • child-raising pension ('Mammerent')
National Low-Cost Housing Administration (<i>Société Nationale des Habitations à Bon Marché – SNHBM</i>)	The SNHBM is a Limited liability company (<i>société anonyme</i>). Its capital is held by public actors (national and local). It is affiliated with the Ministry of Housing and Spatial Planning and is a public social housing provider specialising in the construction of single-family homes and apartment buildings. Its activities include construction, research, and land purchase; the elaboration of housing plans; and the assessment of viability of land for development. Dwellings built by SNHBM combine quality and affordability and they are let or sold to people responding to the criteria set by current laws on social housing.

Public entity	Areas of competence
Housing Fund (<i>Fonds du Logement</i> - FDL)	The FDL is a public establishment (<i>établissement public</i>) set up by law in 2017 and is affiliated with the Ministry of Housing and Spatial Planning. Its objective is to contribute to the development of housing through the construction of housing accessible to all households according to their needs and means. The FDL is responsible for renting out social housing to individuals or legal entities (not for profit) whose corporate purpose includes making housing available to disadvantaged people. Its mission includes social monitoring of the residents of these social housing units. It is also responsible for the transfer of housing by sale, long lease, or a combination of both to people who qualify for housing subsidies. In carrying out its tasks, the FDL may act alone or in collaboration with other public or private entities.
Foundation for Access to Housing (<i>Fondation pour l'accès au logement</i> - FAL)	THE FAL is one of more than 30 non-profit stakeholders in the field of GLS (see table 2). Its aim is to provide access to housing for disadvantaged people at risk of insecurity, poverty, and/or social exclusion. It manages its own housing and that of public or private landlords, to be able to offer decent housing to those in need at an affordable price. The applicant's eligibility must be approved, and the application submitted both by the social services office in charge of the person (see below). In this way, FAL aims to empower tenants, promote their social integration, and contribute to social cohesion. Its activities are divided into 3 departments: • The Agence immobilière sociale (AIS) manages housing. • Abitatio is a social developer that develops and builds housing. • The Social Support department intervenes as a last resort when no external service can provide social support for a person.
Role of local authorities	
Municipalities	Most of the 100 Luxembourgish municipalities offer additional grants to support affordable and sustainable housing projects as well as financial aids to support households. To obtain the necessary information on possible support programmes, residents must contact their municipality directly, as the measures are municipality specific. • The offers are varied and include things like: • promotion of sustainable development aid, • bonus for building/acquiring a (sustainable) home, • sustainable energy renovation bonus, • bonus for renewable energy installations, • bonus for low-energy household appliances, • rainwater utilisation system aid, • renovation aid, • cost of living allowance, and more. In addition, two-third of all the municipalities have at least one social housing unit. This represents 10% of the total housing stock.
Social services office (<i>Office social</i>)	The social services office (SSO) is a public institution. It provides social assistance services to individuals and their families living in the municipality where it operates. The aim of SSO aid is to ensure that everyone has the necessities of life, including medical care, housing, food, clothing, water for human consumption and domestic energy. Each request for assistance is treated on an individual basis. Assistance is provided by 30 social offices throughout the country. Assistance can be palliative, curative, or preventive. It focuses on short-, medium- or long-term social support (e.g. assistance to individuals and families, socio-educational guidance, advice, and information); where necessary, this support is accompanied by material assistance in kind or in cash.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Housing pact 2.0 (<i>Pacte logement 2.0</i>)	The main goal of the Housing Pact 2.0 is to support municipalities in the development of affordable housing. To achieve this goal, the Housing Pact 2.0 has the following three objectives: • Increasing the supply of affordable and sustainable housing, • Mobilising existing land and residential potential, and • Improving residential quality. In particular, the Housing Pact 2.0 introduced a new article in the amended law of 19 July 2004 on municipal planning and urban development. In order to strengthen the provision of affordable housing, Article 29bis aims to contribute to a substantial increase in the public housing stock. Article 29bis ensures the creation of a higher number of affordable dwellings in each special development plan “new district” (PAP NQ) and thus ensures that a good social mix is maintained in new residential areas. The Housing pact covers the period from 2021 to 2032. (See also table 5)
Sectoral housing plan (<i>Plan Directeur Sectoriel “Logement”</i> - PSL)	The Sectoral housing plan is part of the national Spatial Plan PDAT (see below). The Ministry of Housing and Spatial Planning chairs the working group responsible for programming priority sites for housing, as defined in the sector plan. The objectives of the PSL are to: • Identify land for housing development by reserving land for housing projects, • encourage the creation of low-cost housing and a mix of housing types, • contribute to concentric urban development, • promote the conversion of industrial wasteland into projects intended primarily for housing, • establish territorial cooperation agreements between the State and municipalities, and • list the aims of projects intended primarily for housing.
Selected policy document(s) defining energy and environmental goals for housing	
Luxembourg's integrated national energy and climate plan for the period 2021–2030 (<i>Plan national intégré en matière d'énergie et de climat du Luxembourg pour la période 2021–2030</i> - PNEC)	The PNEC is the result of a collaborative approach between the ministries and administrations concerned, coordinated by the former Ministry of the Environment, Climate, and Sustainable Development and the former Ministry of Energy and Spatial Planning. It sets out the national climate and energy objectives for 2030, as well as the policies and measures needed to achieve them. The measures apply to six sectors: • residential and tertiary buildings, • transport, • energy and manufacturing industries, construction, • agriculture and forestry, • waste and wastewater treatment, • „LULUCF“ (land use, land-use change and forestry). The intermediate targets by 2030 are: • to reduce greenhouse gas emissions by 55% compared to 2005, excluding the European Emissions Trading Scheme and LULUCF, • to achieve a 35–37% share of renewable energy in final energy consumption, • to improve energy efficiency by 44%, and • to strengthen targets for renewable energy and energy efficiency (ambitious deployment of wind power, solar power, heat pumps and electromobility). The long-term objective is to achieve climate neutrality or zero net emissions in Luxembourg by 2050.
Climate pact 2.0 (<i>Klimapakt 2.0</i>)	The Climate Pact is a mutual commitment between municipalities and the state. It serves as a key instrument for realising the goals of the Integrated National Energy and Climate Plan (PNEC). Since local authorities are important partners in implementing climate objectives at local level, „Klimapakt 2.0“ encourages and supports them in their efforts to: • strengthen their exemplary role in climate action and energy transition, • contribute to efforts to adapt to climate change, • promote efficient resource management, and • stimulate sustainable local and regional investment. Each municipality that joins the Climate Pact agrees to implement the catalogue of measures drawn up by the European Energy Award (eea). In return, the State subsidises the costs of climate advisers and the efforts made, according to a degree of certification. This second version of the Climate Pact will run until 2030.

	Description																
Selected policy document(s) defining strategy to tackle housing exclusion																	
National strategy against homelessness and housing exclusion 2013-2020 (<i>Stratégie nationale contre le sans-abrisme et l'exclusion liée au logement 2013-2020</i>)	This strategy provides a framework for the actions undertaken by different government institutions to combat all forms of homelessness and housing exclusion. It is based on the 'housing first' principle and its comprehensive approach considers the social, psychological, and medical needs of the homeless person. It outlines a set of fourteen concrete short- and medium-term actions subsumed under four objectives, namely: • to provide private, stable, and adequate housing for people who have experienced long-term or chronic homelessness, people in precarious and inadequate housing, and people who have left institutions, • to respond to emergency situations rapidly and adequately, • to prevent homelessness, and • to consolidate existing measures and reinforce governance The final external evaluation of the national strategy against homelessness and housing exclusion was published in 2023.																
Selected policy document(s) establishing planning and land use paradigm																	
General Development Plan, Special development plan (<i>Plan d'aménagement général - PAG, Plan d'aménagement particulier - PAP</i>)	The PAG is a set of complementary graphic and written regulations covering the entire territory of municipalities, which divides them into various zones and regulates land use. The objective of the general development plan is the judicious distribution and placement of human activities in the various zones that it defines, in order to guarantee the sustainable development. The PAP covers one part of the municipal territory that is urbanised or is to be urbanised by implementing and specifying the PAG, considering the type of land use defined therein. There are two types of PAP to be distinguished: the PAP "new district" (PAP NQ) and the PAP "existing district" (PAP QE): • The PAP NQ covers an area yet to be urbanised, proposes a concrete urbanisation project, and defines the shape of the public space, as well as the shape of building lots and future construction. It must include a written and a graphic element and be accompanied by a supporting report. • The PAP QE covers an already urbanised area and defines the rules for integration of new construction according to the characteristics of the existing buildings. It is developed on the initiative of the municipality and adopted in parallel with the PAG at the time of its first establishment and includes a written part. The Housing Pact 2.0 (see above) introduced a new article 29bis into the law on municipal planning and urban development. The aim of this article is to contribute to a significant increase in the public housing stock in order to strengthen the provision of affordable housing in each NQ PAP and thus ensure that a good social mix is maintained in new housing areas. <table> <tr> <td>Scope of the PAP NQ</td><td>Share of gross built area to be reserved for affordable housing</td></tr> <tr> <td colspan="2"><i>For land classified as a building zone before 18th February 2022</i></td></tr> <tr> <td>10-25 dwellings</td><td>At least 10%</td></tr> <tr> <td>> 25 dwellings</td><td>At least 15%</td></tr> <tr> <td colspan="2"><i>For land classified as a building zone after 18th February 2022</i></td></tr> <tr> <td>5-9 dwellings</td><td>At least 10%</td></tr> <tr> <td>10-25 dwellings</td><td>At least 15%</td></tr> <tr> <td>> 25 dwellings</td><td>At least 20%</td></tr> </table>	Scope of the PAP NQ	Share of gross built area to be reserved for affordable housing	<i>For land classified as a building zone before 18th February 2022</i>		10-25 dwellings	At least 10%	> 25 dwellings	At least 15%	<i>For land classified as a building zone after 18th February 2022</i>		5-9 dwellings	At least 10%	10-25 dwellings	At least 15%	> 25 dwellings	At least 20%
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Spatial development master plan 2023 (<i>Programme directeur d'aménagement du territoire 2023 - PDAT</i>)	The PDAT is under the responsibility of the Ministry of Housing and Spatial Planning. It submits concrete strategic guidelines to support stakeholders in spatial planning and to coordinate all cross-cutting and inter-sectoral actions between government and local authorities that have an impact on Luxembourg's territory. PDAT aims to provide a proactive and ambitious vision for a territorial response to the challenges facing Luxembourg and its society (including climate change, population growth, and energy crisis). It involves adapting and rethinking spatial planning to enable the country's ecological and territorial transition. Its objectives are: • concentrating development in the most appropriate locations, • reducing the amount of artificial land, • strengthening cross-border consultation in view of the growing interdependence of the Grand Duchy of Luxembourg within the Greater Region, and • governance (as a cross-cutting objective).																

	Description
Other relevant strategic documents in specific policy areas	
Accord de coalition 2023-2028	The coalition agreement (or government programme), concluded between the two political parties currently in office (the Christian Social People's Party (CSV) and the Democratic Party (DP)), regulates the coalition government's medium- and long-term cooperation during the current legislature. It provides an overview of the government's main projects. Regarding housing, the Government's primary objective will be to ensure that as many people as possible have access to decent housing at an affordable price, whether in terms of affordable housing, rental housing, or home ownership.
Plan de soutien pour le secteur de la construction	The government has drawn up a support plan for the construction sector, aimed at SMEs, local authorities, and private households. The plan is a package of measures to support the construction industry in terms of access to housing, energy renovation and the development of professional skills. The package of measures decided by the Government aims to: • restore public confidence in property investment, • strengthen prospects for the construction sector, • provide financial support for SMEs in their efforts to make the transition to a low-carbon economy, • support municipalities both by providing better support for renovation projects and by substantially increasing state aid for these measures, • accelerate the development of affordable rental housing by strengthening close collaboration between the private sector and public developers.
Draft law N°8353 introducing a package of measures to boost the housing market and amending the Housing Act	On 14th May 2024, the Luxembourg parliament passed a bill aimed at revitalising the housing market and construction sector by introducing an initial package of tax and non-tax measures for the short, medium and long term: Temporary tax measures: • increase in the tax credit, • introduction of a rental tax credit, and • reintroduction of tax neutrality for certain property gains. Tax measures not limited in time: • increase in the tax deductibility of borrowing interest and • introduction of rental assistance for young professionals. Non-tax measures: • one-off adjustments to legislation relating to individual housing grants and affordable housing programmes. The aim of these measures is to strengthen the construction and craft sectors in order to maintain employment, to increase the supply of housing, and to support individuals and households wishing to buy or rent a home.
Adopted support measures to boost the property construction sector	The Government has taken a balanced package of both short-term and more structural adopted measures to strengthen the construction and craft sectors and thus create jobs, to increase the supply of housing and to support people in acquiring or renting a home.
Government of Luxembourg (2024)	This first package of measures directly supports households, tenants, and homebuyers. It substantially increases public investment to increase the stock of affordable public housing on a long-term basis.
Programme national de réforme du Grand-Duché de Luxembourg 2023 - PNR	The 2023 edition of the National Reform Programme (NRP) of Luxembourg is based on the annual review of sustainable growth and focuses on four topics: ecological transition, digital transition and productivity, equity, and macroeconomic stability. The NRP brings together information on reform or investment projects and policy responses to the major economic, employment, and social challenges identified in the 2022-2023 country-specific recommendations. The NRP contains a section on housing outlining envisaged investments in affordable, public, and sustainable housing.

	Description
Vision ECO2050 Ministry of Economy (2023)	The ECO2050 Vision, developed by Luxembourg Stratégie, aims to strengthen the resilience, inclusiveness, and competitiveness of the Luxembourg economy in 2050 and outlines a desirable trajectory for the economic development of Luxembourg by 2050. The ECO2050 Vision is the result of an analysis of three scenarios for Luxembourg's economy and society between now and 2050. It is made up of ten interdependent and mutually beneficial building blocks, designed to stimulate foresight initiatives and promote coherence between Luxembourg's various economic strategies. The aim of this approach is to make it easier for economic players to make decisions today and to create the economy of tomorrow.
Luxembourg in Transition (initiated by the former Ministry of Energy and Spatial Planning)	Luxembourg in Transition (LiT) is an innovative process for rethinking and reshaping the territorial transition of Luxembourg and the neighbouring regions across the border. LiT's main objective is to develop different territorial visions by considering things like ecological transition scenarios and strategic spatial planning solutions. The goal is for the functional region of Luxembourg to be a decarbonised and resilient cross-border region by 2050.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Rental guarantee (<i>Garantie locative</i>)	This programme is for persons wishing to rent accommodation who do not have the necessary means to finance a rental guarantee (solvency guarantee, deposit, or surety) required by the landlord.	Ministry of Housing and Spatial Planning	Persons or households from the target group can apply for assistance from the Ministry of Housing and Spatial Planning to finance this guarantee.	For people who meet the conditions (i.a. of legal age, reside in Luxembourg, not property owners), the Ministry will act as guarantor. The household's income must be below the thresholds set by law and the tenant's monthly rent may not exceed 50% of the household's monthly net income. In return, beneficiaries must commit to saving the total amount of the rental deposit over a period of 3 years. This sum must be repaid to the ministry if the landlord requests the payment of the rental deposit.
Rent subsidy (<i>Subvention du loyer</i>)	Low-income households	Ministry of Housing and Spatial Planning	The rent subsidy granted by the Ministry of Housing and Spatial Planning helps low-income families to rent decent accommodation. The amount of the monthly aid is based on income and household composition.	The amount of this monthly assistance is set according to income and household composition. The maximum subsidy is between €200 and €400 per month (as of September 2023). The accommodation must be in Luxembourg and must be rented on the private market, i.e. not rented out by a public body.
Public and social rental housing programmes				
Pacte Logement 2.0	Municipalities	Ministry of Housing and Spatial Planning	Under this programme, the State provides: -financial contribution to the services of a housing advisor (max. 240 hours), who helps the municipality to develop and implement a housing strategy, or Local Housing Action Plan (PAL), -the IT tool to draw up the PAL, -Financial support depending directly on the number of affordable homes created, which is aimed at projects that support the objectives of the Housing Pact: • €25,000 for each affordable housing unit approved by the Ministry of Housing during the previous year, • €2,500 for each affordable housing unit put up for rent by a public developer or for each housing unit managed by a Gestion Locative Sociale (GLS) within the municipality during the previous year.	The municipality and the State sign an „Initial Agreement,” which is drawn up for a period of 12 months. In this agreement, the local authority specifies whether it wishes to work with an internal or external housing adviser. The municipality obtains access to the online computer application for the Housing pact 2.0 to draw up the PAL – a strategy to promote affordable housing. The commitment of the municipality is the development of the PAL with the support of the internal or external housing advisor. Following the passage of the PAL, the Ministry of Housing and the municipality sign an „Implementation Agreement” enabling the PAL to be implemented within the framework of the objectives and projects of the Housing Pact 2.0.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Brick aid - construction of social housing projects (<i>Aides à la pierre – logements abordables destinés à la location</i>)	Public developers: • Municipalities and SYVICOL (Union of Luxembourg Towns and Municipalities), • SNHBM, FDL Private developers: • Non-profit developers (Non-profit organisations, foundations, religious building management funds, or religious communities)	Ministry of Housing and Spatial Planning and the State	Projects that may be encouraged by financial contributions from the State include acquisition and development of building land and construction of low-cost housing for sale or rent. Financial contributions are granted to purchasers who meet the conditions for the granting of building subsidies in accordance with the following rules: • the contributions must be divided equally between all the homes built, • contributions are repayable on the same terms and conditions as the building grants, • the aid is paid to developers, who must pass on the full amount to eligible buyers. For eligible buyers, the deed of sale indicates the normal price, the State contribution, and the subsidised price. The amount of aid is based on the contract price of the work, but the amount paid may not be calculated on a higher basis than the price actually paid. In the event of non-compliance with the règlement grandducal setting out the programme for the construction of housing complexes, the State contributions are repayable to the Treasury by the developer at the legal rate of interest for commercial matters, without indemnity for the purchasers or tenants.	For studies of building programmes, the maximum aid amount is 50% of the costs of studying the planning, architectural, and technical aspects of construction programmes. State participation in the acquisition of building land can be in the form of: • a contribution towards the interest costs of loans taken out to acquire the land. In this case, the grant is awarded for a period of less than three years, or • a capital contribution towards the purchase price of the land, up to a maximum of 50% of that price, provided that the developer acquires the land with a commitment to create land reserves for low-cost housing and related public facilities. The State's maximum contribution to development of building land corresponds to 50% of the costs resulting from demolition of existing buildings and/or installation of technical infrastructure, and 70% of the cost of developing play areas and green spaces. When the rights of home purchasers are based on long leasehold rights, the State's maximum amount of participation is 50% of the purchase price of the land. Surplus revenue from the creation of long leasehold rights and building rights, consisting of gross revenue less the capital invested by the developer, must be reinvested in full by the developer in the creation of land reserves. When the developer is a municipality, the State's participation is subject to the municipality itself financing one third of the State's contribution to the costs of studying and developing the land. For a maximum period of two years, the State may cover the interest costs of loans taken out by the developer to pre-finance the development of land and the construction of housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
State guarantee (<i>Garantie de l'Etat</i>)	Private households	Ministry of Housing and Spatial Planning	To grant a property loan, banks require guarantees. The State may help to guarantee this loan if a person/household is unable to provide sufficient guarantees to finance the loan for the acquisition, construction, improvement, conversion, or renovation of a dwelling that is the household's principal and permanent dwelling.	The banking institution providing the loan must have signed an agreement with the Luxembourg government in order for borrowers to benefit from this guarantee. The State guarantee covers the portion of the loan that exceeds 60% of the total cost of the investment. The maximum amount of the State guarantee may not exceed 30% of the total loan or €269,807.20, which corresponds to the average annual value of the building price index in 2022.
home ownership incentive/purchase or construction subsidy) (<i>Prime d'accèsion à la propriété</i>)	Private households	Ministry of Housing and Spatial Planning	State financial aid	If you have taken out a mortgage loan to purchase an existing property or to build a new one in Luxembourg that you use as your principal and permanent residence, you can apply for the home ownership incentive. The amount of the subsidy is set according to the applicant's income and family situation. It can vary between €500 and €10,000, with increases of +40% for condominiums and townhouses and +15% for semi-detached houses. To benefit from this aid, you must submit your application using a specific form adding supporting documents. This must be done at the latest one year from the date on the authentic deed documenting the purchase of the dwelling or in the event of a sale of property under construction, no later than one year from the date of the authentic deed.
Savings subsidy (<i>Prime d'épargne</i>)	Private households	Ministry of Housing and Spatial Planning	The savings subsidy is financial aid granted by the State to qualifying borrowers taking out a mortgage loan for the purchase of a dwelling (already built or in the process of being built).	Persons/households who have made savings to buy or build a home are eligible for this allowance. This aid is linked to homeownership grants and its maximum amount is €500 per year and €5,000 over 10 years. To qualify for the savings subsidy, recipients must benefit from a homeownership incentive and have made regular deposits in a savings account for at least 1 year.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage interest rate subsidization				
Interest subsidy (Subvention d'intérêt)	Private households	Ministry of Housing and Spatial Planning	The interest subsidy is State aid	The interest subsidy is meant to reduce the monthly cost of repaying a loan to buy or improve a dwelling used as a main and permanent residence. Loans are considered up to a maximum of €200,000. The grant also reduces monthly repayment costs by up to €20,000 per dependent child, up to a maximum of €280,000. Each beneficiary is entitled to a total of 300 monthly payments.
Programmes supporting energy efficiency refurbishment				
State guarantee for climate loan (<i>Garantie de l'Etat pour prêt climatique</i>)	Private households on low incomes	Ministry of Housing and Spatial Planning Environment Agency (<i>Administration de l'environnement</i>)	Households on low or moderate incomes who wish to take out a loan to improve the energy efficiency of their homes may be eligible for the government's climate loan guarantee.	Loans covered by the guarantee must be earmarked for renovation measures or technical equipment for a main, permanent home that is at least 10 years old. The maximum amount is €50,000 over 15 years. To benefit from this aid, recipients need an agreement in principle from the Environment Agency regarding the eligibility of the measures to be carried out.
Interest subsidy for climate loans (<i>Subvention d'intérêt pour prêt climatique</i>)	Private households	Ministry of Housing and Spatial Planning	Interest subsidy for climate loans.	Interest subsidy for climate loans helps reduce the interest burden on loans for energy-efficiency improvements to main and permanent homes. The maximum amount is €100,000 per home.
'Klimabonus' subsidy	The Klimabonus is available to natural and legal persons wishing to improve the energy performance of a dwelling in Luxembourg.	Ministry of Housing and Spatial Planning Environment Agency (<i>Administration de l'environnement</i>)	Implemented by the Environment Agency, this financial aid focuses on a more rational use of energy and the development of renewable energy sources.	The 'Klimabonus' subsidy programme is aimed at anyone who wants to improve the energy performance of a dwelling in Luxembourg. The 'Klimabonus' can be applied for to help fund: the energy efficiency renovation of an existing building (buildings that are older than 10 years). This may involve work to be carried out: • on the basis of an energy consultation, • on a single part of the thermal envelope (roof, exterior wall, etc.), • on the assembly of technical installations that use renewable energy sources (heat pumps, wood boilers, etc.), • on the construction of sustainable housing. Each type of aid is linked to specific deadlines and practical arrangements.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Topup social Klimabonus	Low-income households (households with an income below the national median)	Ministry of Housing and Spatial Planning Environment Agency (<i>Administration de l'environnement</i>)	State aid	Beneficiaries of 'Klimabonus' subsidies will be able to apply for the 'Topup social Klimabonus', which may result in a doubling of the 'Klimabonus' subsidies, depending on the recipient's household income. This additional support is intended to enable low-income households to reduce their risk of energy poverty.
Programmes supporting home improvements/adaptation				
Renovation subsidy (<i>Prime d'amélioration (rénovation)</i>)	Private households	Ministry of Housing and Spatial Planning	The renovation subsidy from the Ministry of Housing and Spatial Planning is funding from the State to finance renovation or improvement of the energy efficiency of a home. This subsidy takes the form of: • a subsidy for renovation works to improve the habitability, health, and safety of an existing home; or • an energy-efficiency improvement subsidy to promote sustainable use of energy and renewable energies. The two subsidies may not be accumulated. The grant is for a percentage of the cost of work undertaken and may vary depending on the recipient's income and family situation.	The renovation subsidy is provided for 40% of the total amount (excluding VAT) of invoices for the improvement work carried out. Recipients must be the owner of the property being renovated and submit the application within two years of the date of issue of the invoices. The property must be in Luxembourg, be at least 10 years old, and have been used by the recipient (and their household) as their principal and permanent residence for at least 2 years. The energy-efficiency improvement subsidy provides a percentage of the amount of financial aid granted to the recipient under the aid scheme to promote sustainability, rational use of energy and renewable energy from 1st January 2022 onwards. This percentage is set according to the recipients' income and household composition. The maximum subsidy is 100% of the amount of financial aid granted. To qualify for the subsidy, recipients must send a copy of the decision to grant financial aid to the minister for housing. Only financial aid granted from 1st January 2022 onwards will be considered.
Bonus for special facilities (<i>Prime pour aménagements spéciaux</i>)	Private households	Ministry of Housing and Spatial Planning	The aid for special home adaptations for disabled persons by the Ministry of Housing and Spatial Planning is a subsidy that may be granted for the purpose of adapting new or existing buildings for people with one or more disabilities.	The subsidy applies to home improvements that are not covered by long-term care insurance. The maximum grant is 60% of the cost of the work carried out, up to a maximum of €20,000 per person. The subsidy can be paid in several instalments and can be applied for within 2 years of the adaptation work (the date of the invoice is decisive).

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
VAT refund or the direct application of the super-reduced rate (<i>Remboursement de la TVA ou l'application directe du taux super-réduit</i>)	Private households who are building or renovating a dwelling to serve as their main residence.	Registration Duties, Estates and VAT Authority (<i>Administration de l'enregistrement, des domaines et de la TVA - AED</i>)	In principle, the standard rate of VAT (value added tax) is applicable to building works. To stimulate the building of housing, the state offers a super-reduced VAT rate on the construction and renovation of housing, provided the property is intended as a main residence.	It is possible to benefit from the super-reduced VAT rate either by direct application or by a refund of the difference between the normal VAT rate and the super-reduced rate. The total amount of the VAT benefit cannot exceed EUR 50,000 per built and/or renovated residence. Any entitlement to a VAT refund will lapse 5 years after 31st December of the calendar year to which the tax to be reimbursed relates.
Tax credit for notarial acts (<i>Crédit d'impôt sur les actes notariaux - Bellegen Akt</i>)	Private households who are buying a dwelling to serve as their main residence.	Registration Duties, Estates and VAT Authority (<i>Administration de l'enregistrement, des domaines et de la TVA - AED</i>)	To reduce the ancillary costs associated with the acquisition of a home, the government has introduced a rebate on registration and transcription fees for anyone wishing to acquire a building (and certain outbuildings) for their own use.	In Luxembourg, the purchase of property, whether a house, flat, or building plot, is accompanied by the payment of registration and transcription duties. Generally, these duties amount to 7%. Where the property is to be used as the owner's main, personal, and effective residence, each purchaser may qualify for a tax credit on the registration and transcription duties. This tax credit is limited to €30,000 per purchaser.
Debit interest (<i>Intérêts débiteurs</i>)	Private households who are buying or constructing a dwelling to serve as their residence.	Financial Institute	NA	Debit interest paid on a mortgage loan relating to the acquisition or construction of the owner's own home or a rented property is a deductible expense. Costs relating to the financing of building land are also deductible as acquisition costs in the same category of income, provided that the construction of a building on the land in question has begun or is planned.
Bonus for the creation of an integrated home (<i>Prime pour la création d'un logement intégré</i>)	Private households	Ministry of Housing and Spatial Planning	The subsidy of the Ministry of Housing and Spatial Planning is intended for the creation of a second home in a single-family home (integrated dwelling).	The amount of the subsidy is capped at €10,000 and is only granted if all conditions have been met by the recipient, including full and exclusive ownership of the property, not owning any other property in Luxembourg or abroad and having obtained a building permit. The subsidy is increased to €20,000 if the recipient occupies the integrated dwelling for the first time before 31st December 2026. The application must be submitted no later than three years after the building permit has been issued.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting vulnerable households with access to energy				
Cost-of-living benefit and the energy allowance	Vulnerable households	Fonds national de solidarité (FNS)	Upon application and under certain conditions, the FNS awards a specific benefit to low-income households.	To receive the cost-of-living benefit and energy allowance, a household's income may not exceed a certain threshold. The amount of the benefit is determined based on the applicant's household composition. The gross monthly income limit (of the average gross income during the reference period) to benefit from the cost-of-living benefit in 2024 is set at: • €2,578.29 for a single person, • €3,867.44 for a 2-person household, • €4,640.92 for a 3-person household, • €5,414.41 for a 4-person household, • €6,187.90 for a 5-person household.
Solidarity benefits and energy allowance	Vulnerable households	The City of Luxembourg sponsors these benefits, but similar allowances are available in most of the other 100 municipalities too. The City of Luxembourg (municipality) serves here as example.	Every resident of Luxembourg City who has been awarded the energy allowance granted by the National Solidarity Fund for 2024 is eligible for this municipal energy allowance.	To receive solidarity benefits and/or an energy allowance, recipients must confirm that they are a beneficiary of the National Solidarity Fund (FNS)'s cost-of-living bene-fits and/or the energy allowance.

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Malta

Dara Turnbull

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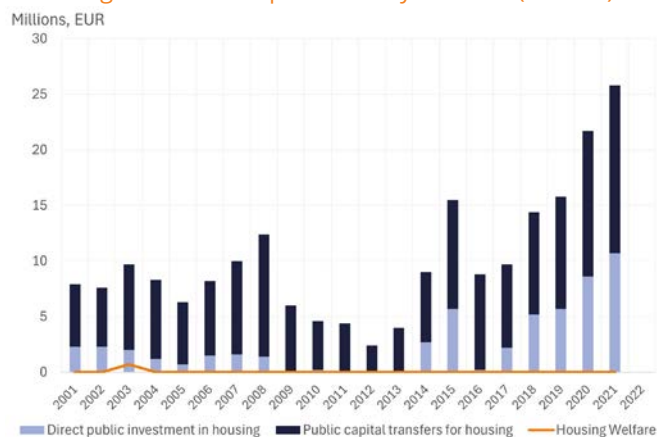
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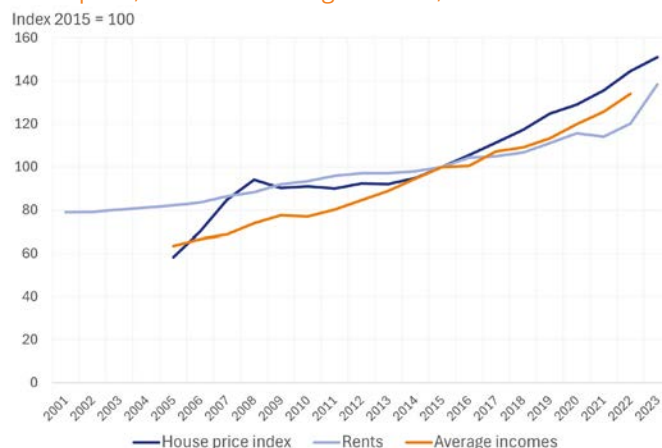


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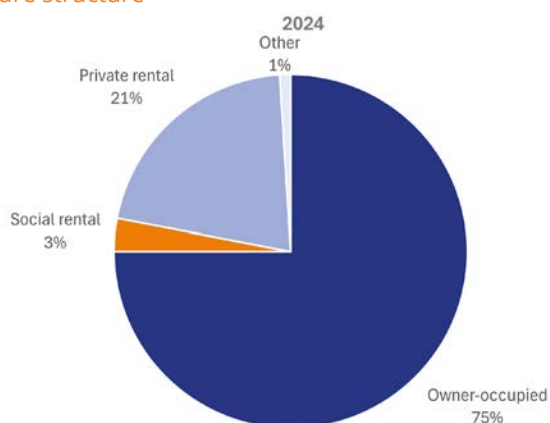
General government expenditure by function (COFOG)



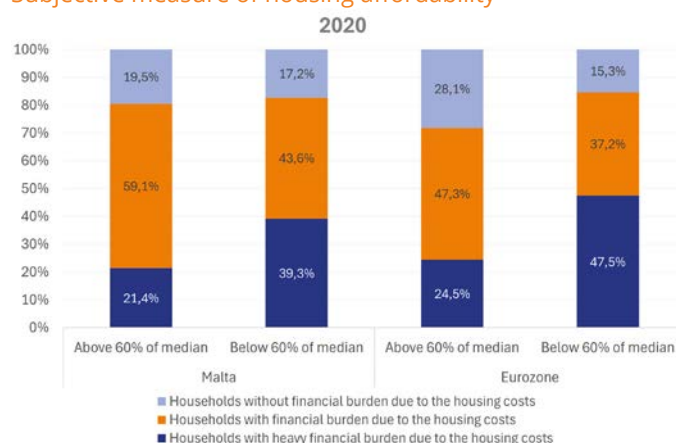
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Public policy in Malta has been historically geared towards supporting households to become homeowners, including for instance by leasing public land to households to build upon, with very low ground rents.
- Up until 2020, Malta had a 'split' private rental market. Rental contracts signed before 1995 were governed by a mechanism that grants life-long security of tenure and keeps rents artificially low. Rental contracts signed after 1995 were governed by a liberal regime characterised by quasi-complete deregulation until, in 2020, greater security and certainty were introduced for post-1995 rental contracts (though still not at the same generous terms as older contracts).
- While publicly supported owner-occupier schemes remain a strong focus of government housing policy in Malta, there has been growing support for social rental housing too. At more than 3% of the total housing stock, Malta's social housing share is somewhat larger than its Mediterranean peers, including Cyprus, Italy, Spain, and Greece.
- The Housing Authority is a public agency attached to the Ministry for Social and Affordable Accommodation. Established in 1976, the Agency has seen its role increase significantly over time. Its primary function is to administer government support schemes for housing, including providing financing for new construction and managing the public housing stock. It also monitors the housing sector, including indicators like rent prices, and produces research to inform better public policy on housing.
- At just 2.8%, the overcrowding rate in Malta is substantially below the EU average of 16.8%. Looking specifically at low-income households (below 60% of median income), the rate in Malta is 3.9%, versus 28.3% in the EU as a whole. At the same time Malta has by far the highest population density in Europe, and the lowest share of the population living in "rural" areas in the EU: 3.3% in Malta versus 25.9%.
- House prices in Malta have increased rapidly during the last two decades. At the end of 2023, nominal prices in Malta were 174% higher than at the start of 2005.
- The Strategic Plan for the Environment and development outlines the acute challenges facing Malta, which has a very small geographic footprint, the highest level of urban density in the EU, and a strong demand for housing. The document encourages as first option the reuse of existing structures (e.g., tackling vacancy, change of use), followed by the use of brownfield sites, and construction on greenfield land only as a last resort.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	297,304
With usual residents	215,691
Without usual residents	81,613
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	573.35
Age breakdown of residential buildings	
- Pre-1919	4.6%
- 1919-1945	3.6%
- 1946-1960	5.1%
- 1961-1980	14.1%
- 1981-2000	22.2%
- 2001 or later	50.4%
- Not identified	NA
Type of residential buildings	
- Multi-family	51.0%
- Single-family	48.4%
- Other	0.6%
- Not identified	NA
Tenure structure	
- Owner-occupied	74.7%
- Social rental	3.3%
- Private rental	20.7%
- Other	1.3%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	77 kg/capita (EU average: 647)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	14.9%
- Not at risk of poverty	6.3%
- Total	7.8%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	Affordable housing refers to housing provided to a segment of the population whose income is higher than that of the persons eligible for social housing, but not high enough to enable them to purchase or lease their residence unaided. In practice, intermediate/affordable housing consists of subsidised or affordable purchase housing.
Definition(s) of social housing	Social housing is housing provided by the state to the segment of the population in the lowest income strata. This is defined as: • Single persons who earn less than €10,000 per annum, and owns less the €28,000 in assets. • Married couples and single parents who earn less than €12,000 per annum, and own less the €28,000 in assets. An additional €700 is allowed for each minor child.
Definition(s) of adequate housing	Like all other EU member states, Malta has signed the United Nations International Convention of Economic, Social, and Cultural Rights, which states that the Maltese state must ensure “the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions.” Beyond that, there is no separate legal definition of adequate housing in Malta. A definition of the concept can be inferred by looking at regulations outlining minimum standards in residential buildings. However, these standards are presently a patchwork spread over multiple legislative acts. The main legislation of interest is the Development Planning Regulation of 2016. It sets standards for minimum levels of services to be provided (e.g., water); access; ventilation; and access to outdoor spaces, amongst other requirements for a dwelling to be offered for sale or rent. Under more recently adopted legislation, the Maltese Housing Authority also has the “power to introduce and enforce minimum standards of habitability for tenements which are offered for letting.”
Definition(s) of energy poverty	Malta does not currently have a formal definition of energy poverty. In its ‘National Energy and Climate Plan’ (NECP) of 2019, which was required under the EU Green Deal, the government stated that: “Malta does not have a significant number of households under energy poverty and therefore national objectives in this area have not been set.” However, under the subsequent revision of the EU Energy Efficiency Directive, Member States will be required to define energy poverty. Thus, its updated ‘Climate Plan’ (2023) states: “In view of the upcoming obligation, Malta is currently undergoing internal discussions and analysis to adopt a new indicator that better reflects Malta’s specificities. This will be reflected in the final NECP in June 2024.”
Definition(s) of homelessness	There is no official definition of homelessness in Malta. As a result, there are also no official statistics on homelessness in Malta. However, an independent analysis by the YMCA in Malta suggested that there were at least 236 people receiving services in homeless shelters in early 2022. The YMCA has also decried the lack of a formal definition of homelessness in Malta.
Vulnerable groups identified in the context of housing policies	• Low-income households • Those living in substandard housing • Those with disabilities

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry for Social and Affordable Accommodation	The aim of the Ministry for Social and Affordable Accommodation is to ensure and provide various adequate forms of housing solutions to all residents in Malta and Gozo. The Ministry is ultimately responsible for ensuring that those who need some form of assistance in connection with accommodation are assisted and supported. In recent years the role of the Ministry has equalled itself to assist the most vulnerable with the assistance of social accommodation as well as to assist those who entered the property sector on their own without the assistance of the Government but through a number of schemes are being financially assisted to be supported as well. The Ministry is also responsible for regulating the rental market. It should be noted that, historically speaking, Housing has not been a ‘full’ independent ministry in Malta. Indeed, up until January 2020, public housing policy was controlled by a ‘Parliamentary Secretariat,’ which sat under the Ministry for the Family, Children’s Rights, and Social Solidarity.
Role of other public bodies involved at national level	
The Maltese Housing Authority	The Housing Authority is a public entity established in 1976, with a distinct legal personality. It falls under the responsibility of the Ministry for Social and Affordable Accommodation. Its primary role is to administer government support schemes for housing, including providing financing for new construction and managing the public housing stock in Malta. It also monitors the housing sector, including indicators like rent prices, and produces research to inform better public policy on housing.
Foundation for Affordable Housing	The Foundation is officially a ‘social enterprise’ co-established in 2022 by the Maltese government and the Archdiocese of Malta to promote housing affordability. It launched its first affordable loan scheme (‘LoanUp’) in 2023.
The Lands Authority	The Lands Authority manages public land in Malta. It also collects payments for the use of that land by third parties, and manages the sale of public land.
Malita Investments	Malita is a public investment fund and holding company whose primary goal is the acquisition, development, and management of real property; the leveraging of revenue streams generated by that property; and the reinvestment of undistributed profits into national and/or strategic real estate projects. This includes many of the most important public buildings, like the Parliament and the airport. The activities of Malita now extend to the provision of “affordable” housing. For this purpose, it has acquired funding from the European Investment bank and the Council of Europe Development Bank. The affordable rental homes produced will be offered to social housing tenants at market rates, though with the Housing Authority paying a subsidy to keep rents affordable.
Role of regional authorities	
Regional authority	As the smallest EU member state (just 316 km²), Malta is highly centralised in many areas of public policy. This includes housing. A recent review of European housing policy noted that Malta is the only Member State where the responsibility for housing lies exclusively at the national level. As such, there are no regional powers or responsibilities related to housing.
Role of local authorities	
Local authority	Additionally to the highly centralised powers of national government, the Housing Authority has the most expertise in the field and is also a major player at the local level to shape the housing policies in Malta. They cooperate closely with the Ministry for Social and Affordable Accommodation.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Sustainable Communities – Housing for Tomorrow	The ‘Sustainable Communities’ document is the closest thing to a national housing strategy currently available in Malta. It was published in March 2019 by the former Parliamentary Secretariat for Social Accommodation and the Housing Authority, but was revised in 2020 upon establishment of the full Social and Affordable Accommodation ministry. The document outlines the key focuses for public housing policy in Malta. These include: increased funding, the provision of more affordable housing, better public monitoring, and greater public consultation. The document also focuses on the design of homes and provides a number of international case studies. However, the document does not set out clear objectives and ambitions for public housing policy. While it is the best resource available, it also highlights the lack of a clear national housing strategy in the Maltese policy sphere.
Selected policy document(s) defining energy and environmental goals for housing	
Long Term Renovation Strategy 2050	Published in 2021, the strategy was developed to conform to the requirements set out in the 2018 Energy Performance of Buildings Directive. The document includes an assessment of the energy performance and characteristics of the residential building stock; the key challenges in increasing renovation rates; an overview of existing strategies and legislation; as well as policy options and future policy commitments with cost estimates.
Selected policy document(s) defining strategy to tackle housing exclusion	
National Strategic Policy for Poverty Reduction & for Social Inclusion (2014-2024)	This subject was very neatly summarised in a recent ESPON report: “Malta does not have a formal definition of homelessness and housing exclusion. Nor does it have a specific strategy formally addressing these two issues.” Homelessness and exclusion are referenced in the Maltese Poverty Reduction strategy. This is confined to a very brief section of the strategy, which is focused on providing more affordable housing options and reducing vacancy levels. The Strategy does not include strict targets or objectives, however.
Selected policy document(s) establishing planning and land use paradigm	
Strategic Plan for the Environment and development (SPED)	The SPED is the official recognised document addressing spatial issues for Malta. It was launched in 2015. The plan that it replaced dated back to 1992. The SPED outlines the acute challenges facing Malta, which has a very small geographic footprint, the highest level of urban density in the EU, and a strong demand for housing. Malta’s small size means that there is strong competition between concerns like housing, economic development, and the preservation of nature. The SPED outlines a hierarchy of approaches to land use. The first option should be to reuse existing structures (e.g., tackling vacancy, change of use). Second is the use of brownfield sites. Finally, where no other option exists, the use of vacant land may be necessary. As will be shown in Table 5 (below), tackling vacant housing has been a key role of the Housing Authority in recent years, in keeping with the terms set out by the SPED.
The Development Planning Act	The Planning Act is the primary piece of legislation governing the use of land in Malta.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Private Rent Housing Benefit Scheme (HBS)	Private tenants	The Housing Authority	The scheme provides a housing benefit to tenants on rent paid for premises leased as ordinary residence of the applicants and their family thus rendering the rent more affordable. Depending on the household's maximum annual income, housing benefit varies from €4,200 - €6,000 per year. An additional €125 per annum will be granted to families having a disabled member, an additional €125 per annum will also be granted to families having more than 5 members, and an additional €300 per annum to families having fostered children living with them.	The scheme ensures that eligible households do not have to pay more than 25% of their income in rent.
Public and social rental housing programmes				
Social Housing	Eligible low-income households (based on income and household composition)	The Housing Authority	The Housing Authority receives funding from the central government. It also earns some revenues through collection of rents and provision of services. The rent paid by tenants is a fixed percentage of their income. For very low-income households, this is set at 8-10%, depending on the location of the social home. It is 16-18% for slightly better off tenants, and 23-25% for those whose income is higher, but still below the income threshold for eligibility.	Those qualifying for social accommodation currently include: • Single persons who earn less than €10,000 per annum • Married couples and single parents who earn less than €12,000 per annum • An additional €700 is allowed for each minor child Allocations are for a period of four years, followed by another four years, and a final period of two years.
Rehabilitation of Vacant Dwellings for Rental scheme	Those on social housing waiting lists	Private owners of vacant dwellings and the Housing Authority	Private owners are provided a one-time cash grant of up to €25,000 to invest in the rehabilitation of unoccupied, substandard residential dwellings and then lease them to the Authority to accommodate social housing applicants.	The Housing Authority signs a lease for at least 10 years with the property owner. The Housing Authority then sublets the property to someone on the public housing waiting list. The Housing Authority is responsible for all maintenance of the property and relations with the tenant.
Rent to Assist scheme (<i>Nikru Biex Nassistu</i>)	Those on social housing waiting lists	Owners of private housing and the Housing Authority	The benefit of the Rent to Assist scheme for property owners is that all maintenance and management are handled by the Housing Authority. The rent increases by 2% each year, and no tax is paid on the dwelling during the 10 year lease period. In addition, rent is guaranteed and paid in full (and in advance) every six months.	The purpose of this scheme is to engage private owners of vacant and finished residential property (which must be in a good habitable condition) to enter into a lease agreement with the Housing Authority for a period of 10 years. The leased homes are then provided to those on social housing waiting lists.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
First-time buyer scheme	People buying their first home after 1st January, 2023.	The Housing Authority	A grant of €10,000 will be given over a period of ten years. The grant will be given through payments of €1,000 a year. In case of couples who acquire their property together and in solidum, and the property is not the first purchased property of one of the applicants, then the grant will be a total of €5,000, that is €500 per year for 10 years.	This grant is available to applicants who have acquired property whose value does not exceed €500,000. The property must be financed through a loan from a bank.
10% Deposit scheme	Prospective homeowners under the age of 40 are eligible if they do not have the necessary savings to provide the mandatory 10% deposit. This scheme is for purchase of primary residences only.	Commercial banks and the Housing Authority	The 10% deposit is provided through a personal loan granted by a commercial bank, payable over 25 years from the take up of the same loan. While the applicant pays this personal loan, the Housing Authority finances the interest incurred during the whole term of 25 years or until the loan is repaid – whichever comes first.	Mortgages of up to €225,000 with repayment periods of up to 25 years are eligible.
Equity Sharing scheme	Low- and medium-income households are eligible if they are over the age of 30 and unable to afford to buy their own home without support. Income limits apply and are variable based on the age of the applicant.	The Housing Authority	The Housing Authority will use its reserves to purchase up to 50% of the house, up to a maximum value of €250,000.	The beneficiary must purchase at least 50% of the house. They can then buy the rest of the house at a later stage. However, they must purchase the remainder of the Housing Authority share, at original cost price, after 20 years.
New Hope Guarantee	Aspiring homeowners who are unable to access a mortgage due to disability or illness	The Housing Authority	The Housing Authority will provide a guarantee to a commercial bank for eligible households. The value of the guarantee is up to €250,000.	This scheme is intended to provide an effective remedy to individuals or couples who are currently impeded from accessing the property market despite their purported bankability in terms of ordinary lending practices adopted by the local commercial banks. Despite their supposed bankability, persons are facing barriers created by the local customary requirement of procuring a valid life insurance protection policy in all circumstances. These impediments are deemed unsurmountable by the persons who have suffered from life-threatening illnesses or medical conditions in their past of who currently suffer from a number of disabilities

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Sir Sid Darek	Sitting social housing tenants	The Housing Authority	The Housing Authority will provide a subsidy of up to €150,000 (subsidy cannot exceed 50% of the market value of the property being purchased). The subsidy is not available if the purchasing household has assets in excess of €150,000.	Sitting social housing tenants can purchase their home, with a subsidy, bringing the purchase price below the market value of the property. The home must be used as the primary residence for at least 10 years. If it is sold or transferred before this, then the subsidy will be repaid.
Mortgage interest rate subsidization				
LoanUP scheme	Aspiring homebuyers (primary residence)	The Foundation for Affordable Housing and APS Bank	The Foundation has its own capital reserves, which allows it to act as a guarantor. This in turn allows commercial bank partners to offer more attractive interest rates.	The 'subsidisation' is indirect, providing a loan guarantor rather than a direct cash payment to households. The degree of 'discount' on mortgage rates depends on the income and composition of the recipient household. A household receiving the best lending conditions would benefit from a low fixed-rate mortgage for seven years, followed by a variable rate that is 0.30% below the APS Bank base rate.
HomeAssist Loans	Aspiring homebuyers (primary residence) who: - are in full-time employment - are not in possession of assets of more than €23,300 - have no other property - meet specified income limits	The Bank of Valletta, the Housing Authority, and the Foundation for Social Welfare Services	The Housing Authority will grant a monthly subsidy worth €1,600–€2,300 per year, depending on the composition and annual income of a household	The Bank of Valletta will grant up to €120,000 to purchase a property in a finished and habitable state or which can be brought up to a habitable state at a total expense of up to €140,000.
Programmes supporting energy efficiency refurbishment				
The Roof Insulation – Double Glazing (RIDG) scheme	Households and voluntary organisations	The Regulator for Energy and Water Services (REWS)	The grant funds 50% of the total eligible costs of roof insulation and double-glazed doors and windows, up to a maximum of €1,000, including VAT.	The scheme was allocated a budget in 2024, adapted from a smaller-scale scheme in 2023. Whether the scheme will continue into 2025, and under what conditions, remains to be seen.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
My Building, My Home' scheme (<i>il-Binja Tiegħi, id-Dar Tiegħi</i>)	Social housing tenants	The Housing Authority and local councils	This programme provides a grant of up to €6,000.	Tenants of social housing blocks are eligible for a grant to refurbish the common parts of their building.
Tenants must form a Residents' Association and contact the local council to make an application.				
Adaptation Works in Dwellings Occupied by Tenants and Owners	Private homeowners and public housing providers	The Housing Authority	The payment is variable and based on the annual income of the applicant, declining as income rises. The scheme is administered by the Housing Authority.	The scheme provides subsidies so that residential premises (both public and private) can be brought up to an acceptable standard. The Housing Authority must first declare the property unfit for habitation.
Renewable Energy Sources (RES) scheme	Private homeowners	The Regulator for Energy and Water Services (REWS)	The support for the installation of renewable energy systems in the home is paid in the form of a grant from the REWS. The size of the grant depends on several factors, primarily the amount of renewable energy to be produced and the type of system being installed (e.g., solar PV, battery storage, inverter).	Eligible households can apply for between €2,500 and €7,200 in grant money depending on the renewable energy system being installed.
Programmes supporting vulnerable households with access to energy				
Energy price freeze	All households paying energy bills	The Maltese Government and private energy companies	The Maltese Government froze energy prices in 2022. This was accomplished via a direct payment from the state to energy companies to cover the difference in the cost to them of energy and keeping prices for consumers artificially low. This represents a substantial fiscal cost for the Maltese Exchequer (€288.7 million in 2022, €246.0 million in 2023, and €320.0 million in 2024). Because of this, the Maltese Fiscal Advisory Council has repeatedly encouraged the state to target such subsidies only at households in need and to move away from a universal benefit model.	This is a universal subsidy benefitting all Maltese consumers, regardless of income or need.
Other schemes for specific groups				
Scheme for Persons with a Disability	Households with members with a disability	The Housing Authority	The Housing Authority will provide a grant of up to €28,000. The recipient must use the home as their primary residence for at least 10 years. If they do not, part of the subsidy must be repaid when the recipient of the grant leaves their home (this does not apply in case of the death of the recipient).	The aim of the Housing Authority is to give assistance to persons with a disability to render their residence adequate for their needs or to convert part of the existing premises so that the person with a disability can live in an independent or semi-independent manner close to the family.

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Netherlands

Emanuele Belotti, Massimo Bricocoli

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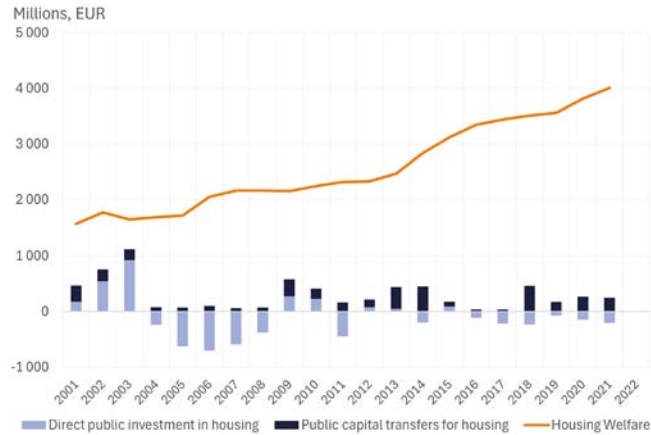
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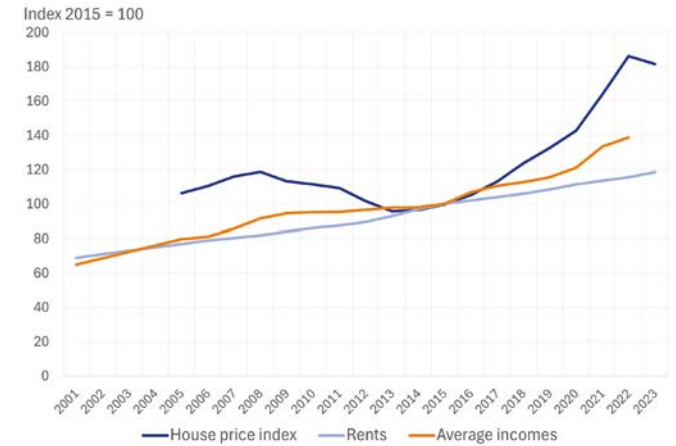
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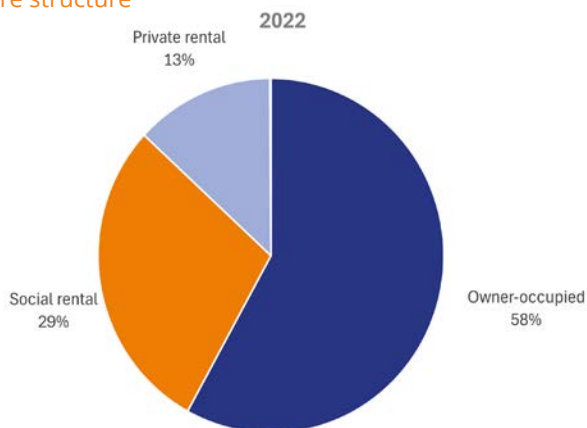
General government expenditure by function (COFOG)



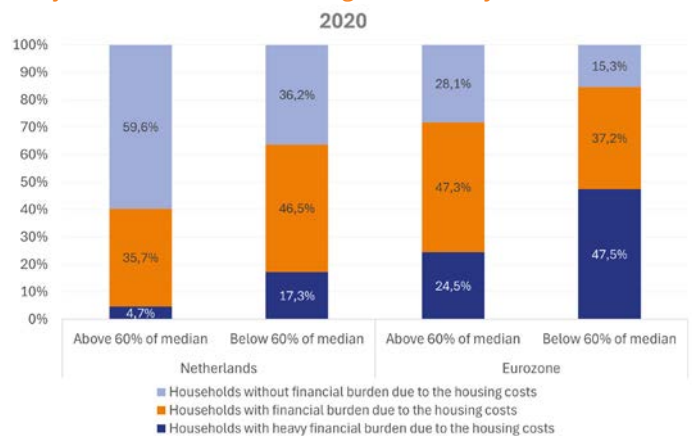
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Despite its high homeownership rates, the Netherlands maintains Europe's most extensive affordable and social housing sector. However, this traditionally regulated rental system is currently undergoing transformative changes, precipitating an urban housing crisis. This crisis primarily affects low-income households, yet increasingly extends to young „starters“ and lower-middle-income households who do not qualify for social housing.
- Homeownership dominates the Dutch housing system, with a 58% of dwellings being owner-occupied. Nearly 30% of homes offer reduced or free rent. Housing associations own about 75% of the 3 million rented homes in the Netherlands, primarily responsible for social housing provision.
- Housing Policies:
 - The Ministry of Infrastructure and Water Management is responsible for ensuring rental housing affordability by setting maximum legal rents for social housing and providing rental assistance subsidies. Housing associations finance social housing with long-term, low-interest loans from the state-controlled Guarantee Fund for Social Housing.
 - The housing allowance (*Huurtoeslag*) programme assists low- and middle-income renters. The „Nationaal Koopstartfonds“ provides discounts for eligible first-time buyers of newly built homes. Mortgage interest rates are deductible from income taxes, though there is no direct public scheme for subsidizing mortgage interest rates. National legislation on housing policy has contributed to an increase in rent and a shrinking social housing sector, reducing incentives for building new rental units.
- The country is experiencing a housing crisis, particularly in cities, affecting various social groups including young „starters“ and lower-middle-income households who do not qualify for social housing. Housing and private sector rental prices are rapidly increasing, and low-income households (including a disproportionate number of migrants and people with disabilities) are the hardest hit.
- Recent legislative trends towards new regulation in rental housing (including in the intermediate rent segment) promoted by the previous national government, however, unveiled a renewed political effort to tackle the current affordable housing crisis.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	8,203,980
With usual residents	NA
Without usual residents	NA
Of which - Secondary residencies - Vacant	
Conventional dwellings per thousand inhabitants	460.6
Age breakdown of residential buildings - Pre-1919 - 1919-1945 - 1946-1960 - 1961-1980 - 1981-2000 - 2001 or later - Not identified	NA
Type of residential buildings - Multi-family - Single-family - Other - Not identified	2,915,900 5,126,900 2,800 158,380
Tenure structure - Owner-occupied - Social rental - Private rental - Other - Not identified	58.0% 28.9% 13.0% 0.1% NA
Greenhouse gas emissions for heating and cooling of the housing stock	653 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm - Households at risk of poverty - Not at risk of poverty - Total	19.5% 5.4% 7.1%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	Intermediate forms of homeownership can be considered as a 'cheaper' form of owner-occupation for the owner-occupier, as they aim to lower the risk of price change of the dwelling for the owner-occupier in the period from acquisition to sale. These opportunities, which are not driven by government initiatives, are offered by social landlords under different schemes. The most common forms (Koopgarant, Slimmer Kopen) involve the social landlord offering a discount on the sale price to the buyer in exchange for risk sharing. This implies that the price change of the dwelling between the first and the second sale are shared.
Definition(s) of social housing	Social housing refers to rented homes with initial monthly rent being under the current rent limit for liberalised tenancy agreements in private rental housing provision. The current limit is €879.66 for tenancy agreements starting in 2024. Each year, housing associations must make 92.5% of vacant social homes available to people with an income of up to €47,699 (for one-person households) or €52,671 (for multi-person households), with up to 7.5% available to people with higher incomes.
Definition(s) of adequate housing	Dutch law defines a proper 'independent living space' as a home with its own front door, which can be locked both from the outside and the inside; a private living and sleeping space; a kitchen with a sink, water supply, and drain, as well as a connection point for a stove; and a private toilet that flushes with water.
Definition(s) of energy poverty	There is no definition of energy poverty
Definition(s) of homelessness	Homeless people are those who (1) live rough (on the streets or in other public spaces); (2) use short-term shelters; or (3) are non-permanently residing with family or friends and do not know where they will stay the next night. This definition does not include the so-called residential homeless, who are registered in institutions for shelter and care.
Vulnerable groups identified in the context of housing policies	Low-income individuals and households, homeless people

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
National government ministry with responsibilities in housing policy and spatial planning (currently: Ministry of Infrastructure and Water Management).	The Ministry is responsible for ensuring rental housing affordability, as it sets the maximum legal rent for social housing and provides rental assistance subsidies to tenants. The Ministry steers housing associations with regulations, setting a quality minimum and offering tenant protections. These tenant protections include the maximum social rent (€763.47 in 2022) to limit annual rent increases, protection against displacement, and regulations on how social housing is allocated and to whom. Housing quality is regulated through the building code, the quality-based rent control system, and the aesthetics committee. Between its planning and regulatory instruments, the government is able to influence the work of housing associations to align their activities with the public vision for the future.
Ministry of Finance	The Ministry of Finance is in charge of the provision of housing allowances to eligible tenants, who can apply for the allowance online.
Role of other public bodies involved at national level	
Guarantee Fund for Social Housing	Housing associations lead social housing production in the Netherlands, where they finance it with long-term low-interest loans provided by the state-controlled Guarantee Fund for Social Housing. The latter has a triple-layered guarantee carried by the national government, which would issue interest-free loans to it in case of financial distress.
Role of local authorities	
Municipalities	Municipalities make Zoning Plans, which zone parcels for social housing or increase the allowable density on parcels owned by housing associations. They also issue building permits, which they can use as leverage to negotiate for public benefit in private-sector development. Housing associations are required to enter into performance agreements every two years with the municipal government and the national renters' association, both of which are then able to coordinate their objectives.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
'Staat van de corporatiesector 2021' Report.	This report by the Housing Association Authority analyses the state and the recent transformations of the housing association sector, which owns and manages over 70% of the Netherlands' social rental housing.
'Woonvisie 2030 Rotterdam: aantrekkelijke woonstad voor iedereen' Report	The Rotterdam municipal government's strategic document on local housing policy objectives for 2030.
'Samen werken aan goed wonen' Actieagenda Wonen	Thirty-four housing associations and housing companies promoted this action agenda in 2021, which identified four key priority areas for housing policy in the Netherlands, including the construction of one million new homes, increases in housing affordability for tenants and homebuyers, residential neighbourhood regeneration, and accelerating the transition towards environmentally sustainable housing minimising CO2 emissions.
Selected policy document(s) defining energy and environmental goals for housing	
Long-Term Renovation Strategy	The Dutch Long-Term Renovation Strategy describes how the national government aims to bring about a low-CO2 built environment (including the housing stock) thanks to a combination of initiatives and measures that produce results in the short and long term. The strategy also gives an overview of the initiatives and instruments that help building owners and other interested parties to obtain an insight into cost-effective intervention in buildings in their possession or under their management. It sets out instruments that incentivise the parties involved to take energy saving measures at natural junctures, such as planned renovation, improvements, or upon acquisition or rental of a building.
Selected policy document(s) defining strategy to tackle housing exclusion	
National housing agenda 2018-2021	This is a broad national agenda aimed at reducing the shortage of housing in the Netherlands and improving the quality of housing and neighbourhoods. A key objective is to have 75,000 houses constructed every year until 2025. However, the national housing agenda only describes possibilities that are being explored and discussed with municipalities and housing associations. These associations have the responsibility for and decision-making power on construction of housing.
Multi-annual strategy for protected housing and shelter	An integrated multi-annual strategy was written collectively by the national government with all stakeholders involved in public policy to support homeless people, as municipalities in the Netherlands are responsible for providing shelter and assistance to homeless people. This strategy is based on a recommendation by the 'Future of protected living' commission, which was created in 2015. The strategy urges municipalities and other stakeholders to work towards social inclusion for everyone. This means that people should be housed in 'regular' housing and neighbourhoods as much as possible, and that support should be aimed at recovery and self-reliance. It explicitly states that support should move from the 'staircase' model to a Housing First model with flexible support.
Housing First Netherlands stimulation programme	In 2016, the VWS commissioned Radboud University of Nijmegen to support and study the development of Housing First initiatives in the Netherlands. This stimulation programme aims to promote the use of HF initiatives in the Netherlands and to advance knowledge on the effectiveness of these initiatives in the country. The programme is aimed primarily at homeless people with psychiatric and/or addiction issues. The university created the website www.housingfirstnederland.nl , where municipalities, care organisations, and housing associations can find information on the concept of HF.
Selected policy document(s) establishing planning and land use paradigm	
National Policy Strategy for Infrastructure and Spatial Planning	National government developed a vision of the Netherlands in 2040, with clear ambitions that will determine the challenges for spatial planning and mobility.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing allowance (<i>Huurtoeslag</i>)	The target group is low- and middle-income renters	Ministry of Finance	Eligible tenants with a monthly rent that does not exceed 879,66€ (in 2024) may apply for the housing allowance via the dedicated online platform of the Ministry of Finance, which should then send a response letter to the applicant within five weeks. When accepted, the request entitles the applicant to receive the housing allowance monetary support for rent payments.	Housing allowance is available to tenants aged 18 or older, who are: Dutch or EU/EEA citizens or with a valid residence permit, are registered at the municipality of their home address, and whose income and assets were no more than 31,138€ and 116,613€ respectively (in case of one-person households) or 39,979€ and 149,819€ respectively (in case of two-person households) in 2021. Eligible tenants also include those who live in an independent living space (with its own front door, which can be locked both from the outside and the inside; a private living and sleeping space; a kitchen with a sink, water supply, and drain, as well as a connection point for a stove; and a private toilet that flushes with water). Eligible tenants must have signed a lease agreement with a landlord and be able to prove they have paid rent with a bank statement.
Public and social rental housing programmes				
Social and affordable housing system	Low-income tenants	Guarantee Fund for Social Housing and housing associations	Housing associations, which own about 75% of the over 3 million Dutch social homes, lead social housing production in the Netherlands. They finance these homes with long-term low-interest loans issued by the state-controlled Guarantee Fund for Social Housing. The latter has a triple-layered guarantee carried by the national government, which would issue interest-free loans to it in case of financial distress.	These homes have an initial monthly rent under the current rent limit for liberalised tenancy agreements in private rental housing provision. The current limit is €879.66 for tenancy agreements that start in 2024. At least 92.5% of social homes must be made available by the housing association for people with an income of up to €47,699 (in case of one-person households) or €52,671 (in case of multi-person households). No more than 7.5% can be made available to people with higher incomes as of 2024.
Implementation Law on Rents for Housing and Civil Code, Book 7	Low-income tenants	National government	This law does not include any finding mechanism, but rather establishes the criteria to determine rent limits for regulated rented homes that provide a substantial financial relief, especially for low-income tenants.	The rent levels of most rented homes are legislatively regulated under this law. Rent level is determined accordingly to the quality of a dwelling, expressed in number of points. Officially, Dutch legislation only defines as social landlords those landlords that have a public task (i.e. housing associations), while private landlords are not tasked with public responsibilities even in cases where rent regulation applies.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
National Fund for Affordable private homes for sale (<i>Nationaal Koopstartfonds</i>)	These homes are targeted at first-time buyers who earn no more than twice the median income (which is currently around €40,000, according to National Statistics Bureau CBS) and who are buying a newly built home that costs no more than €390,000.	Nationaal Koopstartfonds Ministry of the Interior and Kingdom Relations	The Nationaal Koopstartfonds provides funding for first-home buyers who are buying a newly-built home. The Nationaal Koopstartfonds will give eligible first-time buyers a discount of up to €50,000.	Developers apply for the subsidy on behalf of eligible first-time buyers, who repay the money to the Nationaal Koopstartfonds if, and when, they sell their property and move out.
Mortgage interest rate subsidization				
There is no public scheme directly subsidizing interest rates of mortgage holders. However, mortgage interest rates are deductible from income taxes.				

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Norway

Elli-Noora Rautio, Johanna Lilius

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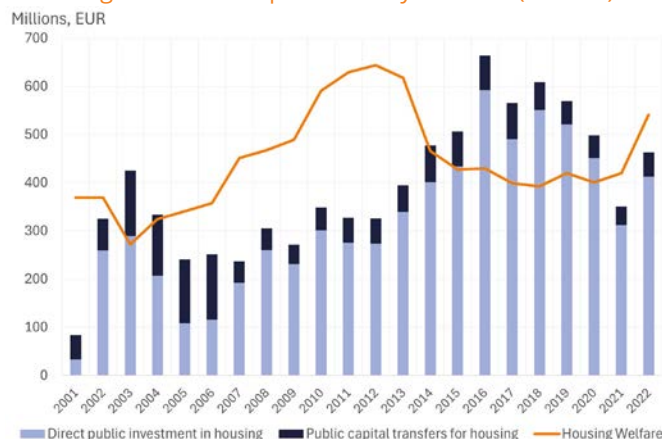
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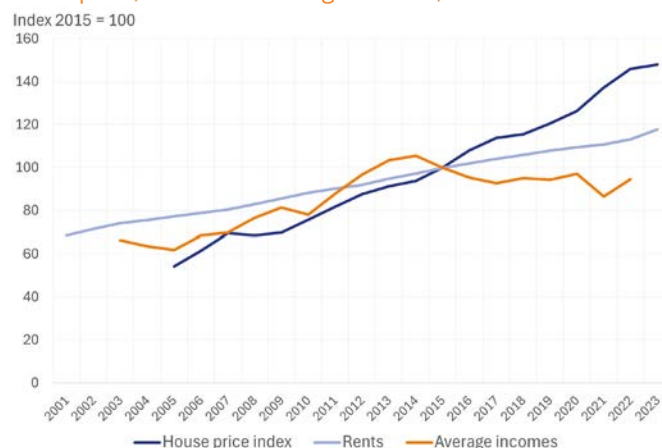
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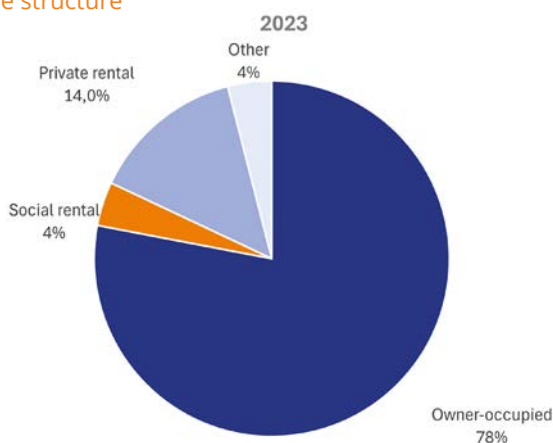
General government expenditure by function (COFOG)



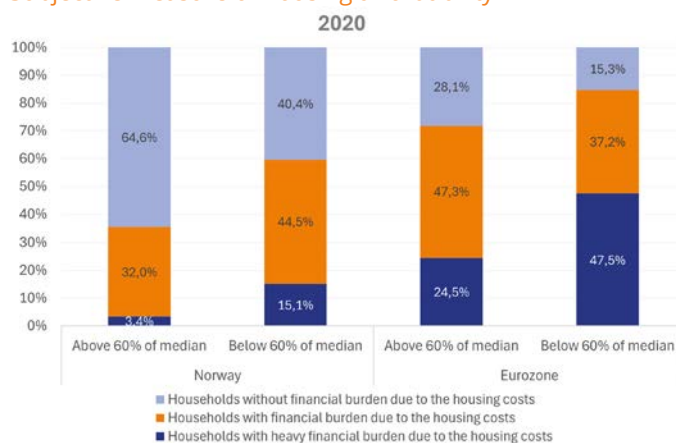
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Housing in Norway is structured around the principle that all individuals should have access to safe, secure, and suitable homes. Public policy emphasises facilitating homeownership and ensuring that vulnerable groups receive support through targeted housing measures.
- The majority of households in Norway live in owner-occupied dwellings, which account for 78% of the housing stock. Rental housing comprises both private (14%) and social rental units (4%), with renting generally considered a transitional or flexible option.
- Housing policy is coordinated primarily by the Ministry of Local Government and Regional Development. Local municipalities are responsible for implementing housing measures, including planning, allocation of support, and providing suitable housing for vulnerable groups.
- Social rental housing is typically municipally managed and allocated based on criteria such as income, family status, or need. Tenants may be supported through housing allowances, though rental terms are often short, and rents can be close to market levels.
- The Norwegian State Housing Bank plays a key role in providing financial tools to support access to housing. It offers grants, loans, and guidance, and was assigned a new mission in 2024 to prevent vulnerability in the housing market and support municipalities in delivering housing policy.
- Energy efficiency and environmental sustainability are addressed through national legislation and strategic plans. Since 2016, fossil-fuel-based heating systems have been prohibited, and since 2020, the use of heating oil has been banned. Most homes are now heated with electricity.
- Norway's Climate Action Plan and energy efficiency strategy include goals to reduce electricity use in buildings by 10 TWh by 2030. Measures include strict building codes, energy performance certificates, and incentives for sustainable construction.
- Vulnerable groups targeted by housing policy include single parents, low-income families, refugees, persons with disabilities or mental illness, people with substance abuse issues, inmates, and individuals experiencing homelessness. Municipalities are mandated to support these groups through housing and related services.
- A national housing strategy covering 2021–2024, titled “We all need a safe place to call home”, prioritises access to housing for disadvantaged populations, tenant security, and the development of knowledge and competence in housing delivery.
- In 2024, a government white paper on housing policy reaffirmed these goals, focusing on secure and suitable housing across the country, reducing homelessness, and encouraging a balanced and inclusive housing market.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	2,694,301
With usual residents	NA
Without usual residents	NA
Of which - Secondary residencies - Vacant	
Conventional dwellings per thousand inhabitants	486
Age breakdown of residential buildings - Pre-1900 - 1901-1920 - 1921-1940 - 1941-1945 - 1946-1960 - 1961-1970 - 1971-1980 - 1981-1990 - 1991-2000 - 2001-2010 - 2011-2020 - 2021- or later - Unknown	6.44% 3.42% 5.66% 0.46% 12.13% 10.81% 13.89% 11.90% 8.25% 10.52% 10.98% 2.22% 3.32%
Type of residential buildings - Multi-family - Single-family - Other - Not identified	26.4% 73.5% 0.1% NA
Tenure structure - Owner-occupied - Social rental - Private rental - Other - Not identified	78.0% 4.0% 14.0% 4.0% NA
Greenhouse gas emissions for heating and cooling of the housing stock	58 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm - Households at risk of poverty - Not at risk of poverty - Total	5.3% 1.8% 2.2%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	In Norway „everyone should be able to live well and safely.“ There is no definition of affordable housing. There are however measures to help disadvantaged persons into the housing market. The aim is that: • More people should get the opportunity to own their own homes • A safe and predictable rental market • Maintain existing homes we and build those we need • Increased support for those unable to secure suitable housing themselves The Norwegian model promotes home ownership and its affordability through various incentives, including favourable mortgage interest rates, subsidies, and down payment assistance for first-time homebuyers. To enable low-income people to access affordable housing, the Norwegian government and municipalities work to build and manage “social rental housing” units that are adequate, secure, and meet certain conditions. In addition, households may receive a housing allowance to ensure that they have housing options that suit their budgets. However, in Norway renting is often seen as a temporary phase in the path to homeownership. Some also stay in rental housing their whole lives. *These definitions are based on former policies, which have been updated in 2024
Definition(s) of social housing	In Norway, housing policy is the responsibility of local governments. Municipalities are obliged by law to provide the homeless with temporary shelter and assist disadvantaged households in acquiring a permanent home, but there is no individual legal right to housing. Thus, while municipalities have a duty to provide housing for the most vulnerable groups, overall responsibility for housing lies with individual households. The housing provided by municipalities is allocated according to specific rules rather than market mechanisms. It is difficult to fit the Norwegian case into the standard definitions of “social housing.” For example, because of delegated power and hands-off management by the national government, local governments are free to decide the institutional features of social rented housing (e.g. rent-setting, allocation criteria, etc.). It is debatable whether the model satisfies the criteria used in many definitions of social housing (housing provided at below-market prices), since municipalities are often encouraged to charge market rents in their rental housing. However, as is often the case with “social housing,” in Norway, social rental housing tenants with incomes below a certain line are frequently subsidized by municipal housing allowances or social income support. Only approximately 4% of the population live in social housing. The terms are often market or near market rents, short tenancy terms and many municipalities struggle with providing enough suitable homes for those who need it.

	Description
Definition(s) of adequate housing	The goal of Norwegian housing policy until recently has been to ensure adequate and secure housing for all, which includes a subsidiary goal of eliminating homelessness. The strategy has been built on experiences, activities, and cooperation established under „Housing for Welfare - National Strategy for Housing and Support Services (2014-2020).“ The strategy outlines the following priorities: • ensuring no one is homeless, • providing children and young people with good living conditions, • providing housing for groups that are disadvantaged, • stimulating a well-functioning housing market, • increasing the number of environment-friendly and universally designed housing units and residential areas, • providing some adequate physical standards and recommendations. The Government white paper on housing policy (2023-2024) states that the goal of housing policy is to ensure people can live in suitable housing throughout the country. A suitable home is defined by various factors, including both the housing itself and the needs of the occupants. At a minimum, a suitable home must be legal and comply with the necessary building regulations. The criteria for a suitable home are based on the specific needs of the individual or family, such as space requirements, accessibility, and quality of living conditions, including both the home's interior and surrounding environment. Municipalities are responsible for assessing these needs and providing housing assistance to those who cannot meet their housing needs due to economic, social, or health reasons. A suitable home is essential for individuals to live independently, secure employment, and participate in society. *This paper has since been updated
Definition(s) of energy poverty	There is currently no official definition or established measurement criteria for energy poverty in Norway. The recent rise in electricity prices in Norway has prompted discussions about the reach and severity of energy poverty.
Definition(s) of homelessness	A person is homeless when she/he lacks a place to live, either rented or owned, and finds himself or herself in one of the following situations: • Has no place to stay for the night • Is referred to emergency or temporary shelter accommodation • Is a ward of the correctional service and due to be released in two months at the latest • Is a resident of an institution and due to be released in two months at the latest • Lives with friends, acquaintances, or family on a temporary basis Persons living in sublet accommodation or residing permanently with family and close relations are not covered by the definition.
Vulnerable groups identified in the context of housing policies	Norway defines the disadvantaged in the housing market as people who are unable to acquire or retain a suitable home, and who: • have nowhere to live, • are at risk of losing their home, or • live in an unsuitable housing or living environment. Vulnerable groups include: single parents and low-income families, refugees, people with disabilities or mental disabilities, people with substance abuse issue and/or mental issues, inmates, and homeless people.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Local Government and Regional Development	The Ministry of Local Government and Regional Development is responsible for housing policy, the Planning and Building Act, local government finances and local administration, rural and regional policy, the conduct of elections, government employer policy, Sami and minority affairs, and national mapping and geodata policy.

Public entity	Areas of competence
The Housing and Building Department	The Housing and Building Department is responsible for implementing the government's housing and building policy. Housing and building policy objectives are achieved through financial and legislative instruments, competence development, guidelines, and information. The Norwegian State Housing Bank, the Norwegian Building Authority, and the Rent Disputes Tribunal all work closely with the Department.
Role of other public bodies involved at national level	
Department for Planning	The Department for Planning's area of responsibility includes management and development tasks under the Planning and Building Act related to urban development, municipal land-use planning, environmental impact analyses, and regional planning. The Department is also responsible for national mapping and geodata policy and is responsible for the Norwegian Mapping Authority. Important tasks include development of legislation, development and dissemination of national goals and interests in regional and local planning, central government land-use plans, following up on national guidelines for housing, land-use and transport planning, consideration of complaints, advice on the use of the planning system, and policy development for sustainable cities and towns.
Norwegian Building Authority	The main agency for implementing building policy at national level is the Norwegian Building Authority. The Authority administers building regulations and acts as an instrument for realising building policy. The Agency is subordinated to the Ministry of Local Governance and Regional Development. Its work is aimed at municipalities with a goal of increasing knowledge about building rules, building quality, and the building application process. It also acts as a supervisory authority for the building products market and is responsible for the central approval scheme for enterprises with liability rights.
Rent Disputes Tribunal	The Tribunal aims to contribute to the functioning of the rental market by strengthening legal protections for tenants and landlords via objective and unbiased information and guidance.
Norwegian State Housing Bank	The Norwegian State Housing Bank manages financial resources such as mortgages, grants, and loans. Its primary vision is adequate and secure housing for all. In 2024 a new vision for the Housing bank was launched in the white paper on housing, the vision being "to prevent people from becoming vulnerable in the housing market, help more individuals acquire and retain suitable housing, and support municipalities in their housing policy work".
Role of regional authorities	
Counties and elected leadership	County authorities exercise self-government within national frameworks. County responsibilities include regional planning and development.
Role of local authorities	
Municipalities and local governments	Municipalities plan and enable the building and rehabilitation of housing and are responsible for ensuring that the disadvantaged have access to adequate housing. The municipality exercises its role as an executive authority when it makes decisions on the allocation of services, grants, and permits; distributes grants and subsidies; adopts regulations that apply in the municipality; makes planning decisions; and carries out supervision. The municipalities' role as a community developer is executed through planning for long-term land use and development patterns, developing infrastructure, local and town centre development, business development, and protecting the environment and public health in the broadest sense. Through plans and policy measures, municipalities are to ensure comprehensive local community development and good living conditions for citizens. The primary legal basis is the Planning and Building Act, where the municipality's essential role is established as the party responsible for land use within its boundaries.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
The Housing Report—A comprehensive and active housing policy for the entire country	The main goals for Norwegian housing policy are: • Houses/homes for everyone, in good living environments • Security of tenure in owned and rental homes • Housing conditions that promote prosperity and participation in society • Well-designed, secure, energy-efficient, and healthy buildings • Better and more efficient construction processes The main instruments for implementing the housing policy are housing legislation (the House-building Cooperatives Act, the Housing Cooperatives Act, the Joint Housing Ownership Act, the Landlord and Tenants Act, and the Act relating to the municipal right of pre-emption with regard to apartment blocks), as well as loans, subsidies, and other support provided by the State Housing Bank.
Selected policy document(s) defining energy and environmental goals for housing	
Norway's Climate Action Plan for 2021–2030	Norway's Climate Action Plan presents guidelines for the construction sector to reduce emissions and increase the carbon stock in buildings. The guidelines include things like: using more sustainable materials, re-using and recycling, designing for re-use, and siting buildings to reduce greenhouse gas emissions from the area they occupy and from transport for the people who use the buildings. The main energy efficiency measure in the buildings sector is the adoption of building codes. Since 2010, energy performance certificates have been required when buildings are built, leased, or sold. The government has also prohibited the installation of fossil fuel-based heating systems since 2016 and the use of heating oil since 2020. Most buildings nowadays have electric heating systems. The Norwegian government's action plan for energy efficiency emphasizes significant energy and environmental objectives within the housing and building sector. A primary goal is to enhance energy efficiency in buildings, aiming to reduce electricity consumption by 10 terawatt-hours (TWh) by 2030 compared to 2015 levels.
Selected policy document(s) defining strategy to tackle housing exclusion	
We all need a safe place to call home: National strategy for social housing policies (2021–2024)	The Government of Norway has established goals for making the housing market more equal: • More people should be able to own their own home. • Renting must be a safe alternative. • Social sustainability in housing policies is highlighted. • Clearer roles, and necessary knowledge and competence must be articulated. Vulnerable groups must be a focus. This includes a particular effort to assist those who are homeless or at risk of becoming homeless, children and young people, and persons with disabilities. Additionally, the Housing Law Committee (<i>Husleielovutvalget</i>) has been appointed by the Norwegian government in to review the <i>husleieloven</i> (tenancy law) and propose changes that strengthen tenants' rights, ensure basic housing security, and adapt the law to the current rental market situation.
White paper: Good Urban Communities with Small Differences	This white paper outlines the government's policies to maintain and enhance social sustainability in Norwegian cities and neighbourhoods. The white paper emphasizes planning, housing policy, and community development.
Selected policy document(s) establishing planning and land use paradigm	
Nasjonale forventninger til regional og kommunal planlegging 2023–2027	The government emphasizes that planning must build on sustainability targets, national climate and environmental targets, local self-government, and opportunities for value creation and settlement throughout the country.

	Description
A good life throughout Norway – regional and rural policy for the future— Meld. St. 27 (2022–2023)	This paper outlines the Norwegian government's strategy for regional and rural policy, including housing. The key points related to housing and land use are: • The strategy emphasizes that everyone should live safely and well. • The government's aim is to help disadvantaged citizens in the housing market. • The home and local community are important for the upbringing of children and young people. • The government plans to facilitate a population increase in rural municipalities. • The government will ensure that people all over the country have good services close to where they live, more jobs, good infrastructure, and a variety of cultural offerings. • Local communities will be allowed to make more decisions themselves. The strategy establishes a planning and land use paradigm that prioritizes equal opportunities for all, regardless of where they live.
Planning and Building Act (2008)	The Planning and Building Act is the most important legal basis for planning in Norway. The Act has sustainable development as its main purpose. The Act emphasises explicitly the principle of design for universal accessibility in planning and in individual building projects, as well as the rights of children and youth. A basic principle is that development shall not occur through day-to-day political decisions, but through plans.
White paper: A Safer Future Prepared for Floods and Landslides	This white paper includes both security measures and measures linked to mapping, spatial planning, monitoring, and notification. It also calls for preparedness and crisis management to be strengthened.
Other relevant strategic documents in specific policy areas	
White paper: "Community and Empowerment— Live Safely at Home."	This white paper calls for an age-friendly society where more seniors can lead active lives and feel secure in their own homes. One of its four central objectives is "housing and planning." The paper also states that the government will launch an elderly housing programme.

Table 5: Housing Policy Instruments for Quality and Affordable Housing



Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing allowance	People with low incomes and high living expenses	The Norwegian State Housing Bank (<i>Husbanken</i>) and municipalities	This is a state financial support scheme administered by the Norwegian State Housing Bank (<i>Husbanken</i>) and municipalities.	The allowance is calculated monthly based on income and housing expenses. The calculation includes an income ceiling – a person is not entitled to housing allowance if the qualifying income of the household exceeds the income ceiling. Allowance can be received for both rented and owned housing, but the residence must meet some requirements. Students, school pupils, and apprentices who are entitled to a loan or grant from the State Educational Loan Fund are not entitled to housing allowance. There are some exceptions.
Public and social rental housing programmes				
National Strategy for Social Housing Policies (2021-2024)	Those that are disadvantaged in the housing market	Central and local authorities	The Norwegian government provides financial support for social housing through various grants and lending schemes distributed through the Norwegian State Housing Bank. The most relevant instrument is a loan for rental housing to municipalities: <i>lån til utleieboliger</i>.	This is a strategy, not a programme or instrument, that targets the efforts that central and local authorities carry out to help those that are disadvantaged in the housing market. The strategy has the following priorities: • No one shall be homeless. • Children and young people shall have good living conditions. • People with disabilities, like everyone else, shall have the opportunity to choose where and how they want to live.
Public subsidies towards affordable owner-occupied housing				
Benefits in the tax system	Everyone	NA	NA	The government's goal of promoting homeownership is achieved through benefits in the tax system. Homeowners are favoured through the right to deduct interest on debt, moderate wealth taxation, and the absence of capital gains taxation.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Municipal start-up loans	Municipal start-up loans are available for buyers who have long-term problems getting a mortgage from a normal bank to buy or make adaptations to their own home.	Local municipality	Local municipality with the assistance of The Norwegian State Housing Bank	Start-up loans can be used to buy a home, refinance a loan with a mortgage on your own home, buy out a spouse, or adapt/upgrade a home. A person can apply for a start-up loan from their local municipality/borough if they are in one or more of the following situations. They: • are a family with children and need a stable and safe home, • cannot get a mortgage from a normal bank and cannot save up for a deposit, • are receiving benefits, • are at risk of having their home repossessed due to mortgage arrears, • have special social or health-related challenges, or • have a disability and need to adapt their home. Applicants do not need a deposit to get a start-up loan. However, they must have sufficient income to cover the mortgage payments, as well as other necessary expenses. Income and expenses determine how much a household can borrow. The price of a modest, suitable home in the area in question is also very important. In addition, municipalities may provide subsidies for those who have difficulties acquiring or retaining housing, or those who need adaptations due to reduced functional capacity (see below, under housing grant to improve accessibility).
Mortgage interest rate subsidization				
First Home Mortgage – (<i>Førstehjemslån</i>)	People looking to buy their first home	Private banks	Private banks	These loans are targeted at people who are buying their first home and are under 34 years old. A requirement in most banks is that it must be the recipient's first home purchase. Banks usually offer first home loans of up to 85% of the purchase price, and some even up to 100% if the applicant has a guarantor.
Imputed rent and capital gains tax	Everyone	National/Federal	One-off tax relief for homeowners	Imputed rent and capital gains from the sale of a taxpayer's owner-occupied home are not taxed. There is no income threshold.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Home savings for the young	Persons under 34 years of age	National/Federal	Tax deduction linked to a savings plan	A home savings account can be established by anyone under the age of 34. There are caps on the maximum annual deposit and total deposit in the savings account, and the deposit must be used to purchase a dwelling or to pay off loans on a dwelling that has been acquired after the account was established. 20% of the annual savings amount is deductible from taxes and there is no income threshold.
Net wealth tax discount	Everyone	National/Federal	Net wealth tax discount	The taxable value of assets is equal to their market value. Homes and other immovable properties are valued well below market value (e.g. the taxable value of a primary residence averages 25% of market value; 90% for secondary homes; and 75% for recreational property).
Programmes supporting energy efficiency refurbishment				
Enova SF	Owners of residential buildings	Enova SF	Enova SF is financed through the Climate and Energy Fund.	Enova offers subsidies for energy efficient and climate-friendly technologies to owners of residential buildings. Enova SF is a state enterprise owned by the Norwegian government (Ministry of Climate and the Environment). It is an important energy and climate policy instrument, which contributes to lasting changes and supports development and deployment of more energy and climate efficient technologies. Enova provides financial support for energy efficiency projects across various sectors, including households. Households can apply for grants to install energy-saving measures.
Husbanken loans to upgrade housing quality (<i>lån til boligkvalitet</i>)	Everyone	Housing Bank	NA	These loans can be used to constructing environmentally friendly homes and upgrade existing properties.
Programmes supporting home improvements/adaptation				
Government white paper on housing policy	Everyone	Housing Bank	Housing Bank	Startup-loans and loans to housing quality. Both provide funds for improvements and adaptation.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Housing grant to improve accessibility (Tilpasningstilskudd)	This grant is available to persons with reduced functional ability and to elderly people who need or wish to adapt their home, so that they can still live at home in the event of reduced functional ability in the future.	Husbanken and the municipality	It is up to the local municipality to assess whether to give a subsidy and how large the subsidy assessment should be. The subsidy is dependent on available funds in the municipality, as well as a holistic assessment of needs and possibilities for benefits from other public schemes. The municipality itself assesses whether a financial needs test is necessary.	This subsidy scheme helps people to make necessary adaptations so that they can continue living at home despite reduced functional capacity. Both people who own their own home and people who rent a home can receive subsidies for adaptation. If the municipality grants subsidies to people in rented housing, the landlord must approve any planned adaptation measures. Adaptation grants can be given for everything from simple measures to major renovations. Some examples include: • External terrain work where necessary to improve accessibility • Extension/remodelling to get all necessary rooms on one level • Expansion of doorways, rooms, or corridors and replacement of doors, including fire doors • Removal of thresholds and threshold plates • Expansion of doorways, rooms, or corridors and replacement of doors, including fire doors • Removal of thresholds and threshold plates • Installation of, or arrangements for, welfare technology that makes the home function better and prevents the need for services or admission to an institution • Other work that is necessary to allow persons with reduced functional capacity to continue living at home.
Programmes supporting vulnerable households with access to energy				
Financial assistance	Financial assistance is available to all who are unable to financially support themselves.	Adjustment of the guiding rates is decided by parliament's budget and are traditionally adjusted annually in accordance with inflation.	Financial assistance is administered by municipalities, who conduct an individual assessment of each case. The state provides guiding rates for part of the financial assistance, which covers the cost of basic needs	This assistance can apply to living expenses and deposits for home and electricity bills (only as a temporary arrangement). Financial assistance is a temporary benefit.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Other schemes for specific groups				
Heating cost supplement to housing allowance scheme	Recipients of housing allowances	NA	The heating cost supplement is a financial support scheme administered by the Norwegian State Housing Bank (<i>Husbanken</i>) and the municipalities.	From 2021 to March 2024, there have been temporary regulations and additional electricity payments as part of the housing allowance scheme (<i>bostøtte</i>). The goal was to provide extra payments to help cover high electricity bills. These rules will change in September 2024. To compensate for heating expenses for all housing allowance recipients, a standardized amount for heating costs will be included in the calculation of housing allowance.

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Poland

Justyna Orchowska, József Hegedüs

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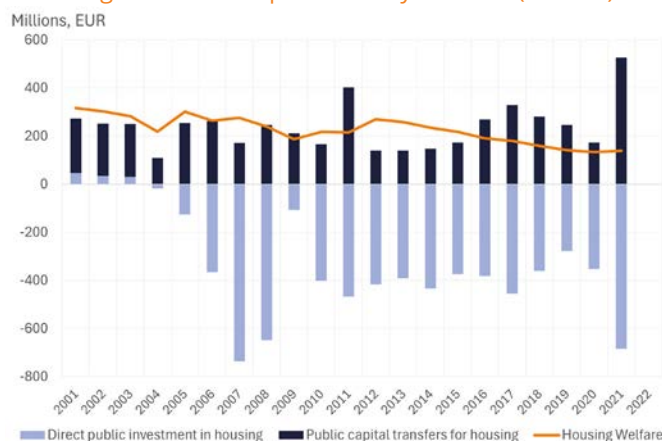
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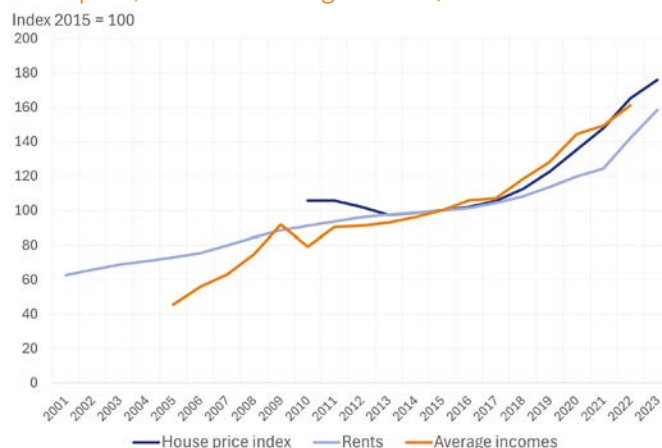
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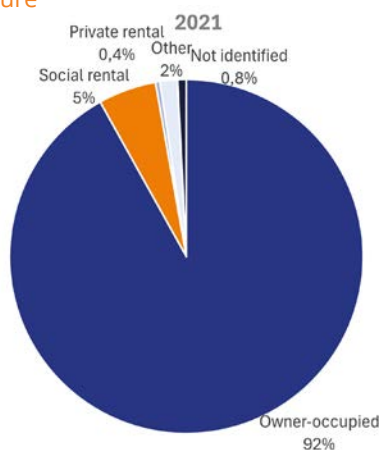
General government expenditure by function (COFOG)



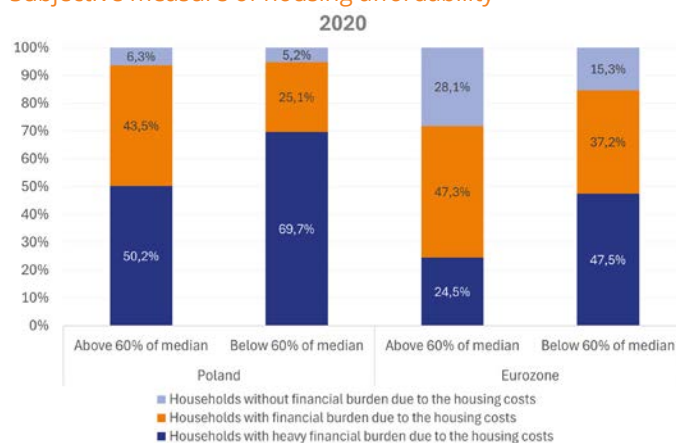
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Among the new EU member states, Poland's housing system is considered efficient in terms of the number of dwellings built and its financial stability. While, the privatisation drive continues to be very strong in Poland as well, as shown by the TBS privatisation debate, the country also has one of the most innovative housing policies in the region.
- On the down side, programmes changes are often, with newer and newer concepts being introduced with each change in government. While it is necessary for programmes to adapt to changing conditions, radical changes are frequent in Poland and can reduce the efficiency of the system.
- Poland's housing system, like that of the other new EU member states, is homeownership-oriented. However, within this group Poland's public rental sector has one of the largest. In detail, the tenure structure shows that 76.3% of the dwellings are in private ownership, with an additional 15.6% in a cooperative one, which adds to over 90% of dwellings being owner-occupied. Municipalities own 4.2% of the stock, and the remaining ones are owned by the state treasury, different companies and the TBS sector. Social and affordable housing is provided by municipalities, TBS companies, housing by the Treasury and other companies, amounting to approximately 5.7%.
- Regarding the development of housing policy, the establishment of social building associations (TBSs) in the 1990s was a success story (although the size of the sector did not become significant). After a decline in the 2000s, TBSs re-emerged in the last 10 years and have been integrated into the municipal sector under the Social Housing Initiative programme. As an innovative solution, the Social Rental Agency was recognised by housing policy law and made eligible for a central housing subsidy. It is a developing sector, with very few apartments currently.
- Over the decades Polish housing policy has consistently supported private ownership, both in the form of easing the acquisition of and also in the form of supporting the maintenance of privately-owned dwellings and buildings. The support for the thermo-modernization of the housing stock has also been increasingly part of the subsidies targeted for this segment.
- An important player in national housing policy over the last 30 years has been the BGK bank, which essentially acts as a national housing agency financing all public housing programmes. Another key institution is PFR Nieruchomości SA, a social housing developer and part of the Polish Development Fund group.
- Currently, a new housing law is under the consideration in Poland. This law will prohibit the privatization of units built under the SBC programme (social housing) and extend the period during which residential units created with financial support from the BSK programme cannot be privatized – from 15 to 25 years. The law also proposes that after this period, any potential sale should only occur at market price (without any discount) and that the proceeds should be allocated to the creation of new municipal housing resources or the modernization of existing housing.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	14,540,565
With usual residents	13,438,922
Without usual residents	1,140,893
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	413
Age breakdown of residential buildings	
- Pre-1918	6.7%
- 1918-1944	9.0%
- 1945-1970	20.9%
- 1971-1978	12.7%
- 1979-1988	15.0%
- 1989-2002	12.9%
- 2003-2011	9.5%
- 2012-2016	5.2%
- 2017-2021	6.1%
- Under construction	0.3%
- Not identified	1.7%
Type of residential buildings	NA
- Multi-family	
- Single-family	
- Other	
- Not identified	
Tenure structure	
- Private ownership	91.9%
- Social Rental	5.3%
- Private Rental	0.4%
- Other	1.6%
- Not identified	0.8%
Greenhouse gas emissions for heating and cooling of the housing stock	825 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	7.2%
- Not at risk of poverty	2.7%
- Total	3.3%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	No legal definition of affordable housing is provided in Poland, though the National Housing Programme (NHP) uses this term frequently. Affordable housing is considered in this document to be a housing solution for households who cannot pay market rent or who cannot buy a flat on the market but who are not eligible for social or municipal housing. The Social Building Associations (TBS) are institutions which intend to offer affordable housing programs for middle-income households.
Definition(s) of social housing	There are four categories of social rental housing. • Subsidized social housing (<i>socjalne</i>) - typically fixed term, low rent units serving households in the most critical need. The law requires municipalities to provide subsidized social housing to persons evicted from housing with a court decision, children brought up in orphanages, the homeless, and tenants of houses in poor technical condition. • Communal or social housing (<i>komunalne</i>) – municipal housing with an indefinite contract for lower-income groups but a higher, income-dependent rent than subsidized social housing. This housing serves households with a relatively stable social position. • Social housing (<i>społeczne</i>) – housing provided by Social Housing Societies (TBS) and Social Housing Initiatives (SIM), which is intended for households who can pay enough rent to cover the capital cost and maintenance of the housing units owned by TBS. This is higher than municipal rent but still much lower than market rent. Access to TBS relies on non-market criteria set by public authorities, including income thresholds. In 2021, Social Housing Initiatives were created to take the place of TBS, although TBSs established prior to 19th January, 2021 are still operational. • Rental cooperatives which were set up before 1989. The majority of these units have been privatized, therefore this category is losing its importance. The Bank Gospodarstwa Krajowego (BGK) defines social rental housing as a distinctive sector of public housing because: (1) access to flats is provided on non-market terms on the basis of the criteria determined by public authorities; (2) during the stage of construction, conversion or use of buildings, the entities that implement the investments use the support of public funding; (3) it is implemented by entities for whom making a profit is not the main aim.
Definition(s) of adequate housing	There is no definition of adequate housing
Definition(s) of energy poverty	Energy poverty is “a situation in which a household (...) cannot afford sufficient heat, cooling, and electricity to power appliances and lighting, and meets the following conditions: 1) has a low income; 2) has high energy costs; 3) lives in a building with low energy efficiency.” Thus, Polish legislation takes into consideration affordable access to essential energy services, the economic situation of households (including income and energy expenditure), and the conditions of the dwelling where they live.
Definition(s) of homelessness	The definition of homelessness in Poland is based on the legal definition of a dwelling and the administrative obligation to have residency status in the population registry. It was introduced in 2000 and amended in 2004 in the Act on Social Assistance without reference to the ETHOS typology. The definition is very wide and embraces all ETHOS Light categories except homeless people living temporarily in conventional housing with family and friends (due to lack of housing).
Vulnerable groups identified in the context of housing policies	Affordable housing has been more and more frequently discussed in relation to social issues, such as the need to provide decent housing conditions for the elderly, persons with disabilities, refugees, etc.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Economic Development and Technology	The Ministry of Economic Development and Technology's areas of activity include the economy, construction, spatial planning and development, and housing. The Construction, Spatial Planning and Housing Department covers the following matters: architecture, construction, architectural and construction supervision, spatial planning and development, geodesy and cartography, revitalization, support of housing, real estate management including real estate of the Treasury, some municipal infrastructure, family allotment gardens, and spatial information infrastructure.
Ministry of Funds and Regional Policy	The Ministry of Funds and Regional Policy's responsibilities include management of the European Funds implementation system and regional development. The specific tasks of the Ministry of Funds and Regional Policy include matters related to the government administration department, including regional and urban development. The regional development policy section includes, among other things, programming and coordination of development policy and management of the European Funds system.
Role of other public bodies involved at national level	
Bank Gospodarstwa Krajowego (BGK)	Bank Gospodarstwa Krajowego is a state development bank whose mission is to support the social and economic development of Poland and the public sector in the fulfilment of its tasks with the help of state budget support. The Bank is a financial partner actively supporting entrepreneurship and making effective use of development programs. It is recognized by the government as a development institution and is consulted on all relevant housing-related draft laws. It is the initiator of and a participant in cooperation between businesses, the public sector, and financial institutions. Social and affordable rental housing programs are financed through BGK, which has more than 30 years of experience in the social/affordable housing sector (for more details see Housing Policy Instruments section).
PFR Nieruchomości SA	PFR Nieruchomości SA is a part of the Polish Development Fund Group, an institution supporting the sustainable development of Poland through the implementation of investment projects. PFR Nieruchomości SA is a commercial company. It manages the assets of two closed-end investment funds - the Apartments for Rent Fund and the Apartments for Development Fund (for more details see Housing Policy Instruments section). Investments depend on several factors. Each location reported to the company must be analysed in terms of financing possibilities. In accordance with applicable procedures, numerous economic aspects of a potential investment are taken into account. This means that housing estates will be built in locations with high demand on the rental housing market, a developed labour market and positive demographic and economic indicators.
Role of regional authorities	
Regional Government (<i>poviats</i> and <i>voivodeships</i>)	There are three levels of self-government in Poland, one regional level (voivodeships), and two local levels: municipalities (communes) and poviats. Poviats are comprised of a cluster of municipalities. Larger cities are both municipalities and independent poviats. At the level of the voivodeship, strategic plans are enacted to address transportation, location of facilities, and investments that are significant to the region. The maximum construction cost of subsidised projects is set at the voivodeships level, which also sets the maximum rent for subsidised projects, as the maximum rent is 5% of this cost. Poviats, in general, have not been entrusted with any major duties related to housing.
Role of local authorities	
Municipalities (communes)	The municipal housing sector plays by far the most important role in social and affordable housing programmes, despite continued housing privatisation since 2010. Municipalities are responsible for managing and constructing subsidized social housing and communal housing (as described in Quality and Affordable Housing: Relevant Concepts and Definitions section).
Social Housing Societies (<i>Towarzystwa Budownictwa Społecznego</i> - TBS)	Social housing societies in Poland are non-profit companies established to manage the construction, acquisition, renovation, and management of social housing. TBSs can take a variety of forms in Poland. Most commonly, a TBS is a limited liability company, but many are also formed as joint stock companies or cooperatives. TBSs are responsible for the management, renovation, and all administrative tasks related to the leasing of social housing. They often manage part of the municipal housing stock and even privately owned buildings as well. The majority of TBSs are owned by the city or municipality, and some TBSs were set up by regional governments.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
National Housing Programme 2030	In 2016, the Polish government adopted the new National Housing Programme 2030. The National Housing Programme is the main strategic and operational document giving directions for the implementation of the state's housing policy until 2030. The programme defines the priorities of the state's housing policy and the basic tools for solving housing problems in Poland. It also provides strategies for tapping the potential of the entire housing market, including both public and private investors, and for improving housing availability and living conditions. It is considered a pro-family programme and has three strategic aims: • “Enhancing access to flats for persons with incomes that do not allow for the purchase or rent of a flat under commercial terms and condition.” The aim is to increase the number of flats per 1,000 residents from 363 in 2014 to 435 in 2030. • “Enhancing the possibility to satisfy basic housing needs of persons threatened by social exclusion, due to low incomes or a particularly demanding situation.” Municipal governments should be able to satisfy the housing needs of all households that are waiting to rent a flat from a municipality. In 2014, the number of the latter was 165.2 thousand. • “Improving the living conditions and energy efficiency of Polish households.” The number of people living in sub-standard conditions (due to the poor technical condition of buildings, the lack of basic technical installations, and overpopulation) should be decreased by two million persons (from approx. 5.3 million in 2011 to approx. 3.3. million by 2030).”
Selected policy document(s) defining energy and environmental goals for housing	
National Energy and Climate Plan for the years 2021-2030	The NECP has been developed to meet the requirements outlined in Regulation (EU) 2018/1999 of the European Parliament. This document presents objectives, targets, and policies measures across five key areas: decarbonization; energy efficiency; energy security; internal energy market; and research, innovation and competitiveness. One of the goals set in the preliminary draft of amendments to this programme is low-emission construction, including reducing the energy needs of existing buildings and developing new emission-free buildings.
Selected policy document(s) defining strategy to tackle housing exclusion	
National Programme for Combating Poverty and Social Exclusion: Updated for 2021-2027 with public policy proscriptions up to 2030	The document outlines strategic frameworks aimed at further reducing poverty, developing social services, and supporting social integration. The primary goal of the policy is to reduce poverty and social exclusion while improving access to services that address demographic challenges. One of the priorities and actions specified in the document is to combat homelessness. There are three main general types of support services for homeless people in Poland: shelters, crisis interventions, and sheltered dwellings. All services are subject to minimum standards requirements, which have been introduced gradually since 2018. Hostel and shelter services are provided mainly by non-governmental organisations (NGOs), while municipalities provide mainly sheltered and social housing.
The Strategy of Development of Social Services, Public Policy until 2030 (with a perspective until 2035)	The overarching approach to support for the homeless as well as the diverse types of assistance are specified in the Act of 12th March 2004 on Social Assistance. The Ministry of Family and Social Policy defined the main principles and recommended a course of action to counteract homelessness in the Regulation of 27th April 2018 and in the ministerial programme. This regulation dealt with minimum standards for accommodation facilities, shelters for the homeless, shelters for the homeless with care services and heating facilities. Regional (voivodeship) governments develop, update and implement regional strategies for social policy as an integral part of the regional development strategy, including especially programmes for counteracting social exclusion, social assistance, prevention and resolution of alcohol problems, and cooperation with non-governmental organisations. The communes' (<i>gmina</i>) required tasks include development and implementation of the communal strategy for solving social problems with particular emphasis on social assistance programmes, prevention and solving of alcohol, and other problems. Its overarching goal is to support integration of persons and families from particularly sensitive risk groups into mainstream society.
Selected policy document(s) establishing planning and land use paradigm	
Reform of spatial planning in Poland, 2023	On 24th September 2023, a reform of spatial planning came into effect in Poland. The aim of the amendment is to ensure sustainable development of the country while maintaining spatial order and protecting the public interest. The key objectives include streamlining the investment process and enhancing the effectiveness of spatial planning. The adopted regulations seek to prevent the ongoing chaotic suburbanization and space degradation, restoring rationality to spatial management processes.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing allowance	Low-income households	Administered by local government, financed from the state budget	The housing allowance is intended for maintaining owned or rented apartments or single-family houses. To receive assistance, households must meet certain income criteria. The income limit is determined by the average monthly income from the three months preceding the application: • For a single-person household, income cannot exceed 2,862.19 PLN. • For a multi-person household, income cannot exceed 2,146.64 PLN per person. The amount of the housing allowance is the difference between the actual cost (up to a calculated normative cost) and a percentage of the household's income ranging from 10-15% depending on household composition.	In 2022, over 2.6 million housing allowances were paid. Their total amount reached PLN 730.5 million (€170 million). The majority of housing allowance recipients were residents of housing administered by gminas (39.0%) and housing cooperatives (26.8%). The share of allowances paid to residents of public building societies and other entities was very low (2.4% and 4.8% respectively). The average amount of housing allowance awarded was PLN 275.8 (€64).
Flat for Start	Low- and moderate-income tenants	Operated by BGK	This programme was launched on 1st January, 2019, as part of the Apartment+ package of the National Housing Programme. It provides rent subsidies for tenants residing in new rental housing units constructed through collaboration between investors and municipalities. Apartments and residential buildings under Social Rental Agencies are also eligible.	Subsidies are granted to tenants for a duration of 15 years (20 years per dwelling), with their allocation subject to annual verification by the municipality. The amount of subsidy depends on the number of individuals within the household and the region. The support is provided as a non-cash benefit, with municipalities making payments on behalf of tenants directly to the investor's bank account. Eligibility is assessed based on the average monthly net household income, in relation to the average income in Poland.
Public and social rental housing programmes				
Social and municipal housing support programme (<i>Budownictwo Społeczne i Komunalne</i> - BSK)	Households with low and very low incomes	Operated by BGK	The programme is financed by the Subsidy Fund, which is administered by the Minister of Development and Technology. The programme offers a non-repayable grant from 20% to 80% of the cost of building and renovating flats for rent that increase the municipal housing supply. This includes protected flats, dosshouses, homeless shelters, warming-up facilities, and temporary spaces.	Municipalities and their associations, companies wholly owned by municipalities, administrative districts, public benefit organizations, and entities serving public benefit purposes are eligible for grants.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programme for Supporting Social Rental Housing (<i>Spółeczne Budownictwo Czynszowe</i> - SBC)	Moderate-income households	Operated by BGK	This programme provides preferential repayable financing for the construction of cooperative apartments or rental dwellings with limited rent through the construction of new buildings and for the revitalization/renovation of existing buildings for residential purposes.	Local governments, social housing initiatives (SIM), social housing societies (TBS), housing cooperatives, and municipal companies are eligible for the programme.
Housing Sector Fund for Development (FIZAN)	Middle- and moderate-income households are the focus, but all citizens are eligible to apply. Eligibility criteria are introduced in case demand exceeds supply. These criteria are set by local authorities or their subsidiaries, with PFR setting the minimum rent payment capacity. Preference is given to families with children and persons with incomes that do not allow them to purchase or rent flats under market conditions.	Initially coordinated by BGK Nieruchomości SA, which became part of the PFR capital group in October 2018 and changed its name to PFR Nieruchomości	The programme is a continuation of the market pillar of the "Apartment+" package (sometimes translated as "Flat+" Programme) of the National Housing Programme. The FIZAN Housing Sector Fund for Development is a continuation of the "Apartment+" market pillar. The Fund offers two products – each can be implemented in cooperation with a local government partner: • Active Product Fund (PAF) – the Fund remains the default owner of the constructed property. The land can be among other things purchased from a private partner or transferred to a special purpose vehicle by a local government partner and may be bought out by the Fund after completion of construction. • Public-Private Partnership (PPP) – it is the local government partner that brings land to the company that becomes the owner of the constructed property over time. The Fund invests in a special-purpose vehicle to conduct construction work. Subsequently, the property is rented by the company to individual tenants, but it can also be leased to a local government partner for a period of about 25-30 years	The programme was introduced in 2017. It focuses on the construction of long-term institutional rental housing, with the potential for future ownership transfer. After 10-15 years, the tenant is supposed to have the option to buy the property. This programme is aimed at people who neither qualify for a commercial mortgage, nor are eligible for social or communal housing, but who can pay a market-based rent on a regular basis. The fund is supposed to be managed under market conditions with the objective of gaining a return on investment. Rents are anticipated to be 20-30% lower than on commercial market, depending on location and construction expenses.
Social Rental Agencies	Moderate- and middle-income tenants	Operationalizing the SRA involves municipalities deciding whether to establish an agency. The agencies themselves can take various forms, such as municipal companies, foundations, associations, or social cooperatives.	Introduced through a legislative project on 9th March, 2021, social rental agencies act as a not-for-profit intermediary facilitating negotiation between property owners and households in need of housing. Their main responsibility is to manage the rental process, prioritizing long-term lease agreements. The SRA provides the tenants with affordable and safe rent, ongoing support, and debt mechanisms with no fees. Landlords are guaranteed payment of rent, tenancy management, legal documentation preparation, handyman service, and no fees. Instead, they are asked to lower the rent by circa. 20% and be open to all candidate-tenants.	The services provided by social rental agencies cater to a wide range of individuals, including the middle class. It also extends to those facing exclusion, such as seniors, people with disabilities, single parents, migrants, and young adults transitioning from homelessness.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Rental Housing Fund	Middle-income households	Operated by BGK Nieruchomości SA (currently PFR Nieruchomości),	Initiated in 2015, the fund is a market-based housing lease strategy that focuses on investing in high-standard residential buildings for rent on a commercial basis. The rent level is designed to approximate a 4 % return on the property's value. Apartments from the fund are intended to be rented at 20-30% lower rates compared to prevailing market rates. This is a fully commercial project, which paved the way for Real Estate Investment Trusts (REITs) in Poland, though these have not yet been fully introduced.	The lease agreements are time-bound, with a minimum term of 6 months. The lease duration depends on the tenant and the rental amount is linked to the contract's duration. Additionally, after the lease agreement concludes, tenants have priority for subsequent lease periods. According to NBP data, by the end of 2018, the fund's offerings included 1,743 apartments within 15 investments spread across six cities: Gdansk, Warsaw, Poznań, Wrocław, Katowice, and Kraków.
Government Housing Development Fund	Municipalities	Operated by BGK	Established under the Act of 10th December 2020, the fund is designed to enhance the availability of housing by stimulating new residential property investments in the rental market through social housing initiatives. The fund's resources are allocated to finance either part or all of the costs incurred by municipalities taking on shares in newly established or existing social housing initiatives.	The support provided encompasses (1) financing up to 10% of the housing investment costs taken on by existing social housing associations or initiatives and (2) creating up to PLN 3 million (€720,000) worth of new social housing initiatives.
Public subsidies towards affordable owner-occupied housing				
Flat Without Down Payment / Family Mortgage	Middle-income households	Managed by BGK	Initiated through the Act of 1st October 2021 and operating since 26th May 2022, this programme provides homebuyers with government guarantees up to 20-30% of the loan amount, with a cap set at PLN 200,000. This guarantee serves as a replacement for the down payment. The loan's term is set at a minimum of 15 years and is denominated in Polish currency. BGK also provides a one-time repayment of part of the guaranteed housing loan in response to the birth of a child.	Assessment of the creditworthiness of applicants is done by financial institutions. The programme is primarily targeted towards those seeking their first apartment, although an exception is made if the household has two or more children, in which case a second apartment is permissible within size constraints. The programme establishes a maximum price per square meter for the financed apartment.
Housing for the Young	Middle-income young households	Administered by BGK	The programme operated from 2014 to 2018. It offered subsidies for mortgage loans, which involved subsidizing the down payment from 10 to 30%, depending on the number of children.	Initially, only apartments from the primary market were eligible, but later those from the secondary market were included as well. Individuals who already owned a property and were over 35 years of age could not benefit from the program. Applicants were also required to take out a loan for a period of not less than 15 years, covering at least half of the apartment's price. The maximum size of units eligible for the programme was 75 m ² for an apartment or 100 m ² for a single-family house.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage interest rate subsidization				
First Apartment, Safe Credit 2%	Middle-income households	Administered by BGK	Operational from 1st July 2023 until 1st January 2024, this programme offered subsidized loans for first-time homebuyers by ensuring them a 2% interest rate. The state budget subsidized the difference between the fixed rate mortgage, determined based on the average interest rate on fixed-rate loans in the lending banks, and the target 2% interest rate.	Eligibility for the programme was extended to individuals up to the age of 45 who had not previously owned a flat. The maximum loan amount was PLN 500,000 for singles and PLN 600,000 for married couples or parents with at least one child, with a minimum repayment period of 15 years. The applicant's down payment could not exceed PLN 200,000. The buyer had the freedom to choose the flat's standard and location without price limits per square meter. The final evaluation of whether the programme conditions were met fell under the purview of the participating banks.
Borrowers' Support Fund	Middle- and moderate-income households	Operated by BGK	Operating since 2015, this instrument offers repayable assistance aimed at individuals who find themselves in a difficult financial situation and need to repay their housing loan.	Eligible individuals can receive repayable financial support to cover their loan instalments (for a maximum of 36 months, up to a maximum of PLN 2,000 per month). Alternatively, they can obtain a repayable loan to cover the remaining debt on the loaned property after its sale (up to a maximum of PLN 72,000).
Programmes supporting energy efficiency refurbishment				
TERMO programme	Housing communities and associations, social housing associations, local government, private persons, micro-, small-, and medium-sized enterprises	Operated by BGK	The legal basis of the programme is the Act of 21st November 2008 on supporting thermo-modernization and renovation and on the central register of building emissions. Its objective is to provide co-financing to investors undertaking projects related to thermo-modernisation, refurbishment, and renewable energy projects in multi-family buildings. The bonuses are funded by the state budget, specifically by the Ministry of Economic Development and Technology. Grants are financed from European funds or the Polish Development Fund.	The programme offers various forms of support, including: • thermo-modernization bonus with the option of a grant, providing financial assistance for investors implementing thermo-modernization projects; • refurbishment bonus, offering financial aid for investors carrying out renovations; • Municipal Housing Stock bonus with the option of a grant, providing financial support for municipalities or municipal companies undertaking thermo-modernization or refurbishment projects in the MHS; • Renewable Energy Sources grant, funding the purchase, installation, construction, or modernization of RESs; and • compensation bonus, compensating owners of residential buildings with residential units.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Warm Apartment	Owners of apartments in multi-family buildings, tenants of municipal apartments, and homeowner's associations with 3 to 7 residential units	Ministry of Climate and Environment through the National Fund for Environmental Protection and Water Management	This programme offers subsidies for the replacement of inefficient heating systems and improvement of energy efficiency. The support from the program, with a budget of PLN 1.75 billion, will amount to PLN 41,000 for individuals and up to PLN 375,000 for housing cooperatives.	Municipalities apply to participate in the programme. Then they announce calls for applications from recipients in the target groups.
Programmes supporting home improvements/adaptation				
House without formalities	Homeowners	Ministry of Economic Development and Technology	The program, which began on 31st January, 2022, is designed to simplify the process of constructing residential or recreational buildings up to 70m ² in size. Its primary objective is to allow for easier and faster construction of small residential or recreational buildings by shortening the administrative procedures by up to 21 days. On 17th August 2023, the parliament passed a law extending the simplified procedures to houses larger than 70m ² .	The approach involves a simplified notification procedure, eliminating the need for a formal building permit, appointment of a construction manager, or maintenance of a construction log. The buildings constructed under this programme are intended to be standalone structures with a maximum of two storeys.
Accessibility fund	Public sector, cooperatives, housing communities, social housing associations, cultural institutions, higher education and research institutions, and other eligible entities	Administered by BGK	This loan programme aims to enhance accessibility in buildings by supporting investment projects that adapt multi-family residential buildings, public utility buildings, or collective housing buildings to meet the needs of individuals with mobility or perception impairments.	The loan does not require a down payment and is preferentially taxed, with an annual rate starting at 0.15% for the duration of the loan period, which may be up to 20 years. There are no fees or commissions for activities related to loan granting and servicing.
Other schemes for specific groups				
Self-organized co-building organizations (<i>Kooperatywy mieszkaniowe</i>)	Groups of individuals who decide to purchase a plot of land and jointly build single- or multi-family buildings, in which they will then live themselves	Ministry of Economic Development and Technology	This programme makes it easier to buy real estate from the commune for investment purposes and take advantage of the possibility of spreading the financial burden over time (e.g. spreading the price of the property into instalments, price discounts, or alternative methods of settlement with the commune). The commune provides other non-financial assistance, for instance in organizational matters.	A housing cooperative may be established by at least 3 persons who, for this purpose, conclude a housing cooperative agreement or a civil partnership agreement.

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Portugal

Emanuele Belotti, Massimo Bricocoli

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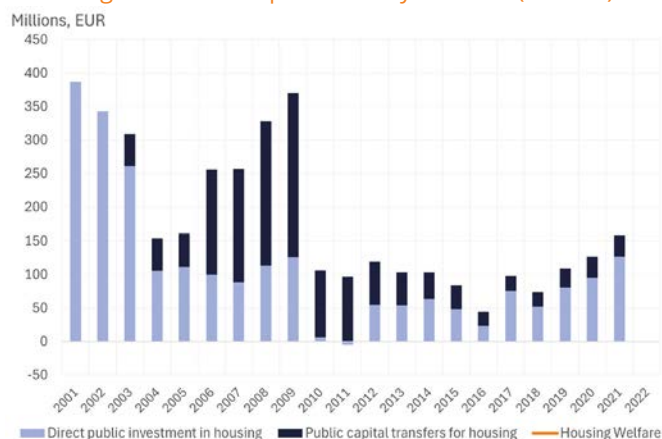
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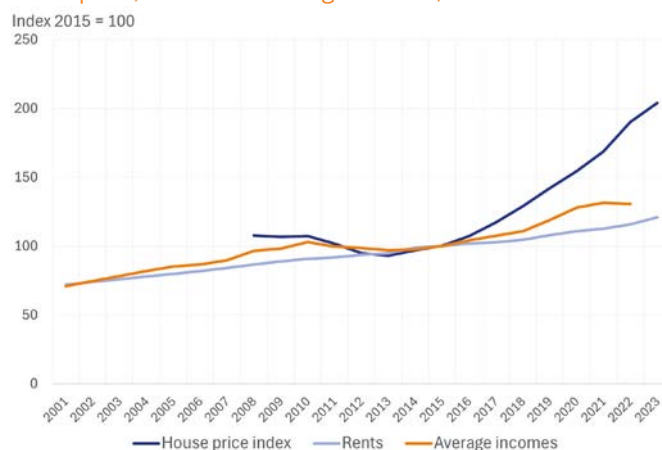
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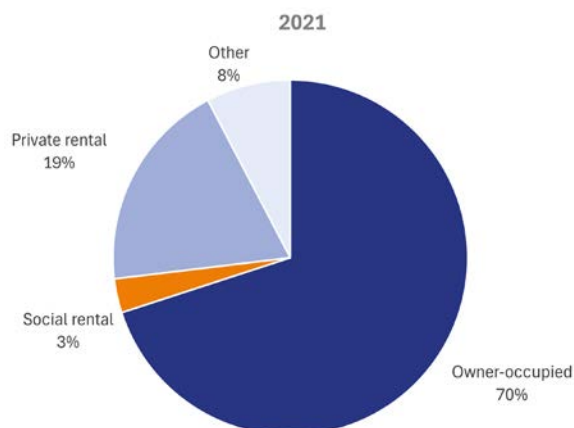
General government expenditure by function (COFOG)



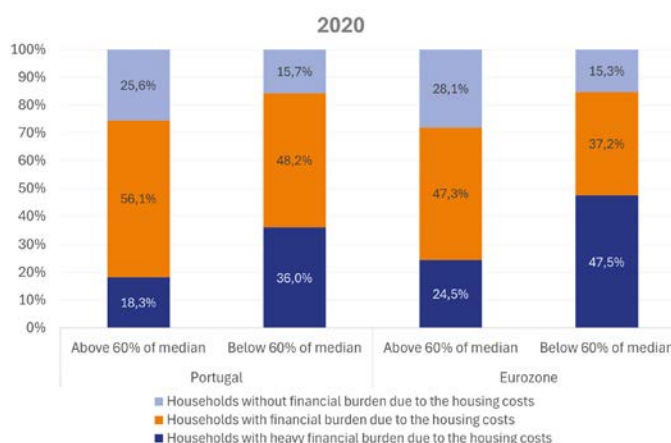
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Portugal has been experiencing significant and growing challenges with its housing sector, most noticeable in last years, but growing in the last decade. This includes in-creasing housing prices for purchase and in rents. According to Eurostat data from Q4 2024, Portugal has experienced the 3rd highest increase in housing prices from 2023 to 2024 in the EU, with prices increasing by 11.6% compared to the EU average increase of 4.9% . Recent legislative and policy efforts signal a new commitment towards continued and strengthened public housing policies, with measures to increase supply and support demand through financial and fiscal incentives for vulnerable groups.
- Homeownership is dominant in Portugal, with 70.0% of households owning their homes. Rental-occupied homes constitute 22.3% of the tenure structure, with public dwellings making up a mere 2.1% of total dwellings. Around 12% of the houses in Portugal are vacant (not accounting for vacation homes), of which around 30% require repairs or renovations to be habitable.
- Housing Policies:
 - The „New Generation of Housing Policies“ (“Nova Geração de Políticas de Habitação”) aims to guarantee universal access to adequate housing, shifting focus from new construction and homeownership to refurbishment and rent, and increasing publicly-supported housing units from 2% to 5% of the total national stock in eight years.
 - The „Mais Habitação“ Package introduces measures to combat the housing crisis, including limiting local short-term accommodation, reinforcing affordable rent, and encouraging the placement of vacant properties on the market.
 - The National Housing Programme 2022-2026 is a central instrument for promoting decent, sustainable, and inclusive housing solutions, especially for those in need.
 - The „Construir Portugal“ Strategy (2024) focuses on increasing housing supply, rehabilitating buildings, and combating housing exclusion, with a focus on access, investment, and sustainability.
- Housing allowance programs like P65 Jovem and P65+ provide monthly subsidies to young people and households with income drops, respectively.
- The „Programa de Arrendamento Acessível“ offers tax exemptions to landlords who rent at below-market rates, with rent caps linked to dwelling characteristics and tenant income.
- The „Reabilitar Para Arrendar“ programme finances renovation work on older buildings to provide affordable rental housing.
- The „1st Direito - Programa de Apoio ao Acesso à Habitação“ provides co-funding and subsidized financing for housing renovations, production, and purchase, targeting households in substandard conditions.

Country Snapshot

- Portugal has experienced the third highest increase in housing prices in the EU from 2023 to 2024. Rent prices also saw a year-to-year increase of 7.2% in Q4 2024, the fifth highest in the EU. Despite lower overall housing cost overburden rates compared to the EU average, 30.3% of market-price tenants faced housing cost overburden in 2024. Portugal has also one of the highest shares of population unable to keep their home adequately warm (20.8%, almost two times higher than the EU27 average). The lack of affordable housing disproportionately affects vulnerable groups, including youth, single parents, lower-income households, and migrants, and increasingly affects lower-middle-income groups. The new „Construir Portugal“ package, however, signals a new commitment towards continued and strengthened public housing policies, with measures to increase supply and support demand through financial and fiscal incentives for vulnerable groups.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	5,970,677
With usual residents	4,142,581
Without usual residents	1,828,096
Of which	
- Secondary residencies	1,104,881
- Vacant	723,215
Conventional dwellings per thousand inhabitants	570
Age breakdown of residential buildings	
- Pre-1919	4.8%
- 1919-1945	7.7%
- 1946-1960	10.5%
- 1961-1980	27%
- 1981-2000	31.8%
- 2001 or later	18%
- Not identified	NA
Type of residential buildings	
- Multi-family	13.3%
- Single-family	86.7%
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	70%
- Social rental	3.1%
- Private rental	19.2%
- Other	7.7%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	166 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	30.9%
- Not at risk of poverty	12.7%
- Total	15.7%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	The definition of affordable housing in Portugal is linked to a programme for affordable rental housing which is open to all sort of providers/landlords (both public and private). Rent may be set at up to 80% of a reference value, which is established based on the dwelling's characteristics and location. Rent can be up to 35% of the tenant household's income.
Definition(s) of social housing	Social housing refers to public dwellings that are rented at below-market rents, taking into account household income. Social housing is owned mainly by municipalities (which manage it directly or through dedicated public companies) and to a lesser extent by IHRU, the National Institute for Housing and Urban Renewal.
Definition(s) of adequate housing	No official definition
Definition(s) of energy poverty	The Long-Term National Strategy to Combat Energy Poverty 2023-2050 defines energy poverty as „Inability to maintain housing with an adequate level of essential energy services, due to a combination of low income, low energy performance of housing, and energy costs.“ It is estimated that in Portugal, between 1.9 and 3 million people are in energy poverty, about 660,000 to 740,000 people in severe energy poverty, and between 1.2 and 2.3 million people in moderate energy poverty.
Definition(s) of homelessness	According to the National Strategy for the Integration of Homeless People (ENIPSSA 2025-2030): „A homeless person is one who, regardless of nationality, documentation status, racial or ethnic origin, religion, age, gender, sexual orientation, socio-economic status, physical and mental health status and disability, is: Homeless, living in a public space, housed in an emergency shelter or with their whereabouts in a precarious location; or Homeless, in temporary accommodation intended for this purpose.“
Vulnerable groups identified in the context of housing policies	In Portugal, in the context of public housing and planning policies, vulnerable groups are referred to in a more structured way in documents such as BNAUT - Bolsa nacional de Alojamento Urgente e Temporário, particularly in the context of the Recovery and Resilience Plan (PRR) and the National Strategy to Combat Homelessness (ENIPSSA).

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Infrastructure and Housing	The Ministry of Infrastructure and Housing is responsible for housing, urban rehabilitation, construction, and real estate policies, including the regulation of public contracts.
Role of other public bodies involved at national level	
Instituto da Habitação e da Reabilitação Urbana (IHRU)	The mission of the public entity IHRU is to ensure the implementation, coordination, and monitoring of national housing policy, as well as the programmes established by the Government for the areas of housing, housing rental, and urban rehabilitation. It does so in conjunction with regional and local housing policies within the framework of the basic housing law, approved by Law no. 83/2019 - Official Gazette no. 168/2019, Series I of 2019-09-03 (LBH).
Role of local authorities	
Municipalities	Municipalities are responsible for social housing provision.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
'Construir Portugal' Strategy	The strategy Building Portugal: New Strategy for Housing (<i>Construir Portugal: Nova Estratégia para a Habitação</i>), presented by the 24th Portuguese Government in 2024, aims to continue and strengthen public housing policies with a focus on increasing housing supply, rehabilitating buildings and combating housing exclusion. Based on three pillars - access, investment and sustainability - the strategy aims to provide a more structured response to families' housing needs, promoting integrated intervention at local, regional and national level.

	Description
'New generation of housing policies' strategy' (<i>Nova Geração de Políticas de Habitação</i>)	This policy document brings together a variety of policy programs and initiatives under the same conceptual umbrella. Among these, for example, are the Primeiro Direito and the Programa de Arrendamento Acessível. The explicit goals of this policy document are to guarantee "universal access to adequate housing" (bringing the quota of publicly-supported housing units from 2% to 5% of the total national stock in eight years); to shift the emphasis of housing policies from new construction and homeownership to refurbishment and rent; to slightly reduce the number of families overburdened by housing costs (from 35% to 27%); and to introduce qualitative innovations in the governance of the sector towards multilevel, integrated, and participatory governance." It aims to move Portugal "from a reactive to a proactive policy, based on the sharing of data and knowledge and in the monitoring and evaluation of results."
Package Mais Habitação	The "Mais Habitação" Package is a set of legislative measures launched by the Portuguese government in 2023 with the aim of combating the housing crisis and increasing the supply of affordable homes. The measures cover areas such as renting, construction, urban regeneration and local accommodation, seeking to balance the interests of tenants, owners and investors. Among the main actions are the limitation of local accommodation, the reinforcement of affordable rent, the exemption from IRS and IMI for affordable rents, and the obligation to place vacant properties on the market, under certain conditions.
National Housing Programme 2022-2026 (<i>Programa Nacional da Habitação 2022-2026 - PNH</i>)	The PNH is the central instrument of public housing policy in Portugal, created as part of the New Generation of Housing Policies (NGPH) and approved by Decree-Law no. 1/2020. Its aim is to guarantee universal access to adequate housing, promoting decent, sustainable and inclusive housing solutions, with a special focus on people and families in situations of housing need.
Selected policy document(s) defining energy and environmental goals for housing	
National Energy and Climate Plan (NECP 2030)	The NECP 2030, which was approved in 2020, sets out specific guidelines for reducing buildings' carbon intensity and promoting energy-efficient renovation of the existing building stock, with attention to the goal of implementing the concept of Nearly Zero Energy Buildings (NZEB) in both new and existing buildings.
Long-Term Strategy for Building Renovation (LTRS)	The Portuguese Government approved, through the Council of Ministers Resolution 8-A/2021, the Long-Term Strategy for Building Renovation (LTRS), which aims to meet European and national goals for achieving carbon neutrality and promoting energy efficiency in existing buildings, in order to transform them into NZEB buildings. The Strategy aims to achieve primary energy savings of 11% by 2030 and 34% by 2050. It also aims to reduce the number of hours of discomfort in housing by 26% by 2030, and by 56% by 2050. The total renovated area is expected to be about 364 million m² by 2030 and 748 million m² by 2050. The total investment required to achieve these goals was estimated to be €143,492 million, with the largest portion, required for the renovation of existing residential buildings, amounting to €110,078 million. An additional €33,414 million will be required for the non-residential building stock.
Selected policy document(s) defining strategy to tackle housing exclusion	
New National Strategy for the Integration of People Experiencing Homelessness 2025-2030 (ENIPSSA) and the respective Action Plan for the years 2025-2026.	The new ENIPSSA presents a set of more flexible, differentiated and appropriate responses to each typology, taking into account the different characterisation and heterogeneity of people experiencing homelessness. It also promotes an innovative response, 'Designing the Life Project', to be developed initially as a pilot project, which aims to reintegrate the person into the community and accompany them beyond the homeless situation, preventing them from returning to this condition, acting in three distinct phases: emergency, transition and autonomous accompaniment.
National plan for urgent and temporary accommodation (PNAUT)	The aim of the PNAUT is to create a structured and transversal response for people in need of emergency or transitional housing solutions, based on the properties that become part of the stock exchange through the funding promoted in this decree-law and with the limits defined, and without prejudice to the responses that may be integrated through the inventory provided.
Selected policy document(s) establishing planning and land use paradigm	
National Spatial Planning Policy Program (PNPOT)	PNPOT is the leading instrument of the territorial management system. It defines objectives and strategic options for territorial development and establishes the organization model of the national territory. The PNPOT is the reference framework for other territorial programmes and plans and a guiding instrument for strategies with territorial impact. It was created by the Basic Law on Spatial and Urban Planning Policy of 1998, with the objective of providing the Country with a competent instrument for defining a prospective, complete and integrated vision of the organization and development of the territory and for promoting the coordination and articulation of public policies on a territorial basis.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Porta 65 Joven Programme (P65J)	This programme is available to young people age 18 to 34 (in case of a couple, one of the members may be up to 36 years old) who: are eligible for a rental housing contract; do not receive any subsidies or other public housing support; are not homeowners; and are not relatives of a landlord.	Housing and Urban Rehabilitation Institute (<i>Instituto da Habitação e da Reabilitação Urbana</i>)	The Housing and Urban Rehabilitation Institute grants the housing allowance via monthly payments to households that apply for it via an online platform and meet the eligibility requirements.	The amount of the housing allowance varies according to the type of household and rent amount. The maximum admissible rent payment varies from municipality to municipality, and the admissible typologies of home vary according to household type and the presence of household members with a certified disability.
Porta 65+ Pro-gramme (P65+)	This support is granted through a monthly subsidy, regardless of the age of the applicants, aimed at: - Households with a drop in income of more than 20% compared to the previous three months or the same period in the previous year; - Single-parent households.	Housing and Urban Rehabilitation Institute (<i>Instituto da Habitação e da Reabilitação Urbana</i>)	The Housing and Urban Rehabilitation Institute grants the housing allowance via monthly payments to households that apply for it via an online platform and meet the eligibility requirements.	The subsidy is monthly, not being able to be less than €50 or more than €200, decreasing every 12 months up to a limit of 60 months. The support covers the difference between the amount of the monthly rent due and the amount resulting from applying a maximum effort rate of 35% to the household income in the first 12 months, 40% between the 13th and 36th months, and 45% between the 37th and 60th months.
Landlords compensation programme (PCS)	Landlords for residential lease contracts entered into before 18th November 1990, following the non-transition of these contracts to the New Urban Lease Regime (NRAU).	Housing and Urban Rehabilitation Institute (<i>Instituto da Habitação e da Reabilitação Urbana</i>)	Compensation is financial support, granted to the landlord, in the form of a non-refundable monthly grant.	There is only a right to compensation if the income is less than 1/15 of the Taxable Patrimonial Value (VPT) of the property, divided by 12 months. The amount of compensation awarded to the landlord corresponds to the difference between the value of the monthly rent, due on the date of entry into force of Decree-Law No. 132/2023 (28th December 2023), and the amount corresponding to 1/15 of the VPT of the leased.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Extraordinary income support programme (PAER)	The PAER is granting monthly subsidies. It is aimed at families with lease or sublease contracts for first homes entered into until 15/03/2023, who have an annual income equal to or less than the maximum limit of the sixth IRS bracket and whose effort rate to pay the rent burden is equal to or greater than 35%.	Housing and Urban Rehabilitation Institute (<i>Instituto da Habitação e da Reabilitação Urbana</i>) Tax Authority (AT)	The PAER consisted of a monthly financial support, non-refundable, up to a maximum limit of €200, corresponding to the difference between the effort rate effectively borne by the household with the rent and a maximum effort rate of 35%. It is the responsibility of the Tax Authority (AT) to communicate the amount of support granted and the data considered for its calculation to the universe of supported households. The term of validity of the ERAP ends on 31st December 2028, without prejudice to a reassessment of its conditions of attribution that takes place annually. Payment is automatic (no need to be paid).	Extraordinary rent support is granted without the need to submit an application.
Public and social rental housing programmes				
Programa de Arrendamento Acessível (PAA)	Natural persons and public or private entities that are available to rent below market rate homes or rooms with rent prices based on tenants' household income are eligible. Homes or rooms must meet quality standards for aeration and natural lighting, and must be equipped with a kitchen, bathroom, and minimum 6 square rooms. Eligible recipients include middle-income households and groups of people or students with an annual household income of up to €35,000 for single-member households, €45,000 for two-member households, plus €5,000 for any additional household member.	National government	Public funding consists in exemptions from the 'Imposto sobre o Rendimento das Pessoas Singulares' (IRS) tax, or the 'Imposto sobre o Rendimento das Pessoas Coletivas' (IRC) tax.	Rental contracts (with a minimum duration of 5 years for homes rented to households and 9 months for rooms rented to students) stipulate that rent prices cannot exceed 80% of conventional market rent values (<i>Valor de Referência de Arrendamento</i>). Monthly rent prices cannot be less than 15%, or greater than 35%, of the tenant's household income. Rental contracts must also include a rent guarantee insurance or deposit equal to two months' rent. Rented homes cannot have more bedrooms than the number of household members. To access tax benefits, landlords must register on the 'Portal da Habitação' before signing a rental contract, which must be submitted to Portal das Finanças.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Lease to sublease programme (PAS)	Eligible households have a household income higher than the social pension amount per adult member, but that does not exceed €39,791 for single-person households, €49,791 for two-person households, or €49,791 plus an additional €5,000 per person in households with three or more members.	Housing and Urban Rehabilitation Institute (<i>Instituto da Habitação e da Reabilitação Urbana</i>)	The Lease to Sublet Program (PAS) aims at the leasing by the State of properties available on the market, with a view to their subsequent subletting at affordable prices to families with difficulties in accessing housing on the market. It is managed by IHRU, I.P. and ESTAMO, S.A. (article 6 of Decree-Law no. 38/2023, of 29th May), which are responsible for the functions defined in the aforementioned diploma and under the cover of an inter-administrative contract entered into for this purpose. It should be noted that this contract can also be subscribed by the National Association of Portuguese Municipalities and the National Association of Parishes, allowing the management by the adhering city councils and parish councils of the lease and sublease contracts signed, in a logic of proximity and trust.	In addition to the requirement of the maximum effort rate, corresponding to 35% of the household's monthly income, the allocation by sublease draw has as a prioritization factor applications concerning: • young people up to 35 years old, • single-parent families, and • Families with a drop in income of more than 20% compared to the income of the previous three months or the same period of the previous year for those interested.
'Reabilitar Para Arrendar' programme	This programme is available to owners or groups of owners of buildings or parts of buildings. The buildings must be 30 years old or older and the owners must plan to restore their properties for the purpose of providing affordable housing.	Housing and Urban Rehabilitation Institute (<i>Instituto da Habitação e da Reabilitação Urbana</i>)	The programme finances 90% of the renovation work on buildings or portions of buildings for affordable housing purposes. Rents must be lower than the price limits established under the Programa de Arrendamento Acessível.	Admissible actions include the renovation of portions of buildings, the renovation of one or more buildings, including their acquisition or construction, or the demolition of pre-existing buildings, and the expansion of housing developments. Applicants must submit their proposals to the Housing and Urban Rehabilitation Institute through a dedicated online platform. Applicants must demonstrate the financial sustainability of the proposed actions while applications are subject to the assessment of the Housing and Urban Rehabilitation Institute.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage interest rate subsidization				
Public Guarantee to young people to enable bank financing.	Young people between the ages of 18 and 35 (inclusive) who want to acquire their first permanent home in Portugal	The national government	Public Guarantee for bank financing	Conditions include: • Tax residence: Have tax domicile in Portugal. • Income: Have income that does not exceed the 8th IRS bracket. • Ownership: Not be owners of any urban building or autonomous fraction of urban residential building. • History of guarantees: They have never enjoyed the personal guarantee of the State under this decree-law. • Tax and contributory situation: Be in good standing with the Tax and Customs Authority and Social Security. • Transaction value: The property to be purchased cannot exceed €450,000. • Amount of the guarantee: The State guarantee may not exceed 15% of the value of the transaction. • Financing: The guarantee is intended to enable the credit institution to finance up to 100% of the acquisition value of the property, and the guarantee covers up to 15% of this amount.
Programmes supporting energy efficiency refurbishment				
Support Programme for more Sustainable Buildings (<i>Programa de Apoio a Edifícios Mais Sustentáveis</i> - PAES)	Homeowners, landlords, tenants (with permission)	Environmental Fund (<i>Fundo Ambiental</i>)	Non-repayable grants up to 85% of eligible costs	To provide financial support for the refurbishment and improvement of thermal insulation; energy-efficient windows and doors; heat pumps, solar thermal and PV systems; efficient lighting, water-saving systems
Recovery and Resilience Plan (<i>Plano de Recuperação e Resiliência</i> - PRR)	Individuals, condominiums, public buildings.	IHRU by EU's NextGenerationEU.	Mix of grants and technical assistance	Deep energy renovation and decarbonization
Fundo de Eficiência Energética (FEE)	Residential, commercial, industrial sectors. Projects in energy efficiency including audits, building retrofits, and systems upgrades.	DGEG - general directorate of energy and geology	Co-funding for energy efficiency improvements across sectors.	LED lighting, HVAC systems, insulation, energy management systems.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
IFRRU 2020 – Urban Rehabilitation Financial Instrument	Private individuals, companies, municipalities.	IFRRU	Long-term loans with favourable terms.	Finance urban regeneration including energy efficiency upgrades.
Programmes supporting home improvements/adaptation				
1st Direito – Programa de Apoio ao Acesso à Habitação	Households are eligible if they have a monthly income that is less than €1.743,04 (Rendimento Médio Mensal), live in substandard housing conditions, and do not have the financial capacity to access adequate housing. In particular, the programme targets situations of housing precarity (i.e. domestic violence, eviction and homelessness), overcrowding, substandard housing, and inadequacy.	Housing and Urban Rehabilitation Institute (<i>Instituto da Habitação e da Reabilitação Urbana</i>). The national government, autonomous regions, municipalities, public entities, public-controlled enterprises, public or private entities of public interest, inhabitant or construction cooperatives, and private owners of degraded housing properties may all be involved.	The Housing and Urban Rehabilitation Institute provides co-/funding and subsidised financing to eligible entities up to a maximum percentage amount of the Valor de Referência (VRef). The VRef corresponds to: • The municipal median value of rent per square metre in case of actions for rental housing purposes (maximum co-funding amount: 50%); • The basic construction value per square metre according to the Código do Imposto Municipal sobre Imóveis in case of regeneration actions (maximum co-funding amount: 45%); • The limits established by the Regime de Habitação de Custos Controlados (Ordinance 65/2019) in case of actions for construction purposes (maximum co-funding amount: 40%); or • The Municipal median real-estate value for family housing in case of purchase actions (maximum co-funding amount: 40%). The Housing and Urban Rehabilitation Institute also monitors the progress of the financed projects, and offers technical support to the eligible beneficiaries.	The programme includes four distinct types of action. Eligible entities can access financing to: • Make homes for rent available for eligible tenants with 5-year minimum rental contracts (or 10-year minimum rental contracts for households in degraded conditions). • Promote housing renovations (including self-renovation by homeowners, renovation of public dwellings for renting purposes, renovation of housing buildings in degraded urban areas, and renovation of other complementary facilities). • Support housing production (including self-builds by private households, the production of housing to be allocated to eligible households, and the development of complementary facilities). • Support the purchase of residential buildings or homes for housing purposes (including for rent).

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Other schemes for specific groups				
Porta de Entrada Programme	This programme is for households identified by the competent municipality as in need of urgent accommodation due to having lost a home or being at risk of losing one. Recipient households must not have an adequate housing alternative, and have securities (such as bank deposits, shares, or savings certificates) worth less than 240 times the value of the Social Support Index.	Housing and Urban Rehabilitation Institute (<i>Instituto da Habitação e da Reabilitação Urbana</i>) Municipalities Autonomous regions	The Housing and Urban Rehabilitation Institute signs an institutional cooperation agreement with the municipalities and autonomous regions involved in the programme in order to allocate funding or financing supports to eligible households in urgent need of accommodation to cover admissible expenses for accessing temporary or permanent housing solutions.	The funding and financing support can cover expenses to access both temporary housing solutions (including public housing, tourist accommodations, or temporary housing accommodations) and permanent housing solutions (including rented homes, works for the renovation or reconstructions of homes, the purchase and renovation of homes, the acquisition or the acquisition or construction of homes). Admissible expenses for temporary accommodations include: • Daily hotel accommodation rate corresponding to the regional median value of hotel accommodation rate measured by the Instituto Nacional de Estatística. • Monthly rent payments (measured as the municipal median value of family housing rent per square metre) for a period of 6 months, extendable for a further 6 months in exceptional cases, and the security deposit, up to the amount of one monthly rent payment.
Bolsa nacional de Alojamento Urgente e Temporário (BNAUT)	People in need of emergency accommodation	The State, through the DGT, municipalities, as well as associations of municipalities; Public companies, public business entities, or public institutes of central, regional, and local administrations, including municipal companies; Municipalities Autonomous regions	Aims to provide a structured and transversal response to people who need emergency accommodation solutions (due to exceptional or unforeseeable events or situations of imminent risk) or transitional accommodation solutions (situations that, by their nature, require accompanying accommodation responses before they can be referred to a definitive housing solution), with a view to their social inclusion, protection and empowerment, the fight against inequalities and the guarantee of adequate social protection in the face of risk and emergency situations.	The types of accommodations to be financed are, in the case of urgent housing, temporary accommodation centres (CAF), social emergency accommodation centres (CAES), or emergency shelter responses; in the case of temporary housing, transitional apartments (AT) may be financed.

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Romania

Eszter Somogyi

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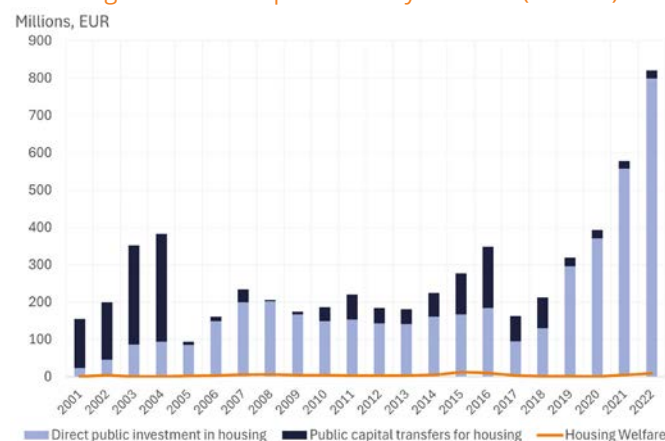
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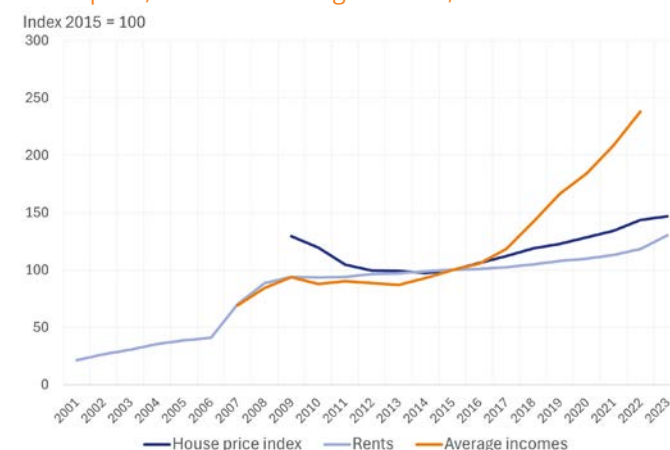
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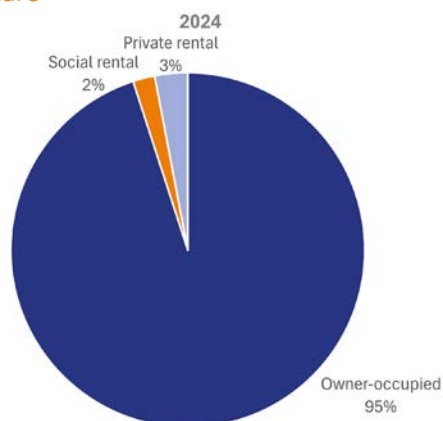
General government expenditure by function (COFOG)



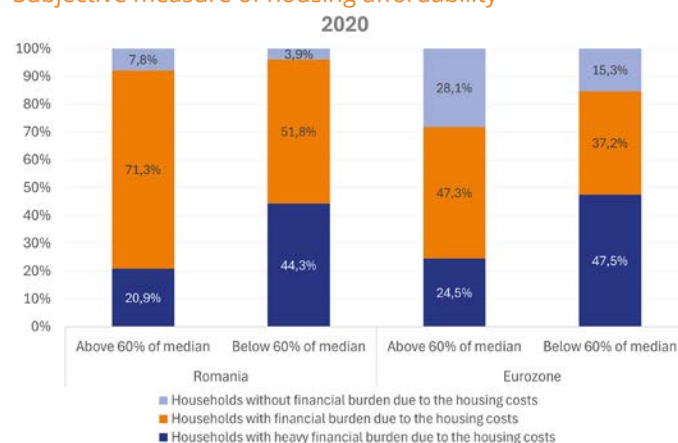
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Romania's housing system is marked by very high homeownership, a minimal public housing stock, and an underregulated rental sector. Despite strong demand for affordable housing, overcrowding and severe housing deprivation remain widespread, especially among low-income households and Roma communities. Public investment in social housing and renovation has been limited, with policy responses relying heavily on loan guarantees and EU-funded initiatives targeting informal settlements.
- In addition to the high homeownership rate, similarly to other post-socialist nations, the country has a low rate of mortgage loans: 95% of the Romanian population live in households which own a dwelling without a mortgage or loan.
- Due to privatisation and restitution, only 2.6% of the total housing stock is publicly owned. This fails to meet the high demand: in 2022, there were 40,161 requests for social housing registered in 222 localities and 38,976 requests for housing for young people under 35 registered in 282 localities.
- Officially, the private rental sector makes up a very small proportion of the housing market: about 3%. However, it is estimated that the real share is much higher – perhaps 7-15%. This gap is due to unregulated renting in the informal sector, which does not provide a secure form of tenure for tenants or property owners.
- Overcrowding affects almost half of the population. In 2023, 40% of people lived in overcrowded housing, although this number decreased in the last decade. For people below the poverty line, the overcrowding rate is 50.9%. The highest rate of overcrowding is among families with children. Severe housing deprivation is also much higher than the EU average. In 2020, 14% of the population was affected, including 22% of young people, 46% of those who are at risk of poverty, and 15% of those who are not at risk of poverty.
- Approximately 1.5-2 million Roma live in Romania. The majority live in uncomfortable, low quality housing. Of all Roma in the country, 68% live without running water, 79% without a bathroom or toilet inside their dwelling, and 67% in segregated neighbourhoods, many of them in illegal settlements from which they may be evicted at any time. Half of these segregated neighbourhoods are isolated, often located at the edges of localities. Housing degradation, overcrowding, lack of access to social housing and basic infrastructure, eviction from social housing, and demolition of informal settlements located on public or private land are key problems. There are 393 identified informal settlements, in which a total of 72,000 people live.
- While Romania has a social housing construction programme, output is very low: under the programme from 2007-2022 (instituted by Law 114/1996), 3,911 social housing units were built nationwide. The country also has financing mechanisms to support tenants displaced by restitution. For tenants evicted from restituted housing, 263 housing blocks with a total of 12,796 individual dwellings were financed. Of these, 69 blocks, with a total of 2,969 individual dwellings, were completed in the period 2009-2021.
- Energy efficiency renovation schemes were implemented in parallel, funded by both national and EU sources. Although the general aim was to reach a broad population, the high subsidy levels—which were financially unsustainable for the state at scale—and complex application requirements meant that only a relatively limited number of households benefited.
- Key policy instruments also include the Prima Casa and then Noua Casa programmes, under which 333,219 guarantees were granted, with a total value of RON 31.57 billion between 2009 and 2023. These guarantees supported loans worth RON 63.8 billion.
- Recent efforts are also underway to address housing in informal settlements through a complex scheme supported by European funds, focusing on legalising properties, providing identity documents, and improving access to basic services and housing

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	9,914,511
With usual residents	2,518,452
Without usual residents	NA
Of which - Secondary residencies - Vacant	
Conventional dwellings per thousand inhabitants	469
Age breakdown of residential buildings - Pre-1919 - 1919-1945 - 1946-1960 - 1961-1980 - 1981-2000 - 2001 or later - Not identified	NA
Type of residential buildings - Multi-family - Single-family - Other - Not identified	34.1% 65.9% NA NA
Tenure structure - Owner-occupied - Social rental - Private rental - Other - Not identified	~ 95% 2.6% *municipal housing ~ 3% NA NA
Greenhouse gas emissions for heating and cooling of the housing stock	312 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm - Households at risk of poverty - Not at risk of poverty - Total	20.8% 8.5% 10.8%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	The term “affordable housing” is not used. There are programmes aimed at making home purchase more affordable for first time buyers, which could be considered a form of affordable housing
Definition(s) of social housing	According to Law no 114/1996 (Law on Housing), “social housing” refers to dwellings allocated by a public authority with a rent subsidy (subvention) to individuals or families who cannot otherwise afford to buy or rent a house on the market. Social rental housing units are owned by municipalities and they are very limited in number (29,167 in 2014 according to a survey among municipalities).
Definition(s) of adequate housing	There is no definition of adequate housing available. Law 114/1996 uses the term “convenient housing,” defined in Art. 2 (b), as: “The home that, by the degree of satisfaction of the relationship between the user's requirement and the characteristics of the home, at a given time, covers the essential needs of rest, food preparation, education and hygiene, ensuring the minimum requirements presented in annex no. 1 to this law”
Definition(s) of energy poverty	Law 226/2021, regarding the establishment of social protection measures for vulnerable energy consumers (Sept.2021), includes a new definition of energy poverty as “the impossibility of the vulnerable energy consumer to cover his or her minimum energy needs,” with the related definitions: • vulnerable energy consumer: a single person or family who, due to health, age, insufficient income or isolation from energy sources, needs social protection measures and additional services to ensure at least their minimum energy needs; • minimum energy needs: the minimum energy consumption of an individual or family for lighting, optimal home cooling and heating, cooking and hot water preparation, for using communication means that need to be plugged-in, or for powering medical devices used for life support or for improving people's health.
Definition(s) of homelessness	Homelessness is defined under the Social assistance law (L292/2011) as ‘a social category of single people or families who, due to singular or cumulative social, medical, financial-economic, or legal reasons or to an emergency situation, (a) are living on the street or, temporarily, with friends or acquaintances, (b) are unable to support rental payments or are at risk of eviction, and (c) are residing in institutions or prisons which they are expected to leave within two months, without a residency or stable address.’ It is a relatively broad definition as it covers all of the ETHOS Light categories, with the exception of people living in non-conventional dwellings
Vulnerable groups identified in the context of housing policies	The National Housing Strategy refers to following vulnerable groups: Young people of marginalised groups Those living in marginalised communities (see the Atlas of Marginalised Communities) and informal settlements Homeless people Disabled and elderly people with particular needs The National Strategy on Social Inclusion and Poverty Reduction 2022-2027 defines vulnerable groups as follows: Children and young people leaving foster care, disabled people (children and adults), people with low education attainment, people in marginalised urban and rural areas, Roma people who are victims of ethnic discrimination, homeless people, imprisoned people, and people leaving prison, immigrant who are in vulnerable situation including asylum seekers, victims of human trafficking, and people with substance abuse problems. The law does not directly mention groups from a housing point of view. However, it claims that some groups of young people and people at risk of poverty are more exposed to severe housing deprivation.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Development, Public Works and Administration (MDLPA)	The ministry is responsible for public works, construction, penalty in construction, spatial planning, urban planning, architecture, housing, residential buildings, thermal rehabilitation of buildings, real estate and housing management and development, regional development, cohesion, and territorial development.
Ministry of Labour and Social Solidarity	Housing responsibilities related to poor and marginalised groups belong to the Government, which coordinates tasks between different ministries and other public authorities. MDLPA is responsible for developing and implementing strategies, policies, and programmes in the fields of urban and regional planning and housing, together with regional and territorial public administration units. The Ministry of Labour and Social Solidarity manages social benefits and social services for vulnerable groups.
Role of other public bodies involved at national level	
National Housing Agency (ANL)	The National Housing Agency is an institution operating under the authority of the Ministry of Regional Development and Public Administration. It carries out the housing programmes regulated by Law no. 152/1998, among them rental housing programs targeted at young people and civil servants, as well as the mortgage loan program.
Role of local authorities	
Local governments	Local authorities are responsible for the following tasks: • local spatial planning (zoning system), • development of basic infrastructure and public utilities, • defining local needs for housing, including the CLLD local action plans for improving housing for vulnerable and marginalised communities in the framework of integrated programmes, • construction and management of social and public rental housing, including defining the criteria for allocation, and • enrolling in programmes aimed at the development of the local housing sector, including energy efficiency renovation and social rental housing programmes.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
National Housing Strategy	In 2022, Romania approved its current National Housing Strategy. The strategy is built around four main pillars: (1) Inclusive housing. This means ensuring access to housing and improving housing conditions for vulnerable people by constructing social and affordable housing, renovating existing housing, and legalising informal settlements. Main target groups are marginalised communities, vulnerable young people, and professionals in education and health working in marginalised communities. (2) Affordable housing and quality public services. The aim is to increase the supply of adequate affordable housing through the construction of public housing and support mortgages by the National Housing Agency. It also includes the harmonisation of housing and spatial development policies in order to avoid the acceleration of suburbanisation, and to reduce urban-rural inequalities through the development of quality public spaces and basic public utilities and infrastructure. (3) Green Transition. The goal is to provide safe and sustainable housing by supporting the deep or partial renovation of multi-family buildings for energy efficiency and seismic strengthening. (4) Improving Administrative Capacity. This covers the improvement of the regulatory framework and governance structure of housing and its link to spatial development policy, including the development of local housing strategies. In addition, it involves pilot project development in the field of green renovation of multi-family and historic buildings and the setup of a national monitoring system and database. The Action Plan of the strategy covers the period 2022-2027 and will be updated for each EU programming period. A Report on the State of Housing will be produced every 3 years.

	Description
Selected policy document(s) defining energy and environmental goals for housing	
National Long-term Renovation Strategy	The National Long-Term Renovation Strategy's main objectives are • to improve the energy performance of the existing building stock by reducing energy consumption, reducing carbon emissions, and extending the use of renewable energy sources to buildings; • to improve quality of life for all users by improving thermal comfort, hygiene, safety and air quality; • to reduce energy poverty and ensure affordable heating for low-income families; • to render more efficient financing schemes for building stock renovation; • to develop professional skills on energy efficiency in buildings and to support innovation. • to enhance building stock quality by improving the safety of buildings and to ensure the integration of renovations into the architectural and urban context.
Selected policy document(s) defining strategy to tackle housing exclusion	
National strategy on social inclusion and poverty reduction for the period 2022-2027	The objectives of the National Strategy on Social Inclusion and Poverty Reduction and the Action Plan for the period 2022-2027 aim to reduce the number of people at risk of poverty or social exclusion by at least 7% from 2020 to 2027. In the area of housing, the Strategy foresees investments and reforms for adequate, safe, healthy, and affordable housing and basic services. This includes: • increasing access to adequate housing for groups of people, in particular young people and other vulnerable groups, and people living in informal settlements; • establishing national criteria for the provision of social housing; • increasing the quality of housing conditions for low-income citizens and other vulnerable groups; • reducing territorial inequalities and integrating marginalised communities in rural areas; and • reducing residential spatial segregation.
Selected policy document(s) establishing planning and land use paradigm	
Upper-level spatial plans include: the National Spatial Plan (<i>Plan de Amenajarea Teritoriului Național</i> - PATN); the National Spatial Development Strategy (<i>Strategia Națională de Dezvoltare Teritorială</i>); the Zonal Spatial Plan (<i>Plan de Amenajarea Teritoriului Zonal</i> - PATZ); and the County Spatial Plan (<i>Plan de Amenajarea Teritoriului Județean</i> - PATJ).	In Romania, authority over planning instruments is held at the territorial level. These instruments are categorised into two main types: urban plans, which apply to local and sub-local levels, and spatial plans, which cover higher administrative levels. While spatial plans serve a strategic or guiding function, urban plans are primarily regulatory and operational, accompanied by urban regulations that outline land-use provisions and detailed building conditions. Notably, the General Urban Plan has both strategic and operational functions. Once approved by Local Councils, urban regulations become legally binding as local planning laws. Given their operational nature, urban plans have a more direct impact on shaping both the built and unbuilt environment compared to higher-level spatial plans.
Local urban plans are: the General Urban Plan (<i>Plan Urbanistic General</i> - PUG) for cities, towns, and communes; the Zonal Urban Plan (<i>Plan Urbanistic Zonal</i> - PUZ), usually regulating functional urban areas comprising a group of plots or parcels; and the Detailed Urban Plan (<i>Plan Urbanistic de Detaliu</i> - PUD), detailing provisions for one or several plots.	The General Urban Plan (PUG) serves as the primary operational planning tool, governing land use, functional zoning, transport and traffic systems, infrastructure, as well as protected areas and historic monuments. It also establishes building regulations, including setup, volumetric conformation, and limits on maximum built-up areas, making it a key instrument for local spatial planning control. The PUG must align with the local development strategy and applies to the entire administrative territory of a city, town, or commune, undergoing updates every ten years. The Zonal Urban Plan (PUZ) regulates land use within a city's main functional areas, such as the historic centre, industrial districts, recreational spaces, and residential neighbourhoods. Meanwhile, the Detailed Urban Plan (PUD) focuses on building placement and land-use parameters at the smallest scale, typically at the plot level. It provides additional detail where needed without altering the provisions of higher-level plans.

	Description
Other relevant strategic documents in specific policy areas	
Strategy of the Romanian Government on Inclusion of Romanian Citizens Belonging to the Roma Minority for the period 2022 to 2027	The Strategy includes background information on housing conditions of Roma communities and has among its priorities 'gradually increasing the quality of housing conditions.' In the related Action Plan, a goal is set to improve inclusion of vulnerable Roma communities during the period 2022-2027: • in national social housing programmes; • in national programmes to connect homes to utility networks (electricity, water and sanitation), with particular attention to ensuring access to drinking water; • in road and street development programmes; • in cadastral registration programmes, including free registration of properties in the integrated cadastre and land registry system and informing communities of Roma on existing national programmes in the field of land registration, housing, and utilities, etc.; • in national programmes for areas affected by natural disasters, including implementation of housing rehabilitation projects. In addition, it establishes the importance of identification and implementation of resettlement solutions for families evicted or at risk of eviction

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Heating aid Since 2021, heating aid is based on Law 226/2021: Social protection measures for vulnerable energy consumers	The target group is vulnerable energy consumers, including households with a net income of up to RON 2053 for a single person and up to RON 1386 per person for a family. Households cannot own any other property and ownership of moveable assets is also limited.	Ministry of Labor and Social Solidarity, National Agency for Payments and Social Inspection, and local governments	The aid is financed by the government through the local governments.	The heating aid subsidy is provided for the heating period between 1st November and 31st March and is allocated by local governments. A minimum reference value for monthly heating cost is set centrally based on heating type. The amount of the subsidy is defined as a percentage of the reference value and set based on net monthly income per person. E.g. below RON 200, it is 100% of the reference value, while between RON 200.1 and 320, it is 80%. In the highest eligible category, the subsidy is only 10%. The minimum reference value for gas is RON 250/month, for electricity is RON 500, and for solid and petroleum fuels is RON 320. For thermal energy, the reference value is set locally every month, depending on the local price. Conditions are revised annually by the government.
Public and social rental housing programmes				
Social housing construction according to Law 114/1996	Families and individuals below the average net income per person are eligible. The average net income is defined as the average net wage level for the whole economy calculated by the National Institute of Statistics. Eligible households also cannot own any other property. Local governments can define priority groups within this broader target group, such as households who have suffered an eviction, young people who left the foster care system, disabled people, pensioners, and veterans, among others.	Ministry of Development, Public Works and Administration (MDLPA), local governments	Local governments are responsible for financing social housing, but the state supports the construction of social housing (or renovation of existing buildings as social housing) through an MDLPA-provided loan (Multi-Annual Social Housing Construction Programme). Local governments can apply yearly to MDLPA for financing projects. MDLPA has a yearly budget to support local governments with a multi-year loan agreement. The transfer of funding is continuous throughout the implementation of the development. Social housing projects for young people from vulnerable communities or groups are funded by the National Recovery and Resilience Plan (Component 10 – Local Fund) for the period 2022–2026. The goal is to build 3490 units.	Local governments organise social housing investments, in addition to owning and managing the stock. Social housing and service housing cannot be privatised. It is the local governments' responsibility to distribute social (and service) housing. Rental contracts are for 5 years and can be extended if the household still complies with the income criteria. The rent cannot exceed 10% of a household's income. Social housing built from RRF can be distributed to young people aged 18–35 who: have a net income per family member below the average net wage, do not own and have never owned a house, and live in overcrowded/poor housing conditions, or who belong to vulnerable groups and marginalised communities (according to the Atlas). The projects must be based on local/regional needs assessment, integrated action planning to improve the living conditions of young people in vulnerable communities and groups. The action plan must also include social and economic integration measures.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Service housing for professionals	According to Law no. 114/1996, target groups include civil servants, employees of institutions, and economic agents eligible for service housing granted for the period of their work contract.	Agencies involved include MDLPA, local governments, other public bodies, or economic agents. The RRF funding scheme is open to all territorial administrative units, metropolitan areas, and metropolitan consortia.	MDLPA and local governments can finance the construction of publicly owned service housing. Service housing projects for professionals in the education and health sectors are funded by the National Recovery and Resilience Plan (Component 10 – Local Fund) for the period 2022-2026. The target is to build 873 units.	Service housing built and financed from the state and local budgets can be sold with the approval of the Government if the related public activity has been restricted or terminated. Service housing built from RRF can be distributed to health and education professionals to improve the relevant services for vulnerable groups and marginalized communities (according to the Atlas). Projects have to be based on local/regional needs assessments and integrated action plans to improve the living conditions of young people in vulnerable communities and groups. The action plan must additionally include social and economic integration measures.
ANL's rental housing construction programme for young people	Young people are eligible if they are aged 18 to 35, cannot afford to buy or rent a housing unit on the free market, and work in the same locality (city, town, commune, or village) where the housing unit they want to rent is located. A subprogramme exists for health and education professionals regardless of their age.	The rental housing units for young people are built through the National Housing Agency or ANL (which carries out its activities under the authority of the Ministry of Regional Development and Public Administration). Upon completion, they are handed over to the local public authorities to be managed and assigned to young people meeting the necessary criteria. The land intended for the construction of housing by the ANL may be public or private property of the State or administrative-territorial units, as well as the private property of natural or legal persons. It shall be taken over by ANL free of charge.	The funds used to finance building works come from the state budget, domestic/foreign loans, returns from the sale of former rental housing units for young people, as well as other legally constituted sources.	The local public authorities calculate and collect the rent. Rental contracts are concluded for a period of 5 years from the date of housing allocation. The units may also be bought by their tenants at the end of a minimum six-year continuous lease period by monthly payments made to local public authorities, by taking out mortgage loans, by taking loans granted under the New Home (Nuova Casa) Programme, or by paying the final price in full using their own resources. The replacement value of flats built under the NHA Housing Units for Young People Programme is determined annually by the Ministry of Regional Development and Public Administration and the sale value is calculated on that basis. Rental housing for young people exclusively intended for specialists in education or health cannot be sold. Young people may submit their applications and the required documents to the local authorities in the area where these housing units are located.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Social housing programme for tenants evicted from nationalised (restituted) housing	This programme is available for tenants who have been evicted or who are going to be evicted because the dwellings they live in must be returned to the original owners who owned them before nationalisation.	MDLPA, ANL, and local governments. In Bucharest, the responsible authority is the Bucharest Municipality (and not the municipalities of the city districts sectors).	Local governments can apply for funding for MDPLA-managed social housing construction programmes based on Law no. 114/1996 and the ANL-managed Housing Construction Programme for Young People.	The entitled persons must register their application for social housing with the local government. Based on the application, local governments then apply to MDLPA or ANL for financing.
Public subsidies towards affordable owner-occupied housing				
New Housing programme (<i>Noua Casă programă</i>); since 2020, the successor to Prima Casa programme	Middle-income households, both single persons and couples, are eligible. Eligible recipients must: not own any housing exclusively or together with a spouse, buy a single dwelling, and be creditworthy under the terms of the bank. An exception can be made if the applicant owns a dwelling with less than 50 sqm of usable area and which was not acquired through the programme.	Financial institutes (banks) provide the loans. The Ministry of Finance and the FNGCMM (National Credit Guarantee Fund for Small and Medium Enterprises) are involved in providing a guarantee in case of suspended or deferred loan payments.	The Ministry of Finance provides a loan guarantee with a budget of RON 1 billion in 2024 through FNGCMM. The preferential loans are allocated through financial institutions which have an agreement with the ministry. Applications have to be submitted to the Ministry of Finance.	For homes with a maximum price of €70,000, the maximum value of the loan is €66,500 and the downpayment requirement is 5%. For homes with a maximum price of €140,000, the maximum value of the loan is €119,000 and the required downpayment is 15%. The interest rate is variable, based on the Reference Index for Consumer Loans plus a fixed margin of approximately 2%. The maximum loan period is 30 years. The annual guarantee fee is 0.3% of the balance. The guarantee is 50% for dwellings up to €70,000. Above €70,000, the guarantee is 60%.
ANL (National Housing Agency) Mortgage-Financed Dwellings	Young (above 18 years old) from all over the country	The ANL is the provider, in cooperation with local governments, eligible banks, and construction companies building new housing for sale. Individual families could play the role of developer as well by joining an ANL-initiated project (see Henri Coanda case in Bucharest on ANL's webpage).	The National Housing Agency (NHA) gets state budget funds to build housing, with the local authority providing the underlying serviced land. The NHA invests in the construction and guarantees the loan.	Typically, the National Housing Agency is the developer, negotiates with the municipalities, acquires the land (which is a free contribution to the project), and prepares the project (design, selection of the builder, supervision of the construction process, etc.). They advertise the apartments (sometimes before the project is completed). The beneficiaries, if they are accepted as borrowers by one of the banks on the list of eligible banks, can apply for a loan for the apartment in the area where they want to move. To purchase a dwelling built under the scheme, applicants need financing (down payment and mortgage loan from NHA's partner banks). Allocation is based on a scoring system, technically managed by the municipalities. However, individuals can organise the project themselves, buy or rent the land from the municipality, contract a construction company, and arrange for a bank permit.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting energy efficiency refurbishment				
Multiannual programme on increasing energy performance of housing blocks (since 2009)	The programme provides for multifamily residential buildings, municipally-owned buildings, and (starting in 2022) family houses owned by individuals.	MDLPA and local governments	Since 2019, 60% of renovation costs have been covered by the state budget, with the rest of the costs shared between the homeowners' association (HOA) and the local government on the condition that at least 10% has to be borne by the HOA. Previously, the state funding ratio was 50% of investment costs, local governments contributed 30%, and HOAs contributed 20%. Starting in 2022, Structural and Cohesion funds may finance the scheme instead of state funding.	The scheme supports thermal rehabilitation of building envelopes, modernization of heating and cooling systems and the thermal agent distribution, hot water systems, joinery, and electric systems, as well as the installation of renewable energy sources. The scheme is based on the 'first come, first served' principle. The total number of buildings receiving support depends on the size of the multiannual funding package provided by the state. Locally, it also depends on the financial situation of the local government: the wealthier municipalities are able to support more buildings, so uptake is higher in wealthier localities.
Energy Efficiency Scheme in Residential Buildings of the Regional Operational Programme (since 2009)	Owners of the multifamily buildings (HOAs)	MDLPA and local governments	The financing scheme has changed in each EU programming period. Currently, 95% of the programme's costs are covered by the EU, while 3% are paid by local governments and 2% by HOAs.	The programme supports all kind of energy efficiency renovation and requires the implementation of renewable energy sources. A 60% energy use reduction must be achieved. The application process is managed by the local governments on behalf of the HOAs. The EU funding rate was 60% in the previous programming period, but because of the high costs generated by the demanding energy efficiency requirement, EU funding was increased to 95%.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Investment in residential multifamily buildings for green and resilient transition (since 2022)	Owners of the multifamily buildings (HOAs)	MDLPA is responsible for the publication of calls, but local governments are responsible for awarding contracts.	The scheme is financed from the RRF and provides up to 100% of investment costs. However, there is maximum limit for cost categories. If the HOAs exceed these, they have to cover any additional costs from their own budget.	The scheme involves energy efficiency renovation and integrated renovation (energy efficiency and seismic consolidation). The aim is to achieve energy savings equivalent to a minimum of 30% of primary energy demand on the programme level. Three types of calls are launched. One covers both energy efficiency renovation and seismic consolidation, giving priority to communities at risk of poverty and social exclusion. The other call covers moderate energy efficiency renovations and is dedicated to communities at risk of poverty and social exclusion. The third call is open for all local governments and covers moderate or deep energy renovations. The funding in the framework of the third call is allocated among counties according to their population and number of buildings. If any funds remain from the first round of the calls, it will be allocated through the third type of call. The scheme operates on a first come, first served basis. Local governments carry out the design, public procurement, and implementation of the investments on behalf of HOAs. The target is to renovate 3,204,478 square metres in multifamily buildings by the end of 2026.
Other schemes for specific groups				
Support for local public authorities to manage informal settlements and the provision of social housing for vulnerable people, with an emphasis on people from informal settlements	Vulnerable people living in informal settlements	Local public authorities, County councils	The call for this funding was launched under the Inclusion and Social Dignity Programme (OP). The total budget of the call amounted to €160.2 million, which was provided by ERDF and ESF+.	This is a complex scheme in which informal settlements are identified and interventions planned based on needs assessment. Urban planning regimes and planning regulations must be extended to the settlements, while land and properties must be incorporated into the land registry (legalisation). Complex inclusionary measures require that people living in the informal settlements be provided with identity and other legal documents, as well as access to social, medical, educational, and employment services. Housing interventions cover construction and purchase of social housing and the modernisation of existing houses, including energy efficiency measures.

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Slovakia

Kata Kepes, József Hegedüs

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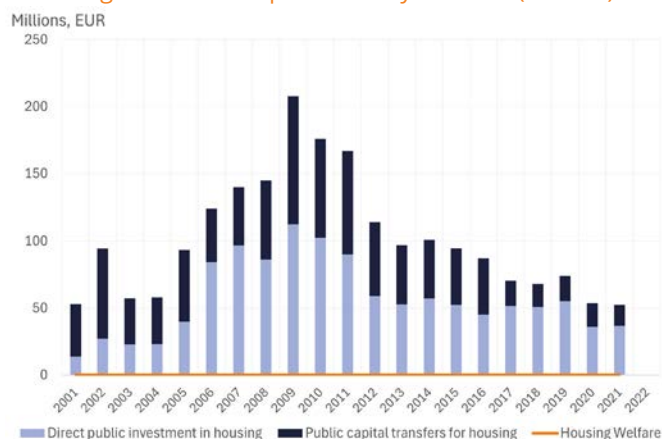
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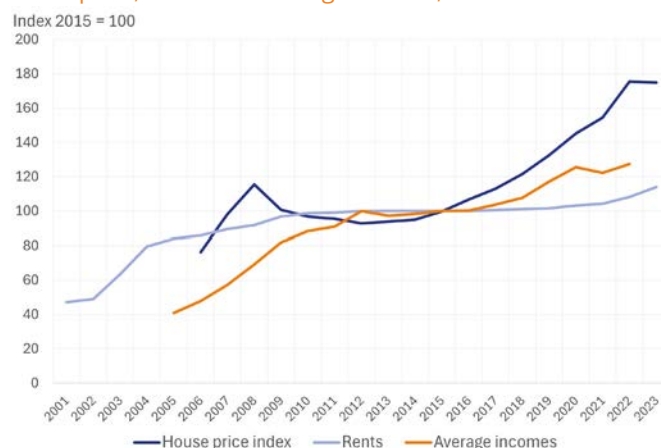
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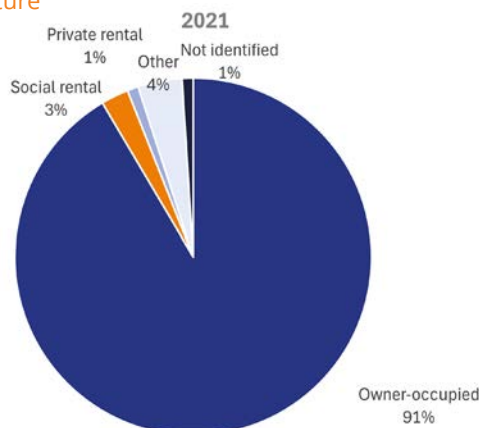
General government expenditure by function (COFOG)



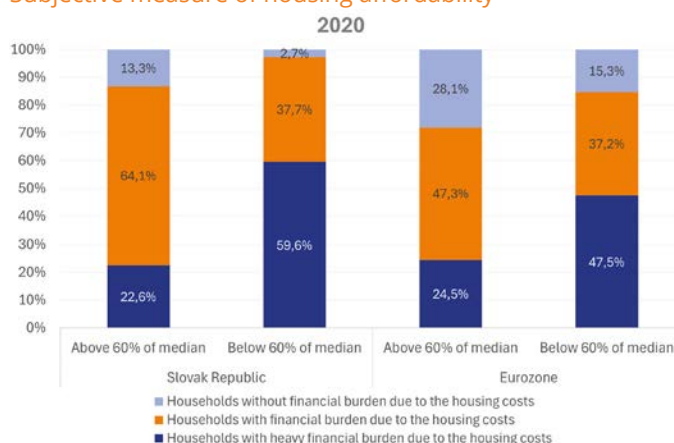
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Slovakia's housing landscape is shaped by mass post-communist privatisation. While significant progress has been made in energy-efficient renovation in the country—supported by national funds and EU initiatives—the overall housing supply remains low.
- Most of the housing stock developed and owned by the state during the communist regime was privatised and only a very small percentage of flats remained the property of municipalities after the regime change, resulting in a very high percentage of owner-occupied dwellings and a minimal social and private rental housing stock.
- Compared to other formerly communist countries, there are many Slovakian households with housing loans, and the growth rate of Slovakian household debt has long been one of the highest in the EU.
- Slovakia has focused largely on the renovation of its housing stock. By the end of 2019, a total of 67.87% of dwellings in residential buildings and 44.97% of dwellings in family houses had been renovated in the country. The share of renovation of residential buildings is one of the highest in the EU. The JESSICA initiative was also used to increase the availability of funds for the renovation of residential buildings.
- State Housing Development Fund is an important actor in housing finance, providing loans for renovation, affordable owner-occupied housing for young people, and social rental housing in municipalities. It is a revolving fund, a large percentage of the funds return through repayment of previous loans, making the fund increasingly self-sustaining.
- An important rent regulation for social housing is that the maximum annual rent of flats procured by means of the state budget, state funds, municipal budgets, or budgets of higher territorial units since 2001 amount to 5% of the construction price of the flat at the date of construction. This, for a long time, did not take into account inflation. However, this has been changed recently, as well as the fact that the rent can now also include the cost of improvements.
- To keep rents in new social-public rental construction as low as possible, acquisition cost are regulated. Two standards of construction were also introduced. One is the usual standard, and the second is lower with a different subsidy share. More highly subsidised, low standard housing is usually the scheme utilised for the construction of housing for vulnerable groups, especially marginalised Roma communities.
- Slovakia lags far behind the level of most EU countries in the number of dwellings per 1,000 inhabitants. Moreover, there are significant regional differences. The highest number of dwellings is in the Bratislava region, which has almost 440 occupied dwellings per 1,000 inhabitants. In the Prešov region, however, there are only 270 occupied dwellings per 1,000 inhabitants. Despite the significantly higher number of dwellings per thousand inhabitants in the Bratislava region, this region still has fewer units than the EU average. Its housing is not sufficient to cover the real demand for housing in this region.
- To relieve the housing situation in Bratislava, there are some innovative social housing programmes emerging on the local level. One is the Affordable Housing programme. Another is the Bratislava Housing Organisation (BOB), whose aim is to initiate, coordinate, and implement municipal housing construction on city land. The construction itself is carried out in various forms, including cooperation with the private sector. The organisation also facilitates the social rental of apartments owned by individuals or legal entities.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	2,235,586
With usual residents	1,736,505
Without usual residents	499,081
Of which	
- Secondary residencies	NA
- Vacant	402,436
Conventional dwellings per thousand inhabitants	410
Age breakdown of residential buildings	
- Pre-1919	5.2 %
- 1919-1945	12.9 %
- 1946-1960	19.8 %
- 1961-1980	29.3 %
- 1981-2000	14.4 %
- 2001 or later	16.7 %
- Not identified	1.6 %
Type of residential buildings	
- Multi-family	6.2 %
- Single-family	87.6 %
- Other	6 %
- Not identified	0.2 %
Tenure structure	
- Owner-occupied	91.5 %
- Social rental	2.5 %
- Private rental	1 %
- Other	4 % *company, co-operative, other
- Not identified	1 %
Greenhouse gas emissions for heating and cooling of the housing stock	502 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	29.9 %
- Not at risk of poverty	4.7 %
- Total	8.3%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	No legal definition of affordable housing is provided in the Slovak Republic, though the state housing policy concept uses this term on multiple occasions. Affordable housing in the Slovak Republic is considered a broader term than social housing and refers to housing that is made available (with State support) to a wider range of citizens, not just socially vulnerable groups.
Definition(s) of social housing	“Social housing is housing procured with the use of public funds intended for the adequate and dignified housing of natural persons who cannot procure housing by their own efforts and meet the conditions outlined in the law. Social housing is also housing or accommodation financed with the use of public funds and provided as part of a larger social care programme according to special regulations. Social housing provided by a municipality or a higher territorial unit is a service of general interest.” (Act No. 443/2010 Coll. paragraph 21)
Definition(s) of adequate housing	Adequate and dignified housing is housing that fulfils the basic functions of housing, meaning that it allows for “sleep, rest, food preparation, personal hygiene, and storage of personal items” (Act No. 443/2010 Coll.). It must also meet the definition of home on all three levels according to the ETHOS classification. These are: “physical - exclusive use of the dwelling, social - sufficient privacy and space for the formation of functional social relationships, and legal - legal entitlement to the use of the dwelling in question.”
Definition(s) of energy poverty	Energy poverty is defined as ‘a situation where the average monthly expenditure of a household on the consumption of electricity, gas, heat for heating and the preparation of domestic hot water forms a significant share in the average monthly income of the household.’ However, in 2023, the Chairman of ÚRSO, Andrej Juris, sent a proposal for a more specific definition of energy poverty: “A household is at risk of energy poverty if at least one of criteria A or B applies, or criterion C is met: A) A household is at risk of energy poverty when, after covering the costs of the basic level of energy and water consumption necessary to ensure a dignified standard of living and health for household members, the remaining amount is less than 1.5 times the subsistence minimum, and at the same time, the household’s total net annual equivalent disposable income for the previous year, calculated per household member, is lower than the national median. B) A household is at risk of energy poverty when its annual energy costs for the previous calendar year are below half of the national median, and its total net annual equivalent disposable income for the previous calendar year is less than 60% of the national median. C) A household without physical access to electricity supply.” Preliminary estimates suggest that around 150,000 households in Slovakia may be classified as experiencing energy poverty, which accounts for about 8.2% of all households in the country, according to the latest census of population, households, and dwellings.
Definition(s) of homelessness	The National Concept for the Prevention and Ending of Homelessness adopted the ETHOS definition, which includes four basic conceptual categories: • Roofless persons (people living and sleeping outside, in low-threshold shelters or other ad hoc organised crisis accommodation), • Houseless persons (people using temporary accommodation in social service crisis intervention facilities, women and their children in emergency housing due to domestic violence, people seeking asylum and temporarily residing in asylum facilities, people nearing the end of their care in a facility without other housing options), • Persons in insecure housing (people occupying standard housing or land without legal grounds, people immediately threatened with eviction due to the existence of legal grounds, people living under the threat of losing standard housing due to the risk of domestic violence), and • Persons in inadequate (unsuitable) housing (people living in non-standard dwellings not intended for permanent residence and having no other housing options, people living in dwellings or settlements unsuitable for habitation, people living in extremely overcrowded dwellings).
Vulnerable groups identified in the context of housing policies	The state housing policy concept emphasises that vulnerable groups facing disadvantages in the housing market are not a homogeneous category, as their needs vary and require tailored approaches. Vulnerability is primarily linked to income levels but may also stem from specific life stages or health conditions. Demonstrably vulnerable groups include those with lower incomes, marginalised Roma communities, individuals raised in orphanages, large or young families, persons with disabilities, seniors, foreigners and migrants, homeless individuals, people reintegrating from prison, and others. Additionally, some groups may experience vulnerability for diverse reasons but do not fit neatly into a single category.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Transport, Section for Housing Policy and Construction	The Section for Housing Policy and Construction is responsible for shaping and implementing housing policies in Slovakia. Its duties include drafting national housing policy concepts, designing and managing housing development support programmes, preparing relevant tools, and analysing housing-related statistical data. The section directly oversees legislation in three key areas: assistance through the Housing Development Programme, loans from the State Housing Development Fund, and contributions towards insulating detached houses. It administers nationwide building savings premiums, public mortgage loan contributions, and addresses issues related to flats in restituted properties. Additionally, it sets guidelines for housing estate superintendents. Also is responsible for construction legislation and land-use planning legislation.
Ministry of Finance (MF):	The Ministry of Finance plays a central role in managing state finances and financial relationships with local governments. Its responsibilities include setting and overseeing regulated rental prices and monitoring debt limits. The Ministry owns the Slovak Guarantee and Development Bank, which owns Slovak Investment Holding, which invested in the Affordable Home programme (see below).
Ministry of Economy of the Slovak Republic	The Ministry of Economy oversees household energy policy and implements measures to optimise energy and water usage while promoting renewable energy adoption. Through its contributory organisation, the Slovak Innovation and Energy Agency, the Ministry manages the "Green for Households" programme. This initiative encourages homeowners to install small-scale renewable energy systems in both single-family homes and apartment buildings.
Ministry of Labour, Social Affairs and Family	The Ministry of Labour, Social Affairs and Family manages funding for social services development and for social economy. Their scope includes providing financial support (subsidies) for housing improvements for handicap people (meaning barrier-free housing). The ministry is also responsible for legislation for support of people in material need (part of this support is also housing allowance). Additionally, the ministry is responsible for implementing projects financed from the European Social Fund, mainly Housing-First projects (support covers social services and rent).
Role of other public bodies involved at national level	
State Housing Development Fund (SHDF)	Established in 1996, the State Housing Development Fund of Slovakia functions as a revolving fund to support the government's housing priorities outlined in the State Housing Policy Concept. It provides financing for the acquisition, construction, and renovation of dwellings and operates as an independent entity under the supervision of the Ministry of Transport of the Slovak Republic. Initially funded entirely by the state budget, the fund was designed to become self-sustaining over time. While it still receives limited government and European structural funding, it primarily sustains itself through the repayment of loans it has issued.
Role of regional authorities	
Regional municipal units	Higher Territorial Units primarily focus on strategic planning, law-making, and implementation activities. They handle and endorse social service development programmes while working alongside municipalities, organisations, and individuals to develop social housing and related facilities. While they don't produce housing-specific documentation, they develop regional strategic plans that include housing-related matters.
Role of local authorities	
Municipalities	Municipalities are required to: • Formulate and implement the housing policy in their territory, • Cooperate in the creation of suitable conditions for housing and procure and approve land-use planning documentation, • Prepare, approve and update municipal housing development programmes, including reconstruction programmes of the housing stock, • Coordinate and provide land and technical infrastructure for the construction of housing, • Initiate construction, • Perform tasks in the field of social services, • Manage the municipal housing stock, • Maintain the database of information on the state of housing, housing stock and dwellings, and • Establish specialised units within local or municipal authorities that will be responsible for housing development and provision of information and for methodical guidance for land and housing stock management in the community

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
State Housing Policy Concept to 2030	Slovakia's state housing policy has been guided by a series of five-to-ten-year plans. The most recent framework document, the State Housing Policy Concept to 2030, outlines comprehensive housing policy objectives, the means to achieve them, and the responsibilities of various stakeholders, including citizens, the state, municipalities, regional authorities, and the private sector. It also provides an analysis of the current housing situation in Slovakia and establishes a set of 11 key priorities.
Selected policy document(s) defining energy and environmental goals for housing	
Long-Term Strategy for the Renovation of the Building Stock	The concept gives an overview of the legal background and of the stock of residential and non-residential buildings in the country. Then it sets priorities for the energy efficiency of structures and discusses current and future policies set out in the long-term strategy for the renovation of the building stock. These measures are intended to fulfil the vision of decarbonisation of the building stock by 2050.
Integrated National Energy and Climate Plan for 2021 to 2030	The National Energy and Climate Plan aims to advance efficient energy use, smart energy management, and renewable energy adoption across public infrastructures - encompassing both government buildings and residential areas. It does so by supporting the introduction of low-power electricity and heat generation installations in family houses and apartment buildings.
Low-Carbon Development Strategy of the Slovak Republic until 2030 with a view to 2050	This strategy sets out to create a detailed, three-decade plan for transitioning to a low-carbon economic model, with the ultimate target of reaching climate neutrality by 2050. The strategy addresses housing-related energy poverty and emphasises creating environmentally sustainable employment opportunities in the housing sector.
Selected policy document(s) defining strategy to tackle housing exclusion	
National Concept for Preventing and Ending Homelessness	The Concept, approved in April 2023, is an overarching strategic document defining global and specific objectives in each key area. It is both a comprehensive overview and a vision for 2030, which is intended to help create and improve conditions for the reintegration of homeless people into mainstream life and to put preventive measures in place. The Concept is the first strategic document to ensure that the State works and takes measures in different areas that are necessary to tackle homelessness and affect people who find themselves in a vulnerable living situation.
National Framework Strategy for Promoting Social Inclusion and Combating Poverty 2020	The National Framework Strategy is a strategic document that systematises approaches to addressing poverty and social exclusion under a unified framework. The framework includes a separate section for 'Housing Conditions as a Factor of Poverty and Social Exclusion.' It discusses statistics related to overcrowding, especially among families with children. It also addresses people struggling with housing costs, especially the elderly living alone. The strategy addresses the extreme forms of housing deprivation among marginalised Roma communities in a separate section.
Strategy of equality, inclusion and participation of Roma until 2030	The primary housing objective of the concept is to eliminate inequalities in housing between marginalised Roma communities and the majority population of Slovakia. It also calls for combating discrimination against Roma in access to housing, including the elimination of residential segregation. The relevant action plan can be found in a separate document.
National Programme for the Development of Living Conditions of Persons with Disabilities for 2021-2030	One section of the programme describes the importance of independent lifestyle, community inclusion, and personal mobility for people with disabilities. One objective, among others, is to increase the amount of housing and services available to enable people with disabilities to live independently.
Selected policy document(s) establishing planning and land use paradigm	
Concept of Territorial Development of Slovakia (KURS)	This is the country's highest-level strategic planning document, outlining the key objectives and principles for Slovakia's overall territorial development. It addresses nationally significant buildings, areas, and regions, as well as issues related to ecology, culture, infrastructure, national defence, and other important themes.

	Description
Concept of spatial development of the region (KURR)	The regional spatial plan represents the second tier of spatial development planning. Its purpose is to reflect the region's unique characteristics that are both significant and shared across the entire area.
Microregion land-use plan	This plan facilitates seamless transitions between town and village borders, whether through roads, cycle paths, or shared cultural, historical, and tourist areas.
Land-use plan of a city or village	This is the key document guiding a municipality or city's territorial development and is most relevant to housing policy. It defines, through maps and text, the designated purposes of different areas and the rules governing their future development. It also outlines the locations of roads and infrastructure, as well as residential, commercial, industrial, work, and recreational zones.
Zoning plan	After the land-use plan of a city or village comes the zoning plan, which provides a highly detailed framework for a specific area within the municipality. It defines how the land can be used, the spatial arrangement of buildings, and the requirements for preserving nature and cultural heritage, among other regulations.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Material Need Benefit (<i>Dávka v hmotnej núdzi</i>)	A resident (or foreigners in specific cases) in Slovakia may apply for material need assistance provided that his/her income (along with jointly assessed individuals) is lower than the subsistence minimum (2024): €273.99 per month for one adult person; €191.14 per month for each jointly assessed person; €125.11 per month for a dependent minor child and dependent children in material need.	Ministry of Labour, Social Affairs and Family	The funding is distributed as a contribution from the Ministry.	The Material Need Benefit (MNB) is provided in the following amounts (2025): • €86.50 per month to one person; • €164.50 per month to one person with 1 to 4 children; • €150.30 per month to two persons without children; • €224.90 per month to two persons with 1 to 4 children; • €240.20 per month to one person with more than 4 children; • €303.20 per month to two persons with more than 4 children.
Housing Allowance (<i>Príspevok na bývanie</i>)	Housing allowance can only be provided with Material Need Benefit (see above), so the eligibility requirements are the same.	NA	NA	The amount of Housing Allowance is: • €97.00 per month to one person; • €164.70 to two people or if it concerns the rental of an apartment or a family house by two tenants who are members of a household receiving MNB; • €209.00 to three people or if they are members of the household receiving MNB; • €253.30 to four people or if they are members of the household receiving MNB; or • €297.40 to more than four people or if they are members of the household receiving MNB.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Subsidies for construction of social rental housing	Social housing can be provided to: • Low-income households: Those whose total household income is no more than 3 times the subsistence minimum • Special cases with a higher income threshold (up to 5 times subsistence minimum): Households with a severely disabled person; Single parents with dependent children; People working in public service (healthcare, social services, education, culture, or municipal protection) • Single-person households with income up to 4 times subsistence minimum • Young people under 30 who have left institutional or foster care • People entitled to housing compensation due to property restitution • People who qualify for special consideration Additionally, 20% of social housing is exempt from the maximum income rule (meaning that anyone is eligible).	The agencies involved are municipalities, city districts, or non-profit organisations established by a municipality, or self-governing regions or non-profit organisations established by a self-governing region.	These subsidies take the form of grants for housing providers. The grants finance a large part of the construction costs of social housing. The government (Ministry of Transport, Section for Housing Policy and Construction) supports the development of two categories of housing: 1) 'Common standard' flat, with a floor area up to 80m². In this case, the grant ranges from 35% to 40% of the construction costs. 2) 'Lower standard' flats (mainly for Roma beneficiaries), for which 75% of costs are covered. These may be smaller (up to 60m²) and have fewer amenities, below the standard otherwise required for residential buildings. The amount of the grant can also change depending on the state of the heating, the location, and floor area.	Applications must be submitted to the Ministry through the district office in the region (by 31st May each year), which verifies the information. Subsidised social housing must serve the purpose of social rental housing through the whole lifespan of the subsidised building. The municipality signs a lease with tenants for a three-year term (or ten-year term if the tenant is disabled or if a tenant is granted housing compensation) and the lease can be repeatedly extended.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Loan by State Housing Development Fund, for procurement of rental dwellings	This programme has the same eligibility requirements as the construction subsidies above.	A municipality, a self-governing region, non-profit organisations established by the municipality or a self-governing region, and private entities	This programme provides loans for providers of housing. Municipalities also use soft loans from the State Housing Development Fund (SHDF), which typically cover the acquisition costs not covered by the grant. For public providers, loans are granted for a maximum of 100% of the purchase price. Construction costs are regulated by the Ministry of Transport. The loans are repayable over a maximum 40-year term and the interest rate is set at 0% or 1% p. a., depending on the location. For private entities, loans may be a maximum of 95% of the purchase price. The loans are repayable over a maximum 40-year term and the interest rate is set as the amount of the base rate for the calculation of the reference and discount rate plus a risk surcharge of 0.7%.	Applications must be submitted by the municipalities by 31st May each year. Support may be granted for the acquisition of a rental dwelling only if the average floor area does not exceed 60m ² and the rental character of the apartment is maintained throughout the whole lifespan of the building.
Affordable Home project (<i>Dostupný Domov</i>)	Vulnerable and disadvantaged social groups unable to acquire housing on the market.	Slovak Investment Holding or SIH (a joint stock company wholly owned by the Slovak Guarantee and Development Bank, which is wholly owned by the government)	This project is funded from the National Development Fund II. (owned by the SIH), which is an investment fund through which financial instruments from the European Structural and Investment Funds can be implemented. This assistance is provided as a capital contribution with equal terms and conditions as those given to other investors: Social Financing SK/Slovenská sporiteľňa (the largest commercial bank in Slovakia, and a member of Erste Group) and the Slovenská sporiteľňa Foundation. Clients are offered bonds in the project, which require a minimum investment of €1,000 and have a 10-year maturity period.	According to Act No. 112/2018 Coll., more than 50% of any profits must be reinvested in the enterprise's main objective, which is achieving positive social impact. Slovak Investment Holding (SIH), along with Social Financing SK and the Slovenská sporiteľňa Foundation, have formed a joint venture called "Affordable Home" to aid disadvantaged social groups in accessing affordable housing.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
Loan by State Housing Development Fund, for procurement of flats for natural persons	This loan is targeted at: - Married couples, both under 35 years - Couples/parents with a child under 6 - Households with a severely disabled person (minimum 1 year cohabitation) - Former care recipients (including those from children's homes, social services, or foster care) under 35, or with children under 3 (5 if adopted) - Single parents/guardians with children under 15 Support requires household monthly income below 5× subsistence minimum.	The applicant approaches the State Housing Development Fund (SHDF) with his/her application through a municipality of the respective district.	These are soft loans from the SHDF. Loans are granted for up to 100% of the purchase price and are repayable over a term ranging up to 40 years. The interest rate is set at 1%.	The loan is provided under favourable conditions with limits on interest rate, duration of the loan, and amount, as specified by an executive ordinance of the Ministry. The applicant approaches the SHDF with his or her application through the district municipality.
Building savings system (<i>Bauspar-kasse</i>)	Natural persons and communities of owners of residential and non-residential premises	Ministry of Transport, Section for Housing Policy and Urban Development	The building savings system is a method of financing housing construction through long-term loans, with government support in the form of bonuses, designed to encourage saving for housing and provide access to advantageous building loans	Individuals deposit money into building savings accounts, which are popular due to attractive rates of return. The government offers bonuses on annual deposits to make building savings more appealing than standard bank deposits. These bonuses have varied over time. After a savings period, individuals can access building loans for housing purposes.
Mortgage interest rate subsidization				
State bonus to a mortgage credit for the young (turned into an income tax allowance)	The bonus is available to natural persons age 18 – 35 who meet income ceiling criteria.	Ministry of Finance – local offices	The provision of the State contribution to mortgage loans and the State contribution for young people to mortgage loans was replaced by a deduction from personal income tax (applicable to housing loans granted from 1st January 2018).	Starting from 1st January, 2024, the tax credit on interest paid on a mortgage increased to 50% of paid interest over a period of five years, up to €1,200 (previously €400) per year. A higher tax credit can be claimed by individuals if certain conditions are met. The individuals must be between 18 and 35 years of age, have concluded a new mortgage agreement after 1.1.2024 and have an average monthly income no more than 1.6 times the average monthly salary. There is no limit to the amount of the mortgage (previously there was a limit of €50,000). The property must be occupied by the recipient and cannot be rented.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting energy efficiency refurbishment				
Allowance for the thermal insulation of a family house	This allowance is available to legal entities and natural person entrepreneurs who • are citizens of a Member State of the European Union, of a State which is a party to the Agreement on the European Economic Area or of the Swiss Confederation, • have permanent residence • own the family home during the entire period of the grant procedure.	Ministry of Transport, Section for Housing Policy, Construction and Urban Development	This programme provides an allowance from the ministry. Up to 40% of the eligible and paid costs for the insulation of the family house may be reimbursed, up to a maximum of €8,000. The grant is dependent on achievement of certain benchmarks for the heat transfer coefficient and the achieved value of the heat demand for the house.	To obtain a building permit, designers must present evidence proving that the energy rating of the designed building meets the legal minimum performance requirements. A subsidy may be granted for: • conducting energy efficiency research and innovation • speeding up building energy performance upgrades and facilitating their transformation into nearly zero-energy structures in line with the national framework. • The subsidy may cover up to 100% of eligible costs.
Subsidisation of ecological sources of energy in housing	Subsidies are available to owners of apartments in multi-unit buildings (represented by either a property management company or a homeowners' association acting as a distinct legal entity) and owners of family houses.	Ministry of Economy of the SR	This is a grant from the Ministry.	The programme subsidises the use of biomass and solar energy as a source of heat.
Loan by State Housing Development Fund, for renovation of a residential building and family houses	The loan is available for residential buildings and family houses. For residential buildings, the recipient is the owner represented by the building manager. For family houses, the recipient is a natural person.	State Housing Development Fund	These are soft loans from the SHDF for providers of housing. Loans are granted for up to 100% of the purchase price and are repayable over a term of up to 25 years, with a 1%-3% fixed interest rate. Availability is contingent on the state budget. However, for the thermal insulation subsidies, a broad funding scheme from the EU has been implemented. This is a co-initiative of the European Commission and European Bank for Reconstruction and Development titled JESSICA (Joint European Support for Sustainable Investment in City Areas). This programme is operated by the SHDF under the same conditions as the applications funded by the state budget.	The loan provides funding for: • the modernization or reconstruction of common areas and common facilities of a residential building; • removal of systemic defects; or • structural modifications to an existing residential building or a separate unit or family house involving thermal insulation of the perimeter wall, roof structure, and replacement of original opening fillings. Applications must be submitted by/through the municipalities.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Green for Households	The target group is people living in single-family homes and apartment buildings across Slovakia.	Ministry of Economy of the SR, administratively supported by the Slovak Innovation and Energy Agency	Running from 2023 to 2029, the Green Households initiative will help Slovakian residents install clean energy systems in their homes. The Slovak Innovation and Energy Agency manages this nationwide programme, which is backed by €107.7 million in combined EU and national funding through the Slovakia Programme and European Regional Development Fund. Homeowners across all Slovak regions, Bratislava included, can request vouchers to help pay for various renewable energy installations for heat pumps, photovoltaic panels, solar collectors, biomass boilers, and wind turbines.	This initiative supports the installation of small-scale renewable energy sources in single-family homes and multi-apartment buildings. Qualifying equipment includes both power-generating systems such as photovoltaic panels and heating systems like solar collectors, biomass boilers, and heat pumps. The programme's goal is to boost household renewable energy adoption to decrease greenhouse gas emissions. Residents can receive vouchers that cover half the installation costs for small-scale renewable heat and power generation equipment.
Programmes supporting home improvements/adaptation				
Grant for the Removal of Systemic Defects of Residential Buildings	Owners represented by the building manager	Ministry of Transport, Section for Housing Policy, Construction and Urban Development	This is a grant from the Ministry of Transport, Section for Housing Policy and Urban Development.	This grant provides a direct subsidy for some of the costs of addressing various deficiencies in blocks of flats, which are peculiar to the outdated construction features and subsequent inefficiency and swift ageing. A subsidy of up to 80 % of the acquisition costs may be granted for building alterations.
Programmes supporting vulnerable households with access to energy				
Subsidies to support the social and cultural needs and to address the particularly unfavourable situations of the Roma community	Roma community	The Office of the Plenipotentiary of the Government of the Slovak Republic for Roma Communities	This funding is provided from the budget of the Office of the Government of the Slovak Republic (Act No. 524/2010 Coll.).	Subsidies are available for supported activities, including: • Renovation and reconstruction of residential buildings and social housing. • Preparation of project documentation for lower-standard housing. • Interior upgrades and fuel storage solutions for lower-standard housing. • Assistance in repairing housing damage primarily caused by natural disasters, environmental factors, or fires. • Support for securing electricity, heating, fuel, or drinking water in situations posing a risk to human life and health. • Assistance in resolving property ownership issues related to dwellings and the land they occupy, or in enabling municipalities to purchase land for new housing development.

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Slovenia

Lea Kőszeghy

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Country Snapshot

- Unlike some post-socialist countries, Slovenia has taken a strategic approach to the housing sector since 2003, based on two consecutive National Housing Programmes (2000-2010, 2015-2025) and the 2003 Housing Act. Among other things it has focused on improving access to affordable housing and increasing the supply of social housing. The support of energy-efficient constructions and refurbishments has been likewise important. Yet, some analyses of Slovenian housing policy point to the fact that, while goals and organisational frameworks are adequately set, inadequate funding and lack of effective mechanisms hold implementation back.
- Slovenia's housing system has a similar structure to other post-socialist countries. This includes a high owner-occupied housing rate (78.7%) due to large scale privatisation following the fall of state socialism, limited affordable rental stock (the social rental stock is 5.1%) an ageing housing stock with quality problems including poor energy efficiency, difficulties in condominium management, and a relatively high vacancy rate. The private rental sector is rather small, it reaches only about 4%.
- At the heart of Slovenia's housing policy is the Housing Fund of Slovenia, which was established in 1991. Since 2000, it has been the dedicated public body implementing Slovenia's housing policy. It also presided over the adoption of the first National Housing Programme. Though its tasks changed and expanded over time, the organisation itself remains the core institution for housing policy implementation and now possesses decades of experience.
- The need for the development of an affordable rental housing sector was recognised by policy makers following mass privatisation in the early 1990s. Since the adoption of the first National Housing Programme in 2000 affordable housing is a stable policy goal. The conceptual framework for affordable housing and the details of relevant regulation changed over time, but the policy aim itself is firmly established as a core element of Slovenian housing policy.
- Linking housing policy goals and spatial planning is an important feature of Slovenian housing policy. Active land policy is an explicitly mentioned instrument to achieve one of the key priorities of the National Housing Programme, and the priority development areas for housing supply (PROSOs) designated by the relevant Ministry for spatial planning.
- In the face of steadily rising housing prices and a significant shortage of affordable housing Slovenia has been implementing or plans to implement a wide range of policy instruments to improve access to affordable and quality housing, including a rental agency, housing cooperatives, and leasing. More recently, in the late spring of 2025 – the timeframe of which is outside of the time scope of the current fiche – new government investments for affordable housing were decided, including support for acquisition, construction and refurbishment.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	864,323
With usual residents	698,747
Without usual residents	165,576
Of which	NA
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	410
Age breakdown of residential buildings	
- Pre-1919	11.3%
- 1919-1945	6.1%
- 1946-1960	9.3%
- 1961-1980	36.4%
- 1981-2000	24.0%
- 2001 or later	12.9%
- Not identified	NA
Type of residential buildings	
- Multi-family	40%
- Single-family	60%
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	78.7%
- Social rental	5.1%
- Private rental	4.0%
- Other	12.3%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	316 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	9.6%
- Not at risk of poverty	2.4%
- Total	3.3%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is no definition of affordable housing nor social housing. Non-profit rental housing is housing provided for non-profit rent to eligible households by a municipality, the state, a public housing fund, or a non-profit housing organisation. Non-profit rents are calculated on the basis of an equation set in the Housing Act (Article 116). In addition, low-income households may receive non-profit rent support. According to the National Housing Programme of Slovenia 2015-25, introduction of cost-based rent for public rental housing is a goal, together with a residence allowance (instead of the current fragmented system of subsidising non-profit and market rents) to help low-income households to address their housing needs.
Definition(s) of social housing	See above Conditions and criteria for social housing eligibility are, according to the Housing Act (Article 87), set in the Rules on the Allocation of Non-Profit Rental Housing issued by the relevant Minister.
Definition(s) of adequate housing	According to the Housing Act of Slovenia (Article 10), "A suitable dwelling (...) is a dwelling which is (...) constructed in accordance with the minimum technical conditions for the construction of residential buildings and dwellings and for which an occupancy permit has been issued (...). The dwelling must have separate sleeping and living areas (except in the case of a studio flat) and must meet the housing needs of the owner or tenant and their immediate family members living in the household (...) and must comply with the space standards laid down [later in the same law]." Finally, the National Housing Programme states: 'Quality housing is not only housing that allows for a long and healthy life, but, most importantly, properly built dwellings that meet the needs of their users and demand the lowest possible costs of maintenance and use. The principle of providing quality and functionality must be taken into consideration both when constructing new housing and when renovating.'
Definition(s) of energy poverty	Energy poor households are defined as households that had an income below the at-risk-of-poverty threshold in the year prior to the Living Conditions Survey (EU-SILC) and met at least one of the following three criteria: they were financially unable to keep home adequately warm; in the last 12 months prior to the survey they were unable to pay utility bills on time due to financial difficulties, including waste disposal, water, electricity, heating, and energy services; or they had problems with leaking roofs, damp walls/floors/foundations or rot in window frames/floors in their dwellings (and were thus living in inadequate housing conditions).
Definition(s) of homelessness	There is no official definition. In general, the relevant Ministry (Ministry of Labour, Family, Social Affairs and Equal Opportunities, MLFSAEO) follows the 2004 ETHOS definition, which delineates four conceptual categories of homeless people: roofless, houseless, in insecure housing, and in inadequate housing (including the operational sub-categories). Translated into the operational categories of ETHOS Light, the following categories are considered homeless in Slovenia: • people living rough; • people in emergency accommodation (overnight shelters); • people living in accommodation for the homeless, including all living situations except persons in women's shelters and refuge accommodation; • people living in institutions and due to be released with no home to go to, who are not always counted as homeless; • people living in non-conventional dwellings due to lack of housing (not always counted as homeless); • and homeless people living temporarily in conventional housing with family and friends due to lack of housing (not always counted as homeless).
Vulnerable groups identified in the context of housing policies	The Housing Act (Article 87) lists the following groups as examples to prioritise when allocating non-profit housing: families with several children, low work intensity households, young people and households, households with disabled members, homeless people, and people with specific importance to the local community. The National Housing programme highlights the following specific target groups: the young; the elderly; the most vulnerable population groups likely to lose their accommodation due to eviction, natural disasters, violence, or financial problems; and migrants.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Solidarity-Based Future	The Ministry is responsible for housing policy, among other things. Based on this mandate, it works to ensure the construction and accessibility of sufficient non-profit, high quality, and safe rental housing; promote the development of housing cooperatives and other non-profit housing organisations; address homelessness; and prevent housing distress.
Ministry of Labour, Family, Social Affairs, and Equal Opportunities	The Ministry is responsible for the social protection of young people, children and families, and social protection and welfare.
Ministry of Natural Resources and Spatial Planning	The Ministry is responsible for the management of physical space.
Role of other public bodies involved at national level	
Housing Policy Council	According to the Housing Act, the Minister responsible for housing policy establishes a consultative working body called the Housing Council, which is chaired by the Minister. Its purpose is to monitor the NHP and to advise on and participate in housing and spatial policy, as well as development.
Housing Fund of the Republic of Slovenia (HFRS)	The Housing Fund is the main institution implementing national housing policy. It is a state-owned fund established in 1991. The scope of its activities has significantly expanded in recent years. According to the Housing Act, its tasks are: financing and implementation of the National Housing Programme, promotion of housing construction, and renovation and maintenance of housing. Thirteen municipal housing funds operate in addition to the National Housing Fund. Responsibilities of the HFRS include: provision of long-term loans at low interest rates legal persons for the acquisition of non-profit rental housing, investment in housing and building land, provision of loan repayment assistance, public interest real estate activities and carrying out public housing rental (Article 148 of the Housing Act).
Housing Chamber	The Housing Chamber, as defined in the Housing Act, was established but never became operational. Instead, an Association of Housing Funds was formed, which brings together municipal housing funds, non-profit housing organizations, and the Housing Fund of the Republic of Slovenia. This Association operates under the auspices of the Chamber of Real Estate Brokerage, which is part of the Chamber of Commerce and Industry of Slovenia.
Real estate fund PIZ	The mission of PIZ is to provide suitable and affordable rental housing units for seniors.
Working Group of the Government of the Republic of Slovenia or the Treatment of Roma Issues	The Working Group of the Government of the Republic of Slovenia for the Treatment of Roma Issues, established in July 2020, has begun to systematically address systemic housing issues in cooperation with representatives of municipalities and the Roma community.
Role of regional authorities	
Not applicable	No regional level of government exists in Slovenia. Although the Housing Act foresees housing management at the regional level, this has not yet been implemented. The only housing fund that operates across multiple municipalities is the Intermunicipal Housing Fund Maribor, alongside the Republic Housing Fund.
Role of local authorities	
Local municipalities	Municipal competences concerning housing include: adoption and implementation of municipal housing programmes; land and regulatory policies, including the implementation of an active land policy; management of public rental dwellings owned by the municipality; provision of funding for the construction, acquisition, and rental of non-profit housing and residential buildings to temporarily address the housing needs of socially deprived persons; promotion of different forms of provision for owned and rented housing; provision of funds for rent subsidies and emergency housing assistance; and maintenance of a housing register. Municipalities should pursue the acquisition of rental and owner-occupied housing, often in co-operation with the Housing Fund. They may also establish a Municipal Housing Fund. In addition, the Roma Strategy emphasizes that, because spatial management and spatial planning are carried out at the local level, management of Roma settlements is also a competence of municipalities. Relevant state authorities may also provide guidance, professional assistance, and co-funding in the development of these settlements.)

Public entity	Areas of competence
Municipal /Intermunicipal Housing Fund	A municipal or intermunicipal housing fund can be established by one or more municipalities in accordance with Article 157 of the Housing Act. Its primary role is to promote the development, construction, and management of non-profit rental housing. Additionally, the fund is responsible for providing affordable housing for local residents, supporting housing development projects, and implementing housing policies at the municipal or intermunicipal level. The fund may also offer financial assistance or subsidies to eligible households and oversee the maintenance of the housing stock. The establishment and operation of the fund are governed by a municipal ordinance that defines its name, purpose, responsibilities, organization, and mode of operation.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
National Housing Programme 2015-2025	According to the Housing Act, one of the state's tasks is to set the national housing programme. The NSP 2015-2025 is focused on 4 key objectives: • A balanced supply of adequate dwellings • Easier access to housing • Better quality and more functional housing • Greater housing mobility for the population To achieve these objectives, the NHP sets 4 priority areas: • activation of the existing housing stock, • better accessibility of housing for vulnerable population groups, • renovation of the housing stock, and • building of new housing in areas where there is the greatest need. In addition, the NHP identifies specific projects related to the priority areas.
Selected policy document(s) defining energy and environmental goals for housing	
National Housing Programme 2015-2025	According to the Housing Act, one of the state's tasks is to set the national housing programme. The current National Housing Programme for the period 2015-2025 identifies renovation of existing housing as the preferred way to increase housing supply while reducing energy consumption and lowering costs linked to use of the dwelling. Besides public funding, support for renovation should also be provided from European funds and newly established national financial mechanisms.
National Energy and Climate Plan Slovenia (NECP)	The NECP is a strategic document setting goals, policies, and actions up to 2030 for decarbonisation, energy efficiency, energy security, the internal energy market and research, innovation, and competitiveness. Among other priorities, it seeks to reduce energy poverty by accelerating the implementation of social policy measures, general housing policy measures, and existing targeted measures. It also lists the following instruments concerning housing: extend energy contracting to the housing sector, integrate energy poverty into the broader development and housing policy scheme, provide incentives for energy efficiency and renewable energy project preparation in the housing sector, develop new financial instruments to motivate such interventions, implement measures of the National Housing Programme to promote interventions in multi-family buildings, and continue implementation of energy efficiency rebate schemes such as Eco Fund loans and incentives for other green home loan providers. The plan defines energy poverty and provides a method for its measurement, sets future energy poverty indicators, and develops an action plan. The proposed new NECP also includes targets to reduce energy poverty.
Long-term Energy Renovation Strategy for 2050	The long-term energy renovation strategy for 2050 defines the approaches and policies for decarbonisation of the national building stock by 2050 and identifies measures supporting the building headline targets set in the National Energy and Climate Plan. It identifies worst-performing buildings, largely constructed before 1980, as a key challenge. The LTRS sets the energy efficiency renovation of social housing as a key goal. It also includes planned measures concerning energy poverty in addition to those set in the NECP (see above), such as: efforts to better access energy poor households, upgrades to the ZERO project (see below) for energy efficiency and renewable energy investments, and the establishment of coordination between relevant ministries.

	Description
Action plan to reduce energy poverty	As required by the NECP and the LTRS, an Action plan to reduce energy poverty was adopted. The aim of the plan is to reduce the share of energy-poor households from 7.2% to 3.8-4.6%. Focused on energy efficiency, the plan targets 8,000 homes with investments in renewables and energy-saving measures. The state agency Eco Fund will implement the measures, including issuing a public call for energy-poor households and offering incentives of up to €18,000 for actions like thermal insulation and efficient heating. The plan, crucial for a just transition to a low-carbon society, receives funding from Slovenia's Climate Change Fund and the European Fund for Regional Development. The legislation also regulates the association of citizens into energy cooperatives.
Selected policy document(s) defining strategy to tackle housing exclusion	
National Programme of Social Care 2013-2020	There is no homelessness strategy in Slovenia, but there are several relevant documents addressing homelessness. These include the 'National Programme of Social Care 2013-2020' (Resolution on the National Programme of Social Care for 2013-2020, 2013) and the abovementioned 'National Housing Programme 2015-2025.' Their objectives include: increasing the number of day centres with counselling services; adding preventive activities; increasing the number of shelters; widening Housing First programmes; implementing programmes for the organisation and implementation of assistance, support, and self-help; and offering programmes in a higher number of administrative unites in Slovenia.
National Programme of Measures for Roma	The Programme attempts to increase effective equal access of the Roma to adequate desegregated housing and essential services as one of the main sectoral objectives of the new EU Roma Strategic Framework. It argues that the current non-Roma population-specific housing policy measures to improve access to adequate housing can also improve housing conditions for Roma people. In addition, it contains specific objectives and measures for the development of Roma settlements and access to housing, including amendment of legislation for the easier legalisation of Roma settlements, and development of utility infrastructure in Roma settlements. One of its specific objectives in social protection and inclusion is reducing current debts and preventing generation of new debts to public service providers (e.g. utility services, electricity and water supply and other).
National Youth Programme of the Republic of Slovenia	The most recent National Youth Programme of the Republic of Slovenia (2013-2022) outlined the state's strategic goals and measures for improving the situation of young people in various policy areas, including education, employment, housing, health, and participation. Regarding housing, the programme acknowledged that young people face significant obstacles when trying to access affordable and secure housing. It highlighted the need for developing sustainable housing solutions tailored to the needs of youth, such as access to rental housing, co-living models, and other affordable and flexible arrangements. It also emphasized cooperation between relevant ministries and local communities to implement youth-friendly housing policies. A new National Youth Programme is currently being drafted, and housing will again be included as a key area. The upcoming programme aims to build on previous priorities while introducing updated and more effective measures to address the current housing challenges faced by young people.
Selected policy document(s) establishing planning and land use paradigm	
Spatial Development Strategy of Slovenia 2050	Slovenia is a unitary country where only national and municipal levels of government are relevant. No regional level of government exists. The national level government (the relevant Ministry) is responsible for national level regulations, while municipalities have the right to manage their spatial development except for areas under the direct control of the national government. The highest-level spatial planning document is the Spatial Development Strategy of Slovenia, which outlines the main objectives for spatial development. The current Spatial Development Strategy was adopted in 2023. The Strategy acknowledges the importance of affordable and quality housing as an important factor for quality of life. It defines priority areas for housing development and housing affordability indicator.
Other relevant strategic documents in specific policy areas	
Recovery and Resilience Plan of Slovenia	Slovenia's national recovery and resilience plan promotes access to more affordable housing for people facing poverty and social exclusion, among other measures reinforcing economic and social resilience.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
See Rent subsidies				
Rent subsidies				
Non-profit rent subsidy	Low-income tenants of non-profit rentals	Municipality of beneficiaries' residence and Social Work Centre	The subsidy comes from the municipal budget and is paid by the competent municipal authority directly to the landlord.	Tenants who are entitled to subsidised non-profit rent may receive a subsidy equal to the difference between the rent and an established income set in the Housing Act. Tenants are entitled to the subsidy for one year but may reapply. The Social Work Centre informs owners and tenants concerning the harmonised amount of the rent subsidy (through the Information System of Social Work Centres). It is planned that the dual system of subsidising not-for-profit and market rents (see below) will be replaced by an integrated housing allowance system.
Market rent subsidy	Households are eligible if they are on the priority list for non-profit housing but are paying market rent due to a shortage of non-profit housing.	Municipality of beneficiaries' residence, Centre for Social Work, and Ministry responsible for housing	Funds for this subsidy come from the State budget. Funds are provided through municipal budgets during the year. At the end of the calendar year, municipal authorities are reimbursed by the State.	Eligible applicants pay market rent but were on the priority list in the last allocation of non-profit rental housing in the municipality of their permanent residence. Those who refused an offer of a non-profit rental are ineligible. If no public tender for non-profit rental housing was issued, then those who belong to priority groups set in the Act (Article 87, see above) may apply. The amount of the subsidy is the difference between recognised non-profit rent and recognised market rent, as set in the Housing Act. The subsidy is granted for the duration of the contract but for a maximum of one year. The subsidy is paid by the competent municipality authority of residence, regardless of where the applicant rents the market-rate unit. It can happen that the municipality of permanent residence cannot allocate a non-profit rental for a prioritised household which then rents housing at another location where s/he becomes a temporary resident. Applicants may submit their application to the Centre for Social Work. The Minister publishes the harmonised amount of recognised non-profit rents annually. In the future, the government plans to replace the dual system of subsidising not-for-profit and market rents (see above) with an integrated housing allowance system.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Non-profit rental housing	Low-income groups, victims of family violence, disabled, young people, young families, elderly and other citizens with average earnings who meet specific eligibility criteria.	Municipalities, Housing Fund of Slovenia, local housing funds, non-profit housing organisations	Costs are covered by the Housing Fund and municipalities. In the financing of new non-profit rental construction, Slovenia uses funds provided by the Recovery and Resilience Facility (RRF) and the European Investment Bank.	Housing is provided on a pre-calculated non-profit rent level set in the Housing Act, on the basis of public tenders (except for certain instances like replacement dwellings), for eligible households under the Rules on the Allocation of Non-Profit Rental Housing.
Public rental service	Owners of vacant dwellings suitable for non-profit rental	The scheme is operated by the Housing Fund	The Housing Fund covers costs, including rent for vacant periods and organisational costs.	In the public housing scheme, the Housing Fund rents housing on the market for at least 3 years and at least 1.3 times the non-profit rent for the respective dwelling and sublets it at non-profit rent. Sublets are arranged for a fixed time period, at most for the duration of the lease. The scheme includes guaranteed rent payment for the owner in case of vacancy. Importantly, there is no requirement of permanent residence in the municipality of the rental dwelling as a condition for applying for a dwelling managed by the public service. In 2019, there were 640 public rental dwellings, with cost effective rent.
Low-interest loans for owners of denationalised housing		Housing Fund	Low-interest loans are provided through the Housing Fund.	Low-interest loans are available for the renovation and reconstruction of apartments and common areas.
Co-investment and partnership for non-profit rental housing	Potential tenants of non-profit rental housing	Housing Fund, local municipalities, and private investors as non-profit housing organisations	Co-investment by the Housing Fund and local municipalities	The Housing Fund co-invests with municipalities in the acquisition of non-profit rental housing. Private investors may also participate if they register as a non-profit housing organisation.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
Priority development areas for housing supply (PROSO)	Households in need of affordable housing	Ministry of Solidarity-Based Future	The measure does not require additional funding.	The ministry responsible for housing defines priority development areas for housing supply (PROSO). By including PROSO in its guidelines for settlement development, the ministry manages the implementation of the national housing and spatial planning policy at both the local and regional levels in areas where the need for housing proves to be the greatest. At least 60% of the resources allocated for construction of new dwellings will be directed toward constructing housing in PROSO areas. A study is currently underway to revise the PROSO areas. In parallel, the National Housing Programme is also being updated, and it is expected that the share of resources allocated for housing construction in PROSO areas will be increased.
Programmes supporting energy efficiency refurbishment				
Zero500	Low-income households in energy poverty	Eco Fund	On the basis of a public call, the Eco Fund will grant eligible investors a non-refundable financial incentive for investments in energy efficiency measures. The incentive amounts to 100% of eligible investment costs, but not more than €9,620 including VAT. The exact amount of the incentive is determined by a tripartite agreement based on the estimate for the selected measure. Funds were secured by the EU Cohesion Fund.	The ZERO500 programme is aimed at low-income households facing energy poverty. Interventions include improvement of energy efficiency and installation of renewable energy devices. Citizens are assisted by energy consultants who work within the framework of the public energy consultancy network ENSVET. They help advise citizens on the possible applications throughout the project.
Improvement of energy performance of older multi-family buildings	Low-income households in energy poverty	Eco Fund	Eco Fund provides non-repayable financial incentive.	Cash social assistance and/or social security allowance recipients' share of refurbishment costs in privatised multi-family buildings can be fully covered by the Eco Fund if the building goes through an energy-efficient retrofit. The fund also supports upgrading multi-family buildings' centralised heating systems (shared boiler rooms).
Network of energy consultants	Households in poor energy efficiency housing, with high GHG emission energy use	Slovenian Chamber of Engineers, Chamber of Architecture and spatial planning of Slovenia, Chamber of commerce and Industry of Slovenia, Chamber of Craft of Slovenia	The network is funded by the state budget.	The network provides comprehensive advice to property owners concerning energy efficiency and renewable energy interventions.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Energy performance contracting	Households in need of energy efficiency intervention	Ministry of Infrastructure, public-private partnerships	For an agreed-upon period, the owners continue to pay the same costs as before. This includes the cost of supplying energy and energy-generating products, as well as costs for energy-related services. The contractor provides funds for energy renovation. The investment is paid from the difference between the energy costs of the renovated building and the pre-renovation energy costs.	The scheme enables financing for energy efficiency and renewable energy investments.
Programmes supporting vulnerable households with access to energy				
Biomass heater upgrades	Low-income households in energy poverty	Eco Fund	Eco Fund provides non-repayable financial incentive.	The Eco Fund offers non-repayable financial incentives for socially disadvantaged citizens to replace old solid fuel combustion plants with efficient biomass heaters.
Other schemes for specific groups				
Construction of serviced housing	People (especially elderly) who can live relatively independently but in need of occasional assistance	Housing Fund, municipalities	Serviced housing units are constructed from funds of the RRF, Housing Fund of the Republic of Slovenia, local housing funds, municipalities, nonprofit housing organisations and the Pension and Disability Insurance Real Estate Fund.	Serviced apartments are rented to persons who can live relatively independently but are in need of occasional assistance. The aim of these apartments is to enable a higher quality of life for senior citizens, enabling them to live in a friendly and familiar environment and enhancing their involvement in the community.
Housing-led programme for homeless persons	Homeless persons	Current providers of Housing First services include two NGOs, a centre for social work, the Red Cross, the Catholic group Caritas, and a public institute.	Public funding is provided by the relevant Ministry and municipalities.	This programme provides flats for a transitional period of a year and a half, during which homeless clients are supported in making steps towards independent living. Flats are rented by the association on the private rental market. Rent is the single biggest financial expense for the project.
Reducing current debts and preventing generation of new debts to public service providers	Indebted households	Ministry of Labour, Family and Social Affairs (MLFSA)	Funds from the budget of the Republic of Slovenia are provided as part of the financial plan of the MLFSA.	By 2030, the MLFSA plans to create and implement a measure of systemically provided options for the payment and repayment of individuals' debts for public services. These include debts for things like utility services, electricity, and water supply, etc., which will be paid from social assistance. This is a systemic measure of the MLFSA, which began implementation in 2021; it will be continued during the validity of the NPUR 2021–2030.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Accommodation support for homeless people	Homeless people	The Housing Fund and the Kings of the Street Association	Funding is provided by the Ministry of Labour, Family, Social Affairs and Equal Opportunities, and by the City of Ljubljana.	Since 2012, The Kings of the Street Association has cooperated with the Public Housing Fund of the city of Ljubljana (and now also with Maribor) to implement a long-term model for combating housing exclusion. The public housing funds provide accommodation units, while the association's professional workers provide field psycho-social support aimed at reducing the risk of people losing their existing accommodation. The Ljubljana model was the first Housing first-type project in Slovenia.
Regulating property law issues related to the land on which Roma settlements stand	Residents of informal Roma settlements	Local municipalities	No additional financial sources are involved.	Within the Working Group of the Government of the Republic of Slovenia for the Treatment of Roma Issues, a subgroup focussed on this issue. The subgroup worked within the framework of the broader attempt to systematically address the problems of Roma settlements. In addition to regular legalisation procedures, legal amendments will allow for easier legalisation of informal Roma settlements.
Utility development in Roma settlements	Residents of Roma settlements	Ministry of Economic Development and Technology (MEDT); Ministry of Environment and Spatial Planning; Ministry of Infrastructure; municipalities	The projects were funded from the state budget.	Over the last 18 years, the MEDT allocated approximately €16 million by means of public calls for co-funding for basic utility infrastructure projects in Roma settlements. These went to municipalities with clustered Roma dwellings lacking proper utility infrastructure. The focal point was the Roma settlement of Žabjak - Brezje in the Urban Municipality of Novo Mesto, where implementation was handled by the Urban Municipality of Novo Mesto and co-funded by several competent ministries and municipalities. According to the current National Programme for Roma, the relevant ministry strives to assist municipalities in co-funding construction of basic infrastructure intended for the Roma, but will only support those projects from regional development programmes that realise the development priorities of the development region and exploit its development potentials. These are projects that differ from a local project in that they provide a comprehensive solution to a particular problem in the development region or have a broader impact on the development region and beyond.
Non-profit housing organisations	Households in need of affordable housing (rental or owner-occupied)	Non-profit housing organisations	Non-profit housing organisations may be entitled to public funding (e.g. soft loans, co-financing) from the Housing Fund and local municipalities.	In the public interest, a legal person may register as a non-profit housing organisation under conditions established by the Minister. Such organisations may be granted benefits such as soft loans, co-financing renovation, in-kind contribution through plots of land, co-financing communal development of acquired land plots, and building rights.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Other schemes				
Pre-emption right of the Housing Fund for land for multifamily-building construction	Households in need of affordable housing (rented or owner-occupied)	Housing Fund	No direct public funding is involved.	Municipalities must notify the Housing Fund of any intended sale of buildable land owned by the municipality and identified by spatial plans for construction of multifamily buildings. The Fund has a pre-emption right in such cases. It may purchase the land within 14-days of notification, with the same terms and conditions.
Housing cooperatives	Households in need of affordable housing	Housing cooperatives	No direct public funding is involved.	Housing cooperatives are considered to be an alternative option for building affordable rental housing that meets the needs of potential users. The building land (long-term lease) is provided under more favourable conditions by the local community. The cooperative carries out all the necessary tasks including preparing the project and constructing and managing the building. Tenants are members of the cooperative and have the right to participate in managing the building. The instrument is not yet widely utilised; the first one was established in Ljubljana.
Prevention of evictions and rapid rehousing	Households threatened by eviction, newly evicted households	Ministry of Solidarity-based Future, municipalities	These programmes are co-financed by the state and the municipalities.	Primary prevention consists of existing social support systems. Secondary prevention focuses on preventing evictions. Municipalities contact the NGO Kings of the Street, which provides social work for families threatened by eviction. Tertiary prevention aims to minimise the duration of homelessness, with rapid rehousing in emergency dwellings. Two programmes are operating: one in Ljubljana and one in Maribor.
Organisations for the protection of tenants' rights	tenants	municipalities	The municipal administration shall provide administrative and professional services and conditions for the operation of the local Tenants' Rights Protection Board.	According to the Housing Act (Article 136.), the Municipal Council may establish a Tenants' Rights Protection Board composed of tenant representatives. Its powers may include monitoring the implementation of owners' obligations, providing free legal advice, dealing with breaches of the law, and initiating housing measures on the local and national level. Such Councils should be organised into a national Tenants' Rights Council, representing tenants' interests before public authorities. As of May 2025, the Tenants' Rights Protection Board exists only in the Municipality of Ljubljana.

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Spain

Emanuele Belotti, Massimo Bricocoli

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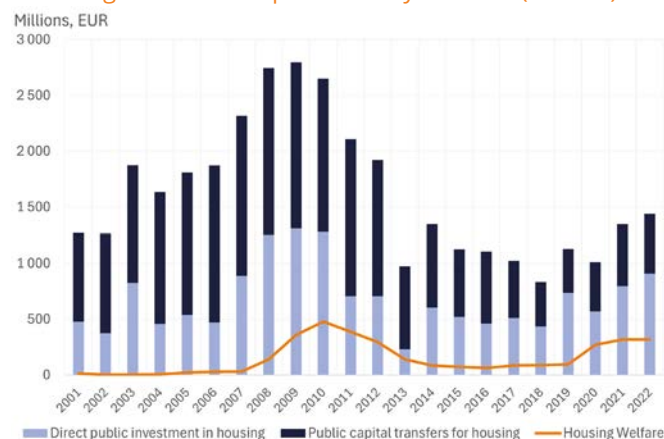
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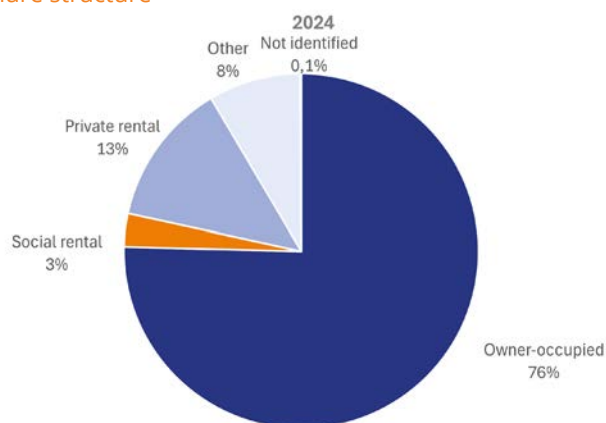
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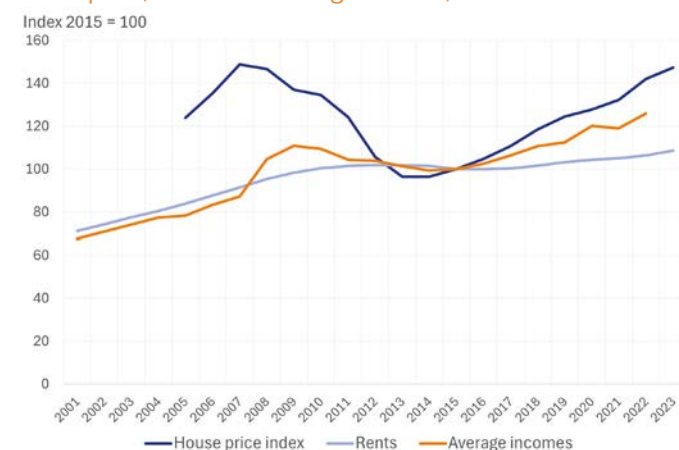
General government expenditure by function (COFOG)



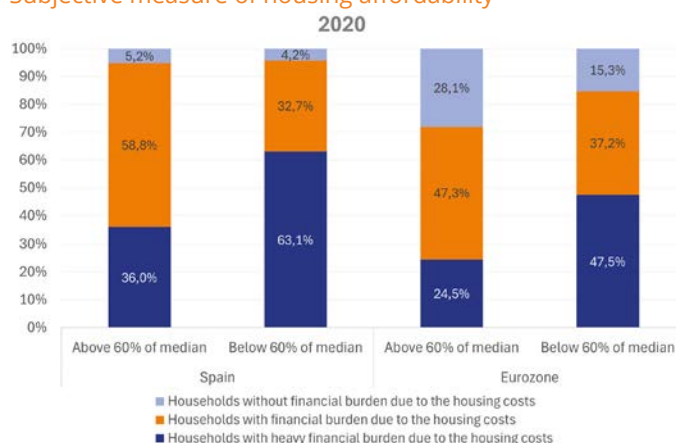
Tenure structure



House price, rents and average income, index 2015 = 100



Subjective measure of housing affordability



Country Snapshot

- Housing policy in Spain is decentralized, with autonomous communities responsible for design and implementation. Historically, however, national funding has been residual, leaving the social rented housing sector quantitatively irrelevant. In response to the severe and persistent housing crisis stemming from the 2008 financial collapse, the 2022-2025 Spanish Housing Plan signals a new commitment to financing affordable housing production
- Homeownership is the dominant tenure in the Spanish housing system, with over 75% of housing units being owner-occupied. The Spanish poorly regulated rental-housing sector de facto represents a secondary yet forced option for many who cannot afford mortgaged homeownership. While social rental housing provision is traditionally minimal, the current Housing Plan 2022-2025 made public funding available for affordable and social housing production.
- Housing Policies:
 - The 2023 Law on the Right to Housing introduced the concept of „incentivized affordable housing“ for privately owned housing rented at reduced rates in exchange for tax and planning incentives. This law also defines affordability as housing costs below 30% of household income.
 - Housing programmes within the State Housing Plan 2022-2025 support the development of public housing stock, housing for the elderly or persons with disabilities, and temporary co-housing.
- Major housing allowance programmes exist for low-income households, victims of gender violence, homeless people, and young people, with funding from the national government allocated to autonomous communities.
- In recent years, important measures have been approved in Spain that have contributed to improving the situation of rental households, among which the following can be highlighted:
 - Extraordinary limits on annual updates of housing rental contracts, in the context of the period of growth in the consumer price index.
 - Approval of a new index for the updating of housing lease contracts by the National Institute of Statistics, as provided for in Law 12/2023, of May 24, for the right to housing.
 - Declaration of more than 270 municipalities as areas with a stressed residential market, which entails the application of specific measures to favour the increase in the supply of housing at affordable prices.
 - Approval of the State Housing Rental Price Reference System (SERPAVI), for the application of rent control mechanisms in stressed residential market areas.
- Also notable is the application until 2026 of the residential building renovation and social housing programs of the Spanish Recovery, Transformation and Resilience Plan, which involves more than €4,400 million in non-refundable aid.
- Spain has been experiencing a severe housing crisis since the 2008 financial crisis, which significantly impacted its mortgage market, leading to increased foreclosures and evictions. Over 28% of households in private rented homes still spend more than 40% of their disposable income on housing costs, but this rate has declined by 10 percentage points in two years, presumably due to the positive effects of the Housing Plan and the recent housing regulations.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	26,623,708
With usual residents	18,539,223
Without usual residents	8,084,485
Of which	
- Secondary residencies	4,247,157
- Vacant	3,837,328
Conventional dwellings per thousand inhabitants	564
Age breakdown of residential buildings	
- Pre-1919	963,141
- 1919-1945	NA
- 1946-1960	2,086,842
- 1961-1980	6,058,623
- 1981-2000	4,855,443
- 2001 or later	4,190,136
- Not identified	385,038
Type of residential buildings	*total 9,730,999
- Multi-family	20.8% (2,029,933)
- Single-family	79.1% (7,701,066)
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	75.4%
- Social rental	3%
- Private rental	13.1%
- Other	8.4%
- Not identified	0.1%
Greenhouse gas emissions for heating and cooling of the housing stock	351 kg/capita *EU average: 607 (2023)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	31.4%
- Not at risk of poverty	14.2%
- Total	17.5%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	The terms ,social' and ,affordable' housing do not fit well into the Spanish context. Historically, publicly subsidised housing in Spain was known as publicly protected housing (<i>Vivienda de Protección Oficial</i> or simply <i>Vivienda protegida</i>). It is a peculiarity in comparison to social housing models in most EU countries, in that it is affordable housing provided almost entirely for purchase. Only a small, though increasing, proportion of this housing is offered for rent and even part of the rental stock comes with an option to buy. What happens after the homes are sold is that some conditions still apply, which differentiates them from purely privately-owned housing. After 30 years from the classification of the housing unit as 'protected,' rules no longer apply. Currently, there are only about 318,000 publicly owned rental homes. These are owned by the regions or by municipalities and their depended entities. This is comparable to social housing in countries where the sector is limited in size and scope. Besides protected housing, the Law on the Right to Housing, adopted in 2023, introduced the new concept of 'incentivized affordable housing' (<i>Vivienda asequible incentivada</i>), which consists of privately owned housing rented at reduced rents in exchange for tax and planning incentives. The Law also defines the concept of affordability as housing costs (rent or mortgage payment) below 30% of household income. All these elements make it hard to precisely define affordable and social housing.
Definition(s) of social housing	The new Law on the Right to Housing defines social housing as public housing which can be both for rent or sale to households that have difficulties accessing housing on the market.
Definition(s) of adequate housing	According to Article 47 of the Spanish Constitution, all Spanish citizens have a right to decent and adequate housing. The Law on the Right to Housing further defines the concept as follows: 'Decent and adequate housing: housing that, due to its size, location, habitability conditions, universal accessibility, energy efficiency and use of renewable energy and other characteristics thereof, and with access to basic supply networks, responds to the residence needs of the person or cohabitation unit in affordable conditions according to the financial effort, constituting their domicile, residence or home in which they can live with dignity, with safeguarding of their privacy, and enjoy family or social relationships, favoring the full development and social inclusion of people'. On a more practical level, national building codes establish basic requirements for new construction.
Definition(s) of energy poverty	The National Strategy Against Energy Poverty defines energy poverty as 'the situation in which a household cannot satisfy its basic needs for energy supply, as a consequence of an insufficient level of income and which, where relevant, may be aggravated by having an energy inefficient home.'
Definition(s) of homelessness	The Law on the Right to Housing defines homelessness as a 'life circumstance that affects a person, family or household that cannot sustainably access decent and adequate housing, and leads those who suffer from it to live on the streets or other inadequate public spaces, or use institutionalized collective accommodation alternatives from different public administrations or non-profit entities, or reside in inadequate housing, temporary or not, inappropriate or overcrowded, in unsafe housing, without a legal title, or with notice of eviction, or living under threat of violence.
Vulnerable groups identified in the context of housing policies	The Law on the Right to Housing refers in particular to young people and vulnerable groups. These groups include single parent households, elderly people (especially women), and the homeless.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Housing and Urban Agenda (<i>Ministerio de Vivienda y Agenda Urbana</i>)	Responsible for proposal and execution of the Government's policy on housing (including the current State Plan for Access to Housing 2022-2025), Urban Agenda, quality of buildings and land.
Role of other public bodies involved at national level	
SAREB	SAREB is a public enterprise created in 2012 to absorb the impaired assets of the financial entities most affected by the global financial crisis. SAREB has closed numerous home sales to different municipalities and autonomous communities, which has allowed these administrations to increase their public housing stock. It also manages nearly 2,000 homes under agreements with autonomous communities and city councils.
Role of regional authorities	
Comunidad Autonomas	According to article 148.3 of the Spanish Constitution, the autonomous communities have full competence on housing. They are responsible for protected housing, in accordance with general guidelines from the State Housing Plans.
Role of local authorities	
Municipalities	Municipalities are responsible for planning and implementing local housing programmes and, in some cases, managing public housing stock.
Municipal housing and land development companies	Many municipalities have established dedicated public companies for housing and land development. The federation Asociación Española de Gestores Públicos de Vivienda y Suelo (AVS) represents these entities, with 127 associated members.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
State Housing Plan	The State Housing Plan 2022-2025 set objectives for several time horizons. In the short term, the plan seeks to: • Facilitate access to housing for citizens on low incomes through rent subsidies • Facilitate access to housing for victims of gender violence, people who have been evicted, homeless persons and other vulnerable groups through rent subsidies • Facilitate access to housing for young people through rent subsidies, as well as subsidies to buy a home in municipalities of less than 10,000 inhabitants • Support the offer of housing for rent through rent guarantees In the medium term, the goal is to: • Increase social rental housing through support to local authorities and their dependent entities • Increase affordable rental housing for older persons and people with disabilities • Increase offer of rental housing including temporary housing, cohousing, intergenerational housing • Increase offer of social housing mobilizing units from SAREB and other public entities • Increase the offering of affordable rental housing through private landlords
Selected policy document(s) defining energy and environmental goals for housing	
Draft Update of the Integrated National Energy and Climate Plan 2023-2030	This updated plan introduces measures to strengthen energy renovation. Its objective is to increase the number of renovated dwellings to 1,377,000. This will be accomplished partly with investments leveraged by the Recovery Plan (<i>Plan de Recuperación Transformación y Resiliencia - PRTR</i>), which is funded by the EU's RRF and is in line with the Long-Term Building Renovation Strategy (ERESEE).
Selected policy document(s) defining strategy to tackle housing exclusion	
National Strategy to Combat Homelessness in Spain 2023-2030	The strategy has two objectives: eradicate rough sleeping and prevent rough sleeping. It defines lines of action based around the following principles: Prevention; Personalisation; Deinstitutionalisation; Housing orientation; Gender and intersectional approach; Innovation; Public responsibility.

	Description
Selected policy document(s) establishing planning and land use paradigm	
Article 148, Spanish Constitution	Article 148 establishes the Spanish decentralised planning and land-use regime, which assigns competence for town and country planning and housing to Autonomous Communities (i.e. the regional level), while leaving a large number of governance and management responsibilities to local governments.
Land Act 8/2007	Urban planning in Spain is based in administrative law. The Autonomous Communities' urban planning instruments derive from the 1956 Town and Country Land Act, which introduced the town-plan instrument 'Plan General de Ordenacion Urbana' and, for the first time, specified land classification and valuation criteria, as well as the landowners' property rights and duties at the national level. A series of reforms in 1976, 1992, and 1998 refined the 1956 Town and Country Land Act's land ownership and land valuation arrangements but without undermining its essential features. The Land Act 8/2007 was not a reform but an epochal shift in the Spanish land-use planning regime. It has changed the mechanisms that allocate land value created by development to better capture social costs. The Land Act 8/2007 introduced a new land valuation system. Unlike the previous system, it assigns value to land according to its current status rather than future building development 'expectations' (i.e. the previous land value enhancement resulting from urban planning regulation and land classification). It has also strengthened public value capture mechanisms, increasing the percentage of planning gains due by the developers to get planning approvals from 10% to up to 20% of new development projects.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Programa de ayuda al alquiler de vivienda	Recipients are low-income households with habitual and permanently rented homes. They include three groups of households: - Households with an income less than or equal to the Public Multiple Effect Indicator (the conventional Spanish benchmark for welfare support eligibility) multiplied by three - Households with four minors, disabled members, or victims of terrorism, which have an income less than or equal to the Public Multiple Effect Indicator multiplied by four - Households with five or more minors or members with a severe disability, who have an income less than or equal to five times the Public Multiple Effect Indicator threshold.	National government and autonomous communities	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025 and allocates resources to each autonomous community, which in turn manages the administrative procedures to allocate the housing allowance to eligible tenants.	The measure can cover up to 50% of rent payments, with a rental limit of up to €600/month for rented homes, or €300/month for rented rooms. These amounts increase up to €900 and €440/month in certain cases with the agreement of the Comisión de Seguimiento MITMA-CCAA.
Programa de ayuda a las víctimas de violencia de género, personas objeto de desahucio de su vivienda habitual, personas sin hogar y otras personas especialmente vulnerables	Victims of gender violence, people under threat of eviction, homeless people, and other highly vulnerable people	National government and autonomous communities	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025 and allocates resources to each autonomous community, which in turn manages the administrative procedures to allocate the housing allowance to eligible tenants.	The measure provides eligible people with a housing allowance of up to €600/month, which increases to €900 in certain cases with the agreement of the Comisión de Seguimiento MITMA-CCAA. The measures also cover maintenance and supplies up to 200% (up to 100% of expenses). This housing allowance aims to provide eligible people with public or private homes being appropriate to the households' features regarding size, services, accessibility and location. In case appropriate public or private homes are not available, the housing allowance can also temporarily cover fees for residential facilities that safeguard privacy and free-movement rights.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programa de ayuda a las personas arrendatarias en situación de vulnerabilidad sobrevenida	This programme is targeted at households with a stable rented home who have since, due to changes in life circumstances, triggered the conditions for being designated “vulnerable.”	National government and autonomous communities	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025 and allocates resources to each autonomous community, which in turn manages the administrative procedures to allocate the housing allowance to eligible tenants.	The measure provides eligible households with a housing allowance of up to €900/month (up to 100% of rent payments). Eligible households must meet income requirements that narrow the measure’s scope to three groups of households. The first group includes households that, before fulfilling the conditions for vulnerability, had an income less than or equal to five times the Public Multiple Effect Indicator. Second are households with four minors, disabled members, or victims of terrorism, who had an income less than or equal to the 5.5 times the Public Multiple Effect Indicator. The third group is households with five or more minors or members with a severe disability who had an income less than or equal to six times the Public Multiple Effect Indicator. Eligible households must have met the conditions for vulnerability for at least two years when they apply for this housing allowance. Furthermore, after having met the conditions for vulnerability, eligible households’ income must have decreased to at least three times the Public Multiple Effect Indicator, with an income loss of 20% or more and monthly rent payments exceeding 30% of their net income
Programa de ayuda a las personas jóvenes y para contribuir al reto demográfico (Ayuda al Alquiler)	This programme is available to low-income young people up to 35 years of age with habitual or permanently rented homes. They must have an income less than or equal to 3 times the Public Multiple Effect Indicator, 4 times the indicator for disabled people, or 5 times for people with a severe disability.	National government and autonomous communities	The national government provides funding for the programme as a part of the State Plan for Access to Housing 2022-2025 and allocates resources to each autonomous community, which in turn manages the administrative procedures to allocate the housing allowance to eligible tenants.	The measure covers up to 60% of rent payments, with a limit of up to €600/month for rented homes or €450/month for rented rooms. These amounts increase up to €900/month for rented homes in certain cases with the agreement of the Comisión de Seguimiento MITMA-CCAA.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Public housing stock development programme	Eligible low-income households must have an income less than or equal to five times the Public Multiple Effect Indicator (subject to change by the Comisión de Seguimiento MITMA-CCAA).	National government; public institutions; public bodies and public law entities; public or public-private companies; commercial companies in which public entities control at least 50% of shares; foundations; social enterprises and their associations; cooperatives; NGOs; and public-purpose associations	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025 and allocates resources to eligible entities, which in turn acquire and manage the new public housing stock. Public funding covers up to 60% of the price of home purchases by beneficiary entities and up to €6,000 per home (with a limit of 75% investment) in case of necessary repair obligations.	In the first year, the rent price cannot exceed €5 per square metre. New homes must remain rentals for at least 50 years.
Housing development programme for elderly or persons with disabilities	Eligible low-income households must have an income less than or equal to three times the Public Multiple Effect Indicator (subject to change by the Comisión de Seguimiento MITMA-CCAA).	National government; natural persons; public administrations; public bodies and public law entities; public or public-private companies; commercial companies in which public administrations control at least 50% of shares; foundations; social enterprises and their associations; cooperatives; NGOs; and public-purpose associations	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025. The government allocates resources to eligible entities to build accommodations or renovate residential buildings for rent or assisted living. New accommodations and homes also include facilities for the elderly and people with disabilities (i.e. social assistance, therapeutic support and 24 hours medical care, cleaning and maintenance, security devices and systems, restoration, social activities, sports, and cultural activities). Public funding can provide up to €700 per square metre per accommodation or home. Funding may cover up to €50,000 per single accommodation or home and cannot exceed 50% investment.	In the first year, the rent price cannot exceed €10 per square metre. New homes must remain available for rent for at least 20 years.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Temporary co-housing promotion programme	Eligible low-income households must have an income less than or equal to five times the Public Multiple Effect Indicator (subject to change by the Comisión de Seguimiento MITMA-CCAA).	National government; natural persons; public administrations; public bodies and public law entities; public or public-private companies; commercial companies in which public administrations control at least 50 % of shares; foundations; social enterprises and their associations; cooperatives; NGOs; and public-purpose associations	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025. The government allocates resources to eligible entities to build or renovate residential buildings for rent or assisted living. New accommodations and homes also include facilities for elderly and people with disabilities (i.e. social assistance, therapeutic support and 24 hours medical care, cleaning and maintenance, security devices and systems, restoration, social, sports and cultural activities). Public funding can provide up to €450 per square metre for each home. Funding may cover up to €50,000 per single accommodation or home and cannot exceed 50% of the total investment.	In the first year, the rent price cannot exceed €8 per square metre. New homes must remain available for rent for at least 20 years.
Programme for the promotion of housing for elderly people and people with disabilities	Eligible low-income households must have an income less than or equal to three times the Public Multiple Effect Indicator.	National government; SAREB and other public entities; autonomous communities; local entities; public or publicly controlled entities; non-profit entities and foundations specialising in affordable and social housing provision	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025. The programme aims at promoting the construction of new housing or the renovation of existing ones (from SAREB and other public entities), with a specific goal: to allocate them for long-term rental or usage assignment (at least 40 years) to elderly people or people with disabilities. New accommodations and homes must include facilities for elderly and people with disabilities (i.e. social assistance, therapeutic support and 24 hours medical care, cleaning and maintenance, security devices and systems, restoration, social, sports, and cultural activities). Public funding can cover expenses up to €8,000 per home (but may not exceed 75% of the total investment) in case of necessary repair obligations.	Rental prices range from €100 to €350 per month for a single unit.
Programme to promote the provision of private homes to autonomous communities and municipalities for affordable and social rental housing purposes	Eligible low-income households must have an income less than or equal to five times the Public Multiple Effect Indicator.	National government; private landlords; autonomous communities; local entities; public or public-controlled entities	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025. It allocates resources to eligible tenants to cover 50% of the difference between the social rent price (set by each autonomous community, with a maximum limit of €400 per month) and the market rent (estimated by the MITMA-CCAA Monitoring Commission). Housing units are transferred to these entities for a minimum period of 7 years. Public funding can also cover repair costs, up to €8,000 per unit, provided this does not exceed 75% of the total investment.	Rental price cannot exceed €400 per month for a single unit.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
Ayuda a la compra en municipios o núcleos de población igual o inferior a 10,000 habitantes	Eligible recipients must be young people up to 35 years of age living in a municipality of less than 10,000 inhabitants, who are repaying mortgage loans for a home in which they have been living continuously for at least five years. Entitled recipients must be members of households with an income less than or equal to three times the Public Multiple Effect Indicator, four times the indicator for disabled people, or 5 times for people with a severe disability.	National government and autonomous communities	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025 and allocates resources to each autonomous community, which in turn manages the administrative procedures to allocate the housing allowance to eligible tenants.	The measure provides up to €10,800. Public support cannot exceed 20% of the home purchase price, which must be below €120,000.
Mortgage interest rate subsidization				
Programa de subsidiación de préstamos convenidos	Beneficiaries who have had access to this scheme under previous state plans and meet certain eligibility criteria	National government	The national government transfers funding directly to the credit institution that has granted the beneficiary a mortgage loan, which in turn transfers it to the beneficiary as a discount on mortgage loan payments.	The programme provides public funding for subsidies that cover a share of the mortgage loans of eligible beneficiaries who have had access to this scheme under previous state plans.
Ayuda a la compra en municipios o núcleos de población igual o inferior a 10,000 habitantes	This programme is available to young people up to 35 years of age living in a municipality of less than 10,000 inhabitants. They must be repaying a mortgage for their permanent home, and have lived there continuously for at least five years. Entitled recipients must be members of households with an income less than or equal to three times the Public Multiple Effect Indicator, or four times in case of a disabled recipient, or 5 times in case of a severe disability.	National government and Autonomous Communities	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025 and allocates resources to each autonomous community, which in turn manages the administrative procedures to allocate the housing allowance to eligible tenants.	The measure provides up to €10,800. The contribution is limited to 20% of the home's total purchase price, which must be below €120,000.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting home improvements/adaptation				
Programme for improving housing accessibility	The programme is available to homeowners or beneficial owners of detached or attached single-family homes, residential condominiums, and single homes in residential condominiums. It is also available to community ownership entities such as housing cooperatives and construction or management companies or cooperatives. Public administrations are also eligible, including agencies and other entities under public law, public enterprises, and publicly controlled enterprises.	National government	The national government provides funding for the programme as part of the State Plan for Access to Housing 2022-2025 and allocates resources to the beneficiaries.	To receive public funding, beneficiaries' residential buildings must be a place of habitual or permanent residence. Up to €12,500 per unit can be provided for attached or detached single family homes. For residential condominiums, the limit is €9,000 per unit or per 90m² of floor area. Homes in residential condominiums may receive up to €6,000 per unit. For all unit types, these funding limits increase to €15,000 per unit if the resident has a disability and €18,000 in case of a severe disability. An additional €1,000 is provided for units in protected buildings of historic or artistic interest. In all cases, public funding cannot exceed 60% of the overall costs (or 80% for residents with disabilities or over age 65).
Programme to improve degraded areas, slums and sub-standard homes	Natural persons or other entities able to assume responsibility for the full implementation of the programme goals	National government and actors with implementation responsibilities for individual programmes	The national government provides funding for the programme as a part of the State Plan for Access to Housing 2022-2025. Public funding covers the rehabilitation of an existing home or the construction of new homes, urbanization, or urban redevelopment works associated with housing renovation and development or adaptive reuse of buildings, as well as all other management activities instrumental to urban regeneration.	Public funding covers up to €5,000 per unit (which cannot exceed 80% of the total investment) for upgrading works; up to €15,000 per unit (with a limit of 80% of the total investment) for regeneration works; and up to €50,000 per unit (with a limit of 80% of the total investment) for acquisition or construction of new homes. It also covers up to 80% of the cost of urbanisation or urban upgrading works; up to €5,000 a year (for a maximum 5 years) per household for relocation after demolition; up to 80% of the cost of demolition works; and up to 80% of management and technical equipment costs.

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Sweden

Elli-Noora Rautio, Johanna Lilius

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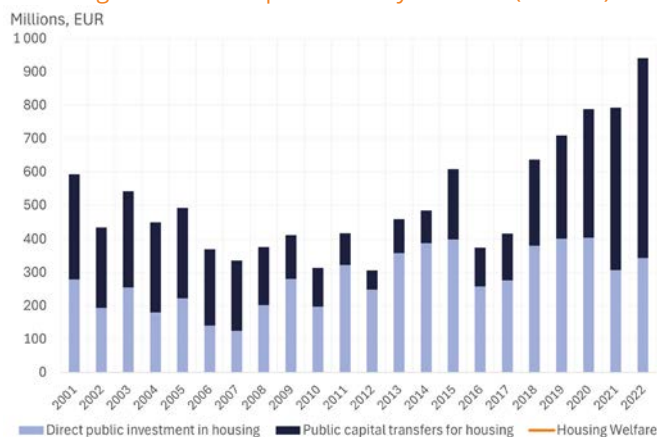
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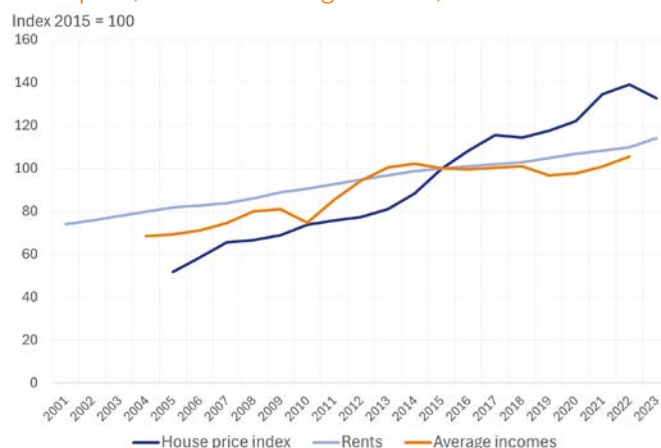
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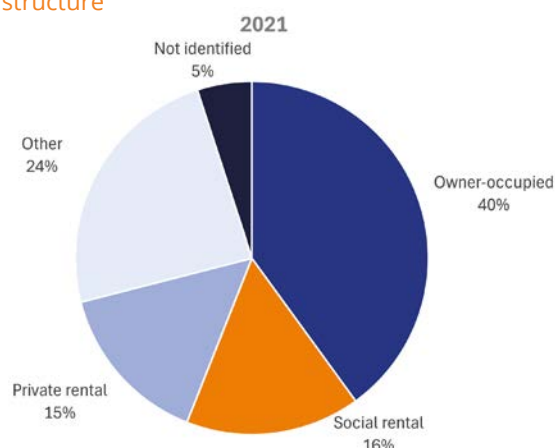
General government expenditure by function (COFOG)



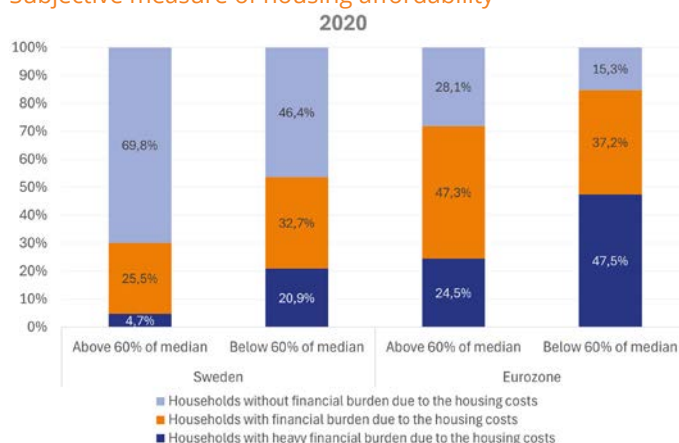
House price, rents and average income, index 2015 = 100



Tenure structure



Subjective measure of housing affordability



Country Snapshot

- Sweden's housing policy is grounded in a universal approach, aiming to enable as many households as possible to navigate the housing market independently. The system includes both private and municipal rental housing, cooperative ownership, and individual subsidies to support affordability.
- The tenure structure comprises approximately 40% owner-occupied dwellings, 16% public rental, 15% private rental, and 24% cooperative housing. A further 5% fall into other or unclassified categories.
- Public rental housing is provided by municipal housing companies and is accessible to all, without income restrictions. However, municipalities may reserve a share of these dwellings for specific groups. Queue systems apply in both municipal and private rental sectors, with long waiting times, especially in major cities.
- Rents in both municipal and private rental housing are regulated through collective bargaining between landlords and tenants' organisations. Public housing companies are now required to operate under commercial principles, contributing to increasing rent levels in the sector.
- Key national actors include the Ministry of Housing and Community Planning and the Swedish National Board of Housing, Building and Planning (*Boverket*), which develops regulations and monitors housing supply. Municipalities are responsible for housing provision and planning and own public housing companies.
- Housing policy instruments include a housing allowance (*bostadsbidrag*) for low-income families and young adults, housing supplements for the elderly and people with disabilities, and tax deductions for mortgage interest and energy efficiency improvements. These measures are funded and administered at the national level.
- Cooperative housing (*bostadsrätt*) is a major tenure form where residents buy shares in a housing cooperative. These units are sold on the market without price restrictions. Mortgage support and credit guarantees help facilitate ownership, while tax deductions apply to housing-related expenses.
- Vulnerable groups recognised in housing policy include students, older people, immigrants, people with disabilities, and individuals experiencing homelessness. A secondary housing market operated by municipalities and social services provides temporary accommodation for individuals with difficulty accessing standard housing.
- Environmental sustainability is addressed through several measures, including energy renovation subsidies, tax incentives for green technology installation, and national limits on the climate impact of buildings. Public housing companies are expected to lead in climate responsibility and sustainable construction.
- Under the Recovery and Resilience Plan, funding supports energy efficiency improvements in apartment buildings. Reforms have also been introduced to speed up zoning and building permits, aiming to stimulate housing construction in response to the national housing shortage.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	5,260,876
With usual residents	4,800,538
Without usual residents	NA
Of which	
- Secondary residencies	NA
- Vacant	20,246
Conventional dwellings per thousand inhabitants	517
Age breakdown of residential buildings	
- Pre-1930	13.2%
- 1931-1940	6.2%
- 1941-1950	8.0%
- 1951-1960	11.8%
- 1961-1970	18.2%
- 1971-1980	15.1%
- 1981-1990	8.6%
- 1991-2000	4.7%
- 2001-2010	4.8%
- 2011-2020	7.4%
- 2021-	1.7%
- Data Missing	0.3%
Type of residential buildings	
- Multi-family	47.7%
- Single-family	51.8%
- Other	0.5%
- Not identified	NA
Tenure structure	
- Owner-occupied	40%
- Social rental	16% *Public rental housing
- Private rental	15%
- Other	24% *Cooperatives
- Not identified	5%
Greenhouse gas emissions for heating and cooling of the housing stock	29 kg/capita (EU average: 647)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	7.8%
- Not at risk of poverty	3.5%
- Total	4.1%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	In Sweden, housing policy was long universal, meaning that the aim was to provide housing to all citizens regardless of financial situation and tenure. The (Co-operative) Tenant-Ownership Control Act (<i>Bostadsrättskontrollagen</i> - BKL), whereby prices for tenant-ownership dwellings were controlled, was abolished from 1st January 1969. This means that prices on such dwellings have been unregulated for 45 years. Anyone can apply for rental housing in the municipal and private sector. There are no income-limits and there is a queue system to access available flats. However, there is a lack of available rental housing, which can be connected to the right-to-buy initiative in the municipal rental sector, combined with a lack of new developments. Rents are still negotiated between the tenant organization and municipal and private landlords. Experts have criticized the existence of two co-existing policy 'regimes' within the housing system: the collective array of marketized components on the one hand and the remaining elements of regulation on the other. These tend to aggravate one another instead of compensating for one another.
Definition(s) of social housing	In Sweden the term "social housing" is not used. There is no part of the housing stock that benefits from special subsidies to the builder/owner and is reserved for low-income households. All are included in the housing market. The vision is for households to manage on their own in the housing market. Sweden has a significant public (municipal) rental sector. However, strictly speaking it is not social rental housing, as rents in municipal housing are in line with those in the private rental sector.
Definition(s) of adequate housing	In Sweden, there is no formal definition of adequate housing. However, various policies and regulations establish minimum living standards through several key principles: • Accessibility: The dwelling must be usable across different stages of life. • Affordability: Public housing companies, rent setting systems, and subsidies for high housing costs work together to address affordability issues, which is central to Sweden's „universal housing policy.“ • Security: Housing must be safe and secure. • Cultural appropriateness: Housing should be designed in a way that fosters a sense of belonging and comfort, helping individuals feel at home. • Quality: The housing must meet infrastructure requirements, including central heating, plumbing, and ventilation. • Location: The housing must be well-located, with easy access to essential services and a quality local environment.
Definition(s) of energy poverty	Sweden does not distinguish energy poverty from poverty in general. A major reason for this is that in most multi-dwelling residential buildings the rent or, in tenant-ownership co-operatives, the monthly fee, includes heating. The term 'energy poverty' is not used in Sweden and there are no specific objectives to tackle it.
Definition(s) of homelessness	The official national definition of homelessness in Sweden is divided into four homelessness situations: • Acute homelessness • Institutional or assisted living • Long-term living arrangements organised by social services • Private short-term living arrangements
Vulnerable groups identified in the context of housing policies	Sweden identifies several different groups that may have difficulties in the housing market. These include young people, students, old people, the disabled, immigrants, the socio-economically vulnerable, and the homeless.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Housing and Community Planning	The Ministry of Rural Affairs and Infrastructure ensures the functioning of the housing market and financing of housing. It also oversees the broader planning and design of the built environment.
Role of other public bodies involved at national level	
Boverket – The Swedish National Board of Housing, Building and Planning	Boverket is a government agency under the Ministry of Rural Affairs and Infrastructure. It handles housing, construction, and urban planning-related matters in Sweden. The agency supervises town and country planning from legal, procedural, and architectural standpoints. Additionally, it is responsible for issuing the Swedish Building Regulations.
Lantmäteriet	This is the Swedish mapping, cadastral and land registration authority.
Role of regional authorities	
County Administrative Board	County administrative boards provide advice, information and data to the municipalities for their planning of housing provision. They enable the exchange of experience, discussion and consultation between the municipalities concerned and offer technical support for municipalities in their work with housing issues.
Regions	All 21 regions are responsible for regional development issues and three regions for community planning at county level.
Role of local authorities	
Municipalities	Municipalities are responsible for the implementation of housing policy. Three laws regulate municipal responsibility related to housing provision: the Housing Provision Act (<i>Bostadsförsörjningslagen</i>), the Social Services Act (<i>Socialtjänstlagen</i>), and the Settlement Act (<i>Bosättningslagen</i>). The Housing Provision Act establishes a general responsibility to plan for housing provision for all citizens of the municipality. As owners of public housing companies, the municipalities also have the opportunity to influence the development of the housing stock through ownership directives. Municipalities can give additional assistance in cases of special circumstances, but the housing solutions offered vary between municipalities.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Nationell fysisk planering (2023:28)	The document sets out goals to create a more coordinated approach to physical planning at the national level, while providing clarity and predictability for municipalities and other stakeholders in the planning process. Some key points include, for example: efficiency in planning, sustainable land use, and consideration of indigenous rights. The document suggests that these goals can lead to better housing supply and overall societal development.
Vision for Sweden 2025	This document outlines several goals and priorities for housing in Sweden, aiming for sustainable and inclusive urban development. The key points include for example: • Managing growing metropolitan areas • Creating sustainable environments • Sustainable development of rural areas • Building sustainably
Selected policy document(s) defining energy and environmental goals for housing	
Recovery and Resilience Plan (RRP)	The Recovery and Resilience Plan includes provisions for improving the energy efficiency of apartment buildings. The plan outlines that financial support will be available for renovations that enhance a building's energy performance by at least 20%. This funding will be directed towards apartment buildings that currently have an energy performance exceeding 100 kWh / m ² , with the aim of reducing energy consumption and advancing sustainability in the housing sector.

	Description
Limit values for climate impact from buildings and an expanded climate declaration	This document outlines energy and environmental goals for housing by establishing limit values for the climate impact of buildings and expanding the requirements for climate declarations in the housing sector. The document sets specific limit values for the climate impact of buildings, aiming to reduce their contribution to greenhouse gas emissions and combat climate change. These limit values serve as targets for improving the energy efficiency and environmental performance of residential buildings. The document expands the requirements for climate declarations in the housing sector. Climate declarations provide information on the environmental performance of buildings, including their energy consumption, greenhouse gas emissions, and other environmental impacts. By expanding these requirements, the document aims to increase transparency and accountability in the housing sector regarding energy and environmental performance.
The Public Housing Sector Moving Towards 2030: a concept programme	The Swedish Association of Public Housing Companies produced a concept programme entitled “The public sector moving towards 2030.” It includes environmental goals for public housing, such as: • All activities need to be characterised by a responsibility for the climate and the environment. • The construction and property sector is accountable for a significant part of the environmental burden and has a great responsibility as well as a significant opportunity to contribute to a better environment. • The requirements for environmentally sustainable construction and housing are increasing and the public housing sector could set a precedent in this area.
Selected policy document(s) defining strategy to tackle housing exclusion	
Sweden does not have a national homelessness strategy	In comparison with the other Nordic countries, the housing market in Sweden is highly deregulated. For example, municipal housing companies used to provide public rental housing for all citizens but now act more like other housing companies that are for profit and based on competitive market principles. A specific Swedish model that has been developed during the past two decades is now institutionalised. It consists of a secondary housing market where social services rent housing from municipal or private actors and then sub-let these apartments to their clients. In 2007, the government launched a national homelessness strategy called Homelessness, Multiple Faces, Multiple Responsibilities – A Strategy to Combat Homelessness and Exclusion from the Housing Market, but the strategy only lasted until 2009. An evaluation of the national homelessness strategy concluded that it failed to meet the set objectives.
Recovery and resilience plan (RRP)	To tackle housing exclusion, the plan focuses on supply side initiatives. For example, rental and student housing have benefitted from investment subsidies to construct new dwellings.
The Public Housing Sector Moving Towards 2030: a concept programme	This document underlines the social role of the public housing sector. Its mission is to offer good rental housing for everyone – regardless of income, origin, age, or type of household – at a reasonable cost. These housing units can then be the basis for vibrant neighbourhoods and stable and secure residential areas.
Selected policy document(s) establishing planning and land use paradigm	
Spatial plans	No formal spatial plan at the national level exists in Sweden. County Councils can prepare Regional Plans, but this is not mandatory except in the regions Stockholm, Skåne and Halland. Municipalities prepare two types of plans: • The Comprehensive Plan is the main tool for strategic planning and functions as the basis for the decision-making process, but is not legally binding. • The Detailed Development Plan is the statutory instrument to regulate land use. It gives obligations and rights to landowners.
Recovery and resilience plan (RRP)	The RRP provides a simplified and efficient regulatory framework for building permits. Legal changes entered into force in 2021 to shorten the time it takes to secure zoning approval in areas where construction is allowed. More opportunities are given to stakeholders like property owners, developers, and builders to create and partly develop detailed zoning plans. Specific amendments to the Planning and Building Act in 2022 led to better prerequisites in housing construction, which should accelerate the building permitting procedures. Additional reforms are planned, an important one being the simplified and more efficient regulatory framework for building permits in 2023.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Housing allowance (<i>bostadsbidrag</i>)	Families with children and young adults (18-28 years old) without children in need of help with housing costs	Swedish Social Insurance Agency	Swedish Social Insurance Agency and the state	Whether a household can apply for housing allowance is determined by their economic circumstances. The amount depends on factors such as income, number of children living at home, housing costs, and housing size. Allowance can be used to assist households living in owner-occupied housing, tenant-owned housing, rental housing, or a sublet.
Housing supplement (<i>bostadstillägg</i>)	People who receive activity compensation or sickness compensation and have high housing costs	Swedish Social Insurance Agency	Swedish Social Insurance Agency and the state	Housing supplement is a residence-based benefit, which can be applied regardless of housing type. The size of housing supplement for the elderly depends on income, any assets, housing cost, and living status.
Housing supplement for the elderly	People aged 66 and older who have taken out a full national public pension or equivalent foreign pension which does not cover the cost of housing	Swedish Pensions Agency	Swedish Pensions Agency and the state	Housing supplement is a residence-based benefit, which can be applied regardless of housing type. The size of housing supplement or financial support for the elderly depends on income, any assets, housing cost, and living status.
Housing supplement for refugees (<i>Bostadsersättning</i>)	Refugees living in Sweden	Swedish Social Insurance Agency	Swedish Social Insurance Agency and state	The refugee supplement is a residence-based benefit. It can be used to assist households living in owner-occupied housing, tenant-owned housing, rental housing, or a sublet.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Public Housing *strictly speaking, this is not social rental housing, as rents in municipal housing are in line with those in the private rental sector	Everyone	Municipalities and public housing companies	State level funding	The primary task of a public housing company is to contribute to the provision of housing in the municipality. It involves both providing a varied supply of good quality homes that can attract different types of tenants and offering housing to people with special needs or who are in a weak position in the housing market. A feature common to public housing companies across Sweden is that they offer three levels of public utility: • Public housing companies offer good rental housing for everyone regardless of income, origin, age and type of household. They offer housing at a reasonable cost and allow for choices and tenant participation, thereby contributing to tenants' quality of life. • Public housing companies are drivers of area development. Together with other stakeholders, they contribute to wellbeing in the form of vibrant, stable, and secure neighbourhoods. • Public housing companies are long-term and competitive stakeholders in the housing market that build and manage rental housing, contributing to the growth of the municipality and region.
Public subsidies towards affordable owner-occupied housing				
Housing Allowance (<i>Bostadsbidrag</i>)	Low-income households	Swedish Social Insurance Agency	Swedish Social Insurance Agency and the state	This is a government subsidy provided to low-income households to help cover their housing costs, including mortgage payments for owner-occupied housing. The amount of the allowance depends on factors such as income, housing costs, and family size.
Cooperative Housing (<i>Bostadsrätt</i>)	Everyone	Commercial banks provide loans to cooperatives	NA	In Sweden, cooperative housing is a common form of homeownership where residents own shares in a cooperative housing association rather than owning individual units outright. Government subsidies or support may be available to these associations to help keep costs down for residents. Even though housing cooperatives have the freedom to choose their management service, many buy their administrative and maintenance service from HSB or Riksborgen, which also contribute to keeping close links between the housing cooperatives and their umbrella organisations.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage interest rate subsidization				
Credit guarantee	Everyone	National	This guarantee is provided by the national bank, the BKN (<i>Statensbostadskreditnämnd</i> or National Housing Credit Guarantee Board), which is part of Boverket.	Credit guarantees may be given for new or renovated single-family homes and apartment buildings, either for rent or tenant-owner apartments. Credit guarantees can also be given for new or renovated owner-occupied houses and apartments, and for converting existing units into cooperative tenant-owner housing.
Tax deduction of interest expenditure	Everyone	National/Federal	Tax relief for mortgage interest for individuals.	Mortgage interest expenditures up to SEK 100,000 are deductible by 30%, and interest expenditures above this threshold are deductible by 21%. All interest expenditures are deductible, not only interest expenditures directly related to housing. This will be changed so that interest expenditures for loans for which there is no security will not be deductible. There is no income threshold.
Reduced property fee for pensioners	People who have reached the age of 65 at the beginning of the year or who receive sickness or activity compensation during the year	National/Federal	Tax deduction	There are no other eligibility criteria. All individuals are eligible. People who have reached the age of 65 at the beginning of the year or who receive sickness or activity compensation during the year will only have to pay a maximum of 4% of their income in real estate fees. The reduced fee is also available to persons who have received compensation under legislation on social security in another state within the EEA if it can be equated with sickness or activity compensation.
Programmes supporting energy efficiency refurbishment				
ROT/ RUT deduction (<i>rotarbete/ rutarbete</i>)	Everyone	The Swedish Tax Agency	Tax deduction	The tax reduction can cover part of the labour cost only. Materials and travel expenses related to the work cannot be covered by deductions. The company applies deduction.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Green technology (<i>Grön teknik</i>)	Everyone	The Swedish Tax Agency	Tax reduction	A tax reduction is available for installation of green technology. The tax reduction is a maximum of SEK 50,000 per person per year. The tax reduction is granted for: • Installation of grid-connected photovoltaic system • Installation of systems for storage of self-generated electrical energy • Installation of recharging point for electric vehicles The installation must supply the dwelling in question with electricity and must take place in the recipient's household or their parent's household, and must relate to: • a one- or two-dwelling house or a condominium owned by the person requesting a tax reduction • an apartment that has been leased as a tenant-owner apartment and that is owned by the person who requested the tax reduction • A building under construction that is owned by the person requesting a tax reduction and which, when constructed, will be a single-family house or a condominium.
Programmes supporting home improvements/adaptation				
ROT/ RUT deduction (rotarbete/ rutarbete)	Everyone	The Swedish Tax Agency	Tax reduction.	The tax reduction for work can cover part of the labour cost only. Materials and travel expenses related to the work cannot be covered by deductions. The company applies for a deduction.
Housing Adaptation Grant	“For People with a Disability” is a grant for people with a physical, sensory, mental health, or intellectual disability.	Municipalities	Municipalities	This grant is a financial contribution to adjust the cost of housing. The right to the grant is governed by the Housing Adaptation Grant (2018:222) and covers reasonable costs for the adjustment. The municipalities are responsible for the grant. Recipients apply for the grant themselves, then local officials assess the need and decide on the grant.

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Switzerland

Marlene Gerhalter, Luke Juday, Franziska Sielker

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Country Snapshot

- In Switzerland, housing is a social goal, not a right.
- About half of the people in Switzerland are renters in the private sector. Affordable housing is supported mainly with policies and subsidies for non-profit, or cooperative housing. It is supported by several federal and cantonal policies and offers significantly lower rents than private landlords. However, the supply is quite low, and not many people can take advantage of this opportunity.
- There are several programmes aimed at increasing the housing supply, via tax incentives or special loans for construction and financial and legislative support for non-profit cooperatives.
- There are significant efforts to improve energy efficiency. However, for many renters, the renovation of their apartment increases the rent more than it decreases the energy bill.
- The overall quality of housing is good. Renovations to improve apartments with poorer quality also often lead to increases in rent and decrease the supply of low-cost housing for people with low incomes.
- There is a concerted effort to decrease land use and support densification, which can make the construction of new housing more difficult.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	4,794,354
With usual residents	4,012,999
Without usual residents	781,355 (dwellings) 554,765 (buildings)
Of which	
- Secondary residencies	500,000
- Vacant	51,974
Conventional dwellings per thousand inhabitants	204 *2021: 8,738,800 Inhabitants
Age breakdown of residential buildings	
- Pre-1919	18.6%
- 1919-1945	11.0%
- 1946-1960	10.4%
- 1961-1980	20.5%
- 1981-2000	20.3%
- 2001 or later	18.5%
- Not identified	0.7%
Type of residential buildings	
- Multi-family	27.7%
- Single-family	56.7%
- Other	15.6%
- Not identified	NA
Tenure structure	
- Owner-occupied	35.9%
- Social rental	7.0% *cooperatives, municipal rental housing
- Private rental	53.9%
- Other	3.2%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	727 kg/capita *EU average: 650 (2022)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	0.9%
- Not at risk of poverty	0.3%
- Total	0.4 %

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	Non-profit or cooperative housing (<i>Gemeinnütziger Wohnbau</i>) refers to units which are not necessarily subsidised but work on a non-profit basis. A cost-based rent is applied; the rent only needs to cover the expenses of constructing and maintaining the building, and is therefore cheaper than market rent. These units are not strictly reserved for poor people.
Definition(s) of social housing	There is no formal definition of social housing in Switzerland.
Definition(s) of adequate housing	The minimum standard of housing covers the basics. There should be an option for heating, running water, warm water, power supply, and basic security measures like functioning railings on a balcony. The understanding for incidental costs can differ from one region to the other. The constitution (Art. 109: Landlords and tenants) gives the Confederation the responsibility to legislate against “abuses in tenancy matters, and in particular against unfair rents,” but does not define how a rent would be considered unfair.
Definition(s) of energy poverty	There is no specific definition for energy poverty within the Swiss context, and there is no nationwide data for the prices and costs in different cantons and municipalities. A general explanation of energy poverty, used by research commissioned by the Federal Office for Housing (FOH), is: “When households do not have (continuous) access to energy due to various restrictions and a high proportion of household income has to be spent on energy (heat, hot water and light) in order to achieve an adequate quality of living.”
Definition(s) of homelessness	There is no nationwide definition of homelessness. On the cantonal and municipal levels, there is also little data about different types of homelessness. A study commissioned by the BWO/FOH suggests adopting the ETHOS typology to differentiate between different levels of homelessness.
Vulnerable groups identified in the context of housing policies	The constitution (Art. 108: Construction of housing and home ownership) states that the construction of housing should be encouraged as well as the acquisition of ownership of apartments and houses and furthermore the activities of organisations of the construction of public utility housing (non-profit housing). Thereby, the interests of families, elderly persons, persons on low incomes and persons with disabilities should be taken in account and protected.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Federal Office for Housing (<i>Bundesamt für Wohnungswesen</i> - BWO)	The BWO executes national laws concerning housing subsidies and renters' rights. It also publishes the reference interest rate, works on drafts for the federal council, commissions studies about housing, and represents Switzerland in international organizations dealing with housing issues. Additionally, it publishes information regarding: • the housing market, • how housing intersects with other topics like social integration, health, the environment, poverty, etc., • housing policies, • tenancy law, and • housing subsidies.
Federal Office for Spatial Development (<i>Bundesamt für Raumentwicklung</i> - ARE)	The ARE is concerned with spatial development, mobility policy, and sustainable development.
Role of other public bodies involved at national level	
Issuing Center for Non-Profit Housing (<i>Emissionszentrale für gemeinnützige Wohnbauträger</i> -EGW)	The EGW takes out loans for non-profit housing. It was founded by the umbrella organisations dealing with non-profit housing and its finances are guaranteed by the Swiss Confederation.
Housing Cooperative Switzerland (<i>Wohnbaugenossenschaften Schweiz</i> - WBG)	The WBG is a federation of non-profit housing cooperatives. It shares know-how with its members and lobbies for them.

Public entity	Areas of competence
Housing Switzerland (<i>Wohnen Schweiz</i>)	Wohnen Schweiz is another federation of non-profit housing cooperatives. It shares know-how with its members and lobbies on their behalf.
Swiss Foundation for the Promotion of Home Ownership (SFWE)	The SFWE manages a revolving fund for loans that is financed by the state. It issues loans with low or no interest to support the construction or renovation of dwellings in rural regions.
Role of regional authorities	
Development of affordable housing	The involvement of the cantons in housing policies varies. Only a few cantons offer programmes to support the development of affordable (<i>preisgünstige</i>) housing. These include Basel, Freiburg, Geneva, Neuchâtel, Ticino, Vaud, Wallis, Zug, and Zurich.
Other funding programs	Most cantons offer some kind of funding or other support for housing. A few offer nothing. Others will only finish running current projects but will not take on any new claims. Cantons offering support programs are: • Appenzell I.Rh: supporting certain dwellings, managing federal measures • Basel-Country: personal assistance • Basel-City: advising, renewing existing housing, supporting cooperative housing, providing affordable housing, supporting accessible housing and energy efficiency measures • Freiburg: supplementing federal funds • Geneva: providing housing subsidies and personal assistance • Graubünden: improving housing in alpine regions • Jura: supplementing federal funds • Neuchâtel: supplementing federal funds • St. Gallen: personal assistance • Thurgau: supporting the development of housing • Ticino: non-repayable contributions • Vaud: offering housing subsidies and interest-free loans for specific projects • Wallis: offering interest-free loans for the development of housing • Zug: advising property developers and municipalities • Zurich: offering loans for the development of rental housing
Role of local authorities	
Optional support measures	Municipalities can take several measures to support housing, though this does not necessarily mean affordable housing. They can work with private owners, local institutions, and cooperatives. There are ten prominent municipal measures across three areas: regulating the real estate market, financing, and communicating. Regulating: • Require a certain percentage of affordable housing in the zoning plan • Grant special privileges to developers if they offer a certain percentage of affordable apartments • Obligate the development of residential zones Financing • Construct municipal apartments • Found a non-profit developer • Enact a levy on municipal land • Provide loans or contributions to non-profit developers • Provide rent contributions Communicating • Negotiate with actors in the rental market • Advise people searching for housing Each municipality can decide which measures fit for them. Small municipalities are also encouraged to coordinate with neighbouring municipalities
Land value capture	The cantons set guidelines, which can be adapted by the municipalities. When land is zoned-in (or, in many cases also upzoned), the municipality recoups at least 20% of the added land value after it is either further developed or sold. These funds can be used to compensate owners of land that is zoned out or for promoting other spatial planning measures. It can also be used later for demolition rewards when buildings that are outside of the building zone are demolished. Due to a ongoing revision of the federal Spatial Planning Act (RPG2), some aspects might change.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Housing Promotion Act (<i>Wohnraumförderungsgesetz</i> - WFG)	The law provides three axes of encouraging housing construction: affordable rental housing, affordable property housing and the activities of non-profit housing. Only the latter is being implemented due to budget cuts by Parliament. The encouragement of non-profit housing is consisting out of two instruments: Firstly it provides zero- or low-interest loans to non-profit developers and homeowners. Secondly, long term loans by the EGW are being guaranteed by the federal state. Furthermore, the law enables the financing of research. From a previous law, there are still subsidies (loans, guarantees and direct funding) ongoing until 2030.
Federal Constitution	Art. 41 (e) states that the federal and cantonal governments should take measures to make sure that there are reasonable conditions to look for and find housing. Art. 108 legislates encouragement for the construction of housing, the access to homeownership and the activities of organisations of non-profit cooperative housing. Art. 109 legislates the relationship between landlords and tenants in order to prevent unfair rents, unlawfully terminated leases, and abuses in tenancy matters. The sufficient provision of good-quality housing in Art. 41 of the Federal Constitution is a social goal but not a right that can be invoked in court by individuals.
Housing shortage action plan	Presented in February 2024, the action plan against the housing shortage aims at increasing housing supply and at creating more affordable and needs-based housing. 35 measures in the areas of inner densification, procedures and affordable housing are being implemented by the competent authorities.
Selected policy document(s) defining energy and environmental goals for housing	
Energy Strategy 2050	This document outlines an overarching strategy to reduce per capita energy usage and increase the production of renewable energy. For housing, it offers new incentives for energy-efficient building renovations, requiring a ceiling for CO₂ emissions of buildings. It also offers financial support and tax relief and sets new requirements for the cantons.
Energy-efficient building renovations	The promotion and funding of building renovations is generally a responsibility of the cantons, for which the federal government cannot give grants or subsidies directly. But there is funding from the partial earmarking of the CO ₂ levy, which is detailed in the Energy Strategy 2050.
Project for Energy-Efficient Living in Old Age (EnWiA)	This project targets people aged 55-75. Because they often live in large houses or apartments, this demographic has significant potential for energy savings. It encourages people in this age group to actively shape their housing situation and reduce their energy consumption, provides specialists to advise the owners of single-family homes on how to reduce energy consumption, and encourages older people to move to smaller apartments.
Selected policy document(s) defining strategy to tackle housing exclusion	
National Programme against Poverty	This programme does not define a clear strategy to combat homelessness or housing exclusion. It does emphasize the importance of financial aid, as well as non-monetary support like assistance finding and applying for adequate housing. This support is especially aimed at people who have a history of not paying rent, people receiving government assistance, and people discriminated against due to their name or skin colour. Housing exclusion and homelessness are poorly defined and handled very differently depending on the canton or municipality.
Selected policy document(s) establishing planning and land use paradigm	
Swiss Spatial Strategy (<i>Raumkonzept Schweiz</i>)	The spatial strategy is not legally binding, but is a shared plan of the federal, cantonal, and municipal governments to manage and limit land use while increasing quality of life for the Swiss people. Goal 1 (of 5) is to increase the quality of the settlements and the diversity of the regions. To accomplish this, the three levels are called upon to work together to preserve historic buildings, increase density in urban and rural settlements, and identify the strengths of each region. Affordability is not mentioned. Strategy 2 (of 3), “Improve Settlements and Landscapes,” also focuses on density. Overall, the goal is to improve quality of life. The quality and affordability of housing are not mentioned.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Additional Discount II (<i>Zusatzverbilligung II</i> - ZV II)	This programme targets "fragile" groups whose income is under a certain level. These include the elderly, disabled people, nursing staff, and people in education.	Landlords receive subsidies based on the Housing and Property Development Act (<i>Wohnbau- und Eigentumsförderungsgesetz - WEG</i>).	Funding is provided in the form of non-repayable grants from the federal government.	If apartments get subsidies based on the WEG, the tenants of a certain group can apply (during the next 25 years) for the ZV II if the occupancy level is over a certain threshold and income or wealth are below a certain threshold. Subsidies based on the WEG were discontinued, therefore the ZV II will run out by 2030.
Public and social rental housing programmes				
Indirect Support for non-profit housing	Anyone, though some thresholds apply	Non-profit cooperatives	The federal government guarantees the EGW bonds and contributes to a revolving fund from which loans are granted to cooperatives.	The EGW procures financing for various non-profit developers and housing cooperatives. Access to housing cooperatives depends on canton and municipality.
Sale of land to non-profit developers	Those living in non-profit housing	Non-profit developers and private landlords	Sale of municipal land at low prices	Land that is owned by municipalities is sold for low prices to cooperatives or non-profit housing.
Zoning	"Fragile" Groups	Private developers	None	Land is zoned for "affordable housing." Private developers and landlords are obligated to offer for example 50% of apartments built in these zones as "affordable apartments," and/or not to raise the rent for three years.
Non-financial instruments	People struggling to find or keep an apartment	Private Landlords	None	The state provides emergency shelters and other non-financial assistance to those looking for apartments. It also assists in delaying or stopping evictions.
Public subsidies towards affordable owner-occupied housing				
Tax relief for homeowners	Anyone	Private developers and self-build homeowners	Tax relief	Debt interest can be deducted from taxes.
Indirect support for homeownership	People under a certain income threshold who own houses in rural areas	Private developers and self-build homeowners	Loans are provided by the Swiss Foundation for Promotion of Home ownership (<i>Schweizerische Stiftung zur Förderung von Wohneigentum - SFWE</i>).	Low interest or zero- interest loans are available for people looking to renovate, build, or buy homes in rural areas. Special conditions apply if the renovations support energy efficiency.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting energy efficiency refurbishment				
Special Programme 2021-2025 (<i>Sonderprogramm 2021-2025</i>)	Those living in non-profit housing	Non-profit developers	Loans from the Fonds de Roulement	The federal government gives loan interest-free for the first 10 years to non-profit developers to renovate apartments and make them more energy efficient.
Grants and Subsidies	Anyone, as of 2020	Private landlords	Direct grants, tax relief, free consulting to improve energy efficiency	Each city offers different programmes. There is an active discussion on whether to link these to affordability.
Programmes supporting home improvements/adaptation				
Housing-renewal (<i>Wohnungserneuerung</i>)	People owning housing in alpine areas	Private developers and self-build homeowners	Financial support for renovations of homes in alpine regions, based on laws in some cantons (no support from the federal level since 2008)	This programme is only available in Graubünden, Obwalden, Uri, Waadt, and Wallis.
Other schemes for specific groups				
Domicil	People who struggle to find an appartement in Zurich	Private landlords	Joint liability for renters	Domicil is a private foundation that is partly funded by the municipality. It helps prospective renters to find an apartment, mediates between renters and landlords, and can assume liability.
Support for Ukrainian refugees	People fleeing from the war in Ukraine	Private landlords	None, but help with coordination	Several federations within the real-estate sector call their members to help find private accommodations for Ukrainian refugees.
Federal Asylum Centres	Asylum seekers	Private organisations or civil society organisations, private families	Federal Asylum Centres are managed by the State Secretariate for Migration.	People seeking asylum are usually housed collectively in centres. There is a push to house them either with private "host-families" or with relatives.

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Additional European Countries

Housing Policy in the ESPON Observer Countries

Franziska Sielker, Alice Pittini, Selim Banabak

Summary

Housing systems across the Western Balkans and Eastern Europe are shaped by a shared post-socialist legacy, resulting in structural similarities and persistent challenges across the region. This summary synthesizes key findings from a comparative review of housing conditions and policy frameworks in seven countries: Albania, Bosnia and Herzegovina, Kosovo, Moldova, Montenegro, North Macedonia, and Serbia.

Predominance of Owner-Occupation Post-Privatization

Following large-scale privatization in the 1990s, all countries exhibit exceptionally high homeownership rates. Rental markets remain marginal and underdeveloped, while mortgage systems are weak. Most homeowners hold their properties outright, often without debt financing. This limits housing mobility and access, particularly for low-income or younger households.

Marginal and Fragmented Social Housing Sectors

Social rental housing constitutes less than 1% of the housing stock in most countries, with Albania and Kosovo at the lower end. Provision is narrowly targeted at vulnerable groups and remains inadequate in both scale and reach. Implementation is generally delegated to local governments, which often lack the institutional capacity and fiscal resources to deliver sustainable social housing programs.

Substandard Housing Conditions and Widespread Informality

The region faces pervasive issues of overcrowding, insufficient basic infrastructure, and poor energy performance. Informal construction is widespread—reaching up to 50% of the housing stock in North Macedonia and Serbia. Roma communities are especially affected, with many living in unregulated informal settlements that fall outside the scope of formal policy intervention.

Institutional Weakness and Policy Fragmentation

Housing policy is often dispersed across multiple ministries or entirely absent from national strategic planning. Local administrations frequently lack the data, tools, and financial capacity required for effective housing governance. In some instances, poorly coordinated legal reforms have had adverse outcomes, such as unintended evictions following regulatory changes in Serbia.

International Actors as Key Drivers of Housing Initiatives

External institutions, including UN-Habitat, the Council of Europe Development Bank, the European Investment Bank, and the European Commission, play a pivotal role in both policy design and project financing. While these actors bring much-needed resources and expertise, reliance on externally driven initiatives can risk fragmentation and hinder long-term policy coherence.

Conclusion

Despite national variations, Moldova and the Western Balkan countries share common housing challenges rooted in post-socialist transitions, weak institutional frameworks, and underinvestment. Sustainable housing policy reform will require coordinated national strategies, strengthened municipal capacities, and a shift toward inclusive and evidence-based planning approaches—complemented, but not dominated, by international assistance.

Albania

Alice Pittini

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Country Snapshot

- In the 1990s, post-socialist transition in Albania was accompanied by mass privatization of housing. Rapid urbanization went hand in hand with growth of informal housing arrangements. Despite significant progress those legacies still represent a challenge today.
- Owner-occupied housing represents a very large share of the total housing stock. Outright owners are an unusually large share, while the volume of mortgage lending is limited.
- Problems with the quality of the housing stock persist, including lack of basic facilities and overcrowding. The need for energy efficient renovation, especially in multi-family buildings, is also identified as a key issue by policymakers. Furthermore, over 21% of the housing stock in Albania was considered vacant at the time of the last Census (2011) – a strikingly high share compared to other countries.
- There has been a significant effort to establish social housing policies in recent years, however social rental housing remains less than 1% of the total stock. The majority of assistance remains in the form of subsidized mortgage loans and homes sold at cost-level prices. Other housing programmes are rather limited in scope and focus on a number of population groups identified as vulnerable.
- Municipalities have important responsibilities with regards to housing, but do not necessarily have the necessary resources and capacity to deliver. The National Housing Agency could potentially take up an important role in implementing housing programmes after recent amendments to the Law on Social Housing.
- Furthermore, the process of EU accession was a significant impetus for reforms, and European financial institutions (ERDB, CoEB and most recently EIB) have played a role in supporting schemes for social and affordable housing and energy efficiency.
- Currently Albania is experiencing a rapid increase in house prices, especially in the capital Tirana and coastal areas. This is creating an emerging affordability problem, especially for young people and those seeking accommodation in economically attractive areas.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	1,008,243
With usual residents	706,046
Without usual residents	302,197
Of which	
- Secondary residencies	83,493
- Vacant	218,514
Conventional dwellings per thousand inhabitants	357
Age breakdown of residential buildings	
- Pre-1919	NA
- 1919-1945	NA
- 1946-1960	7,4% *cumulative before 1960
- 1961-1980	13.1%
- 1981-2000	31.7%
- 2001 or later	17.8%
- Not identified	30.1%
Type of residential buildings	
- Multi-family	3.7%
- Single-family	96.3%
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	90%
- Social rental	0.1%
- Private rental	6.0%
- Other	3.9%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	NA
Percentage of population unable to keep their home adequately warm	NA
- Households at risk of poverty	
- Not at risk of poverty	
- Total	

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	According to the Law on Social Housing: Affordable Housing (Article 3) – Expenses for an adequate house do not exceed 25% of the family's income for medium income families, 20% of the family's income for low income families, and 15% of the family's income for very low income families. The definition therefore focuses on affordability of the dwellings rather than one or more specific policy measures. There is no clear distinction between the concepts of affordable housing and social housing.
Definition(s) of social housing	The development of social housing policy in the country has only recently begun, following the almost complete privatization of public housing. Currently, "social housing" in Albania is a term used to refer to both rental and for-sale housing (the latter being the predominant policy), as listed by the Law on Social Housing. The law defines six different social housing programmes: • Social housing for rent, including rent subsidies and the formation of public rental housing • Improvement of inadequate housing and neighbourhoods for poor and vulnerable communities • Low-cost housing, including mortgage loan interest rate subsidies and downpayment grants for buying a home and the formation of low-cost housing stock • Development of the area for housing purposes • Temporary housing • Specialized housing
Definition(s) of adequate housing	According to the Law on Social Housing: Adequate Housing (Article 4) – "An adequate house is considered to provide privacy and a safe, peaceful and dignified life for an individual or a family. It should provide sufficient living area, basic services within the house, safety and thermal resistance, access to public services, access to employment, social, health, educational and community services. At the same time, adequate housing provides appropriate access to persons with disabilities, to the elderly and to children, by avoiding social segregation". Besides the general principle, there are several more concrete norms defining building standards at the level of buildings and housing units. Furthermore, the different social housing systems may have additional requirements, for instance additional rooms for caretakers, community spaces, etc.
Definition(s) of energy poverty	The Albanian National Energy and Climate Plan (NECP) sets an objective of defining energy poverty, establishing a national system for systematically monitoring energy poverty and recommending measures to eradicate energy poverty. However, the Albanian NECP recognizes that "there are no specific policies to address the energy poverty. The only instruments being applied consist of compensation schemes in form of cash benefits being applied for the households in need". The Law on Energy Sector (in articles 95 and 96) rules on the concept of 'customer in need'. The ministry responsible for social issues, in cooperation with the ministry responsible for energy, the Ministry of Finance, with ERE and interest groups, draws up the criteria, procedures for benefiting from the status of the client in need and the way of their treatment. These are then approved by decision of the Council of Ministers.
Definition(s) of homelessness	The Law on Social Housing defines as homeless any individual or household who either does not own a home or lives in an inadequate place of residence or temporary housing, and who cannot afford to buy or rent a home

	Description
Vulnerable groups identified in the context of housing policies	Existing programmes identify the following priority groups: • single-parent households • large families • older adults • people with disabilities • young couples • households who have changed residence • orphans • returning emigrants • migrant workers • asylum-seekers • families of fallen officers • victims of domestic violence • the Roma community • the Egyptian community • recipients of economic assistance A 2023 amendment to the Law on Social Housing included employees in public administration as a category that requires special policy attention and added 'young people' as a priority category. Notably, people affected by an earthquake in November 2019 became a target group for public policy and rent subsidies.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Economy, Culture and Innovation	In 2024 a newly formed Ministry of Economy, Culture and Innovation acquired the responsibility for housing from the former Ministry of Finance and Economy
Ministry of Finance and Economy	The Ministry of Finance and Economy (MoFE) was the key ministry in charge of housing between 2017 and 2024. The Housing Directorate of MoFE was responsible for the legal, financial, and institutional policy framework for housing.
Ministry of Health and Social Protection	The Ministry of Health and Social Protection is responsible for social protection, inclusion, and reintegration policies for vulnerable communities, such as homeless, people with disabilities, victims of domestic violence, LGBTI people, Roma and Egyptian communities, and migrants, who are also eligible for housing programmes.
Role of other public bodies involved at national level	
National Housing Agency	The National Housing Agency (NHA - also known as EKB in Albanian) is one of the longest-term instruments for realising affordable housing policy in Albania. NHA is a state-owned enterprise with financial independence. It focuses on financing, construction, and sales of dwellings. It also allocates low-cost houses to those in the priority categories. The majority of assistance by NHA comes in the form of subsidized mortgage loans and homes sold at cost-level prices. It also builds housing in cooperation with municipalities, but this activity is quite limited. Most recently, amendments to the social housing law introduced in 2023 have opened up the possibility of broadening the scope of activity of NHA as an agency implementing government housing policies with the possibility to deliver the six social housing programmes mentioned above.
Role of regional authorities	
	Albania has three NUTS 2 regions: Northern Albania, Central Albania, and Southern Albania. However, there is no official definition of regions in the country, and the first level administrative sub-divisions are its 12 counties. They do not have a specific role in housing policy design implementation.
Role of local authorities	
Municipalities	The 61 municipalities in Albania have important responsibilities including urban planning, land management and housing. They use a combination of their own funds, the state budget, donor funds, and public-private partnerships for social housing programmes, low-cost housing and land infrastructure. Municipalities are required to draw up five-year plans for social housing and commit resources for social housing.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
National Strategy for Social Housing	Key milestones in the development of the housing policy in Albania included the adoption of the National Strategy for Social Housing for the period 2016-2025 and the consequent adoption of Law 22/2018 on “Social Housing” as part of the implementation of the National Strategy. The main goal of the National Strategy is: “To provide low- and middle-income households who cannot afford a house in the open market, and in particular, to households with vulnerability indicators resulting in housing exclusion, with available, accessible, affordable and quality housing solutions”.
Selected policy document(s) defining energy and environmental goals for housing	
Draft National Energy and Climate Plan	The Draft National Energy and Climate Plan for Albania (NECP) provides targets for energy consumption reduction by 2030. According to NECP, Albania has not yet completed the strategy for supporting and encouraging cost effective investments in the renovation of the national building stock, which should be developed in line with the requirements of Directive 2010/31/EU.
Legislation on energy efficiency	In terms of the legal framework, the laws 124/2015 “On Energy Efficiency” and 116/2016 “On the Energy Performance in Buildings” establish the country’s commitment to improving policies in this field. However, their effect has so far been questionable, partly due to the fact that secondary legislation in related areas is not yet in place.
Selected policy document(s) defining strategy to tackle housing exclusion	
National Action Plan for Equality, Inclusion and Participation of Roma and Egyptians (2021-2025)	The National Action Plan addresses the needs of Roma and Egyptian minorities in a number of key areas, including housing, with the aim of fostering integration in a comprehensive and sustainable way.
Selected policy document(s) establishing planning and land use paradigm	
Law 107/2014 on Territorial Planning and Development	Law 107/2014 on Territorial Planning and Development lays out the basic principles, responsibilities and regulations for planning and development. Following this law, the General National Spatial Plan for 2015-2030 (GNP) was adopted. According to UNDP, there is a lack of coordination between housing policy and territorial planning, both at national and local level.
General Local Plans	Following Law No. 107/2014 and the introduction of the GNP, all 61 municipalities are required to introduce local general plans. As of the end of 2022, 56 of these municipalities had adopted general local plans while the rest were being finalized.
Integrated Cross-Sectorial Plan of Tirana-Durres Area	The Tirana-Durres area, identified as one of the most important economic areas in the country, includes the territory of the following municipalities: Tirana, Durres, Kamza, Vora, Shijak and Kruja. The integrated Cross-Sectorial Plan for Tirana-Durres Area aims to coordinate policies and plans across local government units. Its priorities include urban regeneration and housing, including social housing. Among other measures, it recommends ‘10-15% of the development of collective housing be used for marginalized groups, or for new families, depending on local needs’.
Other relevant strategic documents in specific policy areas	
National Strategy for Development and European Integration 2030 - NSDEI	The National Strategy for Development and European Integration (NSDEI) for the period 2022-2030 was introduced in 2023. In the field of housing, it defines the following priorities: • ensuring access to suitable and affordable housing, and the improvement of housing and residences for social groups in disadvantaged positions and their social and spatial integration, so that no one is left behind; • expanding the digitization of the housing system and data collection for the drafting or review of policies; • supporting housing co-owners to improve energy efficiency in existing housing.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Rent Subsidy (complementary to the Social Housing for Rent Programme)	Subsidy given for low income households who cannot afford the social housing rent (when rent is more than 25% of net income).	Rent subsidies are administered by the local government	NA	NA
Public and social rental housing programmes				
Social Housing for Rent Programme	The programme is open for families with income up to the average family income of the municipality. Priority is given to a) orphans; b) persons with disabilities; c) the elderly; d) disabled people who work; e) families of police officers who lost their lives in service; f) emigrants who returned to Albania; g) emigrant workers; h) asylum seekers; i) the Roma and Egyptian communities; j) victims of domestic violence or trafficking; k) single parents with children and young mothers; l) members of the LGBTI community who are victims of violence due to sexual orientation or gender identity; m) young people with legal problems; n) families who are tenants of ex-private houses.	The programme is delivered through publicly owned homes (by the municipality) or homes that are owned by independent social landlord.	The programme supports the delivery of social housing from new construction (either by the municipality or by private developers which in the case of large housing developments have to offer 5% of the newly built homes as social housing), purchase of existing dwellings, adaptation of existing vacant premises, and transfer of ownership over confiscated properties. It also supports independent landlords who agree to let their properties as social housing.	The rent for social housing is established based on method of provision: 5% of construction cost if the social housing is built or bought in the market, or if the social housing is provided through the 5% contribution from the construction sector; 3% of the costs of adapting a state-owned building, including the accounting value of the property; Negotiated rent, but not more than 80% of the average market rent, if the social housing is provided through PPP or by social landlords.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
Low-Cost Housing Programme	The programme is available for families with below average incomes who: - do not own a dwelling or have not carried out any transaction for the transfer of ownership in the last 5 years - live in overcrowded dwellings below housing standard - have been displaced from their homes.	Public entities (municipalities, national housing agency) can provide low-cost housing through new construction or purchase of existing dwellings	Funding sources to support the provision of low-cost housing vary, and include state budget, municipal funds, funds of public institutions, donations and private initiative. Low-Cost housing units are made available for purchase through various forms of cost relief, including mortgage interest rate subsidies and grants calculated at 10% of the unit value. Mortgage interest rate subsidies are the most common form. Grants are available only for certain categories, namely: orphans, persons with disabilities, families of the Roma and Egyptian communities, and single parents.	NA
Mortgage interest rate subsidization				
See Low-Cost Housing Programme				
Programmes supporting energy efficiency refurbishment				
Different loans for energy efficient renovation are available to home owners from banks (some through loans from international donors). However, there is no dedicated public funding scheme at the national level yet. According to the Energy Efficiency Act, the plan is to set up an energy efficiency fund.				
Programmes supporting home improvements/adaptation				
Programme for Improving the inadequate housing and neighbourhoods	Those who live in inadequate housing and informal settlements. Priority is given to: persons with disabilities; individuals with orphan status; families of policemen who have fallen in the line of duty; the elderly; Roma community; the Egyptian community; communities of rural areas; single parents; victims of trafficking; victims of domestic violence	Municipalities	The programme offers financial support from the state budget to local self-government units to improve inadequate housing and neighbourhood infrastructures (including in informal settlements) and to adapt abandoned state-owned buildings into social housing. It is administered in the form of a competitive grant from the central government.	

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting vulnerable households with access to energy				
Compensation for Increases in Electricity Prices	The beneficiaries entitled to energy bill subsidies are families receiving social assistance (social payments), disability allowance beneficiaries, old-age pensioners, paraplegics and tetraplegics, and low-income families with a monthly income below ALL 35,000 (€283) per month from the state budget, and who achieve a monthly consumption threshold of 200 kWh.	NA	The compensation scheme has been in place since 2006 in the form of a cash benefit of ALL 640 (€5.17) for all those recognized as consumers in need who achieve a monthly consumption threshold of 200 kWh.	Monthly cash benefit from State budget
Compensation for removing the protected energy consumption threshold of 300 kWh/month	Beneficiaries are families receiving social assistance (social payments), disability allowance beneficiaries, old-age pensioners, paraplegics and tetraplegics, and low-income families with a monthly income below ALL 35,000 (€283) per month; consumption up to 300 kWh per month.	NA	The scheme has been in place since 2015. It provides cash benefit of ALL 648 (€5.30)/per month	NA
Programme for the installation of solar thermal collectors for low-income households	Low-income households		The scheme started in 2022. It provides grants covering up to 70% of the cost of installing solar panels	There have been two yearly calls for applications, financing 2,000 solar panels each

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Other schemes for specific groups				
Specialized Housing Programme	This programme refers to accommodations where local self-government entities address the specific housing need of a particular group. These groups include: the elderly, persons with disabilities, victims of trafficking and domestic violence, minors aged 14 to 18 or young people aged 18 to 21 after release or completion of rehabilitation programmes, underage mothers.	Municipalities	Funding State budget - Local budget - Co-financing - Credit - Donations - Financing from public or private institutions.	NA

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Bosnia-Herzegovina

Alice Pittini

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Country Snapshot

- Bosnia and Herzegovina lacks a coordinated approach to housing policy, reflecting the political and administrative divisions. This doesn't mean that there is a complete void in housing policy, as the different government levels (Federal state, the three Entities, cantons and municipalities) have adopted housing measures, both in terms of regulation and funding.
- Until recently, the focus of housing programmes has been mainly accommodating refugees, displaced persons and war victims.
- Several social housing programmes have been implemented with funding and technical assistance from international donors.
- The historical legacy of housing under socialism is still visible today. During the transition period, a large part of the population "redeemed" apartments that were state-owned at very low prices. Thus, the holders of so-called "tenancy rights" became apartment owners.
- Today, the majority of the population lives in real estate which they or a close relative own. However, the existence of a predominantly informal rental sector makes it very hard to distinguish tenure types in Bosnia and Herzegovina.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	1,607,998
With usual residents	1,126,988
Without usual residents	481,010
Of which	
- Secondary residencies	95,351
- Vacant	385,659
Conventional dwellings per thousand inhabitants	455
Age breakdown of residential buildings	NA
- Pre-1919	
- 1919-1945	
- 1946-1960	
- 1961-1980	
- 1981-2000	
- 2001 or later	
- Not identified	
Type of residential buildings	
- Multi-family	83.6%
- Single-family	16.4%
- Other	NA
- Not identified	NA
Tenure structure	
- Owner-occupied	92.9%
- Social rental	NA
- Private rental	2.7% *total
- Other	4.4%
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	NA
Percentage of population unable to keep their home adequately warm	NA
- Households at risk of poverty	
- Not at risk of poverty	
- Total	

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is no official definition of affordable housing.
Definition(s) of social housing	Social housing is understood as a broad concept, encompassing all segments of housing in which the government intervenes through social policy. However, while the term is officially defined in Republika Srpska (Law on Social Housing of Republika Srpska, Official Gazette of the RS, No. 54/19), this type of law does not exist in the Federation of Bosnia & Herzegovina, where legal provisions have only been adopted at the regional level and there only by some of the Cantons. The Law on Social Housing states that beneficiaries of this right are primarily natural persons who, for various economic, social and health reasons, are not able to independently resolve their housing issue on the market (including a focus on young people and young couples).
Definition(s) of adequate housing	NA
Definition(s) of energy poverty	NA
Definition(s) of homelessness	NA
Vulnerable groups identified in the context of housing policies	The aforementioned Law on Social Housing defines vulnerable categories, such as: displaced persons and refugees, demobilized fighters, war invalids, returnees, victims of war torture, single parents, families with three or more children, young people without parental care, financially insecure persons, persons unable to work, persons with disabilities, elderly people without family care, and victims of domestic violence.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
* The political divisions of Bosnia and Herzegovina were created by the Dayton Agreement. The Agreement divides the country into two federal entities: the Federation of Bosnia and Herzegovina (FBiH) and the Republika Srpska (RS). Furthermore, the Brčko District in the north of the country was created in 2000, out of land from both entities. It officially belongs to both, but is governed by neither, and functions under a decentralized system of local government. While the national government holds a limited set of exclusive or joint responsibilities, the federal entities wield most of the authority.	
Role of ministries in charge of housing at national level	
Ministry of Human Rights and Refugees	The Ministry of Human Rights and Refugees has a special department engaging with housing policy and projects in the field of refugees, displaced persons and returnees. However, this line of work, which was significant in the aftermath of the war, is in constant decline as there are fewer and fewer displaced persons in the country.
Ministry of Civil Affairs	The Ministry of Civil Affairs also has a significant role. The Ministry's Sector for Employment, Social Protection and Retirement touches on very important issues in the field of housing to some extent.
Role of other public bodies involved at national level	
Constitutional Court	The Constitutional Court of B&H has an important role in the field of housing, primarily through the protection of property rights, which in practice includes issues related to the conversion of social ownership into private ownership, the purchase of apartments and exercising of tenancy rights, and other property issues.
Role of regional authorities	
Federal Entities	As mentioned above, the Entities have significant competence in social policy and housing, but they don't operate in the same way. In the territory of Republika Srpska and Brčko District, competence is within the jurisdiction of the federal entity. By contrast, in the Federation of B&H, these issues are the joint jurisdiction of the federal entity and cantons. Nevertheless, in several legal texts there is an obligation to provide support in resolving housing issue to certain categories (veterans, families with children, youth).

Public entity	Areas of competence
Cantons (in the Federation of B&H)	The Federation of Bosnia and Herzegovina is split into 10 cantons. The Bosnian-Podrinje Canton, for instance, enacted the Law on Non-Profit and Social Housing of the „Official Gazette of the BPC Goražde” (<i>Bosnian-Podrinje Canton Goražde</i>) No. 9/13. This law regulates models of support in housing care with the fulfilment of conditions related to housing status, income level, health status, number of household members, and property status. The Ministry of Labor, Social Policy, Displaced Persons and Refugees of Sarajevo Canton, in cooperation with UNHCR, CRS and „Vaša prava“, initiated the drafting of a law on social housing in Sarajevo Canton in 2018. Furthermore, Sarajevo, Bosnian-Podrinje and Una-Sana Cantons have established cantonal housing funds.
Role of local authorities	
Municipalities	The Federation of Bosnia and Herzegovina is divided into 79 municipalities, and Republika Srpska into 64. Municipalities have their own local governments and are typically based on the most significant city or place in their territory. Municipalities can provide social housing directly by owning and renting apartments or by renting from private landlords and sub-letting apartments. The municipalities with the largest social housing stock are Zenica, Tuzla, and Sarajevo (municipality within the city, together with the canton). However, publicly-owned housing rented at reduced prices is not necessarily occupied by socially vulnerable groups. It may also house public figures and government officials.
Cities	Bosnia and Herzegovina also has four "official" cities. These are: Banja Luka, Mostar, Sarajevo and East Sarajevo. Cities have their own city government whose power is in between that of the municipalities and cantons (or the federal entity, in the case of Republika Srpska).

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
There is no overall strategic framework for housing.	

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Social benefits	There is provision of social benefits to people 'with serious housing problems' (approximately 8,800 beneficiaries in 2020)	Social benefits from the national level	NA	NA
Assistance in solving housing problems	This measure is very limited in scope, with only 298 beneficiaries in 2020	Social benefits from the national level	NA	NA
Public and social rental housing programmes				
*Since 2010, different international donors have funded social housing programmes (including among others the European Union, Council of Europe Development Bank, and Hilfswerk Austria International) in cooperation with national and local authorities. Below are a few examples, but this list is not exhaustive:				
Social Housing System (SHS)	NA	The project was implemented by Hilfswerk Austria International (HWA), in partnership with the Foundation of Local Democracy (FLD).	The EU, through IPA 2011 funds, has provided €1,000,000 and attracted co-funding from local authorities and Hilfswerk Austria International (HWA) in the amount of €714,905.	This project constructed six residential buildings in the municipalities of Jablanica, Prozor-Rama, and Stari Grad Sarajevo, the cities of Tuzla and Bijeljina and Brčko District BiH. In total, 62 housing units were built.
CEB II project	Beneficiaries are users of collective accommodation centres (consisting mainly of people who escaped or were displaced during the war, but also persons in a state of social need, elderly and sick people).	This project is realized in cooperation with the Development Bank of the Council of Europe, the Ministry of Human Rights and Refugees of Bosnia and Herzegovina, the UNHCR and the local communities.	In January 2013, the Council of Europe Development Bank issued a loan to Bosnia and Herzegovina in the amount of up to €60 million (out of which the Federation of Bosnia and Herzegovina is allocated €40,423,203, the Republic of Srpska €18,619,412 and the District Brčko €1,407,385). Approved project costs amount to €104 million in total, which will be covered by the loan and additional resources from national and local authorities.	The CEB II project envisages the construction of 2,611 units of non-profit social housing.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Mortgage interest rate subsidization				
Union Bank Loans for young people	Citizens of Bosnia and Herzegovina up to 40 years of age are eligible if they have been employed for a minimum of six months in a job with an indefinite employment contract.	Union Bank (state-owned)	The Government of the Federation of Bosnia and Herzegovina is providing co-financing.	Maximum loan amount of 150 BAM, repayment over maximum 20 years at an interest rate of 2.99% per annum.
BBI loan for young people in Novi grad	Individuals and married couples up to 35 years of age are eligible. Recipients must have had a place of residence in the municipality of Novi Grad for the last 3 years and must be first-time buyers	Bosna Bank International	Municipality provides interest rate subsidies.	Maximum loan amount of 120 BAM, repayment over maximum 20 years. Interest rate subsidy of 3 % to be financed by the municipality for the first 5 years of loan repayment.
Tuzla Canton interest rate subsidies			In the Tuzla Canton, the Ministry of Culture, Sports and Youth subsidizes interest on housing loans for young people.	
Programmes supporting vulnerable households with access to energy				
Allowances for food, fuel, clothing and footwear	This grant is broader than other aforementioned personal allowances. In 2020, it was awarded to 15,870 beneficiaries.	Social benefits from the national level	NA	NA
Other schemes for specific groups				
Flood recovery – Housing Interventions in FBiH and Republika Srpska			This programme is funded by the EU in the amount of 12.5 million Euro and co-financed by local authorities and UNDP with €1.9 million.	The overall objective was to support the sustainable recovery of flood and landslide affected communities.

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Barbara Demeterova, Luke Juday, Marlene Gerhalter, Tatjan Neuhuber, Franziska Sielker

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Country Snapshot

- Kosovo's housing stock includes more than 400,000 dwellings, of which approximately 100,000 are recorded as uninhabited. The majority of households occupy detached homes, although detailed typological data is limited.
- Kosovo's housing system is primarily composed of owner-occupied dwellings. According to 2021 data, 97.3% of households live in homes they own, with only small shares living in private rental (0.8%), social rental (0.3%), or rent-free (1.6%) housing.
- Social housing as a defined category is not formally established in Kosovo's legislation. However, several public programmes refer to housing support for specific population groups, and many documents use international references, including UN-HABITAT frameworks.
- The Ministry of Environment, Spatial Planning and Infrastructure (MESP) leads national housing policy. It oversees legislation, strategies, and the coordination of housing programmes. Additional ministries contribute to funding and implementation, including the Ministry of Labour and Social Welfare, the Ministry of Finance, and the Ministry for Communities and Return.
- Municipalities play a central role in identifying local needs and delivering housing assistance. Housing provision is often implemented through joint efforts between central institutions, local authorities, and donor organisations.
- Social housing programmes in Kosovo are commonly targeted at families receiving social assistance, internally displaced persons (IDPs), returnees, and persons repatriated from abroad. These groups may receive temporary accommodation, construction or renovation support, or housing-related assistance as part of reintegration measures. The Roma, Ashkali, and Egyptian (RAE) communities are frequently identified in policy initiatives related to housing. Projects involving these groups often address housing conditions in informal settlements or assist with return and reintegration.
- Definitions of key housing concepts such as "adequate housing," "social housing," or "affordable housing" are not yet codified in law. Instead, various programmes use needs-based eligibility criteria or reference international practice.
- In 2024, a €25 million loan agreement was signed with the Council of Europe Development Bank to support inclusive social housing projects. This forms part of broader cooperation with international donors in the housing and social infrastructure sectors.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	412,884
With usual residents	293,078
Without usual residents	99,808
Of which	
- Secondary residencies	18,550
- Vacant	NA
Conventional dwellings per thousand inhabitants	231
Age breakdown of residential buildings	NA
- Pre-1919	
- 1919-1945	
- 1946-1960	
- 1961-1980	
- 1981-2000	
- 2001 or later	
- Not identified	
Type of residential buildings	NA
- Multi-family	
- Single-family	
- Other	
- Not identified	
Tenure structure	
- Owner-occupied	97.3%
- Social rental	0.3% *Accommodation rented at a reduced rate
- Private rental	0.8%
- Other	1.6% *Accommodation provided free
- Not identified	NA
Greenhouse gas emissions for heating and cooling of the housing stock	245.11 kg/capita * Other, non-industry emissions and non-liquid-fuels, solid fuels, BIOMASS emissions (EU average: 647)
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	18.0% poverty and 5,1% extreme poverty
- Not at risk of poverty	NA
- Total	14.9%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	There is no definition of intermediate/affordable housing. Public documents defer to international definitions, e.g. from UN-HABITAT.
Definition(s) of social housing	There is no definition of social housing. Public documents defer to international definitions, e.g. from UN-HABITAT.
Definition(s) of adequate housing	There is no definition of adequate housing. Public documents defer to international definitions, e.g. from UN-HABITAT.
Definition(s) of energy poverty	There is no definition of energy poverty.
Definition(s) of homelessness	There is no official definition of 'homelessness' in Kosovo and no system in place to collect data systematically. Even though the Kosovo Agency of Statistics (KAS) included a definition of homelessness in the dwelling questionnaire of the 2011 Census, there is still no comprehensible data. The absence of data and assessments, coupled with problems of definition, has made it difficult to understand the magnitude of the problem in Kosovo and prevented the design of adequate national strategies and intervention. Most cases of homelessness in Kosovo fit into two ETHOS Light categories, namely: a) category 3 ('houselessness') – many IDPs, refugees, and victims of domestic violence live temporarily in institutions or shelters; and b) category 5 ('living in inadequate housing') – many potential beneficiaries of social housing programmes in Kosovo live in unfit housing or in extreme overcrowding. Also, a modest number of people experience 'rooflessness' (sleeping rough on the streets – category 1) in Kosovo.
Vulnerable groups identified in the context of housing policies	Vulnerable groups in the in the context of housing policies are families receiving social assistance, displaced persons, returnees, and repatriated persons. Furthermore, the Roma, Ashkali, and Egyptian (RAE) community is identified as vulnerable, facing housing conditions that remain particularly inadequate (e.g. in informal settlements). Women and children facing domestic violence are also recognised as extremely vulnerable to homelessness and housing exclusion. Many individuals facing homelessness and housing exclusion in Kosovo are groups affected by the recent armed conflict. There are three different categories of returnees receive housing assistance in Kosovo: 1) refugees and internally displaced persons (IDPs) who fled their homes during the conflict of 1999 and intend to return voluntarily (mostly RAE community); 2) refugees who left Kosovo during 1999 and settled in EU countries and whose temporary permits have expired (mainly the RAE community); and 3) Kosovo nationals who migrated irregularly to other countries, many of them recently (2015-2016) and are repatriated through fast procedures (mostly Kosovo Albanians and the RAE community).

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
The Ministry of Environment, Spatial Planning and Infrastructure (MESP)	The MESP is the main entity responsible for housing programmes. It administers the proposal, draft, approval, and implementation of policies overseeing strategy and legislation. Additionally, it is responsible for monitoring and reporting on housing programmes. It governs the strategies and implementation of legislation in the field of Environment, Water, Housing, Spatial Planning, and Construction.
The Ministry of Labour and Social Welfare (MLSW)	The MLSW provides funding for social housing projects. It is involved in social housing measures by supporting vulnerable groups through e.g. providing shelter for women and children who are victims of domestic violence in coordination with the municipalities. MLSW projects are also supported by the international donor community and through EC funding.
Ministry of Finance, Labour, and Transfers (MF)	The MF is responsible for the allocation of funds received by international donors (e.g. by the CEB) and therefore also active in the context of providing the funding for (social) housing projects.
The Ministry for Communities and Return (MCR)	The MCR coordinates assistance to refugees and IDPs who wish to return to their place of origin. It works in partnership with the United Nations High Commissioner for Refugees (UNHCR) and local NGOs to ensure the sustainable return of refugees, through the funding and provision of (social) housing, legal assistance, and income-generating activities.

Public entity	Areas of competence
Ministry of Internal Affairs (MIA), through its Department for Reintegration of Repatriated Persons (DRRP)	The MIA is responsible for the reintegration of repatriated persons and the assistance they are offered includes the provision of temporary accommodation (up to 12 months), reconstruction and rebuilding houses, or refurbishment of existing houses.
Role of other public bodies involved at national level	
UNHCR	The MRC works in partnership with the United Nations High Commissioner for Refugees (UNHCR) and local NGOs to ensure the sustainable return of refugees, through the provision of housing, legal assistance, and income-generating activities.
UN-HABITAT Kosovo Programme	Since the end of the conflict in Kosovo in 1999, UN-HABITAT has been promoting good governance, the security of tenure, the development of sustainable human settlements, and inclusive spatial planning in Kosovo and the broader region. UN-HABITAT's interventions were focused on the establishment of institutions to deal with property and planning issues, such as the Housing and Property Directorate, the Kosovo Cadastre Agency, and the Institute for Spatial Planning within the Ministry of Environment and Spatial Planning. UN-HABITAT also worked to strengthen efficient local governance through capacity building programmes and on the job assistance. UN-HABITAT still provides institutional support for spatial planning through participatory and inclusive approaches. It also contributes to the improvement of the built environment in Kosovo through joint capital investment projects with partner municipalities and communities.
Council of Europe Development Bank (CEB)	Kosovo became a member of the CEB in 2013. The CEB funds projects on social housing as part of its larger investments into the country's inclusive development. It also funds technical assistance.
Organisation for Security and Co-Operation in Europe (OSCE)	The OSCE's mission in Kosovo covers a wide array of activities in the field of human rights, democratization, and public safety. The mission monitors the work of governmental, municipal, and independent institutions and helps strengthen legislation and policies covering the protection of human and community rights, anti-discrimination, freedom of expression, gender equality, and the fight against corruption and organized crime. The OSCE is also involved in assessments on social housing, training (together with the MESP) of municipal officials responsible for social housing, and drafting housing plans.
International Finance Corporation (IFC)	The IFC conducts market assessments as well as feasibility, technical, and legal analyses for the national homeownership programme.
Social Housing and Property Rights in Kosovo (SHPRK)	The SHPRK is an NGO supporting social housing and property rights in Kosovo. It was "established to identify individuals or families who are in need of social housing and to assist them in acquiring social accommodation". It provides legal assistance in matters related to social housing and property rights to all who are eligible for free legal aid. It assists in inheritance issues, property expropriation, implementation of the Repatriation and Reintegration Strategy, RAE community integration, informal settlements, free legal aid, and other topics related to the rule of law in Kosovo.
Kosovo Energy Efficiency Agency	The Kosovo Agency for Energy Efficiency (KAEE) is an executive institution under the Ministry of Economy. KAEE implements energy efficiency policies through evaluation of energy savings opportunities and implementation of energy efficiency measures in all sectors involving energy consumption.
Role of regional authorities	
Regions	Regions coordinate a functioning flow of information between central and local-level institutions, however the responsibilities for spatial planning are divided between the national and local level governments.
Role of local authorities	
Municipalities	Kosovo's legal framework firmly establishes that the provision of social housing is a municipal-level responsibility. MESP is the body responsible for supervising the implementation of the Law on Housing. The municipalities are responsible for local level planning, issuing the Municipal Development Plan, the Municipal Zoning Plan, and the Detailed Regulatory Plans. They are also responsible for identifying housing needs within the area of their responsibility, developing housing programs, securing construction sites, and creating and administering a database, as well as administering, maintaining, monitoring, and reporting.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
The Law on Housing Financing Specific Programs (No. 03/L-164)	This law was adopted in 2010 to ensure access to adequate housing for those who are unable to afford it. According to the legislation, the provision of social housing is a municipality-level responsibility, while the MESP is responsible for supervising and monitoring implementation of the law and national strategies.
Three-Year Municipal Housing Programmes (3Y-MHPs)	Municipalities are required to design a three-year housing programme based on housing needs and the identification of available land for construction, and subsequently to request a financial contribution from the central government or donor community to implement it. The law also requires the MESP to draft a three-year Kosovo-wide strategy (including budget allocation) based on the information provided by municipalities, and to establish a Kosovo-wide database related to housing needs.
Selected policy document(s) defining energy and environmental goals for housing	
Law on Energy Performance of Buildings (No. DL-044-2016)	This law promotes improvement of the energy performance of buildings. It takes into account outdoor climatic and local conditions, as well as indoor climate requirements and cost-effectiveness. It defines requirements for: national calculation methodology; minimum energy performance requirements for the construction of new buildings, existing buildings, and building units undergoing major renovation; general system requirements for technical building systems in existing buildings; national plans for zero-energy buildings; the energy certification of buildings and building units, including the content, issue, and display of certificates; the regular inspection of heating and airconditioning systems; the licensing of independent experts and a control system for energy certificates in buildings; and the creation of a reporting system for heating and airconditioning systems reports.
Law No. 06/L-079 on Energy Efficiency	This law seeks to improve energy efficiency in the Republic of Kosovo. Its aim is to define energy efficiency targets and achieve these targets through implementation of energy efficiency action plans, development of energy services market, and other energy efficiency measures.
Energy Strategy of the Republic of Kosovo	This document defines the overall national energy strategy for the time period 2022–2031. It establishes a vision with five strategic objectives for energy resilience. It also refers to international cooperation, regulatory frameworks, budget, and overall energy and climate related goals.
Selected policy document(s) defining strategy to tackle housing exclusion	
Law on Social and Family Services (No. 02/L-17)	The Law on Social and Family Services makes provision for social and family services, social care, counselling, material assistance, and for persons in need – like the provision of temporary shelters for vulnerable groups.
National Strategy on Property Rights (2016)	The National Strategy on Property Rights aims to define the rights to property. It addresses urban land construction and spatial planning, state and municipal property rights, informality, as well as the rights of displaced and non-majority communities and vulnerable groups (e.g. women).
Selected policy document(s) establishing planning and land use paradigm	
Law on Spatial Planning (No. 04/L-174 2013 [older version No. 2003/14].	The Law on Spatial Planning regulates spatial planning throughout the entire territory of Kosovo. It proclaims sustainable and balanced development a common national value, to be achieved through good governance, rational use of space, and protection of environmental and cultural heritage. It aims to further these goals through sustainable governance, efficient use of public funds, preconditions for balanced economic development, sustainable space regulation, ensuring equal treatment, provision of free movement, and adequate access to public services for citizens.
Other relevant strategic documents in specific policy areas	
Feasibility Study on Adequate Social Housing Programme for Kosovo	The Feasibility Study for the Adequate Social Housing Programme, conducted by the Ministry of Environment, Spatial Planning, and Infrastructure with technical support from UN-HABITAT, has played a pivotal role in bringing about an agreement on adequate social housing. The study, which was funded by the CEB and the Italian Fund for Innovative Projects, reflects the collaborative efforts of both local and international stakeholders.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
CEB Social Housing Programme	Individual subject funding for low-income persons	UN Habitat (Kosovo), approved housing bodies, and public authorities	This programme provides funding from UN-HABITAT for the assessment and development of a concept for a government-led social housing programme. It is a 10-year-plus programme, implemented incrementally in phases.	The programme aims to strengthen institutional capacity and coordination among Kosovo institutions; underpin further development of legislative frameworks for social and affordable housing; and increase the supply of social and affordable housing. It also aims to mobilise capital for investments, potentially through public-private partnerships, development of housing loan products, development of livelihood strategies, and other initiatives.
CEB Adequate Social Housing Project (2022)	This project provides individual subject funding for low to middle income persons. The focus is on socio-economically vulnerable groups, in particular women-headed households, unemployed, and dependent low-income women.	UN Habitat (Kosovo), approved housing bodies, public authorities, municipalities	Funding is provided as a UN-HABITAT loan for strategy and policy development for social and affordable housing.	The goal of the project is to support the Kosovar authorities in their efforts to implement the Adequate Social Housing Programme and to establish a long-term sustainable social and affordable housing system in the country capable of fostering investment in inclusive growth.
Public subsidies towards affordable owner-occupied housing				
Homeownership programme (in preparation)	Individual subject funding for low-income public sector employees and young couples who are first-time home buyers	Approved housing bodies, public authorities, and municipalities	The programme is funded by an amendment to Budget Law 2022 (Law NR. 08/L-066), intended to prioritise affordable housing. The budget line is for a "social housing programme."	The government plans to both build new social rental dwellings through a social mixing approach and provide 4,000 affordable social homeownership units by 2025. The final list of beneficiaries will be determined based on the feasibility study currently being conducted by the International Finance Corporation (IFC).
Programmes supporting energy efficiency refurbishment				
Kosovo Energy Efficiency Fund	Municipalities	EU, World Bank, and the Kosovo Government	This programme is funded through energy services agreements with 22 municipalities amounting to €4 million.	The project funds the renovation of 37 public facilities at the local level, including kindergartens, schools, and primary healthcare centres.
Subsidies through energy efficiency measures for households (2022)	Private homeowners	Ministry of Finance, Labour, and Transfers (MF)	Public funding in the amount of €5 million	The Ministry of Economy has launched two calls for subsidies for efficient heating systems such as heat pumps, heat inverters (air to air), biomass boilers and individual biomass stoves. Over 9,000 families have benefited from the two calls.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Solar4Kosovo	Municipalities	Ministry of Finance, Labour and Transfers; European Bank for Reconstruction and Development (EBRD); the European Union; and Germany's KfW Development Bank	The programme is worth more than €80 million and includes grants from KfW and the EU worth €31.6 and €21.5 million, respectively. The EBRD said it is financing the remainder with a €23.2 million loan.	This district heating project supports the construction of a solar thermal plant with a capacity of 30 MW, and the increase of the heating capacity of the district heating system operated by Termokos by 50 MW. The investment in Prishtina is the first project of several envisaged by the technical assistance programme "Renewable District Energy in the Western Balkans" (ReDEWeB), which promotes the use of renewable energy sources in district heating and cooling systems.
Programmes supporting home improvements/adaptation				
Implementation of energy efficiency measures for individual residential houses project	Individual subject funding for homeowners and private landlords	The Ministry of Economy (ME) and the Kosovo Energy Efficiency Fund (KEEF) provide the primary funding. They are supported by the European Union as part of the Emergency Package provided through the Government of the Republic of Kosovo under the IPA III Financial Agreement.	This project provides reimbursement for 45% of the costs of eligible activities, with a €5,500 limit per house or individual beneficiary. The programme is intended only for private household residences. The maximum reimbursement share is raised to 50% of the financing amount when the property is co-owned by spouses or if the wife is the owner of the house.	The project subsidises the costs of implementing selected energy efficiency measures in residential houses, such as external house insulation, replacement of windows and front doors, and roof insulation, according to minimum standards and criteria set by KEEF.
Programmes supporting vulnerable households with access to energy				
Energy Support Package (EC)	The target group is government and public providers. The package includes individual subject funding for vulnerable households and small and medium-sized business enterprises.	European Commission, the Ministry of Economy, the Ministry of Finance, and the Kosovo Energy Efficiency Fund	This support package included €75 million to help mitigate the impact of increased energy prices on vulnerable households and businesses, including small and medium-sized enterprises. It also supports policy measures to accelerate the energy transition.	The project's aim is to provide direct financial support to the most vulnerable and socially disadvantaged households for the winter period. This includes incentivizing energy-saving behavior by household consumers to cut monthly electricity bills, providing grants to individual household consumers to increase the energy efficiency of residential units and buildings, and investing in energy-efficient household appliances and renewable energy systems. The project also incentivizes energy savings among micro, small, and medium sized enterprises with grants for efficient heating and work equipment.
Other schemes for specific groups				
Shelters for Victims of Domestic Violence	Vulnerable groups affected by domestic violence	Ministry of Labor and Social Welfare (MLSW), NGOs, General Social and Family Services Council, municipalities	The MLSW allocates annual funds. These amounted to €460 million in 2019.	The programme provides shelters and emergency support; trainings for staff, police, and municipalities; and legal assistance.

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Moldova

Marlene Gerhalter, Luke Juday, Franziska Sielker

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Country Snapshot

- A key challenge in Moldova is the quality of housing: especially in rural areas, but in urban areas as well, many households do not have access to basic amenities like running water. Many households rely on inefficient sources for heating and cooking.
- There is limited data regarding the tenure structure or other measures of the housing situation
- Housing prices have increased significantly in recent years. Contrary to common perception, the influx of Ukrainian refugees had only a small effect on housing prices. For most people, the cost of renting or buying a new home is unaffordable.
- The Roma Community, including Romani refugees from Ukraine, live at a disproportionately large rate in poor housing conditions.
- The state owns about 4.8% of the housing stock and does provide social housing for people under a certain income, as well as for state employees. The quality of the housing is hard to determine.
- There are programmes supporting the construction and renovation of new housing, as well as programmes to support repairing, renovating, and upgrading homes, especially regarding energy efficiency.
- There are special support programmes for specific groups, like people who had cleaned up after the Chernobyl disaster, or Ukrainian refugees.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	1,324,500
With usual residents	NA
Without usual residents	230,268 (In 2014)
Of which	
- Secondary residencies	14,944
- Vacant	215,324
Conventional dwellings per thousand inhabitants	509.42
Age breakdown of residential buildings	NA
- Pre-1919	
- 1919-1945	
- 1946-1960	
- 1961-1980	
- 1981-2000	
- 2001 or later	
- Not identified	
Type of residential buildings	
- Multi-family	23%
- Single-family	67%
- Other	NA
- Not identified	10%
Tenure structure	NA
- Owner-occupied	
- Social rental	
- Private rental	
- Other	
- Not identified	
Greenhouse gas emissions for heating and cooling of the housing stock	NA
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	NA
- Not at risk of poverty	NA
- Total	15.7%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	No formal definition. There is no mention of intermediate or affordable housing..
Definition(s) of social housing	The Law on Housing defines social housing as “Housing provided in property employment (sic?) according to this law to categories of persons or families which monthly income does not allow them to acquire or hire housing on market conditions”
Definition(s) of adequate housing	No formal definition. If there is mention of the quality of housing, the standards are very modest: the existence of a bathroom, of a sewage system, of running water etc. Especially in rural areas, many houses have very few amenities.
Definition(s) of energy poverty	The Law on Energy efficiency defines energy poverty as: “A situation characterized by the final consumer’s lack of access to modern sources of energy and technologies and/or by the reduces purchasing power of consumers in relation to (the cost of) energy resources, especially fuels for food preparation, electricity and/or thermal energy, and/or due to the lack of thermal comfort in the home or building.” The Convention of Mayors for Climate and Energy define it as: “a situation where, due to the combination of low-income, high-energy costs and low energy efficiency of the home, a person or a household cannot afford basic energy services (heating, cooling, lighting, mobility and electrical supply), which guarantees a decent standard of living.”
Definition(s) of homelessness	No formal definition. Unofficially, homeless people might be categorized as “recoverable” if they are considered able to “return” to society, or as “irrecoverable” if they are chronically sick, have severe physical or mental disabilities, or if they suffer from alcoholism.
Vulnerable groups identified in the context of housing policies	Two vulnerable groups are identified, the first being Roma. A disproportionally large percentage of Roma live in poor housing conditions, with no insulation; damaged windows, doors, or roofs; and limited ventilation. The second group are homeless people. Chisinau has a Centre for the Homeless, where people can stay (officially) for a maximum of three months, and which provides medical care and food.

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Labour and Social Protection	The Ministry monitors the quality of public policies, normative acts, and drafts. It organises budget planning and the administration of assets as well as being responsible for financial assistance programmes.
Ministry of Infrastructure and Regional Development	The Ministry is responsible for: • Development of the field of land use planning and urbanism • Ensuring quality assurance systems in construction • Managing and ensuring access to safe and accessible modern housing connected to modern utilities
Ministry of Energy	The ministry includes the • Directorate of Energy Efficiency • Directorate of Electricity
Role of other public bodies involved at national level	
National Housing Agency	The National Housing Agency is a non-profit organisation which reports to the Department of Construction and is state financed. Its purpose is the development of ‘unfinished’ public apartment blocks into social housing.
Moldova Green Building Council	The Moldova Green Building Council is a member-based organization promoting sustainable buildings and cities.

Public entity	Areas of competence
Role of local authorities	
State-owned multi-family houses	About 70% of state-owned multi-family houses are under the administration of local governments.
Social Housing	The local public administration is responsible for keeping records of people in need of social housing.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
Law on Housing	The Law on Housing regulates relations between actors. It also protects rights to non-discrimination and the provision of “proper accompanying services.”
Selected policy document(s) defining energy and environmental goals for housing	
Integrated National Energy and Climate Plan	The document is (as of May 2024) still in draft form. But the plan calls for the renovation of residential buildings, support for improving the energy efficiency of heating and cooling, support for many measures to reduce the use of energy. The plan also includes the launch of an Energy Efficiency Fund in the Residential Sector.
Law on the Energy Efficiency of Buildings	This law establishes energy efficiency requirements, energy efficiency certifications, and control mechanisms for existing and future buildings.
Selected policy document(s) establishing planning and land use paradigm	
Master Plans	Master Plans should plan the spatial development of a region and are a responsibility of local public authorities. However, in many regions, plans do not exist or were made before independence.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Constructing of new Social Housing	“Socially vulnerable” groups, public sector employees, students, and the elderly	State-owned housing providers, existing student dorms, and homes for the elderly	The government has agreed to finance the construction of new social housing and the repurposing of existing buildings. Additional money is coming from the Council of Europe Development Bank.	The new initiative calls for 455 units of social housing, as well as units in elderly homes for approximately 730 seniors and units in dormitories for approximately 730 students. The buildings will be equipped with solar installations and refurbished to increase energy efficiency.
Public subsidies towards affordable owner-occupied housing				
Affordable Housing (<i>Locuință Accesibilă</i>)	People who work for the budgetary sector of the government	Private developers	Beneficiaries receive loans from the government to purchase an apartment.	Beneficiaries have to pay 50% of the price within the first month. The remainder must be repaid, with 1.5% interest, in the next 5 years. However, paying the first 50% of the price is already too expensive for most people.
Mortgage interest rate subsidization				
First House Programme	First-time home buyers	Private developers	Public subsidies for a limited time	The subsidies should offset the increase of the interest rate for mortgages.
Programmes supporting energy efficiency refurbishment				
Moldova Residential Energy Efficiency Financing Facility	Housing associations, housing management companies, and housing cooperatives	Moldovan Financial Institutes	The European Bank for Reconstruction and Development gave (the programme is already finished) credit to two financial institutions: Mobias Banca and MICB. They in turn gave out loans to households. The EBRD additionally provided advice and organized policy dialogues.	Borrowers could use the money for pre-approved technologies like insulation, boilers, and solar PV.
Programmes supporting home improvements/adaptation				
Repair in Chisinau	Renters in Chisinau	Private landlords, condominium associations	A sum of MDL 6 million (approximately €312,000) was allocated to repair residential buildings in Chisinau	The General Housing and Amenities Division can intervene through municipal programmes to renovate roofs, engineer networks, and replace windows and staircases.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting vulnerable households with access to energy				
Help at the meter/ Energy Vulnerability Fund	People with high energy vulnerability	NA	The programme is funded by MDL 5.8 billion (€302 Million), to be paid out of the Energy Vulnerability Reduction Fund. A majority of the Fund is paid for by foreign partners.	People could apply for assistance to pay for their heating. The average payment for a household in 2022-2023 was MDL 850 (€44) for natural gas consumers, MDL 900 (€47) for heat consumers, and MDL 55 (€3) for electricity consumers. The programme will be improved and offered again through the winter of 2024-2025.
Other schemes for specific groups				
Free housing for "participants in the liquidation of the consequences (...) of Chernobyl"	People who helped to clean up after the Chernobyl disaster, and who had not previously owned a house in the last years, are eligible.	The state	The state built 80 houses and gave them to the participants free of charge.	The Housing Transfer Commission gives over ownership of fully furnished houses, based on applications for the Chernobyl Shelter Fund.
Rental assistance programme	Ukrainian Refugees	Private Landlords	Financing is based on donations from the Norwegian Government and other donors.	The International Organisation for Migrations organises rental assistance to provide access to adequate housing for Ukrainian refugees.
*Many subsidies are designed to support people working for the state.				

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Country Snapshot

- While the right to housing is not explicitly defined by the Montenegrin Constitution, Montenegro has committed to addressing housing issues in accordance with international agreements and conventions. Historical heritage and the size of the social system play a role in shaping housing policies.
- The privatization of socially owned apartments in the late 1980s is a hallmark of post-socialist housing systems, resulting in high homeownership rates and low mortgage debt levels.
- During the second wave of privatization in the mid-1990s, the housing system shifted to market principles, following supply and demand laws. This shift led to the removal of production subsidies from strained state budgets, reduced public investment in new housing construction, and the elimination of universal subsidies for homeowners. Consequently, the state's role in controlling and subsidizing housing diminished, while the market's role increased.
- Since then, the key themes of housing policy in Montenegro have been harmonisation of the legal framework for housing management, property registration, mortgages, and construction.
- Reduced public subsidies have led to decreased investment in social housing in Montenegro. Lack of financial resources remains a significant challenge for establishing a sustainable social housing system. Socially vulnerable groups are particularly affected by social housing problems. In recent years, however, new support for low income and socially disadvantaged groups has been developed through social housing programmes.
- In Montenegro, the development and supply of social housing lies in the hands of local governments. The aim of social housing is to ensure adequate living standards for individuals or households who cannot meet their housing needs due to social, economic, or other reasons.
- Despite existing public spending on social protection in Montenegro, there is a need to enhance housing security for poor and vulnerable households.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	314,704
With usual residents	188,76
Without usual residents	120,838
Of which	
- Secondary residencies	61,860
- Vacant	58,978
- Other	3,755
Conventional dwellings per thousand inhabitants	507
Age breakdown of residential buildings	
- Pre-1919	NA
- 1919-1945	5.7%
- 1946-1960	9.5%
- 1961-1980	33.1%
- 1981-2000	30.9%
- 2001 or later	18.1%
- Not identified	2.7%
Type of residential buildings	NA
- Multi-family	
- Single-family	
- Other	
- Not identified	
Tenure structure	
- Owner-occupied	86.7%
- Social rental	NA
- Private rental	NA
- Other	NA
- Not identified	13.3%
Greenhouse gas emissions for heating and cooling of the housing stock	NA
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	29.6%
- Not at risk of poverty	9.9%
- Total	13.9%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	No official definition.
Definition(s) of social housing	The Law on Social Housing (Official Gazette of Montenegro 35/13) states that social housing is housing providing an appropriate standard of living to individuals or households that, due to social, economic, or other reasons, cannot address their housing needs.
Definition(s) of adequate housing	In Montenegro, the right to housing is not explicitly defined by the Constitution, but the country has committed to addressing housing issues in line with international agreements and conventions. Adequate housing goes beyond shelter; it encompasses security, habitability, and access to essential services. Montenegro is working towards improving its housing policies, especially addressing the needs of vulnerable groups. The Law on Social Housing (Official Gazette of Montenegro 35/13) defines the basic legal concepts of social housing competences, and thus the basic definition of adequate housing in Montenegro.
Definition(s) of energy poverty	In Montenegro there is no national definition of energy poverty. Current legislation does not formally tackle energy poverty, and the term is only mentioned in certain strategic documents and action plans.
Definition(s) of homelessness	The category of homeless people was introduced into Montenegro's legislation for the first time in 2013 in the Law on Social and Child Protection. The Law was amended in 2017. According to the current definition, a homeless person is a person without a residential address, who dwells in public or other places not intended for habitation, and who lacks the funds to meet his/her housing needs.
Vulnerable groups identified in the context of housing policies	In the context of housing in Montenegro, the following groups are recognized as vulnerable: • Socially vulnerable or excluded groups: these groups are especially affected by housing problems and are considered special target groups in the field of social housing. • Households with disabled persons • Families with reduced incomes • Roma Families and other ethnic minority groups • Elderly people • Single-parent households • Households with substance use

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
The Ministry of Labour and Social Welfare	The Ministry of Labour and Social Welfare in Montenegro plays a significant role in the housing sector, particularly in the context of social and affordable housing. It is involved in transforming housing infrastructure and ensuring a better quality of life for citizens. The Ministry is involved in the implementation of the National Housing Strategy. The Ministry enforces the Law on Social Housing, which defines social housing as the housing of appropriate standard of living provided to vulnerable groups. The Ministry of Labour and Social Welfare has implemented the Regional Housing Programme in Montenegro, which aims to provide durable housing solutions to the most vulnerable displaced and internally displaced persons.
The Capital Projects Administration of Montenegro	The Capital Projects Administration of Montenegro is a key institution involved in the country's housing affairs. It carries out activities such as establishing and maintaining a procurement and contract management system, managing any donor funds received for technical assistance, providing relevant input for the development of sub-projects as agreed upon with or requested by the Lead Institution. The purpose of the Capital Projects Administration in housing is to foster sustainable housing solutions and ensure dignified living conditions for vulnerable populations. It plays a significant role in the implementation of the 'Regional Housing Programme (RHP)', which aims to provide durable housing solutions to vulnerable refugees, internally displaced persons (IDPs), and returnees.

Public entity	Areas of competence
Role of other public bodies involved at national level	
The Ministry of Spatial Planning, Urban Planning and State Property	This Ministry is responsible for preparing and monitoring regulations in the areas of spatial planning and urbanism, construction, legalization, and inspection supervision. It handles property rights issues and state property. The Ministry is also involved in strategic planning for the country's spatial development.
The National RHP Coordinator (a part of the Ministry of Labour and Social Welfare)	The Regional Housing Programme was a joint initiative by Bosnia and Herzegovina, Croatia, Montenegro, and Serbia. The aim of the RHP was to contribute to the resolution of the protracted displacement situation of the most vulnerable refugees and displaced persons following the 1991-1995 conflicts on the territory of former Yugoslavia, including internally displaced persons in Montenegro from 1999. The aim of the programme is to provide housing solutions to vulnerable refugees, internally displaced people, and returnees.
The Ministry of Finance	The Ministry of Finance is in charge of the financial system of housing in Montenegro. One of the main challenges for establishing a sustainable social housing system in Montenegro is the lack of financial resources. The Ministry plays a crucial role in addressing this issue by managing financial aid schemes, developing affordable housing units, and implementing fiscal incentives.
Role of local authorities	
Municipalities (21 local self-government units and 2 urban municipalities)	In Montenegro, municipalities play a significant role in the housing sector. Municipalities are responsible for: • Spatial planning and development: ensuring the availability of housing stock, land, and infrastructure • Allocation of dwellings in the social lease sector • Distribution of housing subsidies • Addressing informal settlements • Some municipalities have established Municipal Housing Agencies, which offer examples of good practice in housing reforms. • Implementation of the Regional Housing Programme (RHP), which aims to provide durable housing solutions to the most vulnerable displaced and internally displaced persons.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining overarching goals and priorities for housing	
The National Housing Strategy for the period 2011-2020 and the new Housing Policy of Montenegro for the period until 2030	The key goals of Montenegro's housing policy are: • Raise political awareness of housing challenges • Build long-term capacity • Enhance inter-ministerial cooperation for the successful implementation of housing policies • Reevaluate programmes for affordable housing • Address housing needs of socially vulnerable or socially excluded groups • Improve housing standards by providing housing of an appropriate standard of living to individuals or households that, due to social, economic, and other reasons, cannot address their housing needs • Address informal settlements: One of the results of the transition process is the issue of informal settlements, whose resolution is a significant housing policy factor.
Selected policy document(s) defining energy and environmental goals for housing	
National Renewable Energy Action Plan to 2020 Montenegro	The National Renewable Energy Action Plan 2020 for Montenegro had some key points related to housing, like utilization of natural resources, use of technology, and national targets. In the context of housing, these points imply a focus on improving energy efficiency and increasing the use of renewable energy sources in residential buildings. This could involve measures such as the installation of solar panels, the use of energy-efficient appliances, and the implementation of energy-saving practices.

	Description
National Strategy for Sustainable Development by 2030 (NSSD)	The document outlines the following key energy and environmental goals for housing: • Sustainable spatial planning of land use, particularly in the coastal zone, to ensure the sustainable use of resources. • Green economy, which includes efficient use of raw materials and promoting the finalization of raw material processing and the manufacturing process. • Resource management, including reducing domestic material consumption by increasing productivity and ensuring more efficient use of raw materials. • Construction and housing as economic resources, highlighting the importance of sustainable practices in these areas. For example, there is a goal to achieve energy savings in buildings by introducing energy efficient construction, building certification, use of energy-efficient construction materials and products, adequate maintenance, and reconstruction of facilities.
The National Energy Efficiency Action Plan (2019-2021)	The focus of the Energy Efficiency Action Plan of Montenegro for the period 2019-2021 in the housing sector was to enhance energy efficiency in residential buildings through several measures: • Assessing the existing legal and institutional framework for energy efficiency in the housing sector. • Identifying institutional and legal impediments, as well as priority areas for action. • Recommending actions for improving energy efficiency in the residential sector. • Developing energy-efficiency measures in the context of regularizing informal housing.
Selected policy document(s) establishing planning and land use paradigm	
The Spatial Plan of Montenegro (the new edition of the plan is currently in process)	The Spatial Plan is a strategic framework for sustainable spatial development, emphasizing the following key points: • Sustainable development: balancing environmental protection, economic growth, and social needs. • Spatial organization: outlining a polycentric model of urban development, with a focus on regional differentiation and functional entities around major urban centres. • Sector integration: harmonizing various sector policies that have spatial implications and ensuring optimum use of space as a limited resource. • Legal and strategic framework: providing a legal basis for spatial planning, aligning with both past and current legislation, and setting out general principles, objectives, and guidelines for spatial development. The plan outlines several key points regarding housing: • Urbanization policy: it emphasizes a long-term urbanization policy, aiming for polycentric development of urban and rural settlements. • Urban and rural identity: it discusses maintaining the physical identity of urban and rural settlements in Montenegro. • Housing development: it proposes the basis for a housing development concept, which should align with the broader spatial development strategy. • Accommodation capacities: it includes a table with a distribution of accommodation capacities by regions and municipalities, indicating plans for housing resources.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
Social housing	The groups with priority for social housing units are: single parents or legal guardians, persons with disabilities, persons over the age of 67, young people who lacked parental care as children, families with children who have disabilities, members of Roma and Egyptian populations (RE population), displaced persons, internally displaced persons from Kosovo who reside in Montenegro, foreigners with permanent residence or temporary stay with an acknowledged status of displaced or internally displaced persons, and victims of domestic violence.	Local self-government units	Municipalities/State	The right to social housing is monitored using the following criteria: • existing housing situation • income and assets • duration of uninterrupted stay or residence in the place where the housing issue is being addressed • number of household members • disability • health condition • age More closely defined criteria, in accordance with the social housing programme, are determined by national and/or local regulation, in accordance with the local programme. The local self-government unit reaches the regulation with consent from the state administrative authority in charge of social housing affairs.
Regional Housing Programme	Vulnerable refugees, internally displaced persons, and returnees, either in their places of origin or of displacement.	The Ministry of Labour and Social Welfare and the Capital Projects Administration.	International donors and national contributions	The Regional Housing Programme (RHP) was launched by Montenegro, Bosnia and Herzegovina, Croatia, and Serbia in 2012 with the objective of providing durable housing solutions to vulnerable people. The RHP came to a successful conclusion in 2023, having provided secure homes to 646 families (over 2,000 persons) in Montenegro.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting energy efficiency refurbishment				
Energy Efficient Home	Everyone	This programme is conducted by the Ministry of Energy and Mining in Montenegro with international and domestic partners.	The European Bank for Reconstruction and Development (EBRD) and its Green Economy Financing Facility (GEFF) provide loans to households for energy efficiency improvements. Other financial partners include banks.	The programme is an initiative aimed at implementing energy efficiency measures in households. The main objectives of the programme are reduction in heating costs and increased comfort for households, significant reduction of CO₂ emissions, and development of the market for efficient heating and cooling systems in Montenegro. The investments from this programme help to make households more energy efficient, reduce greenhouse gas emissions, and improve living standards. The programme supports the installation of energy efficiency solutions such as double-glazed windows, high-efficiency boilers, heat pumps, solar collectors/solar water heaters, and photovoltaic systems. Households can select the technologies they wish to invest in by using the Technology Selector, an online catalogue of pre-approved energy-efficient equipment available on the Montenegrin market.

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North Macedonia

Marlene Gerhalter, Luke Juday, Franziska Sielker

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Country Snapshot

- North Macedonia has no comprehensive nationwide policy regarding housing. Instead, the responsibility is divided among several ministries. The focus of most policies is improving housing conditions.
- The vast majority of North Macedonians own their home. Only about 5% of the population rent their home.
- There are several programmes to support people buying their home.
- Up to 50% of the housing stock is built illegally. Many housing strategies and policies are concerned with legalizing houses.
- There is some social housing, which is exclusively targeted at vulnerable groups. They should also especially benefit the Roma Community.
- The standard for adequate housing is low, like access to water or electricity. Many dwellings do not meet those conditions.
- The Roma community is especially affected by housing exclusion and poor housing conditions.
- There are programmes to encourage electrification, energy efficiency and renovations, but many do not come from the federal or regional government. Rather, they are funded and run by NGOs or other external groups.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	700,000
With usual residents	NA
Without usual residents	NA
Of which - Secondary residencies - Vacant	
Conventional dwellings per thousand inhabitants	342
Age breakdown of residential buildings - Pre-1919 - 1919-1945 - 1946-1960 - 1961-1980 - 1981-2000 - 2001 or later - Not identified	NA
Type of residential buildings - Multi-family - Single-family - Other - Not identified	NA
Tenure structure - Owner-occupied - Social rental - Private rental - Other - Not identified	95% NA NA NA 5%
Greenhouse gas emissions for heating and cooling of the housing stock	NA
Percentage of population unable to keep their home adequately warm - Households at risk of poverty - Not at risk of poverty - Total	39.6% 19.4% 23.8%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	No formal definition.
Definition(s) of social housing	There is no clear definition of social housing. The state does provide some social housing, however, which is meant exclusively for vulnerable groups.
Definition(s) of adequate housing	The National Roma Strategy identifies five indicators for quality of housing: number of rooms per household, access to water, having a bath or a shower in the dwelling, and access to electricity.
Definition(s) of energy poverty	No formal definition
Definition(s) of homelessness	There is no legal definition of homelessness. Policies apply broadly to “beneficiaries of social welfare who are socially excluded.” There is a distinction between “street children” and the homeless population.
Vulnerable groups identified in the context of housing policies	The Roma population is especially affected by overcrowded dwellings and housing deprivation. Most homeless children are Roma. Especially supported by housing policies are young married couples, persons with disabilities, single parents, senior citizens, and orphans. “Persons at risk” is defined in the Law on Housing as “low-income families, young people, young married couples, single parents, pensioners over the age of 60 who do not have an apartment in their ownership, and others.”

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Labour and Social Policy	Among many other responsibilities, this ministry is responsible for: • Salaries and standard of living • Social policy
Ministry of Environment and Physical Planning	Among many other responsibilities, this ministry is responsible for: • Spatial planning • Spatial Information Systems
Ministry of Transport and Communication	Among many other responsibilities, this ministry is responsible for: • Residential works, the arrangement of space, and the management of construction land owned by the Republic • The treatment of illegally constructed buildings, the determination of the legal status of buildings, and the incorporation of illegally constructed buildings into urban planning documentation
Role of other public bodies involved at national level	
Habitat for Humanity	Habitat for Humanity is an NGO based in Great Britain, which is very active in North Macedonia, especially in projects involving the building of homes, improving the energy efficiency of homes, and providing microfinancing.
Role of regional authorities	
The City of Skopje	The City, which combines 10 municipalities, is responsible for adopting the spatial plan and the general urban plan of the City of Skopje, providing opinions on the urban plans of the municipalities, and setting standards for temporary facilities.
Role of local authorities	
Local Self-Governing Units are responsible for the 80 municipalities (10 of which are part of Skopje)	The Local Self-Governing Units oversee urban planning and the legal status of illegal construction.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
Selected policy document(s) defining strategy to tackle housing exclusion	
The National Strategy for Reduction of Poverty and Social Exclusion (2010-2020)	A broad strategic document about homelessness. Some proposed measures are: • More deinstitutionalised services for the homeless and the construction or reconstruction of flats, houses, and hostels • More social work and more centres for “street children” • Better housing conditions through: - Reducing the amount of sub-standard housing - Reducing overcrowding - Tackling spatial segregation - Increasing transparency for acquiring and losing rights to social housing, including more targeted help for vulnerable groups There is little monitoring of the strategy, and no budget was proposed. It is unknown if, or how effectively, the proposed measures were implemented.
Selected policy document(s) establishing planning and land use paradigm	
Spatial Plan of the Republic of Macedonia	This plan provides guidelines “for the purpose, use, protection, organization, planning, and management of the space in the Republic of Macedonia”. It includes plans for a “network of settlements,” as well as Spatial Plans for different levels: regions, municipalities, the City of Skopje, and municipalities in the City of Skopje. Additionally, there are spatial plans for areas of public interest to the State, like aquifers, areas for mineral exploitation, or infrastructure and transport corridors.
Urban Plans	These may be drafted for city settlements, villages, or for areas outside of settlements. They contain graphic presentations and a text detailing what is planned.
Other relevant strategic documents in specific policy areas	
National Roma Strategy (2014-2020)	Housing is one of five priority areas. The key objective is to reduce the “gap in quality housing between Roma and non-Roma ethnic communities”. This should be achieved in three policy areas: legalisation and urbanistic documentation; communal infrastructure; and legislative regulation. Social Housing especially should house more Roma people. However, new social housing buildings are, contrary to the goals of the Strategy, mostly located in areas where ethnic Macedonians are the majority.
Strategy for Inclusion of Roma 2022-2030	Following the Poznan Declaration from the Western Balkans on Roma Enlargement and the EU, the Republic of North Macedonia approached the preparation of a new Strategy for Roma Inclusion 2022 - 2030 following the guidelines given in the EU Strategic Framework for Roma. The Roma Inclusion Strategy 2022 - 2030 is part of the public policies of the Republic of North Macedonia for levelling the degree of inclusion and integration of the Roma community with all ethnic communities.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Law on Social Protection	Beneficiaries of the guaranteed minimum assistance and persons up to the age of 26 who, before the age of 18, had the status of children without parents or parental care	Private landlords	Direct assistance from the government	NA
Public and social rental housing programmes				
Agency for Social Housing	People with low income, children without parents, single parents, blind people who use social aid, young married couples, Roma who are socially vulnerable, and persons affected by natural disasters	A governmental provider, the JSC	Half of the funding comes from the government, half from the Bank for Development.	There are not many social housing buildings. The rent is very low, and the apartments very small (35-45m ²). The houses are built mostly in areas where ethnic Macedonians comprise the vast majority of the population. According to strategy documents, Roma should be especially supported. However, between 2017 and 2020, no social housing was distributed to Roma families.
Public subsidies towards affordable owner-occupied housing				
Buy a house, buy an apartment	People with low income, especially those under 35 years	Private developers, self-build homeowners	The government gives subsidized loans to buy a house, buy an apartment, or to upgrade existing homes.	The size of the subsidy depends, among other things, on monthly income. The loan must be repaid over a minimum of 20 years, and the dwelling cannot be sold before the loan is repaid.
Mortgage interest rate subsidization				
Mortgage finance from the EBRD	Homeowners	Private developers, self-build homeowners	The European Bank for Reconstruction and Development gives loans to local financial institutions to lend to private borrowers for housing purposes.	In a recent example, the EBRD loaned €3 million to Sparkasse Bank Makedonija.
Programmes supporting energy efficiency refurbishment				
Green Economy Financing Facility	Homeowners, private landlords	Private developers, self-build homeowners	The European Bank for Reconstruction and Development gives loans to local financial institutions as part of the Green Economy Financing Facility. The banks then issue loans for energy efficiency investments.	The loans can be used for insulation, new doors or windows with better insulation, boilers, heat pumps, solar water heaters, photovoltaic systems, lightning, ventilation, air conditioning, refrigerators/freezers, and hot water storage tanks.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Home Improvement loans	unclear	Private developers	The NGO Habitat for Humanity gives interest-free loans to improve homes.	The goal is to support renovating flats to make them safer and more energy efficient, and therefore decrease energy costs.
Programmes supporting vulnerable households with access to energy				
Electrification	Poor people	NA	The government encourages the electrification of heating and cooking using policy instruments such as GEFF loans.	Fuel wood is a widespread source of energy, since electricity is too expensive for many.
Annual Action Plan	Vulnerable groups and pensioners	NA	The government subsidises vulnerable groups. Funding comes in part from the EU.	Among other measures, the government pays for electricity subsidies and ad hoc cash transfers as short term protection against rising energy prices.
Other schemes for specific groups				
Legalising Roma Homes	Roma living in illegally built houses	Self-build homeowners	The NGO Habitat for Humanity gives zero interest loans to cover the expenses of legalising the homes of Roma in Prilep.	Habitat for Humanity works together with a local organisation, Roma SOS, to help legalise homes in a slum on the outskirts of Prilep. Legalising informal settlements inhabited by Roma is an official goal of North Macedonia, articulated in the Poznan Declaration from the Western Balkans on Roma Enlargement and the EU.

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Serbia

Zsuzsanna Földi

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Country Snapshot

- Housing in Serbia necessitates more than simple, out-of-the-box solutions, given the presence of illegal Roma settlements and the high number of illegal housing developments in general with no or limited access to utilities (sewage system, sometimes even running water). Housing proved to be a profitable investment in the past decades. However, due to obsolete housing legislation and weak local authorities, many illegal and semi-legal buildings were constructed without regard to the capacities of building plots and quality of new housing stock.
- Serbia has a massively privatized housing stock, with 87.3% being owner occupied, supplemented by a miniscule social rental (0.8%) and a somewhat bigger private rental (5.6%) sector. The remaining 6.2% fall into other categories or remain unidentified.
- In the past 10 years, there have since been significant steps in housing regulation and the development of strategic thinking. Based on the type of institution in charge of programme implementation, we can speak of national programs, programmes implemented by various institutions of the Republic, local self-government programmes, and programmes led by international organisations. However, the different housing programs implemented by the various actors have not been harmonised.
- Programs typically can be divided into two groups: (1) programmes aimed to provide housing for median and high-income people; and (2) programmes for vulnerable population groups.
- The new housing legislation carries contradictions. While it respects UN and EU regulations and strategies and the recommendations of rapporteur reviews, some recent laws promoting organized housing maintenance and sustainability (in financial respects) caused unintended consequences, such as forced evictions and violations of the human rights of vulnerable groups.
- The presence, influence, and contribution of international organisations (UN Habitat, EU IPA) in housing (regulations, strategic approach, financing) have been significant, especially regarding the housing of vulnerable groups. Pilot projects have been implemented as a result of these initiatives.

Table 1: Basic Data

Indicator	Values
Total conventional dwellings	3,613,352
With usual residents	2,625,711
Without usual residents	NA
Of which	
- Secondary residencies	
- Vacant	
Conventional dwellings per thousand inhabitants	540
Age breakdown of residential buildings	
- Pre-1919	2% (72,360)
- 1919-1945	6% (218,199)
- 1946-1960	10% (361,666)
- 1961-1980	33.7% (1,217,457)
- 1981-2000	23.7% (857,343)
- 2001 or later	17.8% (644,375)
- Not identified	6.7% (241,952)
Type of residential buildings	
- Multi-family	45%
- Single-family	54.9%
- Other	0.1%
- Not identified	NA
Tenure structure	
- Owner-occupied	87.3%
- Social rental	0.8%
- Private rental	5.6%
- Other	6%
- Not identified	0.2%
Greenhouse gas emissions for heating and cooling of the housing stock	NA
Percentage of population unable to keep their home adequately warm	
- Households at risk of poverty	29.1%
- Not at risk of poverty	4.5%
- Total	9.4%

Table 2: Quality and Affordable Housing: Relevant Concepts and Definitions

	Description
Definition(s) of intermediate/affordable housing	No official definition could be identified in any of the relevant documents for Serbia, however official strategy documents and laws use the term extensively.
Definition(s) of social housing	Social housing is “a state-supported mechanism for households that are unable to secure their own dwelling due to social, economic, or other reasons (Law on Social Housing (2009) article 2). Priority criteria (article 10) include: housing status, income, health status, disability, household size, and assets. The Law also gives precedence to several groups, with refugees, displaced persons, and Roma among them.” “The current National Social Housing Strategy recognizes social housing in a supportive environment as the form of housing support that is adequate and affordable for members of vulnerable target groups.”
Definition(s) of adequate housing	Adequate housing, according to the law (Art. 90), “is housing that fulfils conditions for: structure and size; existence of basic fittings; structural safety and security; weatherproofing; and basic housing sanitary conditions. These adequate housing criteria have a manifold role in ascertaining minimum conditions that the flat acquired for housing support needs must fulfil.”
Definition(s) of energy poverty	The Law on Energy Efficiency and Rational Use of Energy provides a definition of energy poverty: Article 3. (...) “17) energy poverty in the sense of this law is the result of a combination of low household income, large consumption of available income on energy, and insufficient energy efficiency” (translated from Serbian) The Integrated National Energy and Climate Plan of the Republic of Serbia for the Period 2030 With Projections up to 2050 (INECP) consistently uses the term “energy poverty” and even writes about the revision of the official definition: “The official definition adopted will be reviewed to ensure enhanced protection of energy poor households, while an action plan will be prepared for the targeted and coordinated confrontation of energy poverty.” Besides energy poverty, the term “energy poor household” is also widely used in the INECP.
Definition(s) of homelessness	Since 2011, the Republic Statistical Office has collected data on homelessness based on the following definition: • Primary homeless are “persons having neither permanent nor temporary address, persons living in the streets, parks, below bridges, etc.” • Secondary homeless are “persons living in makeshift facilities such as sheds, cellars, wagons and other improvised housing.” • Persons are “temporarily homeless” (defined as housing support beneficiary) who are “left without a home or whose housing conditions were significantly impaired due to structural instability of the building, or due to extreme weather or other incidents.”
Vulnerable groups identified in the context of housing policies	“Housing support beneficiaries” (supposedly vulnerable groups) refers to those who: • are “in a situation of housing need (homeless or without an adequate home)” • have an “income insufficient to enable themselves and their households to solve their housing needs in the market” (most probably the elderly, the Roma, the disabled, single parent families, etc.) Energy vulnerable customer is defined by Article 10. It states that “an energy vulnerable electricity or natural gas customer is a customer from the household category (families comprising one or several members) who lives in one residential unit with a single metering point where the consumption of electricity or natural gas is measured, and who consumes the maximum quantity of electricity or natural gas pursuant to the document under Paragraph 8 hereof, under the conditions prescribed by this Law (hereinafter: an energy vulnerable customer).” The status of an energy vulnerable customer is obtained on the basis of a decision issued by the body in charge of social issues. In the context of housing policies, vulnerable groups are susceptible to housing discrimination. According to the Law On The Amendments To The Law On The Prohibition Of Discrimination, Article 12: “Housing discrimination shall exist if access to housing support programmes is denied on account of personal characteristics of a person or group of persons, or the exercise of housing related rights is prevented, or if access to housing support programmes is preconditioned by meeting the requirements not set for other persons or groups, or if priority in the access to housing support programmes is unjustifiably given to another person or group of persons.”

Table 3: Housing Governance – Distribution of Competences Across Government Levels

Public entity	Areas of competence
Role of ministries in charge of housing at national level	
Ministry of Construction, Transport and Infrastructure of the Republic of Serbia	The Ministry's competence extends to road transport, roads, and traffic safety; railways and intermodal transport; air traffic; water transport and navigation safety; construction affairs, implementation of consolidated procedures, and legalization; spatial planning and urban development; housing and architectural policy, utilities, and energy efficiency; and international cooperation and European integration. The Ministry is also the co-organizer of the National Urban Forum (2022, 2024).
Department for Housing and Architectural Policies, Public Utilities, and Energy Efficiency	<i>*Absolutely NO information available on the website of the Department</i> Its main responsibility is the creation and coordination of legislative and strategic acts in the housing sector. The Ministry and the Department appear as the direct beneficiaries of international funding and as participants in programmes and projects financed by international sources.
Ministry of Construction, Transport and Infrastructure of the Republic of Serbia / Department (Sector) for Spatial and Urban planning	The Department for Spatial Planning and Department of Urban Development Planning are directly responsible for municipal level planning policy. Their documents contain no direct reference to housing policies but refer to urban planning in general, including housing.
Ministry for Human and Minority Rights and Social Dialogue	The Ministry for Human and Minority Rights and Social Dialogue in the Government of Serbia is also involved in housing programmes and projects targeting vulnerable groups.
Ministry Of Labour, Employment, Veterans and Social Affairs	The main task of the Ministry of Labour, Employment, Veterans and Social Affairs is social protection. The Ministry is indirectly involved in housing for the elderly, the handicapped, and other vulnerable groups.
Role of other public bodies involved at national level	
National Council of the Roma National Minority (Roma National Council)	The National Council is engaged in protection of the Roma minority, including housing provision in coalition with relevant ministries and the EU (EU SHAI Program).
Role of regional authorities	
Levels of authority	According to the current administrative-territorial organisation, only "two levels of administration are active in practice: the national and local level."
Role of local authorities	
Overview	Serbia can be characterized as a centralized state. However, local self-governments play an important role in ensuring adequate housing, particularly for the most vulnerable. Local authorities produce a local housing strategy. To enable them to do this, local authorities are provided with the Local Housing Strategy Development Guidelines by UN UNIOPS (EU SHAI). They implement housing projects in accordance with programmes adopted by the Government, and also in line with local housing strategies and action plans for their implementation. The various forms of housing support set up in the Law on Housing and Maintenance of Apartment Buildings (2016) are administered by local self-governments. Local self-governments can also decide on the necessity of eviction or relocation which is monitored like social inclusion measures after relocation. Additionally, according to the Law on Housing and maintenance of Apartment Buildings (2016) owners of apartments and separate portions of building are obliged to carry out activities aimed at building maintenance. Local self-government units are in charge of inspecting whether maintenance work is carried out. "The local self-government unit will adopt an act on the minimum sum for regular maintenance of buildings, an act on the fee amount to be paid in case of administration and an act on the minimum sum to be set aside for investment maintenance costs." The status of "energy vulnerable customer" may also be obtained on the basis of the request submitted to the local self-government unit. Building and occupancy permits are also issued by local self-government units.

Public entity	Areas of competence
Role of other actors	
Housing agencies	“Local level housing governance depends on the size of the local administrative unit.” Major cities and municipalities have local housing agencies, which are set up as independent organisations. They can be established at the discretion of local authorities. Their responsibilities include the creation, implementation, and monitoring of local housing policy, with a special interest in non-profit and social housing programmes.
National Mortgage Insurance Corporation	The National Mortgage Insurance Corporation was founded in 2004. The Corporation is a legal entity established by law and it is responsible to the Government of Republic of Serbia. It follows the model of the Canadian Corporation. “Through the National Mortgage Insurance Corporation, mortgage insurance can be acquired for housing loans, or loans to individuals for the purchase of apartments without state subsidies. Mortgage insurance can also be acquired for subsidized housing loans, in which the state provides loan funds for the borrower, often without an interest rate.”
National Housing Agency	The National Housing Agency was established by the Law on Social Housing in 2009. It is responsible for the organisation, financial and professional management, implementation, control, and monitoring of social housing programmes. Even though it is a national institution, it is not concerned with the dominant ‘market mediated’ housing sector.

Table 4: Housing Governance – Coordination Among Different Policy Areas

	Description
*The Republic of Serbia passed the Law on the Planning System in 2018, defining the form, content, and other characteristics of the country’s planning documents.	
Law on planning system of the Republic of Serbia (2018)	The planning system is here defined as a system for management of public medium-term strategic documentation for different sectors, all aimed at planning and providing planned measures. This text further sets out the classification of different types of planning documents and their contents. This includes the necessary participants, the principle of mutual harmonization of those planning documents, and the procedure for establishing and implementing public policies and obligation to report over the effective implementation of rules provided in planning documents. Several principles of public policy management are laid down in article 3. For concept and types of planning documents, see article 4. Autonomous Province Development Plans and Local Government Unit Development Plans are covered in articles 8 and 9.
Selected policy document(s) defining overarching goals and priorities for housing	
National Action Plan on Sustainable Housing and Urban Development	The National Action Plan was developed by the Serbian government with the support of UNECE and UN-Habitat (2015). It includes a comprehensive set of activities aiming at improving the quality and affordability of housing and at promoting sustainable urban development. It calls for at least three new laws, including a new Law on Housing, as well as the development of a nationwide urban development plan.
National Social Housing Strategy	The National Social Housing Strategy (Official Gazette of the RS, No. 13/12) provides for the development of the housing sector by: • strengthening legal, financial and institutional capacity for social housing; • increasing the range and diversity of the housing offer; • increasing the financial availability of housing to low- and middle-income households; • restoring confidence in residential tenancy in all forms of ownership; • setting standards for residential construction and improvement of the existing housing and establishing instruments to prevent and reduce homelessness; and • improving housing conditions of the people living in informal (substandard) settlements.

	Description
Long term building renovation strategy Republic of Serbia (2021)	The Long-Term Building Renovation Strategy for the Republic of Serbia aims to mobilize investment in the renovation of the national building stock. The goal was to create a long-term plan for renovating buildings to improve energy efficiency and reduce carbon emissions. The strategy includes milestones for the renovation of both residential and non-residential buildings (public and private). It provides a roadmap with measurable progress indicators and evidence-based estimates of expected energy savings.
Law on Housing and Maintenance of Apartment Buildings (2016)	The Law on Housing and Building Maintenance lays the foundation for the establishment of strategic, institutional, financial, and other housing policy development instruments in Serbia. The law includes provisions on sustainable development of housing; management, use, and maintenance of buildings; eviction and relocation procedures; housing support; and other issues pertaining to housing policy. The Law on Housing and Maintenance of Apartment Buildings aimed at introducing more order into housing and building policy. Among other questions, the Law addresses regulating “the rights and obligations of owners of separate portions of buildings, as well as the manner of managing, using, and maintaining buildings. It attempts to ensure consistent and proper application of the law, particularly related to maintenance.” By clearly differentiating between the different parts of a building the Law (2016) allows for differentiation between the responsibilities of owners of the separate parts. • The law prescribes that each building is to be managed by a building community comprised of owners of its separate parts. The community is to be recorded. • Buildings, or building communities, will be managed by a management committee and a manager. • It is obligatory for the owners of apartments and separate building parts to carry out activities aiming at building maintenance. • Local self-government units are in charge of inspecting if maintenance work is realized and sets the minimum sum for regular maintenance of buildings. • The management committee of each building community has decide on the amount to be paid for regular maintenance and investments. • Apartment owners need to understand their responsibilities, and see their obligation to maintain buildings they live in, including payment of expenses. The Law on Housing and Building Maintenance introduces a number of statutes relevant to the exercise of the Roma minority’s right to adequate housing, in particular housing support. The Law defines procedures for eviction and relocation to adequate accommodation, which is especially important to the exercise of the right to housing by Roma families living in substandard settlements. In sum, “while the Housing Law (of 1992) led to the privatization of almost the entire housing stock in Serbia, the Housing Law of 2016 made evictions the primary means for resolving legal issues related to real estate.”
Selected policy document(s) defining energy and environmental goals for housing	
Low Carbon Development Strategy of The Republic Of Serbia For The Period 2023-2030 With Projections Until 2050	The Law presents two measures concerning the improvement of energy efficiency and emissions in households. The measure called Improving thermal integrity of households aims to reduce heating and cooling needs, consequently reducing energy costs as well as investment costs in heating and cooling infrastructure. The key implementation entity for this measure is the Ministry of Construction, Transport and Infrastructure. The second measure is named Energy efficiency improvement of heating and cooling infrastructure and promotion of use of RES in households. Many single-family houses still predominantly use old, inefficient coal- and wood-fired boilers causing high CO₂ emissions, adversely affecting the health of citizens. The measure promotes efficient furnaces/boilers which reduce fuel consumption, while also decrease emissions. The key implementation entity for this measure is the Ministry of Mining and Energy.
Long-Term Strategy for Encouraging Investment in the Renovation of the National Buildings Fund of the Republic of Serbia until 2050	This strategy provides measures to support energy-efficient renovation of the building stock and to attain a specified renovation rate. These measures are intended for residential and non-residential buildings, both public and private. The policy measure will provide subsidies for the energy renovation of existing residential buildings. The design and provision of dedicated financial incentives facilitate more extensive energy renovation through the rehabilitation of building envelopes. The goal is to attain a high cost-effectiveness ratio and increase the share of funds contributed by owners.

	Description
Law on Energy Efficiency and Rational Use of Energy (LEERUE) 2021	The purpose of LEERUE is creating conditions for efficient energy use and improvement of energy efficiency, which contribute to energy savings and energy supply security, reducing environmental and climate change impact of the energy sector, sustainable use of natural and other resources, enhanced competitiveness of the economy and reduction of energy poverty.
Public Procurement Development Programme in the Republic of Serbia for the period 2019-2023	The Public Procurement Programme provides specific priorities for the public procurement system, taking into account the relevant EU strategy and focusing on green energy and social goals.
Selected policy document(s) defining strategy to tackle housing exclusion	
Law on the Prohibition of Discrimination, 2021 amendments	Article 27a introduced the prohibition of discrimination in the field of housing based on any grounds, including sex, gender, gender identity, and sexual orientation.
Law on Legalization of Facilities ("Official gazette of RS", no. 96/2015, 83/18, 81/20- Constitutional court decision, 1/2023- Constitutional court decision, and 62/2023	As it is estimated there are more than 2.5 million illegally-built facilities in the Republic of Serbia. The new Law on Legalization of Facilities is an attempt to mitigate the consequences for residents of these buildings. The intention of the legislation was not to solve the issue of illegally constructed buildings, nor did it change the terms or procedure for legalization. Rather, it expands the possibilities for allowing temporary infrastructure connections for unpermitted housing so that residents are not without necessary utilities.
Law on Social Housing	The Law on Social Housing sets conditions for the development of social housing. In Article 4 it requires local governments to: • "adopt a local housing strategy in accordance with the National Social Housing Strategy; • adopt social housing programmes in accordance with the local housing strategy and the National Social Housing Strategy; • allocate budgetary funds for local housing strategy implementation; • ensure the development of social housing by an appropriate land policy and spatial planning and development; • keep a register of apartments; • establish, independently or together with other interested local self-government units, a non-profit housing organization (housing agency) for the purpose of implementing the local housing strategy, implementing social housing programmes, and managing rental social housing, as well as carrying out other activities of public interest in the field of housing."
Selected policy document(s) establishing planning and land use paradigm	
Strategy for Sustainable Urban Development of the Republic of Serbia until 2030.	The Strategy for Sustainable Urban Development contains several elements relevant to housing. First is an analysis of the state of urban development across 7 urban development fields, including demographic change and housing. It also sets general goals for urban development, including the sustainable development of urban settlements. This is described as the improvement of economic, social, and cultural development; good urban spatial planning; protection of the environment and adaption to climate change; the improvement of social well-being, including quality life, population health, and security; affordable and high-quality housing preservation; and affirmation of architectural heritage and urban identity. Under the heading of social welfare, the strategy specifically includes proposals for improving quality and availability of social services, reducing the risk of poverty, meeting the housing needs of all citizens, and achieving social inclusion and demographic renewal of urban areas.
Law on Spatial Planning of the Republic of Serbia 2010-2020	The Law on Spatial Planning identifies Roma settlements as the most vulnerable settlement category, proposing models for their social and economic integration and ways to improve living conditions in Roma settlements. Spatial and urban planning, building land development and use, and structure construction are governed by the Law on Planning and Construction.

	Description
Other relevant strategic documents in specific policy areas	
Strategy for Social Inclusion of Roma (and Roma women) in the Republic of Serbia for the period 2022-2030.	The Strategy is based on existing strategic, legal, and institutional resources. Institutional resources for the preparation, implementation, monitoring, and evaluation of the Strategy are represented by the national Coordination Body for Improving the Position and Social Inclusion of Roma population. The chapter on housing defines Roma settlements as “spatial urban and non-urban (rural and suburban) units mostly populated by members of the Roma national minority, often seen also as places of spatial and social segregation of Roma.” The Strategy’s Objective 6 calls for improved housing conditions for the population of Roma nationality and proposes several measures to advance this goal. The measures aim: • to legalise buildings that meet basic living standards (Measure 6.1). • to improve substandard buildings to meet basic living standards (Measure 6.2). • to provide municipal infrastructure to substandard Roma settlements (Measure 6.3). • to address the housing needs of homeless persons, internally displaced persons and persons of the Roma nationality who must be relocated (Measure 6.4).
Declaration of Western Balkans Partners on Roma Integration within EU Enlargement Process	The Declaration was adopted by the Western Balkan heads of government, sets specific objectives as the minimum to be achieved before EU membership, and provides general guidelines on how to achieve these objectives. The Declaration sets out 6 objectives, one of which is Housing. It aims: • to legalize all settlements where Roma live wherever possible; and • to provide permanent, decent, affordable, and desegregated housing for Roma living in substandard settlements that cannot be legalised for justified reasons.

Table 5: Housing Policy Instruments for Quality and Affordable Housing

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Major housing allowance programmes				
Rent subsidy for housing units in any form of property (housing allowance)	Tenants in housing units in any form of property (public or private) are eligible for this type of housing support. For households to be eligible for housing allowance, rent may not exceed an amount calculated by formula and the surface area of the unit may not exceed a minimum defined as "adequate."	Local self-government units (LSGU) are in charge of the planning and implementation of social housing.	Housing allowance provides support to beneficiaries through down payment and/or financial assistance in paying a part of the rent or non-profit rent. The housing allowance approval procedure is defined by a decision of the LSGU competent authority (Art. 95 and 121).	"For households to be eligible for housing allowance: rent shall not exceed the highest non-profit amount calculated under the methodology from the Rulebook (Rulebook on the Uniform Methodology of Calculating Non-Profit Lease (Official Gazette of the RS, No. 90/2017), the surface area of the unit shall not exceed the surface area of adequate housing as defined in Art. 90. of the Law, and the housing support beneficiary shall have a contract with the owner of the unit."
Housing Provision (Art. 103) refers to provision of temporary accommodation	All persons listed by the Law as beneficiaries of housing support (Art. 89) are eligible for temporary accommodation until their long-term housing needs are resolved.	Local self-government units (LSGUs) are in charge of planning and implementation of social housing.	The funds for financing housing support are provided to the LSGU by the national government ministry. If the LSGU has not established a housing agency, nor is there a registered housing agency on the territory of that LSGU, then the LSGU allocates funds for financing housing support to a non-profit housing organization. Additional funding can come from international financial institutions.	Housing provision is allocated through an emergency procedure and not the procedure required for other forms of housing support. "This programme is especially relevant for the accommodation of homeless, temporarily homeless, persons living in structurally unsound buildings that pose a danger to human life and health, as well as domestic violence victims who left their family household and have no means to fulfil their housing needs independently."

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public and social rental housing programmes				
EU's Support to Social Housing and Inclusion in Serbia under the Instrument for Pre-accession Assistance (IPA)	EU housing support particularly targets groups belonging to vulnerable and at-risk-of-poverty populations, such as: • Roma; • disadvantaged women, in particular women victims of domestic violence; • youth in care or leaving care; • persons with disabilities; • and others who live in inadequate housing conditions.	The European Union's Support to Social Housing and Active Inclusion Programme (EU SHAI) is the main provider, with beneficiaries including: • Ministry of Construction, Transport and Infrastructure • Ministry of Labour, Employment, Veteran and Social Affairs • Ministry of Human and Minority Rights and Social Dialogue Implementation is done through UNOPS – the United Nations Office for Project Service.	Funding is allocated in the Instrument for Pre-accession Assistance (IPA) and executed by the United Nations Office for Project Services (UNOPS). The EU Contribution is €27 million for the implementation period from December 2019 - February 2025. The funding directly goes to municipalities, who then allocate the social housing units. Social housing and active inclusion projects have been implemented in the following cities and municipalities: Čačak, Ljubovija, Svilajnac, Topola, Pančevo, Loznica, Šabac, Kula, Vrnjačka Banja, Žagubica, Raška, Koceljeva, Vladičin Han, Sombor, Piroć, Bujanovac, Opovo, Valjevo, and Žabalj. These projects should provide housing solutions and complementary active inclusion measures for 381 families belonging to the Program's target groups.	These projects should provide housing solutions and complementary active inclusion measures for 381 families belonging to the Program's target groups. "In addition to providing housing, the programme's aims to strengthen capacity building for institutions, authorities, or organisations ensuring housing and active inclusion services. It also improves gender-responsive planning and implementation of housing programmes and relevant support services."
Leasing publicly owned property under non-profit conditions (non-profit lease)	"Homeless persons and persons with a household income under 1.2x the average salary (before taxes and contributions) in the LSGU shall be eligible for this type of housing support. Persons without adequate housing and/or persons living in extremely disadvantaged conditions (structurally unstable or overcrowded buildings, with uncertain legal status, etc.) are also eligible. Tenants are also eligible when relocation to another housing unit is the only option."	Local self-government units are in charge of planning and implementation of social housing. Housing for this type of support can be secured through construction (usually the most expensive option) or through acquisition of units on the market.	The funds for financing housing support are transferred to the LSGU by the national government ministry. If the LSGU has not established a housing agency, nor is there a registered housing agency on the territory of that LSGU, then the LSGU allocates funds for financing housing support to a non-profit housing organization. Additional funding can come from international financial institutions.	The LSGU competent authority allocates housing to person(s) who apply to the public call and fulfil all requirements. Non-profit rent is calculated on a yearly basis. The calculation method is determined in the Rulebook on the Uniform Methodology of Calculating Non-Profit Lease. The tenant and/or housing support beneficiary pays the rent under the conditions and in a manner set out in the Non-Profit Lease Contract.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Public subsidies towards affordable owner-occupied housing				
Acquisition of property rights over a flat or family house through acquisition of the flat or family house under non-profit conditions.	Homeless persons and persons with a household income under 1.5 times the average salary (before taxes and contributions) in the LSGU are eligible for this type of housing support.	This programme is administered by the LSGU competent authority allocating housing.	The funds for financing housing support are transferred to the LSGU by the national government ministry. If the LSGU has not established a housing agency, nor is there a registered housing agency on the territory of that LSGU, then the LSGU allocates funds for financing housing support to a non-profit housing organization. Additional funding can come from international financial institutions.	"The Law stipulates the manner of ascertaining the sales price of the flat and house (Art. 97), real estate purchase conditions and/or instalment plan and safeguards in case the housing support beneficiary does not pay three consecutive instalments (Art. 98). The flat or family house purchased under non-profit conditions may not be sold for five years from the date of sale (Art. 100)."
Acquisition of property rights over a flat or family house through allocation without compensation	This form of support is available to homeless persons with a household income under 1.2 times the average salary (before taxes and contributions) in the LSGU. There is no minimum income limit to access this type of support.	The LSGU competent authority allocating housing	The funds for financing housing support are transferred to the LSGU by the national government ministry. If the LSGU has not established a housing agency, nor is there a registered housing agency on the territory of that LSGU, then the LSGU allocates funds for financing housing support to a non-profit housing organization. Additional funding can come from international financial institutions.	"The Law sets out the price of real estate that is allocated without compensation (Art. 99). A flat or family house acquired by way of allocation may not be sold for ten years from the date of acquisition of ownership rights over that real estate (Art. 100)."
Mortgage interest rate subsidization				
Mortgage insurance	Mortgage insurance is available to households and individuals for purchasing of apartments without state subsidies as well as for subsidized housing loans.	National mortgage insurance corporation	The state provides loan funds for the borrower, often without an interest rate.	
Programmes supporting energy efficiency refurbishment				
Subsidies For Energy Vulnerable Households	Vulnerable households	To benefit from this energy discount, citizens should apply to the local self-government where they live, which will then decide on their eligibility based on the Decree on energy vulnerable consumers.	This is EU funding provided in the new Energy Support Package. From the first €500 million package of EU budget support, Serbia will receive €165 million directly, the biggest share among the Western Balkans partners.	These funds can be used to reduce bills for electricity, thermal energy, and gas for citizens of Serbia. The programme is partially subsidised by the EU support package for Serbia. "The EU provides grants to Serbia in order to secure continuously lower energy prices for the most vulnerable families." As a result, in 2023, more than 190,000 households were able to realise the right to benefits, which is a three-fold increase on previous results.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Programmes supporting home improvements/adaptation				
Improvement of housing conditions (Art. 101)	“Homeless persons and persons earning less than half average salary (before taxes and contributions) in the LSGU shall be eligible for this type of housing support, with the limit raised for each additional household member. Owners of a flat or family house can also benefit from this type of housing support regardless of their income level if a part of the housing unit is leased to a person entitled to housing support in accordance with the Law.”	The LSGU competent authority allocating housing	The funds for financing housing support are transferred to the LSGU by the national government ministry. If the LSGU has not established a housing agency, nor is there a registered housing agency on the territory of that LSGU, then the LSGU allocates funds for financing housing support to a non-profit housing organization. Additional funding can come from international financial institutions.	This programme allocates construction material and/or professional support for refurbishment, adaptation, reconstruction, or extension of a flat or family house When housing support is used to improve the energy efficiency of a flat or home, the income limit rises to 0.7 times the average salary.
Programmes supporting vulnerable households with access to energy				
Regional Housing Programme in Serbia	Based on the Sarajevo Declaration Process, the RHP aims to find sustainable housing solutions for those who became refugees and displaced persons as a result of the armed conflicts in the former Yugoslavia during the 1990s. It includes delivering building material to the most vulnerable refugee households. The RHP in Serbia is expected to provide sustainable housing solutions to a total of 16,780 households.	Under the Regional Housing Programme (RHP), 6,327 housing units have been built, purchased, or reconstructed in Serbia so far. In total, the units accommodate around 19,000 people. The European Union is the programme's largest donor. Additional donors include the United States, Germany, Italy, Norway, Switzerland, Denmark, Turkey, Luxembourg, Cyprus, Romania, the Czech Republic, Slovakia, and Hungary.	The programme is financially supported by numerous international stakeholders, first and foremost the European Union and the USA. The UNHCR and the OSCE monitor the selection process for beneficiaries, as well as the sustainability and security of the provided solutions. Until 2023, the total cost of housing projects was €162.9 million of which €132.6 million was in grant funds and €30.3 million was the national contribution of Serbia.	The RHP is a joint initiative of the Republic of Serbia, Bosnia and Herzegovina, Montenegro, and the Republic of Croatia. It aims to provide housing for 27,000 vulnerable refugee families (around 74,000 people) in the region. Out of this number, 16,780 families (around 45,000 people) are in Serbia. The lead institution is the Commissariat for Refugees and Migration of the Republic of Serbia. The project implementation unit is the Public Sector Projects Implementation Unit Ltd. Belgrade. Through the programme, 8 projects have been delivered, providing 7495 housing units. This has been achieved through: • purchase of apartments, • provision of village houses, • construction of apartments, • provision of building material, and • construction of pre-fabricated houses.

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Other schemes for specific groups				
Assistance to Legalize a Flat or Family House (Article 102)	Owners of illegally constructed flats or houses with income less than half the average salary (before taxes and contributions) in the LSGU is eligible for this type of housing support. The income limit is increased for each additional household member. Certain restrictions apply regarding the property status of beneficiaries and household members to be eligible for assistance for the legalization of the flat or family house.	The LSGU competent authority allocating housing	The funds for financing housing support are transferred to the LSGU by the national government ministry. If the LSGU has not established a housing agency, nor is there a registered housing agency on the territory of that LSGU, then the LSGU allocates funds for financing housing support to a non-profit housing organization. Additional funding can come from international financial institutions.	This form of housing support can be used to obtain assistance for the development of technical and land surveying documentation for the legalization of a flat or family house. Certain categories of beneficiaries can access additional support, such as a waiver of legalization fees.
IPA 2016 - The project "EU Support to Roma Inclusion - Strengthening local communities towards Roma inclusion"	The programme is targeted at local governments. Within Component 3, a methodological approach has been designed to improve the legalisation of substandard Roma settlements in the Republic of Serbia, which is being actively piloted in 10 local self-government units.	The programme is funded by IPA 2016 and the funds are managed by the EUD to the Republic of Serbia. The beneficiary is the Ministry of Labour, Employment, Veteran and Social Affairs. The implementing partner is the Standing Conference of Towns and Municipalities.	NA	NA

Name of the instrument	Target groups	Providers involved	Public funding/financing mechanism	Details on allocation and type of contract
Grants to Provide Technical Support to LGUs in Developing or Revising Local Housing Strategies (Serbia)	The grants are available to local governments units for housing (LGUs). The aim of the public call is to improve the capacity of up to 30 local self-government units for the development or revision of local housing strategies and action plans.	The European Union and the United Nations Office for Project Services (UNOPS) provide funding within the programme "Support to EU Social Housing and Active Inclusion."	NA	The programme's specific objective is to enhance the capacity of up to 30 LSGs to develop or revise local housing strategies and action plans in accordance with the Law on Housing and Maintenance of Buildings. "In order to be eligible for support, the applicant must be a local self-government on the territory of Serbia – either a city or municipality. In cases where the local self-government has city status, only the city is the eligible applicant. There are further eligibility criteria. The applicant must: • provide a Letter of Commitment, • prepare and pass an official LSG Decision to develop/revise a Local Housing Strategy, and • form a working group for local housing strategy development/revision."

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