



TACKLING THE HOUSING CRISIS IN EUROPE

PROGRESSIVE IDEAS FOR AFFORDABLE AND SUSTAINABLE HOUSING POLICIES

ABSTRACT

Housing is a fundamental right under threat. Housing unaffordability is systemic and structural, with rents and prices outpacing incomes across Europe. 8.8% of EU households spend over 40% of their income on housing, and at least 1,280,000 people are homeless. Systemic drivers include financialisation, market speculation, commodification of housing and opaque global real estate capital flows, combined with weakened public powers to regulate corporate interests at all levels of government.

The housing crisis must be tackled on three critical fronts: addressing the chronic lack of public and affordable housing, reducing energy poverty as part of the green transition, and regulating short-term rentals. With this policy brief, we present priorities for a progressive European response, illustrated by three country case studies (Finland, Greece, and the Republic of North Macedonia).

There is a unique opportunity for action, as housing has risen to the top of the EU's political agenda, with a concrete mission to establish a European Affordable Housing Plan and expand resources and financing mechanisms. However, the success of this effort will largely depend on the principles and preconditions guiding its implementation, moving beyond the mere fuelling of market-led initiatives towards the creation of socially just and equitable housing systems across Europe.



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1. INTRODUCTION

A fundamental right under threat

Housing is a fundamental right under threat. The housing crisis in Europe is structural, systemic and manifesting in diverse national and local forms. 8.8% of the EU population spent 40% or more of their household disposable income on housing in 2023, with the most severely affected countries including Greece (28.9%), Germany (12%) and Denmark (14.6%).¹ Between 2010 and 2025, house prices in the EU rose, on average, by 57.9% and rents by 27.8%,² driven by investment-friendly policies and the expansion of short-term rentals (STRs) removing housing from the market, with pressures on prices exacerbated by the energy crisis. 93.3 million people in the EU (21.0% of the population) were at risk of poverty or social exclusion in 2024.³ There are at least 1,280,000 homeless people sleeping rough or in emergency accommodation across EU member states.⁴

While housing affordability is framed as the main expression of the housing crisis, housing-related problems, as well as their causes and solutions, are multi-dimensional and unequally distributed among social groups and regions.

The need for European action

The debate over what should be done at the European level is intense. For the first time, housing has been explicitly assigned to the EU Commissioner for Energy and Housing, with a mandate that includes delivering the first European Plan for Affordable Housing by the end of 2025 and in tandem with intensified institutional and policy attention granted to the issue.⁵ In October 2025, the question of housing was addressed by the European Council, for the first time ever.⁶

Despite the wide diversity of housing systems and policy traditions across member states – the main reason for maintaining a subsidiary role of EU policies on housing and social matters – the current

challenges surpass the capacities and competences of individual member states, regions or cities, and call for coordinated, multi-level action.

The internationalisation of housing markets, which intensifies financialisation, real-estate speculation and the commodification of housing, combined with the weakening of state and EU powers over corporate interests and geopolitical pressures, are key drivers of the current unaffordability crisis and inflation, exposing the limits of existing policies and mechanisms of intervention. Moreover, real-estate markets and capital flows remain highly opaque, posing a major barrier to effective policy design, implementation and monitoring.

Issues such as mitigating the impact of the corporate platform economy and international tourism on local economies and communities, covering the excessive cost required for the green transition of an ageing housing stock often belonging to poor homeowners, as well as increasing social and affordable housing supply, and particularly public housing, after decades of systematic roll-back of the state in housing, are of critical importance for addressing the crisis, and re-orienting European societies towards a fairer housing future.

More worryingly, the broad acknowledgment that housing should become a top priority in European politics comes at a critical moment, with growing resources diverted to military spending and security policies. Much needed funding instruments and surpluses risk being funnelled away from social investment. Combined with the EU's structural weakness in guaranteeing universal housing rights, these trends place the future of the European welfare state under serious strain, moving it further away from the principles upheld by the European pillar of social rights.

Concerns are growing that channelling resources without a coherent long-term strategy risks reinforcing the problem – enriching the private sector without delivering real social benefit – unless paired with structural measures to tackle the roots of housing inequality.⁷ The public consultation on the European Affordable Housing Plan⁸ reveals

a clear divide: cities, regions, non-governmental organisations and tenant organisations call for stronger public intervention, an expansion of social and public housing, and tighter regulation of STRs and speculative investment, while private developers, investors and parts of the financial sector emphasise market-driven solutions, public-private partnerships and regulatory flexibility.

What is ultimately at stake is whether housing is treated as a fundamental right and social good or primarily as an economic asset and vehicle for speculation.⁹

This policy brief focuses on three fields that capture some of the most critical decision points in the current debate:

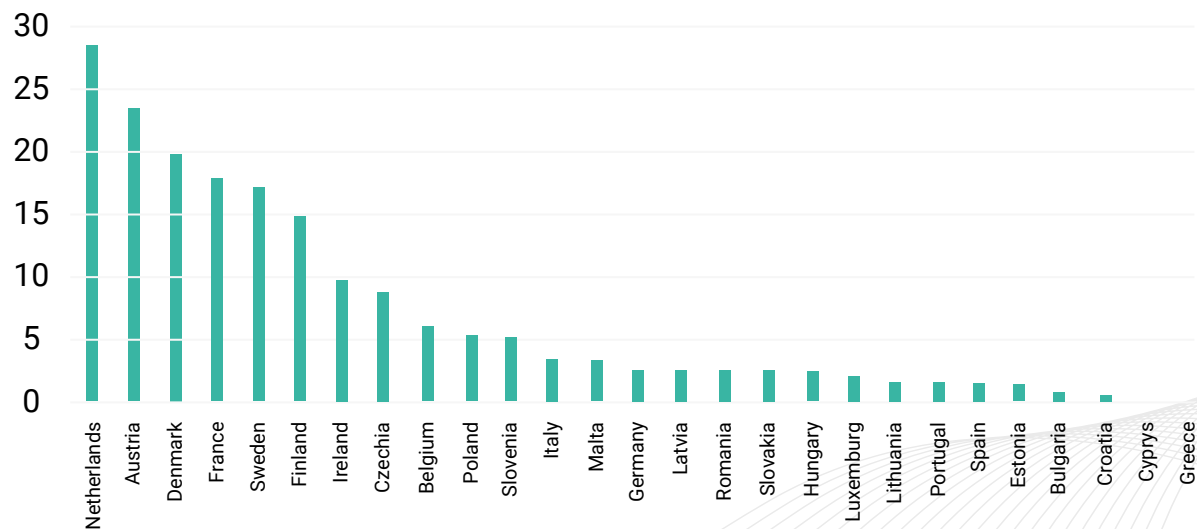
- **The lack of social and affordable housing**, prioritising the creation of public and socially controlled housing, which stands out in the consultation as the only structural and durable response to the housing crisis, ensuring affordability is guaranteed in the long term rather than left to market volatility.

- **Energy poverty** in the context of the green transition and decarbonisation of the building sector, which exposes the unequal distribution of investment and the danger that climate policies may accelerate rather than reduce social inequalities if not designed with affordability at their core.
- **STRs** and the touristification of housing, which have become a visible driver of displacement and rent inflation, illustrating how residential property is increasingly treated as a speculative commodity rather than a social good.

2. LACK OF SOCIAL AND AFFORDABLE HOUSING

The lack of social and affordable housing is hampering individual life chances, labour mobility and educational opportunity; hurting economic growth and social cohesion; and exacerbating homelessness. As noted by the European Economic and Social Committee (EESC) and the Committee of Regions (COR), there has been a market failure in housing, which requires structural interventions.¹⁰ EU countries have deprioritised social and affordable housing, marked by a dual trend of shrinking

Figure 1. Share of total stock of social and public rental housing in EU countries.



Source: State of Housing Report 2025.

investment and steady sales (e.g., right-to-buy schemes¹¹), despite studies showing investment in social and affordable housing pays high socio-economic dividends.¹²

Public investment in housing development has shrunk from 0.17% of GDP in 2001 to 0.06% of GDP in 2018, on average, across OECD countries, while demand for social housing has steadily increased.

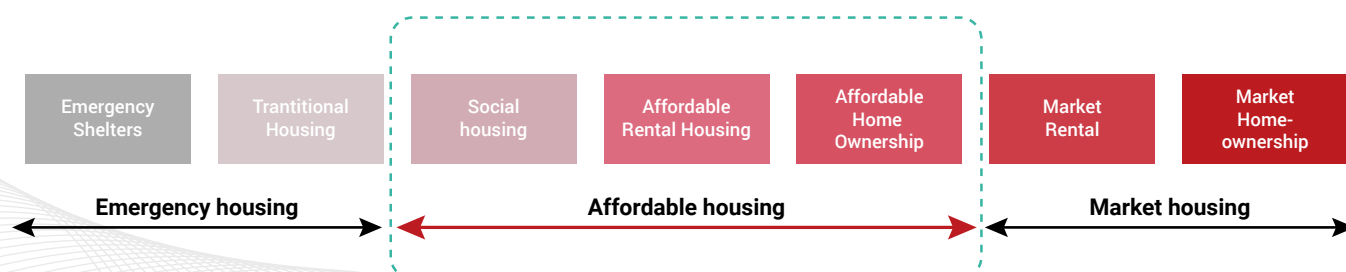
A variety of approaches are implemented across the EU, in terms of tenures, providers, beneficiaries and funding arrangements. While some countries like Austria and the Netherlands adopt broad social housing definitions, serving middle-income groups, others restrict access to the most disadvantaged, creating vastly different housing systems. Public and social housing stock shows significant variation both between countries and between cities within the same country. The average share of socially regulated housing stock in OECD countries is 7.8% (OECD Affordable Housing Database, indicator HM1.3 Housing tenure, 2022), but reaches 34% in the Netherlands, 23.6% in Austria, 14% in France and 2.4% in Italy (Figure 1). This sector does not exist at all in Greece (OECD, PH4.2, Social rental stock).

The general term “social housing” is often used as a shortcut to refer to a range of different schemes, even within a single country. It is possible to identify core elements, of which the main ones are affordability – sustained through various subsidies and regulations¹³ – the existence of rules for the allocation of dwellings (i.e., allocation by administrative means, as opposed to market mechanisms), as well as their provision by the public and third sector, with a wide range of housing providers – public, non-profit, limited-profit or cooperative, operating under varied frameworks.

The term “affordable housing” is used to refer to a range of types of housing provision (Figure 2), which is usually broader than social housing – the focus being on the outcomes, in terms of affordability for end-users, rather than on the specific framework and regulation around it (for a summary of the debates, see the OECD report¹⁴). The definition and measurement of “affordability” remains scientifically and politically contested, making the provision of affordable housing corresponding to the actual needs and capacities of diverse populations a major challenge of the EU plan.¹⁵

The lack of common EU definitions establishing standardised denominators for “social” and

Figure 2. Affordable housing VS. Emergency and Market housing



Source: EU Urban Agenda.

“affordable” housing is contributing to significant policy challenges across member states in terms of achieving common targets for alleviating housing stress and exclusion. The controversy reflects a fundamental question: should the EU respect national diversity at the cost of ambiguity, or define affordability to ensure public funds and allocation mechanisms genuinely deliver social outcomes?¹⁶

Within this ambiguity, concerns have been raised that channelling resources without a long-term strategic focus on structural solutions, such as strengthening public intervention, expanding the stock of public and social housing, and curbing speculative investment in housing, will exacerbate the problem by creating profit opportunities for the private sector without a corresponding social benefit.¹⁷

There are also issues related to over-investment in new construction at the expense of reusing existing stock and applying regulatory tools to control markets and speculative exploitation of housing (price controls, resale limits, restrictions on non-residential uses etc.). The technological fix of interventions in building energy upgrades can raise costs and exclude segments of the populations with less opportunities of access.¹⁸

Local authorities demand the empowerment of local actors in delivering and monitoring affordable and social housing provision.¹⁹ Furthermore, cities report that existing EU funding systems are difficult to navigate, with funding volumes being inadequate and administrative complexity preventing meaningful investment.²⁰

Financialisation pressures intensify these dilemmas.²¹ Housing increasingly becomes a commodity rather than a basic social good. The managed real estate market is now worth over 11 trillion dollars,²² and in 2021, \$478 billion of total investments were observed in residential homes globally.²³ A massive number of residential real estate assets in value are held by institutional investors globally, with European markets experiencing rapid expansion of corporate landlordism and STR platforms, affecting rents.²⁴ Data from the European Public Real Estate Association shows that non-

listed (private equity) funds owned 30% of the €2.7 trillion real estate assets in the EU27.²⁵ None of the EU countries can properly solve the housing crisis alone, simply because property financialisation, which fosters, channels and extracts real estate value, is stimulated at the European level.²⁶

EU policy context: Social and affordable housing

The first **European Affordable Housing Plan** is expected to focus explicitly on addressing the lack of affordable housing across Europe. The priority axes²⁷ identified for the plan and relevant strategies²⁸ to address structural drivers and unlock public and private investment for affordable and sustainable housing include:

- Establishing a pan-European investment platform to channel large-scale financing.
- Doubling cohesion policy investments and injecting liquidity into the housing market.
- Revising state aid rules to allow easier national support for affordable housing.
- Developing a European Strategy for Housing Construction to expand supply and scale up innovation.
- Helping cities and regions reuse empty or underused buildings for housing.
- Tackling systemic issues linked to STRs and housing speculation.

Current efforts emphasise increasing supply through faster, cheaper construction; more funding and less bureaucracy.²⁹ €7.5 billion was planned for housing in cohesion policy programmes for 2021-2027, mainly supporting energy efficiency. The Recovery and Resilience Facility supports reforms potentially creating 147,000 new or renovated dwellings but demonstrating varying degrees of uptake across EU member states. The European Investment Bank (EIB) committed to doubling housing sector funding, with planned investments of around €10 billion over the next two years.³⁰

Policy recommendations

To address the lack of social and affordable housing, policies should focus on **supply, regulation and a rights-based approach**.

Increase social and affordable housing supply

- Socialise existing housing stock and commit to the expansion of public, social and cooperative housing production as the primary policy response to market failures.³¹
- Develop strategic planning for the better use of existing stock (socialisation, upgrade, reuse), densification and not urban expansion, and new constructions only where necessary.
- Reverse the dismantling and privatisation of social housing and expand affordable housing stock under public purview with clear social impact goals.

Regulate housing markets and financialisation

- Establish controls on rent and speculation.
- Regulate financialisation through limits on corporate ownership, anti-speculation taxes and restrictions on STRs.
- Support EU member states with toolboxes to curb rent increases through Europe-wide rent-control frameworks, including statutory rent caps and targeted measures for vacant homes (e.g. taxes, incentives).³²

Establish a common framework and safeguards for affordable housing

- A common frame of understanding and measuring housing affordability: while adopting a EU-wide common definition for affordable housing might create further problems on national level, introducing common mandatory terms/conditionalities and an assessment of social goals is imperative.
- Include mandatory social impact analyses in the Affordable Housing Plan to assess whether EU policies and regulations contribute to housing financialisation and prevent 'social washing' where investments claim social benefits without delivering.
- Operationalise social taxonomy with special provisions on housing and a clear regulatory regime for institutional investors (Platform on Sustainable Finance, Final Report on Social Taxonomy, February 2022).
- Revise services of general economic interest (SGEI) and state aid rules to enable broader social and other forms of affordable housing provision serving wider communities; while preventing their use to promote new profit-driven housing models. reclassify social housing as social services of general interest.

Strengthen funding, governance and local capacity

- Empower public, cooperative and non-profit housing providers, especially in regions where they are weak or non-existent, as core actors through preferential access to land, financing and regulatory support.
- Ensure funding reaches public, local, cooperative and non-profit providers ringfencing policies for social housing spending.³³
- Develop direct EU-local government engagement mechanisms for housing finance, bolstered by a significant housing fund at the EU level, bypassing complex national intermediaries, among other things, providing for linked conditionalities in large-scale funding schemes (e.g., Social

Climate Fund). In this vein, strengthen ERDF and ESF+ to support affordable and social housing investments targeted at non-market local actors and ensure similar objectives and funding measures in the post-2027 EU Multiannual Financial Framework..

- Ensure that housing investment is excluded from deficit calculations under the Stability and Growth Pact.³⁴

Enforce the right to housing and tenant protection

- Ensure the mainstreaming of housing goals across sectoral funding instruments to contribute to social and affordable housing delivery.
- Ensure the workability of social and affordable housing systems through (1) progressive enforcement of the right to adequate housing as a fundamental right through binding European and national legislation; (2) a comprehensive tenants' protection framework with enforceable rights against unreasonable rent increases, illegal evictions and predatory leases; and (3) robust market regulation, including statutory rent caps, price controls and mechanisms to curb speculation and financialisation.
- Ensure funding improves housing access for the most vulnerable (e.g. through Housing First thresholds), including precarious youth, older people, and groups facing housing exclusion.

3. ENERGY POVERTY

Energy poverty arises when households cannot access essential energy services – heating, cooling, lighting or power for appliances – at an affordable cost without compromising their wellbeing. It results from the intersection of low and stagnant household income, high unemployment and precarious employment conditions, high and volatile energy prices, and inefficient housing stock and appliances. The phenomenon has severe social consequences, undermining health, education and wellbeing, and it disproportionately affects vulnerable groups, such as women, older people, children and low-income tenants. Across the EU, marginalised communities,

such as the Roma, are particularly affected, as they often live in poor-quality, overcrowded or informal housing without secure tenure, facing compounded barriers to accessing subsidies or renovation programmes.³⁵ The European Parliament's report shows that energy poverty intersects with gender, income and geography, amplifying inequality across member states.³⁶ Women are particularly affected, as lower average incomes, longer life expectancy and disproportionate responsibility for unpaid care work increase their exposure to inadequate heating and cooling conditions.³⁷

Moreover, energy poverty can force households to turn to unsafe and polluting energy sources. In recent years, the EU has also recognised “summer energy poverty”, reflecting the inability to keep homes cool during increasingly frequent and intense heatwaves.³⁸

Since there is no single EU-wide definition, measurement relies on indicators recommended by the Commission.³⁹ These include four main categories: (1) expenditure-based indicators; (2) self-reported measures; (3) direct measurements of housing conditions; and (4) indirect indicators. This framework allows member states flexibility to adapt to national contexts while ensuring comparability and visibility of the issue at the EU level.

Despite progress at the EU level, several gaps hinder effective responses to energy poverty. Current policies often prioritise high-tech solutions, such as heat pumps and smart systems, which remain inaccessible to low-income households and are unsuitable for ageing housing stock without deep renovation.⁴⁰ EU and national frameworks insufficiently account for geographical disparities, as heating needs dominate in northern regions while heat stress is critical in the south.⁴¹ Data and monitoring remain fragmented, with inconsistent indicators and limited capacity at the local level, making it difficult to identify and target the most vulnerable households.⁴² These gaps are especially visible for marginalised groups, whose energy poverty often remains invisible in official statistics and insufficiently addressed in mainstream policy responses. Moreover, funding instruments

frequently fail to reach those most in need, as complex procedures, co-financing requirements and weak conditionalities allow resources to drift toward middle- and upper-income groups.⁴³ Short-term subsidies cushion shocks but do not deliver structural change.⁴⁴ Governance fragmentation across ministries and levels of government slows delivery and weakens accountability.⁴⁵

Overall, what is stressed in the debate is that, without safeguards, the green transition risks exacerbating inequality, through “renoviction”, post-renovation rent hikes and the exclusion of low-income households from renewable energy opportunities.⁴⁶

Furthermore, municipalities and local actors play a pivotal role in tackling energy poverty, as they are closest to affected households and can tailor interventions to specific social and housing contexts. Across Europe innovative approaches have emerged: one-stop shops provide households with integrated advice on renovation, financing and social support; revolving funds and municipal grant schemes enable low-income families to access upfront capital for efficiency upgrades; and community-based initiatives, such as energy cooperatives, foster collective action and lower costs. Evaluations show that programmes combining technical and social support are most effective, while untargeted subsidies often fail to reach vulnerable groups and can deepen inequalities.⁴⁷ The effectiveness of local responses depends heavily on municipal capacity and the ability to channel EU and national funding directly to those most in need.

EU policy context: Energy poverty

The EU has progressively integrated energy poverty into its climate, energy and social agendas. While there is no single EU-wide definition, several key initiatives and legislative frameworks provide a policy backbone for action with the Clean Energy for All Europeans package (2019), obliging member states to report on energy poverty in their national energy and climate plans. Subsequent milestones include:

- **Commission Recommendation (EU) 2023/2407 on Energy Poverty**, providing a framework for identifying and addressing energy poverty, including the use of indicators;
- the **Energy Efficiency Directive** (2023 recast) and the **Energy Performance of Buildings Directive** (2024 revision), which require member states to prioritise energy-poor and vulnerable households in renovation strategies;
- the **Renovation Wave Strategy** (2020), which aims to double renovation rates and targets the worst-performing buildings, with an emphasis on affordability;
- the **Social Climate Fund**, which is designed to mitigate the distributional effects of carbon pricing on households and small businesses; and
- the **Energy Poverty Advisory Hub** (EPAH), offering guidance, indicators and technical assistance to policymakers and local authorities.

Policy recommendations

To align the fight against energy poverty with EU climate and housing goals, policies should embed equity, participation and resilience.

Integrated approaches and resilience

- Tackle energy poverty through coordinated social, housing, energy and environmental policies.
- Recognise that energy poverty is linked to fossil fuel dependence and the climate crisis.
- Transition towards sustainable housing must go beyond energy upgrades to revitalise communities, strengthen local resilience and ensure that environmental goals translate into social and territorial benefits.
- Embed housing affordability, energy efficiency and climate resilience in a single framework to cut emissions while protecting vulnerable groups.

Targeted deep renovation with social safeguards

- Prioritise deep renovation of the worst-performing homes occupied by energy-poor households, explicitly addressing gender and intersectional discrimination..
- Apply binding conditionalities to prevent “renoviction” and ensure renovated dwellings remain affordable. Introduce rent caps or protection against post-upgrade rent hikes.
- In the context of the ongoing evaluation of the EU public procurement directives and in line with the Renovation Wave Strategy and the EU Guidance on Socially Responsible Public Procurement, finance renovation programmes through EU funds and national schemes should include mandatory social and environmental criteria, promote quality employment, and uphold tenants’ rights in line with international human rights standards.⁴⁸

Fair and accessible funding

- Guarantee that EU and national funds prioritise low-income households, with simplified access and upfront grants rather than loans.
- Direct investments into expanding and upgrading the affordable housing stock, ensuring resources do not drift toward middle- and higher-income groups.
- Under the proposal for the next EU Multiannual Financial Framework (MFF 2028-2034), funding streams and national partnership plans should explicitly integrate affordable and energy-efficient housing as part of the EU’s green and social transition.
- In the context of the ongoing debate on the future of Cohesion Policy, which reinforces the need to preserve its social and territorial cohesion mission, ensure that cohesion funds remain a key vehicle for reducing regional disparities and support local renovation and housing programmes targeting vulnerable households.
- Ensure greater flexibility within the MFF and cohesion frameworks to enable more resources to be channelled directly to municipalities and social providers, enhancing the capacity of local actors to deliver inclusive, people-centred solutions.

Energy democracy and context-sensitive solutions

- Support community-led initiatives and cooperative energy solutions that empower citizens, municipalities and local providers, such as energy cooperatives and neighbourhood projects that reduce energy costs, foster ownership and participation, and strengthen local economies, as key drivers of a fair energy transition.
- Design measures flexibly to address both heating and cooling needs, reflecting regional disparities and the growing impact of climate change.

- Consider demographic, climatic and socio-economic differences, ensuring that no community is left behind in the transition towards resilient, low-carbon housing.

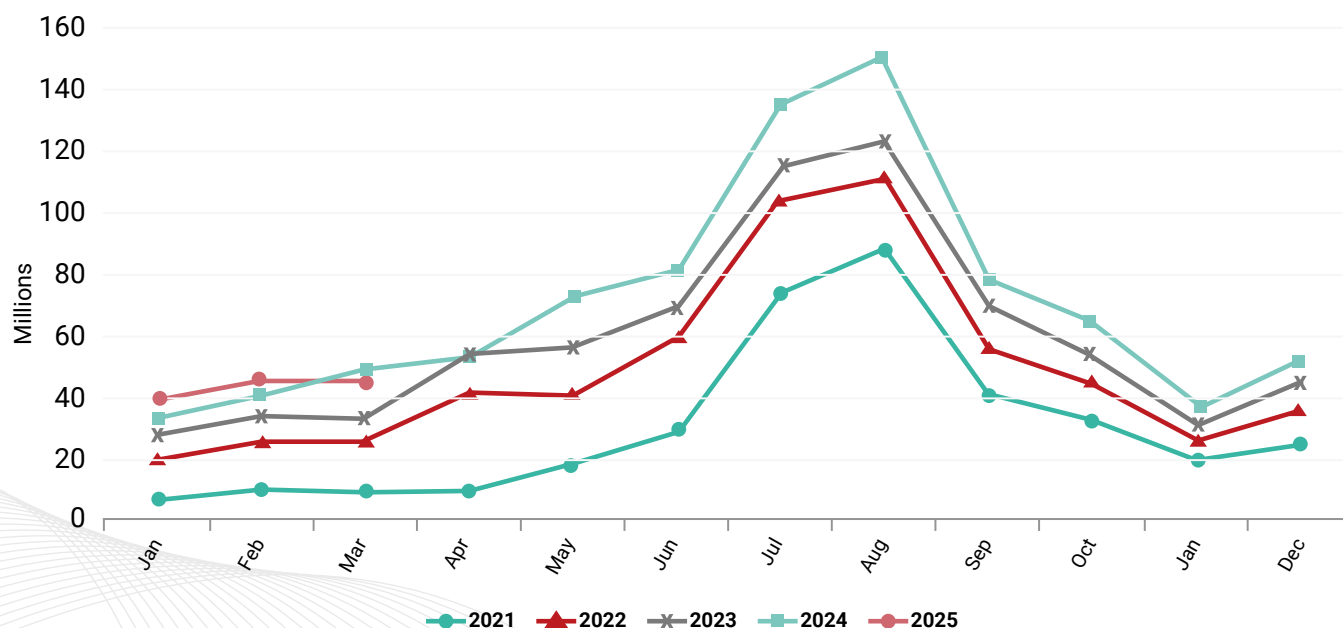
Better governance and data

- Establish coordinated, multi-level governance structures that connect national, regional and municipal actors, ensuring coherence across social, energy and housing policies.
- Invest in robust monitoring systems and intersectional indicators – including gender, income and geographic dimensions – to track progress, identify vulnerable households and ensure accountability in delivery.
- Empower municipalities and local authorities as key implementing partners, given their proximity to citizens and capacity to design and deliver targeted measures.

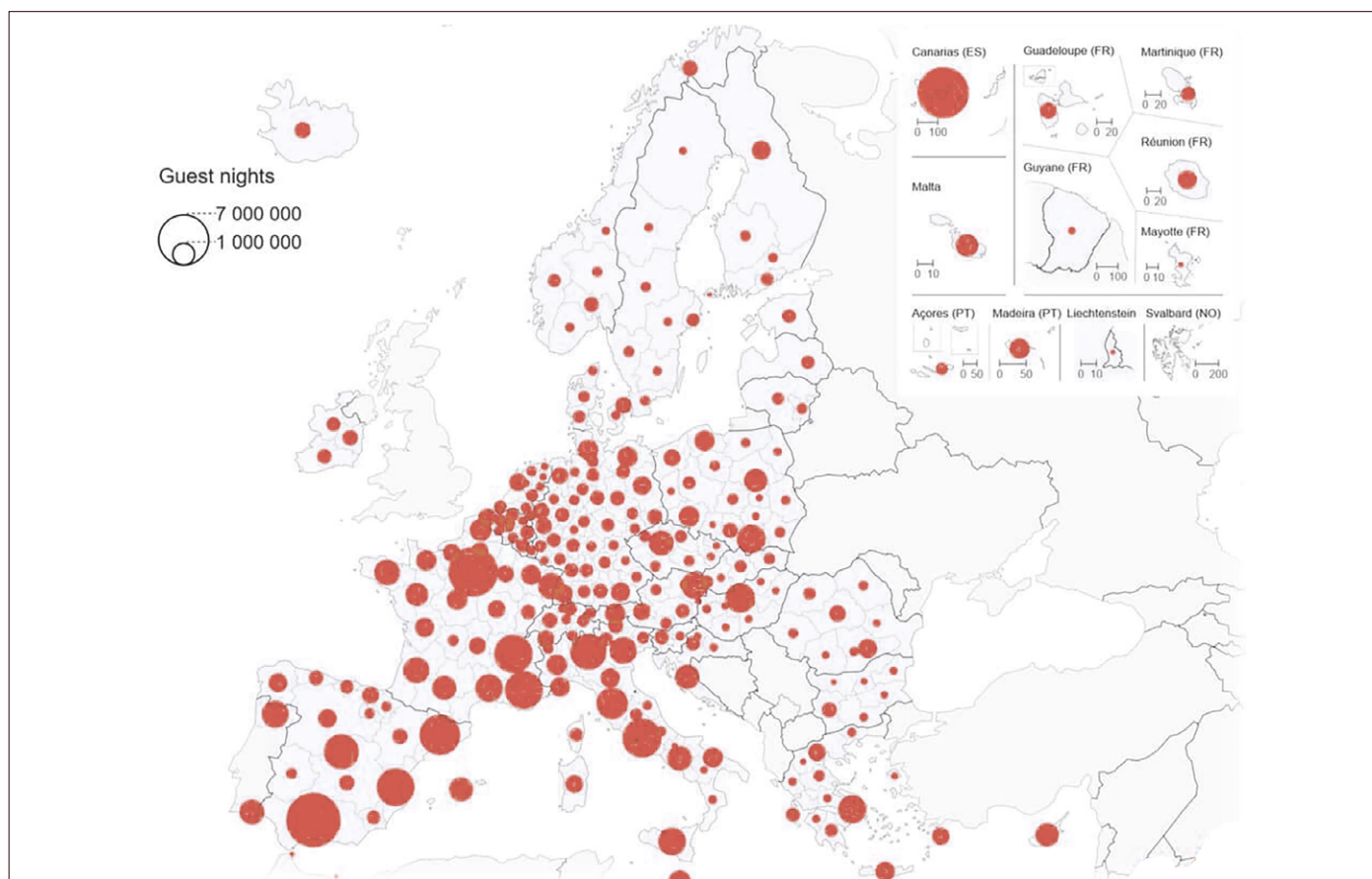
4. STRS AND TOURISTIFICATION

STRs began to be framed as a problem at the EU level around 2016-2017, and especially in the post-pandemic acceleration of STR expansion, when the rise of online platforms was linked to housing shortages and “touristification” trends in major European cities.⁴⁹ STRs may not be the only cause for the ongoing housing crisis in the EU, but they represent a key factor that intensifies speculative exploitation and the assetisation of housing.⁵⁰ By enabling higher rents and yields from the commodification of a basic good, STRs contribute to housing price inflation and rising living costs. They reduce the availability of long-term leases, attract more affluent residents and investors willing to pay higher prices, and displace long-term residents. These dynamics undermine the cohesion of local communities and fuel processes of touristification that are transforming entire neighbourhoods and local economies across many EU cities and regions.

Figure 3. Guest nights spent in short-stay accommodations booked via online platforms.



Source: Eurostat.



Source: Eurostat.

The number of short-stay rentals has been steadily increasing since 2021 (Figure 3).⁵¹ At the EU level, online platforms mediated the hosting of 130 million short-stay guest nights in the first quarter of 2025; it reached 854 million nights in 2024 (an increase of 18.8% over 2023), although the pace of growth varies significantly across countries, largely depending on the level of tourist attraction.⁵² Short-stay accommodations represent almost one quarter of tourist accommodations in Europe (23.6% in 2003).⁵³

Another important trend is the growing professionalisation and concentration of the sector. What began as a service within the sharing or collaborative economy has evolved into a significant business domain, increasingly dominated by corporate and entrepreneurial actors managing an expanding stock of STR units.⁵⁴

Two distinct, and contradictory, policy approaches seem to prevail. On one hand, STRs are treated as a novel business sector and regulated within the broader framework of tourist accommodation, with a focus on taxation and service standards. This approach has been adopted, for example, in Greece. On the other hand, STRs are viewed as drivers of housing financialisation and speculation. In this case, they are either banned – especially in stressed housing markets – or restricted to the sharing/collaborative economy (e.g., only hosted STRs; protection of occasional household income, while limiting touristification and commercialisation of regular housing and condominiums; and regulation as part of the housing agenda). This approach is applied by cities such as Amsterdam, Berlin or Barcelona, which recently announced plans to phase out tourist-apartment licences by 2028.

EU policy context: STRs

The negative impact of STRs on local housing markets has been acknowledged in EU documents and by several EU bodies since 2020.⁵⁵ “Overtourism” and “touristification” are increasingly recognised as structural risks for local communities.⁵⁶ EU regulation has so far taken an indirect policy approach, focusing on data collection and transparency as an internal market measure, rather than a housing policy agenda. Initiatives include:

- **EU Regulation 2024/1028 on data collection and sharing for short-term accommodation rental services**, adopted on 11 April 2024, will apply from 20 May 2026. It obliges digital platforms (Airbnb, Booking, Expedia, etc.) to share monthly unit-level activity data via national entry points and cooperate with national authorities to enforce local rules (e.g., check registration numbers). It is expected that the application of the data-sharing framework from mid-2026 will allow for better documentation/impact assessments and enforcement of controls, at both national and local levels.⁵⁷
- **Other relevant EU frameworks targeting STRs**: the **Digital Services Act** (since February 2024) aims to govern the accountability of platforms and applies to online travel and accommodation platforms. The **DAC 7 transparency rules** oblige online hosts to report to EU tax authorities. The **Transition Pathway for Tourism** and the **European Tourism Agenda 2030** call for sustainable, data-driven management of tourism flows, including STRs, stressing, however, the need to avoid putting excessive burden on the business.

- **Member states and localities retain competence to regulate market access** (e.g., authorisations, caps), as long as they are necessary and proportionate.
- A **legislative initiative on STRs** has been announced for the second trimester in the **European Commission’s 2026 Work Programme**, although its exact scope remains to be defined

Policy recommendations

To address the question of STRs, policies should focus **on transparency, flexibility, sustainability and housing needs**.

Regulate STRs from a housing rights perspective

- Recognise STRs as a driver of unaffordability and displacement.
- Protect long-term residents and neighbourhoods from the entrepreneurial use of housing: incentivise and protect long-term rentals; strengthen local services; and engage residents in local alternatives.
- Link regulation to anti-speculation policies: place limits on corporate ownership of housing; and introduce penalties for converting long-term rentals into tourist lets.
- Earmark part of tax revenues (e.g., tourist levies, VAT) for affordable housing funds, neighbourhood improvements and social services.

Guarantee local autonomy and flexibility

- Guarantee local autonomy and flexibility for the implementation of proportional measures, such as nightcaps, authorisation schemes, offsetting, zoning restrictions or full bans in areas with significant housing pressure.⁵⁸

- Take into account geographical variations and specific local needs and dynamics.
- EU policy should explicitly support local authorities to adopt stricter measures when necessary.

Establish clear definition to distinguish hosts

- Differentiate professional versus non-professional hosts and hosted versus un-hosted with thresholds on the number of units or nights, and make the distinction between primary and secondary housing.
- Restrict large-scale commercial operators and secondary housing from entering the STR market at the expense of affordability.

Ensure transparency and impact assessment

- Ensure transparency through data collection, monitoring and regular impact assessment.
- Ensure the full and timely implementation of the recent EU regulation by requiring member states to develop single digital entry points, publish comprehensive registration data (number of units, location, STR density, price and income generated, and ownership/management types), and make this information publicly accessible.⁵⁹

Integrate STRs into a sustainable tourism framework

- Integrate STRs into a sustainable tourism framework, in line with the EU sustainable tourism objectives.⁶⁰
- Promote alternative community-managed tourist accommodation as part of integrated place-based renewal initiatives, especially in depopulated, disadvantaged and disinvested areas and neighbourhoods.

5. TOWARDS A SOCIALLY AND ENVIRONMENTALLY JUST HOUSING FUTURE

The current moment represents a critical window for establishing housing as a genuine EU policy competence through the climate and energy transition, social rights implementation and internal market functioning. Although increased funding has been mobilised for affordable housing generation, more funding alone is insufficient if housing markets remain unregulated and extractive. Progressive housing policy requires comprehensive approaches that address both supply and speculative demand pressures.

Towards a rights-based approach to housing

The housing crisis demands recognition that profit-driven mechanisms and weak oversight cannot ensure adequate, affordable housing for all. A socially embedded European response must prioritise housing as a fundamental right requiring substantial public intervention, democratic control and long-term housing decommodification strategies.

A binding EU Housing Rights Framework is needed within a comprehensive EU Housing Strategy that recognises housing as a fundamental human right, establishing enforceable obligations, rather than voluntary recommendations, that safeguard public interest and the common good, within affordable housing operations, with measurable goals and socio-economic outcomes.

Green transition with social justice

Without losing sight of the overarching goal of climate adaptation and mitigation, the EU Affordable Housing Plans must ensure that energy-efficient social and affordable housing aligns with just transition goals, genuinely leaving no one behind, ensuring equal (re)distribution of resources, accessibility, and special attention towards marginalised and vulnerable populations and areas.

The focus on eliminating homelessness by 2030 through housing first approaches and within broader housing affordability strategies must be maintained through solid commitment by EU member states.

Call for coordinated European response

Coordinated European action on housing can transform it from a critical social problem to a cornerstone of democracy and social cohesion.

Local authorities and communities, in partnership with public, municipal, cooperative, non-profit and limited-profit housing providers, should take the lead in delivering and monitoring long-term solutions for affordable and social housing, within integrated local plans that address social and environmental needs in an equitable and sustainable way.

A broad alliance of progressive forces, supported by strong local demands and mobilisations, is needed to ensure that the public resources allocated to housing under the European Affordable Housing Plan lay the foundations for a long-term and structural transformation of housing systems.

Such an alliance must also guarantee that investment in housing is adequate and sustained, rather than caught in permanent competition and decline compared to spending on armament and securitisation, which threaten the collapse of the European social model and social cohesion.

As this policy brief aims to emphasise, it is important to understand the different institutional, economic and social realities of each European country – especially where social housing systems are underdeveloped – to design effective and fair policies, while ensuring core principles that prioritise value, affordability, community wellbeing and people over private profit.

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ANNEX: COUNTRY FACTSHEETS - INSIGHTS FROM THE EUROPEAN PERIPHERY

These annexes delve into the situation in three European countries. Two are EU member states (Finland and Greece) and one is a candidate country (Republic of North Macedonia). With these three country factsheets, we can capture the diversity of realities on the ground; they also reveal patterns and highlight why European coordinated action is needed.

FINLAND

Affordable housing

Demand for affordable rental housing exceeds supply in many cities. Finnish non-profit affordable housing developers have stopped operating, placing **pressure on municipal housing companies to meet the demand.** A recent decision to abolish The Housing Finance and Development Centre (ARA), an independent agency funded through the State Housing Fund, will weaken the coordination of social housing production and increase uncertainty for social housing tenants. General **housing allowances have been cut** and means-testing restored. **Student housing allowance has been cut**, and students have moved out of general housing allowance and into housing supplement, meaning **lower support.** As a result of these cuts, **housing costs for low-income earners have increased, forced evictions grown, homelessness increased and stays in emergency accommodation have grown in number.** The number of recipients of social assistance has increased. Low-income earners, students, young people, people with disabilities and other special

groups are particularly vulnerable to these changes and cuts. Rent arrears, emergency accommodation and social inequality are growing concerns.⁶¹

Social housing development needs continued public sector support and **coordination between the state and municipalities.** It not only **provides workers and lower-income households affordable housing** and ensures that **special-needs groups have adequate shelter**, but it also works as a **counter cyclical policy measure** to answer the need for continued employment in housing development during economic downturns. **ARA should be restored** and its financing placed outside the overall state budget to **ensure the functioning of this housing finance and regulatory body. Cuts to housing benefits must be cancelled;** if a major part of housing is provided through the private market, many lower-income households require financial support via demand subsidies. Growing **homelessness must be taken seriously** and addressed through housing first initiatives and affordable housing provision.

Energy poverty

Low levels of energy poverty are reported in Finland, largely due to generally energy-efficient housing, extensive district heating infrastructure and social security measures to support citizens' wellbeing.⁶² Under 3% of Finnish households report being unable to keep their homes warm. Energy vulnerability is most significant in **rural areas.** 18% of households in detached homes were "objectively energy poor", and 27% felt a regular burden from energy costs (10% of income threshold).⁶³ **Vulnerability is linked to factors such as heating technology, building age and household demographics** (e.g., gender, education). Spatial research also shows that energy poverty clusters in rural postcode areas, where socio-economic status and poor-quality housing stock combine with **limited access to efficient heating,** amplifying the risk.⁶⁴ **Poor digital skills** can worsen the problem, because households struggle to access services, compare energy prices or navigate energy support programs.⁶⁵ Energy poverty in Finland is concentrated among low-income and rural households living in older, inefficient homes, where

high electricity dependency (especially for heating), combined with **long travel distances, creates a “double burden” of housing- and transport-related energy costs**. Although only a small share report being unable to keep homes warm, **energy-cost pressures remain above the EU average**, and recent price spikes revealed that existing support (e.g., VAT cuts, lump-sum reimbursements) was poorly targeted.

Finland relies strongly on its **social security system**, offering **targeted financial assistance** like housing support, **electricity subsidies** and tax credits to low-income households.⁶⁶ Structural and long-term solutions also play a role: **energy efficiency upgrades** (such as better insulation, more efficient heating systems) are key to reducing consumption and costs sustainably.⁶⁷ Moreover, **energy community models** – for example, **shared solar-power installations** – are being trialled in Finland, especially in rural areas, to allow households to generate and share renewable energy. Digital skills should be improved in tandem. Policy recommendations also emphasise **integrating transport services, improving road maintenance** and promoting cooperation across sectors to reduce the combined burden of energy and transport poverty; **subsidising energy-efficiency renovations** in high-risk areas; adopting an official **national definition of energy poverty**; and creating targeted, recurring **transfers or tax credits tied directly to household energy expenditure**, complemented by protections such as limits on winter disconnections.⁶⁸

STRs

STR housing in Finland has surged, especially in tourist hubs like Rovaniemi and Helsinki, driven by platforms such as Airbnb.⁶⁹ This has raised serious concerns: many **professionally run rentals occupy entire apartments**, reducing the stock of long-term homes, **inflating rents** and producing **legal ambiguity over when such activity becomes commercial**.⁷⁰ Housing companies struggle to enforce rules against disturbances, and local authorities sometimes lack clear enforcement powers. To address these issues, Finland is introducing **regulatory reforms**: from 2026, investment properties used for STRs will be capped

at 90 days per year, although municipalities may raise this to 180 days. Municipalities will also gain the authority to **restrict or ban STRs in residential areas**. Housing companies should be empowered to **enforce community rules**; there should be a **national registry of STRs** to improve transparency and **permits should be required for frequent rental activity**, with better coordination between municipal authorities and condominiums.

GREECE

In Greece, 31% of the urban population and 24.7% of rural areas are experiencing housing cost overburden. The rates are even higher for lower incomes (88.6% of the population in the first quantile and 35.7% in the second versus 27.8% and 8% at the EU level).⁷¹ 29% of young people aged between 18 to 34 lived with their parents in 2024.⁷² Homeownership decreased from 77.2% in 2010 to 69.7% in 2024, mainly homeownership with a mortgage (from 17.5% in 2010 to 8.4% in 2024).⁷³ Housing prices increased by 13.9% in 2023 and 8.7% in 2024, while disposable income increased only by 8.1% and 5.6%.⁷⁴

Affordable housing

Greece is the only EU member state with 0% of social housing stock with no public, municipal or cooperative housing, despite some promising initiatives that introduce fundamental principles of housing at the local and pilot levels (SRA Thessaloniki⁷⁵, Rock the Block⁷⁶). Traditionally, the state responsibility for housing took the form of supporting ownership through DEPOS⁷⁷ and OEK,⁷⁸ which has been defunct since 2012. **The main elements of housing support remained subsidy based, covering issues of demand and sidelining the issue of supply and generation of affordable and social housing stock.**

Since 2022, the debate and institutional responses have picked up, culminating in law 5006/2022, which introduced a series of interventions to address the housing availability crisis and introduced into legislation the concept of “social housing” for the first time. The measures foreseen, however, focus heavily on loans for home ownership, incentives for private property owners, subsidies for specific categories of the population and public-private partnership schemes (social land for flats) operationalised through the privatisation of public properties in exchange for affordability of an indeterminate duration of a share of the housing stock generated.⁷⁹

In 2021, social expenditures as a percentage of GDP for Greece were at 22.5% (according to the OECD). Disaggregated data to extract housing spending is not possible. Based on calculations for 2025, the breakdown and tenure distribution of affordable housing policy related spending can be categorised as shown in Table 2⁸⁰ (excluding the social land-for-flats scheme that is yet to be operationalised and does not foresee public expenditure other than public land).

Public oversight of affordable housing development and the social impact of housing investments remains severely inadequate. The data in Table 2 demonstrates that policies are dominated by market-based solutions, private ownership incentives and demand-side subsidies.

Table 1. Population, housing tenure and housing stock

Total population	Tenure distribution				Housing stock/regular dwellings		
	Owner	Market rent	Social rent	Other	Total	Vacant – total	Vacant – apartments
10,482,487	70.26%	24.57%	–	5.17%	6,596,761	34.53%	13.21%

Source: Greek Statistical Authority, Census 2021

Table 2. Breakdown and tenure distribution of spending on affordable housing policy.

Tenue/Category	Type of support	Amount in EUR	Percentage share of support
Policies targeting private owners	Subsidised loans	1,750,000,000	83.96%
	Energy upscaling subsidies ⁸¹	734,000,000	
	Renovation grants	450,000,000	
	Tax exemptions from rent income for owners returning vacant homes into the market	230,000,000	
	Subsidies for loan instalments	3,000,000	
	Rent subsidies ⁸²	297,357,000	
Policies targeting tenants	Heating subsidies	270,000,000	7.88%
Policies targeting tenants and private property owners	Supported housing (Stegasi & Ergasia, Kalipsi)	21,000,000	7.16%
Social housing at LA level targeting vulnerable groups (potential tenants)	Pilot social housing programme for the most vulnerable (Athens, Thessaloniki - SRA)	1,642,638	1.00%

Source: *Maloutas & Siatitsa, 2025*

Without a national strategy that establishes clear definitions of affordability and delineates governance responsibilities, housing policies remain highly centralised and fail to effectively integrate local governments and the nonprofit sector. In addition, except for some subsidy support, interventions remain short term. Nonprofits and local authorities are limited to implement centrally designed policies, with insufficient consideration given to long-term public interest. The monitoring and evaluation of the social impact of interventions are poorly integrated (e.g., tenure security post-energy upscaling, tenure security and housing cost impact of tax exemptions for owners).

Energy poverty

In Greece, a household is considered energy poor if both its total final energy consumption is lower than 80% of the minimum required to cover thermal needs and its total equivalised income – calculated according to the modified equivalence OECD scale – is lower than 60% of the median income of all the households in Greece.⁸³

Energy poverty is particularly severe among low-income tenants, elderly single-person households, and residents in rural and island areas with limited energy infrastructure. In comparison with the rest of the EU, Table 3 shows the dire situation faced in Greece. According to a study research on the impact of energy poverty on people's health, cited in the Heinrich Böll Foundation study, 1-2.7% of deaths recorded annually in Greece, as well as 2.7-7.4% of cardiovascular diseases and 3.1-8.5% of respiratory

Table 3. Energy poverty indicators – Comparison between Greece and the EU

Indicator	Greece (2023)	EU Average (2023)
People unable to keep their home adequately warm	19.2% (39.7% of poor households)	10.6%
Arrears on utility bills	32% (64.7% of poor households)	6.9%
Total population living in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames or floor	13.5% (22.6% of poor households)	15.6%
People at risk of poverty or social exclusion	26.9%	21%
Energy expenses by income quintile	13.8%	N/A
Energy poverty risk in lowest income quintile	42%	18%

Sources: *SocialWatt* (2023); *Greek Energy Poverty Observatory* (2023); *Eurostat 2024*; *Eurostat 2025, ELSTAT* (2023) ; *EPAH Indicators* (2020)

infections treated by Greek hospitals, are due to energy poverty. The indicator of increased mortality is directly linked to severe weather events and, therefore, to particularly low or high temperatures within people's homes. **Energy poverty alleviation is recognised as a cross-cutting priority in the final national energy and climate plan (NECP).** The national action plan to combat energy poverty marked the first coordinated national effort to define affected households, monitor progress to 2030 and align policy with NECP targets.

The Greek Energy Poverty Observatory, part of the European Energy Poverty Observatory, has improved data collection and awareness, yet monitoring remains inconsistent and local authorities lack technical and financial capacity to design targeted programmes. Independent studies and policy reviews⁸⁴ highlight that Greek energy policies remain overly focused on short-term price compensation, failing to address the structural causes, such as the lack of deep renovation for inefficient housing, fossil fuels dependence, and the limited role of municipalities and energy communities in local

implementation. **Despite strong potential for citizen-led energy cooperatives in solar energy, regulatory and financial barriers hinder energy communities, especially those involving low-income households or municipalities.**

STRs

Tourism, STRs and foreign investments in the real-estate market, including the Golden Visa programme, are the main drivers of increased prices in the housing market.⁸⁵ STRs record a constant increase since 2019. 246,000 accommodation units at the national level were available for STRs in June 2025 (compared to 232,196 in 2024).⁸⁶ Night stays increased by 34% between 2019 and 2023.⁸⁷ The Municipality of Athens has 15,459 listings (92.4% entire homes/apartments, 71.6% multi-listings), and Thessaloniki has 4,883 listings (9.75% entire homes, 67.2% multi-listings).⁸⁸

Greece is recording high tourist dependence/degree of touristification, based on a study by the University

of Aegean (index to measure touristification, based on six variables, including the number of beds and arrivals per resident, and the dependence of the local workforce on the food service and hospitality sectors). Valid residence permits for permanent investors (Golden Visa) amounted to 17,791 – 9,000 more than in 2024 and 8,000 more than in 2023 – applications being submitted, compared to around 4,300 in 2022.⁸⁹

The main policies implemented to regulate STRs are mostly tax related, focusing on the taxation of income generated and registration requirements. Since 1 January 2025, a ban on new STRs has been imposed in three central areas of Athens; however, there has been no assessment of its effectiveness yet, while listings on InsideAirbnb continue to rise. Regarding Golden Visas, thresholds have been raised twice: they now stand at €800,000 in high-pressure areas; €400,000 in the rest; or €250,000 for specific types of investments (e.g., purchasing listed buildings).⁹⁰ Overall, **these measures have been totally ineffective at increasing the supply of affordable housing, while the main government strategy continues to incentivise investment in real estate, including residential property.**

REPUBLIC OF NORTH MACEDONIA

North Macedonia faces a mixed housing picture: high home-ownership historically; an aging and slowly declining population; rising house-price indices and rental yields in recent years; **very limited formal social housing** and no comprehensive social-housing law; a growing challenge from STRs/touristification in key urban/tourist areas; and persistent energy poverty that makes housing affordability and building renovation urgent priorities.

The 2021 Census recorded about 1.84 million residents,⁹¹ forming approximately 598,600 households (+3 person/household). Out of a total of 839,174 dwellings, 63.4% are inhabited and 36.6% are uninhabited (see Table 4 for full numbers). From 2021 to now, the housing meter has become more expensive by 75%. The price of apartments continues to grow⁹² – in the second quarter of the year, the increase was 22.3%. In July 2025, the average price of apartments in Skopje reached €1,828 per m².⁹³ According to the Governor of the National Bank, half of the flats are bought on credit and half in cash, and the State Tax Revenue Office identifies construction as a high-risk sector from the point of view of tax discipline. In September 2025, consumer and residential loans granted to individuals, as the most common categories, increased monthly by 0.9% and 1.6%, respectively, with an annual growth of 10.2% and 16.1%, respectively.

According to Eurostat's 2023 report, young people in North Macedonia stay in their parents' houses the longest, moving out at 32.1 years old. North Macedonia has had high rates of owner occupancy

compared with many EU states; private ownership dominates the stock, with limited social/public rental stock. The home ownership rate in North Macedonia increased to 87.10% in 2023 from 86.40% in 2022. In recent years, it has become a trend in North Macedonia to invest in the purchase of apartments, office space, garages, land, and other real estate and movable property (e.g., vehicles) to earn from renting under short-term and long-term leases.

The Housing Strategy of the Republic of North Macedonia, which guided housing policies from 2007 to 2012, has not been updated since its inception. An expert group to prepare the Law on Social Housing in North Macedonia was finally established in September 2025.

Affordable housing

Macedonian citizens are among the poorest in Europe, when it comes to GDP per capita. The Law on Social Protection and municipal allowances provide **targeted housing allowances** for very specific groups (guaranteed minimum assistance beneficiaries to young persons without parental care up to age 26), but **no universal or large-scale social rental stock** exists. There is no comprehensive social housing program for other vulnerable youth, such as students, marginalised groups (LGBTQIA+, Roma, persons with disabilities) or young professionals struggling to afford rent.⁹⁴ As a non-EU country, it will not be able to benefit from initiatives such as the EU Affordable Housing Plan or the Anti-poverty strategy, leaving its citizens in a very vulnerable position.

Table 4. Dwellings in the Republic of North Macedonia and the City of Skopje

	Total dwellings	Occupied dwellings	Vacant dwellings
Republic of North Macedonia	839,174	531,987	307,187
City of Skopje	213,850	154,550	59,300

Source: State Statistical Office, *Number of dwellings by occupancy status, Census 2021*.

The Joint Stock Company for Construction and Management of Residential and Business Premises of Importance for the Republic of Skopje⁹⁵ implements the government's programs in the field of housing through commercial and social aspects and is responsible for the construction of social buildings with apartments for people at social risk and vulnerable categories. Unfortunately, access is limited to only a few at-risk-of-poverty categories,⁹⁶ and the number of apartments is very low related to need. **The national social housing stock is extremely small, estimated at fewer than 2,000 units nationwide**, according to government and non-governmental organisation estimates (as of 2024).

Growing prices and stagnant incomes mean purchase affordability is worsening in urban centres – pushing demand into the rental market and increasing the housing cost burden for lower-income households. With an average monthly net wage of 45,310 denars⁹⁷ (~740€), it falls short of meeting the value of the union minimum basket for the month (65,077.00 denars in September 2025, i.e., ~€1,056), excluding rent for an apartment (rent, water, electricity and heating are 9.4% of the costs). An 60 m² apartment is rented for 80,452.00 denars (~€1,305). The at-risk-of-poverty rate in 2023 was 22.2% of the population.

A significant number of Roma live in ghettoised areas within urban areas. 80% of Roma settlements are informal and do not have a detailed urban plan, and therefore, a significant number of dwellings are not legalised. 18% of households do not have access to a sewage system, 30% of them do not have a toilet inside the house, 20% of them do not have toilet with a bathroom and around 10% of the Roma households do not have drinking water inside the house.⁹⁸

Lack of standardised homelessness measurement and limited disaggregated data hamper policy design and monitoring. A major problem is that the European definitions of homelessness (ETHOS Typology on Homelessness and Housing Exclusion) have not been adapted and adopted, despite pilot projects carried out by the UN or Housing Europe.

The welfare system only recognises a person who is materially and financially insecure, which makes the system very rigid and ignores people at risk of homelessness or those who are de facto homeless and cannot prove this due to family or other ties.

Energy poverty

In 2020, 24% of the population faced **energy poverty**, three times more than the EU average. Although there is a new Energy Law from May 2025, it does not define energy poverty, but it does define a **vulnerable energy consumer**. One of the conditions for a consumer to be vulnerable is to live in a household: (1) that is in a state of energy poverty, due to inaccessibility to basic energy services; (2) that provides acceptable standards of living and health, including adequate heating, hot water, cooling, lighting and energy to power household appliances; 3) that is not able to implement energy-efficiency measures due to low income, or the high share of energy costs in the total household income. According to a statement by the Minister of Energy, unofficially in North Macedonia, there are about 50,000 meters (i.e., devices that measure energy consumption at households and buildings) that are considered to show energy poverty, but this is not an exact number. In total, there are 820,000 meters.

The main energy poverty drivers in the country include widespread material deprivation, an inefficient housing stock of large sized and individually owner-managed dwellings, and an over-dependency on subsidised electricity and wood fuel sources used with inefficient heating devices. Assessments and UNDP simulations show **significant energy poverty** in North Macedonia (30.7% of households⁹⁹ can't keep a home adequately warm or face high energy-expenditure shares).

Much of the building stock (especially older multi-family and single-family houses) suffers from poor insulation and inefficient heating systems; this makes energy-efficiency renovation both social and climate priorities. The government, with support from international partners like the OECD, World Bank, EBRD and UNDP, is shifting its approach

to make the transition socially sustainable. The phase-out of coal-fired plants is a central part of the decarbonisation plan. A just transition plan is being developed to manage the socio-economic impacts on these regions.

STRs

Statistics show that there is a growing trend of foreign guests and overnight stays, which indicates that the state will need to deal more seriously with this segment. The number of domestic tourists in January 2025, compared to January 2024, decreased by 4.9%, and the number of foreign tourists increased by 10.8%. The number of overnight stays of domestic tourists in January 2025, compared to January 2024, decreased by 7.9%, and the number of overnight stays of foreign tourists increased by 16.5%.

Skopje currently shows **low STR regulations**.¹⁰⁰ Like many regional countries, pressure from STRs (Airbnb) concentrates in **tourist centres** (Ohrid, Struga) and parts of Skopje. Every seasonal rental must be declared to the competent authorities. This step is essential to comply with local regulations and avoid any administrative penalties. Owners must obtain a specific license or permit issued by municipalities or the state, certifying that the property meets the required standards for tourist accommodation.

The government is **concerned only about tax payments** for the rentals. The State Tax Revenue Office is working to provide data on the rental of housing through the popular platforms "Booking.com" and "Airbnb." It also provides data from the National Bank on the transactions that individuals make to these providers on the commission paid for the services used.¹⁰¹

Studentification becomes serious problem. Students still do not have decent living conditions in dormitories, given the infrastructural condition in which they find themselves and the quality of food they receive in student canteens. There is a significant reduction in accommodation capacity

in all state dormitories, and there is no strategic document on student standards with measures and activities for the development and improvement of living and study conditions in the country. The reason why most students rent apartments is to seek better quality of accommodation. In Skopje, this is an established practice and due to the large number of apartments and opportunities, it does not significantly affect the increase in rents, but depending on the financial power of students, it may not meet appropriate housing conditions and impair their quality of life. Most of these leases are unrecorded (so as not to increase the price due to tax), making the segment unregulated. On the other hand, the influx of foreign students (specifically from Turkey), who are financially powerful, has created a shock in Štip, the university centre of eastern Macedonia. There, the demand for accommodation increased significantly compared to last year, which also caused prices to rise. Over 500 flats and parts of houses are rented, and monthly rents range from €300 to €1,100, depending on location, conditions and size of the space. This puts locals at a disadvantage, reduces their rental options and drives up prices.

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- 3 "People at risk of poverty or social exclusion in 2024". Eurostat, 30 April 2025.
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- 16 National housing traditions create divergent policy approaches. Countries with strong social housing sectors (Austria, Netherlands, Denmark) face pressure to restrict eligibility criteria under EU state aid rules, while those with weak social housing policies (Eastern European states, Mediterranean countries) struggle to develop adequate provision within existing frameworks. The SGEI debate illustrates these tensions. Current limitations restrict social housing to "disadvantaged citizens or socially less advantaged groups" conflicting with subsidiarity principles and restricting provision for broader communities; however, a revision is not without challenges.
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