POLICY STUDY
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AVOIDING RENOVICTIONS IN EUROPEAN CITIES

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EXECUTIVE SUMMARY

Europe faces a dual challenge: the climate crisis and a persistent housing crisis, both of which converge in the urgent need to renovate aging urban housing stock. While energy-efficient renovations are essential to meet EU carbon-neutrality targets by 2050, they risk triggering "renovictions", the displacement of vulnerable residents due to rising rents and property values. This policy study shows how these renovictions can be avoided.

We summarise the scientific literature and survey best practices and cautionary tales from three cities across Europe: Amsterdam; Athens; and Paris. These are three large capitals, with historic centres protected by heritage status and facing the pressure of (over)tourism.

We recommend that tenants should not pay for renovations and identify alternative sources of funding for different types of housing. The overall principle is that any money entering the housing sector should remain in the housing sector. Our recommendations are intended for policymakers at the local and European levels. Local administrations should learn from each other, replicating successful policies like one-stop shops to accompany renovations. The EU should use the policy levers that it already has to coordinate and facilitate policies at the local level, namely, by simplifying existing funding options or setting up publicly backed loan guarantees.

Incremental, locally adapted policies – supported by EU coordination – are essential to ensure that the green transition in housing does not come at the expense of social justice. Policymakers must act to make European cities both sustainable and inclusive for all residents.

INTRODUCTION

At the global level, the climate crisis is the defining challenge of the century; at the European level, the housing crisis is one of the defining challenges of the decade. This policy study offers a progressive perspective on one of the areas where both challenges overlap: how to avoid that the renovation of old housing stock leads to the eviction of vulnerable social groups.

Climate crisis

Average global temperatures are rising because of climate change, which is also making the weather less predictable. Europe is increasingly vulnerable to extreme weather events, such as heatwaves, wildfires and floods.[1] These events will intensify, threatening tourism, agriculture and urban life. In cities where housing is already unaffordable, climate change worsens **energy poverty**, making it harder for vulnerable populations to heat or cool their homes. Housing is one of the largest contributors to pollution and carbon emissions worldwide. In Europe, it represented 33% of energy-related emissions in 2023.[2] To meet the EU's **carbon-neutrality** goals by 2050, cities must accelerate housing renovations, especially in historic centres where retrofit costs are high. Without targeted support, disadvantaged residents risk being displaced. Municipalities thus play a key role in implementing adaptation strategies that reduce emissions and promote urban sustainability.[3]

Housing crisis

Three quarters of the European population live in cities, and according to recent statistics, more than half of them identify the lack of affordable housing as their main concern.[4] Rising housing prices across Europe are driven by real-estate speculation and short-term rentals. As such, the current housing crisis can be seen not as a single ailment, but as a vicious cycle fed by three interlocking evils: **gentrification**, which displaces long-term residents in favour of wealthier newcomers; **touristification**, which transforms neighbourhoods into transient playgrounds for short-term visitors; and **financialisation**, which treats homes as mere investment assets rather than places to live.[5] Together, these three evils erode community bonds and inflate prices, displacing vulnerable communities from their homes.

Renovations and "renovictions"

Encouraging renovation has consistently been a prominent policy goal in the last decade, at both European and national levels.[6] Initiatives such as the EU Renovation Wave, aiming to renovate 35 million buildings by 2030 by at least doubling the annual rate of energy renovations, as well as Italy's *Superbonus* and France's *MaPrimeRénov'* (discussed in more detail below), have targeted public funds at the retrofitting of existing buildings, to make them more energy efficient and resilient. In addition to meeting climate targets, renovation is also seen as key to **preserving living comfort and housing quality**, as well as to enhance the appearance of a city. From a progressive standpoint, it is also important to remember that renovation tends to be more job intensive than construction, and that **small- and medium-sized businesses** are more prevalent in the renovation than in the construction sector.[7]

For all the benefits of renovation, organisations such as the European Federation of National Organisations Working with the Homeless (FEANTSA) have warned of the social impacts of such measures: if renovations lead to higher property prices and/or higher rents, this prices out the less-affluent, more vulnerable sectors of the population. We refer to such evictions caused by renovation as "**renovictions**".[8] In 2021, the Party of European Socialists (PES) made preventing renovictions, by making renovation cost-neutral for tenants, part of its policy platform for cities.[9]

Avoiding renovictions

This policy study therefore asks, *how can European cities renovate old housing stock as part of a just transition to a sustainable future?*

We have a double focus: (1) on the role of local governments, especially municipal authorities; and (2) on the role of EU policymakers. In some European cities, such as London, there has been research on historical buildings[10] – even though the private stock has rarely been dealt with.[11] There is an emerging body of research on the dangers of renovictions and the ways to avoid them.[12] Here, we summarise **key findings from this literature** for a policy audience. In particular, by analysing local challenges and policy solutions, including their limitations, in three European capital cities – Athens, Amsterdam and Paris – we formulate a set of **incremental policy recommendations** with EU-wide relevance. These are meant to be a source of inspiration for local, national and international progressive policymakers.

METHODOLOGY

This policy study has been written collaboratively by three authors. Building on our prior knowledge, research experience and available language skills, we have selected three case studies: Amsterdam; Athens; and Paris. Unlike statistical sampling, the aim of case study research is not to analyse a representative selection of a broader population, but to study individual contexts for what they each tell us and to make the results more generally valid by comparing them.[13] In our case, this means that many other European cities also have important lessons to offer; Vienna is a case in point.

The three cities we selected share significant similarities: each is the capital of an EU member state and a prominent cultural destination, the historic centre of which is protected under several heritage measures, including being listed as a UNESCO World Heritage Site in all three cases. Notably, the current mayors of all three cities come from parties affiliated with the progressive political family. In Athens, the recently elected mayor, **Haris Doukas**, has a background in progressive and environmental politics, having been supported by a coalition of centre-left and left-wing parties, including PASOK and Syriza. In Amsterdam, the mayoralty is held by **Femke Halsema**, former leader of the progressive ecological party GroenLinks, which has since joined forces with the socialist PvdA to form a new progressive coalition that is part of Mayor Halsema's municipal majority. In Paris, long-time councillor and Socialist Party member **Emmanuel Grégoire** has recently been elected to replace Anne Hidalgo, who served as mayor since 2014 and led the city through an ambitious agenda of ecological transformation.

Our three case studies differ significantly in other respects: whilst Athens and Paris are sprawling metropolises inhabited by several million people, Amsterdam's urbanisation has remained both denser and on a smaller scale. Amsterdam and Paris are only a few hundred kilometres apart, in north-western Europe, whilst Athens faces, by virtue of its southern location within the Mediterranean basin, quite different climatic conditions and challenges. Most significantly, we have found examples of best practice in both Amsterdam and Paris, which have informed our policy recommendations. In Athens, by contrast, we have mostly found instances of how the municipality, with very limited authority over housing policy, has not been able to avoid renovictions. We present these here as cautionary tales, which, read together with the examples of best practice, can steer the future decisions of local and European policymakers.

Having selected case studies, we collected both qualitative and quantitative data about each city from the existing scholarly literature. We also conducted semi-structured interviews with key stakeholders (a complete list of these can be found at the end of the policy study). The basic script for these interviews was one and the same, although we individually adapted the questionnaire, for example, rewording some questions and changing their order. By and large, however, we asked similar questions and collected similar information, facilitating comparison down the line. Throughout the process of data collection, we met regularly to discuss preliminary findings. Each author wrote draft reports for their case study, including preliminary analysis; these were then combined to form the present policy study. For each city, we begin by identifying the main challenges, then outline the policies implemented to address them and finally assess the limitations of these solutions.

AMSTERDAM

HERITAGE STATUS

Amsterdam, the largest city and constitutional capital of the Netherlands, is famous throughout the world for the canals and gabled houses of its historical centre. Founded in 1275, the city experienced rapid growth in its economy and population in the 16th and 17th centuries: apart from a few medieval buildings, its urban core dates from this period. Today, 92,000 of the city's 932,000 inhabitants, or almost exactly 10%, live within the Centrum district. An Urban Conservation Area covering an area slightly smaller than this district was established by national legislation in 1999. In 2010, a portion of this area, the 17-century Canal District (*grachtengordel* or canals' girdle in Dutch), was inscribed on the UNESCO World Heritage List.

Challenges

The housing crisis affecting major cities throughout Europe has hit the Netherlands, one of the world's most densely inhabited areas, particularly hard. Average house prices nationally are now over €500,000. In Amsterdam, that figure reaches €650,000, meaning average house prices in the city have tripled in 20 years.[14] On the private rental market, tenants paid €27.6 per square metre, on average, in 2024, a 70% increase since 2010.[15] Waiting times for social housing are already high nationally, seven years on average, but in Amsterdam they reach nearly 14 years.[16] One significant factor sharpening the city's housing crisis is the influx of tourists, numbering around 20 million every year, who drive the demand for short-term lets, which have been found to lead to rent increases for long-term residents.[17]

Housing was one of the most prominent issues in the 2023 parliamentary elections, with 70% of voters ranking it as very important in their party choice.[18] Geert Wilders's far-right PVV, which received the most votes, blamed the crisis on foreign immigrants and asylum seekers, and vowed to encourage house building as well as to prioritise Dutch nationals in social housing allocation.[19] After less than a year in government as part of a right-wing coalition, however, Wilders pulled the plug over planned reforms to the asylum law. In the election campaign that followed, over the summer and autumn of 2025, housing again emerged as a key issue, with promises featuring prominently in parties' manifestos and stakeholders lobbying for long-term clarity in housing policy.[20]

The EU, including the Netherlands, is committed to achieving carbon neutrality by 2050. As well as mandating the use of sustainable building strategies and materials for new buildings, renovations are key to achieving this goal, given the high share of Dutch homes using natural gas for heating.[21] The risk that these ambitious targets will lead to further price rises in an already tense housing market is sometimes recognised but not yet sufficiently addressed.[22]

Policies

Avoiding renovictions is a stated aim of *Omgevingsvisie Amsterdam 2050* (Environmental Vision Amsterdam 2050). Under the heading "Sustainability and inclusivity", this document, approved by the *Gemeenteraad* (city council) in July 2021, states explicitly that "in principle housing expenses for low- and middle-income households should not rise as a result of the energy transition".[23] However, whilst detailed measures are listed in other, related areas – such as the limitations on short-term rentals – the municipality's *Omgevingsvisie* remains vague on exactly how this principle can be translated into practice.

Although municipalities in the Netherlands have large powers with respect to housing, they are not the only players in the policy landscape. Many causes of the current housing crisis in Amsterdam and the Netherlands can actually be traced back to national political decisions. Until the 1980s, residents of Amsterdam had a large stock of social housing at their disposal – meaning that not only the poorest segment of the population but also the (lower) middle classes lived in social housing, typically owned by large housing associations. It may seem unthinkable today, but 100 years ago Amsterdam was seen as a model in the provision of social housing, on par with other success stories, such as Vienna's.[24] In the wake of the property market crash of the 1970s, the municipality of Amsterdam – run by a Socialist mayor and Labour Party-led majority – capitalised on this strong tradition of social housing by buying large numbers of urban properties and transferring them to housing associations.[25]

Starting in the 1980s, however, Dutch governments have increasingly commodified housing, promoting home ownership as a goal for all – for example, through generous mortgage interest deductibility from income tax.[26] The flipside of this neoliberal discourse has been the erosion of social housing stock. The *Bruderingsoperatie* of 1994 was an early turning point, transforming housing associations into wholly private entities forced to sell properties to generate cash flow.[27] Further national policy decisions, such as the 2010 disbanding of the Ministry of Housing, Spatial Planning and the Environment and the 2013 tax on residential properties held by housing associations, further encouraged these associations to sell more of their stock to the private market.[28] Coupled with a reduction in national funding for the construction of new social housing, this has resulted in reductions in the overall stock of social housing.[29] When set against population growth, which has been particularly rapid in urban centres such as Amsterdam, these national policies have led to today's housing crisis.[30]

National policies currently in place to finance renovations accordingly favour homeowners. The *Nationaal Warmtefonds* (National Heat Fund), for example, offers loans of up to €28,000 to any owner-occupier planning a housing renovation, at low interest rates (currently around 3.6%). Since 2022, these have been cut to 0% for low- and middle-income households, which currently represent just over half of individual loan recipients.[31] High-income households, however, are also eligible for the low interest rates offered to all, as there is no upper income limit for eligibility. The Fund, financed jointly by private banks and public funds, including the European Investment Bank, can thus potentially benefit households that do not need financial help and would be able to afford to renovate their homes on their own.

Housing associations, meanwhile, face greater challenges to finance renovations. Despite the erosion of their social housing stock in the last decades, they remain central actors in the Dutch housing market, owning approximately three quarters of all rental homes.[32] In Amsterdam, housing associations' share of the rental market was 57% in 2020.[33] As well as lobbying for increased funding for the construction of new social and affordable housing, Aedes, the Federation of Dutch Housing Associations, is asking the government to take steps that would help prevent renovictions. Their latest position paper asks that insulation subsidies be made available for housing associations.[34] Currently, government grants and subsidies only cover 25% of housing associations' investments in renovation.[35]

Another way to finance such renovations, while respecting the principle laid out in the *Omgevingsvisie Amsterdam 2050*, is to offset any increase in rent by a corresponding decrease in energy bills. Tenants would, in other words, pay the same amount before and after renovation, but with a smaller share of that amount going towards energy bills and a greater share towards rent.[36] This only works if energy prices are stable, and if the money is there to invest in the first place. Some of that **initial investment**, which is currently covered by loan guarantees from WSW, a fund established by the housing associations themselves, **could be covered by loan guarantees from the European Investment Bank and/or national public investment/promotional banks.**[37]

In theory, national legislation could also be used by tenants to avoid renovictions. The Dutch constitution stipulates that “it shall be the concern of the authorities to provide sufficient living accommodation”.[38] Awareness of this constitutional right, which is also inscribed in article 31 of the European Social Charter, seems widespread in the Netherlands: in the housing demonstrations of 2021-22, for example, it frequently featured on banners and slogans. However, as noted in a recent UN report, this does not appear to be a justiciable right.[39] More insistence on housing as a right is needed at both national and European levels.

Limitations

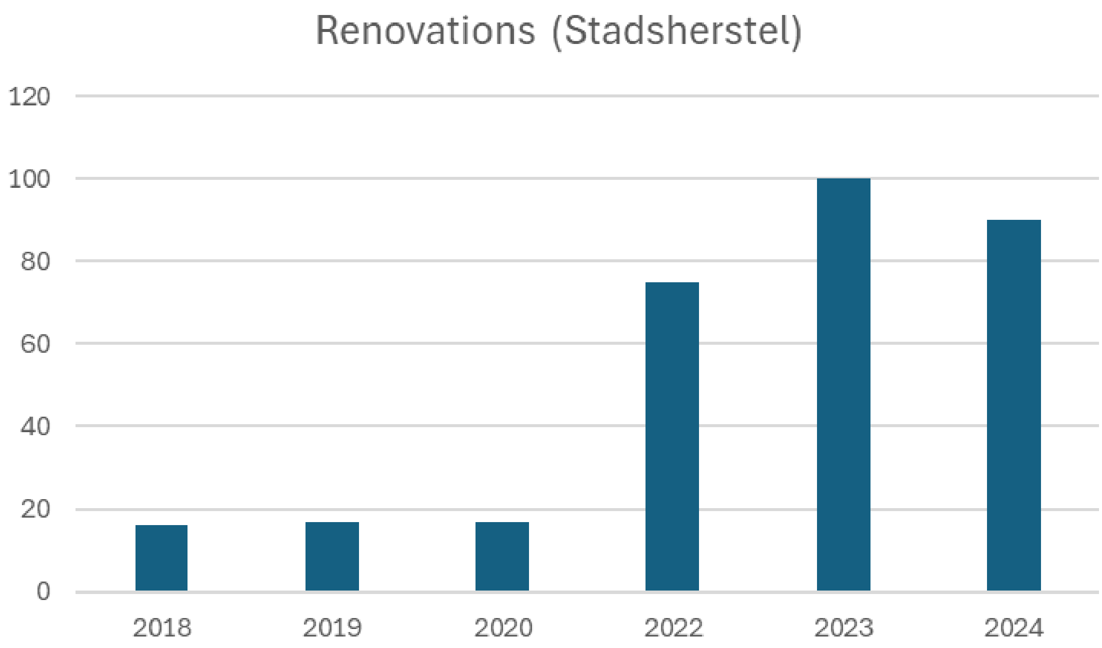
The example of *Stadsherstel* is a perfect illustration of the challenges of financing renovation of listed properties within the historic centre of Amsterdam.

In the 1950s, housing was also a policy priority throughout Europe: urban bombing and warfare in the Second World War had displaced many, whom it was urgent to rehouse. In the Netherlands, radical planning choices to solve this housing crisis led, for example, to the replacement of the historic centre of Rotterdam, which the Luftwaffe had razed in 1940, with tall modern buildings and large transport axes. In Amsterdam, plans to remodel the historic centre along similar lines were formulated in the 1950s; they would have required large-scale demolition, for many historic buildings had survived the war intact. Opposition to these plans, and the search for alternative solutions to the twin problems of the housing crisis and heritage conservation, led to the founding of *Stadsherstel*.[40]

Stadsherstel (city recovery or rehabilitation, in Dutch), a public liability company, was set up in 1956 with the aim of acquiring, renovating and renting historic buildings in the centre of Amsterdam. Among its stated objectives was also the preservation and furthering of the residential character of the Amsterdam urban core, largely composed of dwelling houses since its erection.[41] The company’s financial model has proved viable, if on a small scale: it has renovated and rented 750 properties in the city and the surrounding area.[42] Whilst the rents charged by *Stadsherstel* remain below market prices, the amount of properties on offer is no match for the scale of the problem.[43]

Furthermore, the leadership of *Stadsherstel* confirmed that its aim was not to offer social or even affordable housing. Although the company does not seek to make a profit, its financial sustainability does require rent increases, especially in an inflationary context. Given the current points-based system to regulate rents in the Netherlands and Amsterdam, *Stadsherstel* does see renovations as one way to gain more points for its properties and then be able to raise the rent charged for them. There is also a practical element in this: it is easier to do deep renovations at the point of change in tenancy, when the property is vacant. When asked if this would risk pricing out some strata of the population, the company pointed to housing cooperatives as the place where these strata of the population would find affordable or indeed social housing in the Netherlands.[44] This highlights the importance of cooperatives in offering social and affordable housing and confirms that this is recognised by other actors in the housing market.

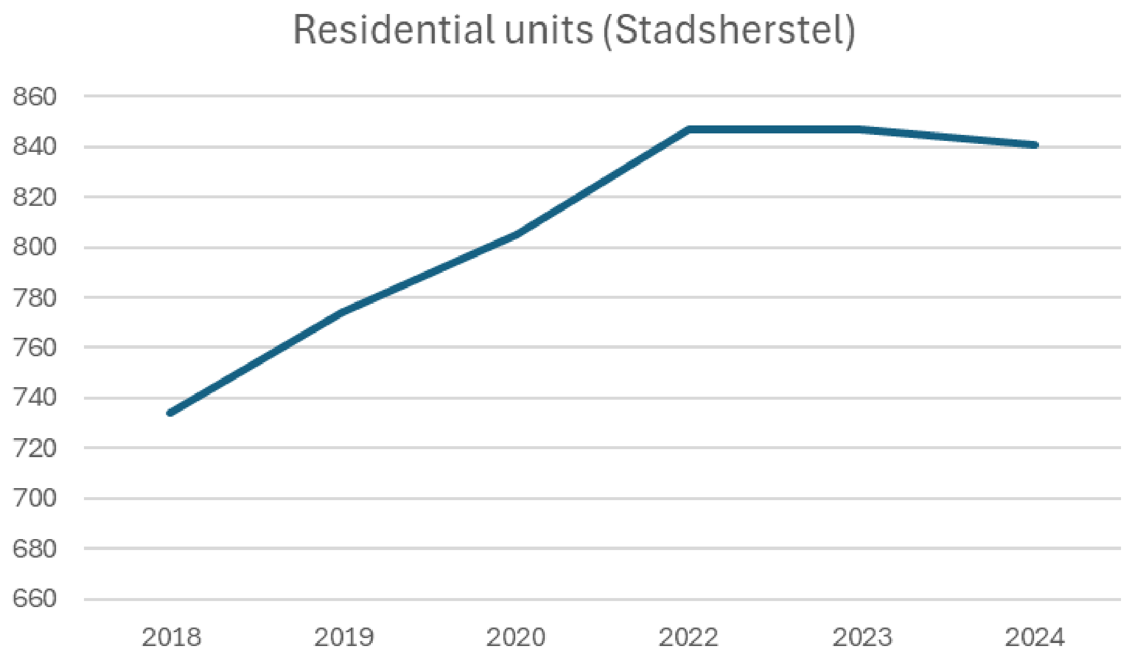
As part of its sustainability strategy, *Stadsherstel* has been prioritising the insulation of its properties. This comes with specific challenges, as all properties have historic value and most are listed and protected under heritage legislation. *Stadsherstel* has developed particular expertise with the insulation of windows, by systematically preserving both the historic glass and frames and their appearance from the outside, adding instead a second pane of glass inside the window. Switching to sustainable sources of heating is not yet a priority, as the company’s leadership does not regard technologies such as heat pumps as mature yet. It is also waiting for



Amsterdam City Council to switch the gas network in the city's historic centre to sustainable gas.[45]

In 2012, *Stadsherstel* was among the organisations which established *Groene Grachten* (Green Canals, in Dutch), an expertise network and knowledge-sharing platform dedicated to energy renovations and other sustainability strategies for historic buildings.[46] From 2025, Amsterdam City Council has allowed and encouraged the installation of solar panels, heat pumps and other energy-efficiency measures on monuments and listed buildings throughout the city.[47] To do so, it aims to **simplify and fast-track the authorisation process for such retrofitting interventions on monuments and listed buildings**, taking as a model the fast-track agreement already in place with *Stadsherstel*.

In summary, *Stadsherstel* is clearly taking the climate crisis seriously, as evidenced by its insulation drive. By not offering short-term rentals to tourists, it is not contributing to the touristification of the housing stock of central Amsterdam, and given that it does not seek to return a profit, it is not pursuing its financialisation either. By aiming to maintain the residential character of the Amsterdam historic centre, it is contributing – in its own small way – to addressing the Netherlands' housing crisis. However, it may be contributing to gentrification, given that it does not aim to offer social or affordable housing. It is, in other words, a case in point of the very real risk that renovations might lead to renovictions, even when landlords are well-intentioned.


Residential units (Stadsherstel)
860
840
820
800
780
760
740
720
700
680
660
2018
2019
2020
2022
2023
2024

ATHENS

Challenges

The city of Athens faces challenges due to **extreme urbanisation** and the **urban heat island effect**, where air temperatures are higher in the city than in surrounding rural areas. Poor urban planning, lack of green spaces and rapid growth have worsened the city's thermal environment and increased energy demands, especially in summers. High population density, traffic congestion and air pollution, compounded by forest fires, have negatively impacted living standards, especially in and around the historical centre. Greek governments have been aware of these issues and aimed at policies promoting urban densification for existing vacant housing stock, improving public transport and preserving natural resources.[48] However, these do not imply providing solutions to the issues. Athens appears to be one of the **least regulated urban centres** in Southern Europe, with housing policies lagging far behind the realities of rising social inequality. As a result, vulnerable populations face mounting challenges that seem increasingly inevitable.[49]

Heritage status

The Acropolis of Athens became a UNESCO World Heritage Site in 1987 because it is a symbol of classical civilisation. Although the whole city of Athens is not a World Heritage Site, many parts of it are protected by Greek law as heritage areas. These include the Plaka and Anafiotika neighbourhoods, known for their old buildings, and ancient sites such as the Roman Agora, Hadrian's Library and Kerameikos.

As of 2025, the metropolitan area of Athens has an estimated population of approximately 3.15 million people. Athens experienced significant suburban expansion in the post-war period. Between 1951 and 1981, the metropolitan area underwent massive urban growth, with substantial increases in suburban populations. The Athens metropolitan area remains one of the most densely populated globally, surpassing cities like London, and nearly doubling the density of Toronto and Los Angeles.[50] This highlights the growing importance of sustainable housing for residents and the need to renovate vacant apartments to meet society's demands.

The centre of Athens is diverse and made up of different neighbourhoods that need **specific planning approaches**. The historic centre, defined in 1979, includes the area around the Acropolis, the Commercial Triangle, and the old administrative and business centre between Syntagma and Omonia squares. Other areas, like Psiri, Metaxourgio, Gazi, Kerameikos and Exarchia, have developed into leisure and cultural hubs. On a larger scale, the broader centre aligns with the Municipality of Athens, covering older neighbourhoods like Kypseli, Patissia, Koukaki and Pagrati.[51] Adapting and reusing existing housing, along with creating more social spaces, is essential for future urban development in Athens.[52]

As of 2021, the wider Athens area (Attica region) had about 2.1 million homes, with around 437,000 located in the central Municipality of Athens. Most of the housing consists of apartment buildings, which make up nearly half of all homes. A large number of homes are empty, about 25% across Attica and nearly 27% in central Athens, which is a major problem considering the rising housing crisis. That means more than half a million homes in the region are not being used. Many of these empty homes were built between 1961 and 1980 and may now need repairs or upgrades. This shows that there is a big opportunity to improve old homes and make better use of existing housing. These numbers often include secondary residences, short-term rentals and investments, so we do not know the exact share of genuinely unused homes. The question remains whether vacant properties can meaningfully help solve the housing crisis.

City planning in Greece has historically been centralised and influenced by political patronage, where politicians used their influence to manipulate plans for their supporters.[53] This allowed **illegal construction and land use** to flourish, securing political backing for governments.[54] In the 1970s, Greece began formalising land policies to align with European standards, especially after joining the European Economic Community. However, despite some decentralisation in the 1980s and 1990s, planning remained tightly controlled by the central government, with local authorities still heavily dependent on national funding. Even various reforms have not significantly reduced central control over detailed urban planning.

This means that local policy making is a very complex process in Greece. According to the Local Government Authority Index,[55] Greece is classified as a medium-autonomy country. Greek municipalities have some formal powers, but these are more limited in practical policy making compared to high-autonomy systems such as France or the Nordic countries. This means urban planning and housing policies are developed by the central government in Greece. More importantly, this means that local governments lack fiscal autonomy, as they rely heavily on central government funding, which can sometimes be insufficient or even absent. Municipalities have very few assets of their own, and their institutional capacity remains extremely limited.

The local government, namely, the Mayor and Municipality of Athens, has limited autonomy and competency to adopt and implement housing and renovation policies. To give an example, responsibility for street maintenance, parks and public spaces is divided among different levels of government. The central government, through the Ministry of Environment and Energy, handles major street maintenance and some cultural projects, while the Region of Attica oversees certain avenues and parks. Local governments manage most streets and public squares. The Ministry of Culture instead focuses on projects to attract tourism by highlighting the city's history, and the Ministry of the Economy influences property values in neighbourhoods through prioritising private interests over residents.[56] Tourism-led renovations often lead to "renovictions", pushing out local residents due to high costs and increasing rents.

Despite the involvement of various government bodies, urban planning in Athens remains highly centralised, with most decisions made by the central government. This centralised system allows for significant control over urban development, often benefiting middle-class interests and maintaining political influence.[57]

Policies

The state of social housing

Greece is notable among European nations for its absence of a comprehensive social housing system. Unlike many EU countries, Greece lacks a dedicated public or non-profit affordable housing sector, resulting in **a housing landscape dominated by private ownership and market-driven solutions**. This situation is compounded by the absence of a centralised authority to oversee housing policy and the lack of a robust legal framework to enforce the constitutional right to housing.[58]

Historically, Greek housing policy has emphasised homeownership, facilitated by practices such as the **"antiparochi" system**, where landowners exchanged land for apartments in newly constructed buildings. This approach led to widespread urban development but did not establish a foundation for social or public housing initiatives. Consequently, Greece remains one of the few European countries without a social rental sector, a gap that has become increasingly problematic in the face of economic challenges and rising housing costs.[59]

Recently, in partnership with the Municipalities of Athens and Thessaloniki, the government has launched a new housing program to help families in Athens who are struggling to find affordable homes. Funded by the Greece 2.0 National Recovery and Resilience Plan, the program offers up to €10,055 in subsidies to property owners who agree to renovate empty or unused homes and rent them to low-income families for at least four years. The goal is to increase the number of affordable rental homes in the city. The program, run in partnership with the Municipality of Athens, aims to support 70 families and is part of a broader effort to **reduce inequality** and improve social housing. To join the program, the property must be in a residential area, no larger than 100 square meters and have been empty for the past three years. The applicant must not own property worth more than €300,000, and their family income must be below €40,000 per year[60].

Short-term rentals and platforms

Rising tourism in Greece has been one of the contributing factors of the housing crisis in Greece, especially in cities like Athens and Thessaloniki. In recent years, Athens has changed a lot in terms of tourism, and this has affected how the city has grown overall. It used to be a place where tourists stopped brief

ly in the summer, but now it has become a **popular destination all year round**.[61] Short-term rental platforms (e.g., Airbnb, Booking.com) have accordingly become common and widespread in Athens, providing more budget friendly accommodation options for tourists.

Short-term rental platforms are not just active in tourist-heavy neighbourhoods, but have expanded into many parts of the city, including places that weren't previously popular or gentrified. Because rental listings are not restricted by zoning laws or permits like hotels are, they can easily pop up near landmarks and attract visitors. This growth has pushed up long-term rental prices and made it harder for locals to find affordable housing.[62] Many neighbourhoods in Athens are already feeling the negative effects of such platforms. In some areas, it has also changed the character of neighbourhoods, speeding up gentrification and shifting who can afford to live there. **Stronger rules and policies are needed** to control these platforms' impact, such as setting limits on where and how short-term rentals can operate, to protect housing for residents and keep neighbourhoods stable.[63]

In Athens, the sharp rise in short-term rentals has offered many property owners a way to earn more income. It allows them to avoid the potential problems linked to long-term leases, such as damage to the property or unpaid rent. For some, it has also helped them afford to remain in areas where housing prices are quickly going up. As more large investors and property management companies enter the short-term rental market, these problems are likely to grow. This trend pushes short-term platforms away from the original model of small, private homeowners renting out extra space, and turns it into a **more corporate and profit-driven business**.[64] Instead of being scattered and informal, the short-term rental industry is becoming more organised and large scale, with companies often buying up multiple properties and turning them into tourist-only housing. This "corporatisation" of those platforms means it is less likely to profit the Greek middle classes (those who are then able to continue living in an increasingly unaffordable city). Instead, profits are increasingly captured by large firms, wealthy individuals and foreign investment groups. As a result, the sector contributes to the financialisation of housing: homes are treated primarily as investment assets rather than places for people to live, intensifying housing shortages, pushing up rents and accelerating the displacement of local residents.

Another trend is emerging in the rental market, as many properties formerly listed on short-term rental platforms are now being converted into mid-term rentals. This shift is largely driven by the rise of remote work and digital nomads. The proportion of remote workers in the EU rose from 5.4% in 2019 to 14% in 2021.[65] The shift from short-term to mid-term rentals in Athens, driven by the **rise of remote work and digital nomadism**, has exposed significant gaps in housing policy and regulation. Many local zoning laws and rental rules have not kept pace with changes in the market. Regulations are often designed for traditional rental setups and may not clearly apply to mid-term rentals, leading to legal confusion or enforcement issues.

Golden visa initiatives

Greece introduced the Golden Visa programme in 2013 to attract investment. It allowed non-EU citizens, such as Chinese, Russian and Turkish citizens, to get a five-year residence permit if they bought property worth at least €250,000. This permit could be renewed for another five years and applied to their family members. Since 2014, the program has brought around €5.5-7 billion into the real-estate market, with 22,298 permits issued. A study of 300 property deals in central Athens between 2017 and 2019 found that most properties were sold for double or triple their official market value.[66]

Patsoulis et al. argue that Golden Visa investors tend to behave more like tourists than traditional immigrants.[67] This behaviour results in higher spending within the tourism sector, which, in turn, increases tourism revenue. Yet, similar to the rise of short-term rental platforms, the programme has faced criticism for its potential negative impact on housing affordability for local residents. The influx of foreign investors has driven up property prices, making it more challenging for ordinary Greeks to afford homes. In response to these concerns, the Greek government implemented measures to tighten eligibility criteria and enhance security checks for prospective applicants.

As of August 2024, Greece updated its Golden Visa programme to address these issues. In popular areas like Athens, Thessaloniki and certain islands, the minimum investment for a residence is now €800,000, while in less-populated regions the threshold is €400,000. Investors must purchase a single residential property of at least 120 square metres. However, €250,000 investment is still allowed for properties converted from commercial use or for listed buildings under restoration. The new rules also prohibit Golden Visa holders from using their properties for short-term or medium-term rentals with violations leading to a €50,000 fine and possible permit revocation. Therefore, the properties should be for resident-use only or remain vacant. However, it appears these rules have pushed property prices up in other regions instead.[68]

Limitations

The housing crisis in Greece and Athens is shaped by a combination of systemic issues that go beyond just a lack of affordable homes. As Kourachanis explains,[69] **neoliberal policies adopted in the wake of the debt crisis** shifted responsibility from the state to the market, reducing public investment in social welfare and housing. This has led to increased housing costs, especially affecting low-income groups, who now face serious barriers to securing stable, affordable homes. The absence of a social housing system in Greece, unlike most other EU countries, further deepens these problems. As Siatitsa et al.[70] and Siatitsa[71] emphasise, rising rents, displacement through gentrification and the lack of public housing all contribute to growing social exclusion and inequality in urban areas like Athens.

These challenges are made worse by external pressures such as the unchecked expansion of short-term rentals and Golden Visas. Recent building and renovation activity is concentrated predominantly in the affluent northern and southern suburbs of Athens, as well as in central historic areas. Underprivileged neighbourhoods and central areas undergoing social transformation have received far less investment.[72] The spread of short-term rentals has led to housing shortages in many Athenian neighbourhoods, pushing out long-term residents and driving up rents. Large investors and property management companies are increasingly dominating the short-term rental market, **turning housing into a profit-driven sector with little consideration for community needs**. Efforts to address these issues through renovation policies, such as energy upgrades in older buildings,[73] offer some promise. However, without an integrated housing strategy that includes protections for vulnerable groups and the expansion of affordable and social housing, these technical solutions risk benefiting only higher-income households. There is growing public resentment regarding these developments, but it has not yet led to a more organised form of resistance. Some neighbourhood assemblies exist, but they remain limited in scope and influence. There is an urgent need for a coherent and sustainable housing and renovation policy in Greece. This should involve a decisive shift away from market-centric approaches and towards inclusive frameworks that prioritise housing as a social good rather than a commodity. Key components must include the development of a robust social housing sector, tenant protections, rent regulation, and measures to counteract the negative impacts of gentrification and housing speculation. Only through such **comprehensive and just policies** can the housing crisis be effectively addressed, ensuring that cities like Athens remain liveable and inclusive for all residents across Europe. Not every case study provides a positive lesson, and Greece is a good example of how things can go wrong. The situation in Athens shows the challenges that come from poor policy planning, the lack of a long-term housing strategy and limited unified support for sustainable development.

PARIS

Challenges

Social and demographic constraints

Paris is the **most dense and diverse** capital in Europe, with nearly 20,000 inhabitants per square kilometre, despite the steady decline of the last decades. The city centre counts 2 million inhabitants, while the Greater Paris area (*Métropole du Grand Paris*), created in 2016 to include the wider city, ranks among the largest urban agglomerations in the world.[74]

The 15-minute model (that all schools, shops and services be found within a 15-minute walk/ bus ride/cycle from one's place of residence) has been successfully implemented in the inner municipality, but it clashes with a dynamic and daily flux of commuters of nearly 1.5 million workers and students.[75] In addition, it has been calculated that nearly 100,000 tourists visit the city every day.[76] Despite stricter and more successful municipal restrictions on short-term rentals compared to other European cities, multiproperty tourist tenancies are linked to rising transaction prices and declining local liveability.[77] Even if dwellings occupied by tourists are not considered as problematic, the vacancy rate nonetheless reaches 7% – thus widening the **mismatch between supply and demand**.

Decreasing affordable housing is **pushing lower-income households out of central districts**[78] and, at the same time, raising **concerns about social homogenisation**.[79] The issue of social consequences linked to urban planning has been debated since the 1970s, but mainly with a focus on new constructions:[80] it is high time that renovation strategies are placed at the forefront.

Insalubrity and heritage concerns

Paris's building stock is historic, thus often characterised by insalubrity[81] and recognised for their heritage value. Nearly **25% of the city's housing is subject to regulations**, with almost **2,000 buildings classified as historical monuments** and two entire districts – the Marais and the Seventh arrondissement – placed under particularly strict preservation regimes,[82] with **95% of the buildings being concerned directly or indirectly with restrictions** because they are next to or visible from a protected or valuable site. In total, around one quarter of buildings and two thirds of the urban territory are protected, making large-scale energy retrofits, such as façade insulation, extremely difficult. This regulatory framework is especially problematic given that, **together, housing and tourism account for nearly 80% of the city's energy consumption and more than 20% of its carbon footprint**.[83]

Owing to the age of its buildings, the city struggles with **energy-inefficient dwellings** (*passeoires thermiques*) and **urban heat islands**. Around **15% of dwellings date from before 1850**, 30% from the rest of the 19th century and over 80% from before the introduction of the first French thermal regulation in 1974.[84] In 2018, 567,000 main residences were diagnosed with poor energy performance (ratings E, F or G), a figure that underscores the prevalence of indecency and insalubrity in the city's housing stock. Postwar constructions (1945-1974) are the most energy-intensive, while pre-1914 buildings present the most complex renovation difficulties. Many still rely on obsolete gas or fuel heating systems, lack air conditioning, suffer from poorly insulated roofs and provide very limited green space. Households living in **pre-1945 buildings are four times more likely to face energy poverty**.[85] Yet, despite these pressing concerns, current energy-retrofit policies still overlook the technical constraints of old architecture, while the construction industry often suffers from limited expertise or insufficient knowledge sharing.[86]

Structural and financial complications

Renovation is further hindered by material features and limited accessibility that entail high costs and expand the time needed. In addition to the need for tailor-made solutions, Parisian housing has some structural specificities: the **percentage of social housing and the high number of small apartments within multi-owned buildings** (*co-propriété*). 25% of the housing stock is owned by the municipality and dedicated to social housing, while **50% of Parisians live in a** co-propriété – of these, 75% are smaller condominiums, with fewer than 25 apartments.[87] Disputes and inertia might slow down collective renovation projects. Coordination among co-owners is usually delegated to property management agents (*syndic de copropriété*), a role that, in smaller condominiums, is usually played by untrained elected owners.

Funding for energy efficiency comes from both municipal and national schemes, multiplying the actors involved, and thus, contributing to **fragmentation and confusion in the way subsidies are distributed**. In addition, the **administrative processes are lengthy**. The time between project approval and completion can stretch over several years, delaying improvements that are urgently needed to address both environmental imperatives and social inequalities.

Policies

The **Agence Nationale de l'Habitat (ANAH),** founded in 1971, originally aimed to eliminate substandard housing but progressively expanded its mission to include owner-occupier housing. By the 1990s, ecological concerns gained prominence, leading to the establishment of the **French Agency for Ecological Transition (ADEME)** in 1990. ADEME has since become central to monitoring building stock; proposing solutions; and launching initiatives such as the **Energy Renovation Support Service (SARE)** in 2019, which offers guidance to small tertiary and residential premises. In collaboration with the **National Observatory on Energy Poverty** (2011), ADEME continues to highlight the precariousness of many households, publishing reports that propose innovative financing mechanisms. One of its 2024 reports, for example, recommended experimenting with **impact contracts with the private sector,** though this remains largely theoretical. Interestingly, these reports also underline the risks of gentrification in historic centres, a challenge that Paris must navigate carefully to balance energy transition with social diversity.

The institutional framework

At the national level, **MaPrimeRénov' (MPR)** is the main programme, financed at 70% through the France Relance recovery plan, one of the national recovery and resilience plans approved by the EU in the aftermath of the COVID-19 pandemic in 2021.

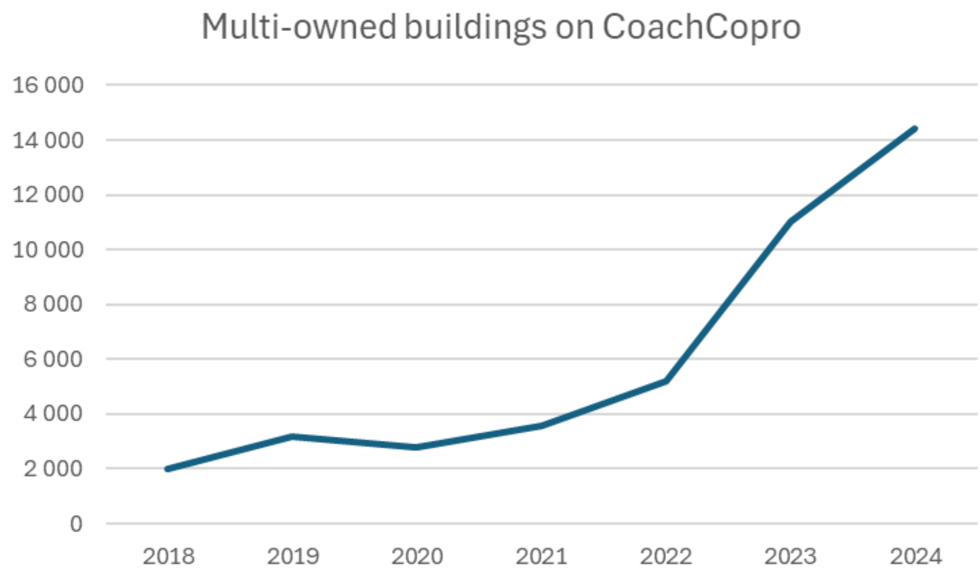
It supports and **covers up to 90% of the costs of insulation and other extensive or partial renovation works**, while **Energy Saving Certificates** (EECs) and a **reduced VAT rate** further lower the financial burden. France stands out as one of the countries where **Energy Performance Certificates** (EPCs) have successfully led to **performance-based renovation requirements**, thus reflecting a shift from mere informational tools to regulatory levers, embedding energy performance into the very framework of housing policy. Altogether, these national aids can make the financial feasibility of projects more attainable for households. In addition to grants and subsidies, numerous institutions involved in the housing sector have developed tools and schemes tailored for co-owners, owner-occupiers and landlords. For instance, the **programme Bail Renov'** is particularly thought to facilitate renovation works in rental apartments.

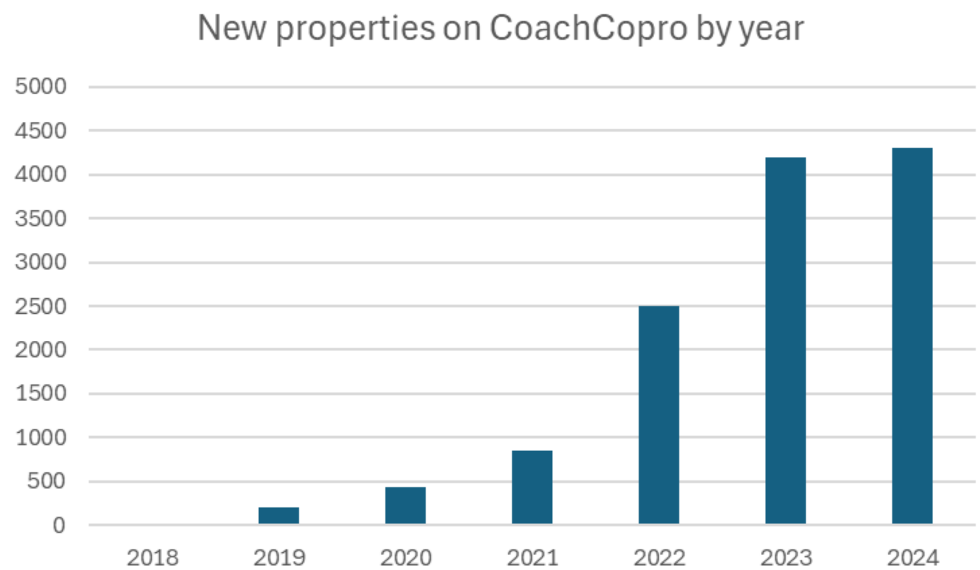
Observatories and research centres inspire the design and implementation of municipal policies. For instance, the **Parisian Lab of Urbanism (*Atelier Parisien d'Urbanisme,* APUR)** has been influential since the 1970s in documenting housing conditions and producing grey literature accessible to policymakers and, to some extent, the broader public – as the latest **Environmental Guide.** The **Paris Metropolitan Area Rent Observatory (*Observatoire des loyers de l'agglomeration parisienne,* OLAP)** produces annual reports on rents. The **Greater Paris Climate** (***Grand Paris Climat***) network, created in 2023, federates eight local **Energy and Climate Agencies (ALECs)** across the Greater Paris Metropolitan Area. These agencies run local **Espaces Conseil France Rénov' (ECFR)** where citizens can obtain free **Global Technical Diagnostics (DTG).** Such decentralised advice structures mark a shift from centralised decision-making toward citizen-oriented support.

At the local level, the City of Paris has positioned itself as a key actor in the ecological transition thanks to the joint work of agencies and research centres. The **Paris Climate Agency** (Agence Parisienne du Climat**, APC)** was created in 2010 with the aim of driving the climate plans of the city, including the 2018 roadmap toward **carbon neutrality by 2050**. Since then, it has been in charge of offering personalised advice and assistance focused on condominiums, by facilitating access to national subsidies and by allocating specific municipal funds. The APC manages the **"Éco-rénovons Paris"** program, launched in September 2022 to provide subsidies for ambitious projects that aim not only to reduce energy consumption but also to enhance biodiversity and revegetation. The APC collaborates with both **private and associative partners – Urbanis and Soliha** – to provide technical and administrative support or financial feasibility studies (*assistance à maîtrise d'ouvrage*, AMO).

Promoting policies: One-stop shops and citizen engagement

To harmonise this complex institutional architecture and make it simpler for owners to obtain support and subsidies, the City of Paris has chosen to offer **one-stop shops, both physical and digital**. Since 2013, **CoachCopro** has been a free platform run by APC that helps co-owners to successfully carry out their energy renovation projects. It offers a wide range of services focused on condominiums, including personalised advice, tailored diagnostics, appropriate financial assistance and guided implementation.88 Furthermore, it serves as a facilitator for unifying the knowledge and the needs of artisans and connecting renovation professionals and owners. **Pass'Réno Habitat** is an additional one-stop shop specifically tailored for individual and micro-collective housing – thus pertaining more to owners living outside of the city centre, in the Metropolis of Greater Paris.





Since November 2024, Paris has adopted a bioclimatic Local Urban Plan (*Plan Local d'Urbanisme bioclimatique,* PLUb), a landmark regulatory framework that integrates energy efficiency and biodiversity into zoning rules. Among its provisions are obligations for buildings to dedicate 10% of their surface to residential use, as well as incentives for greening courtyards within renovation works.

Reports and studies are used to design guides and handbooks for both citizens and administrators. For instance, the inquiry on Energetic Renovation Works on Individual Houses released in 2017 (*Travaux de Rénovation Energétique des Maisons Individuelles*, TREMI) focuses on **households' motivations** for carrying out renovation work or, on the contrary, the **obstacles** they encounter. More recently, the report "*Rénovation énergétique et patrimoine: Comment les concilier*" additionally measures the level of awareness and adoption of national schemes dedicated to renovation.[89]

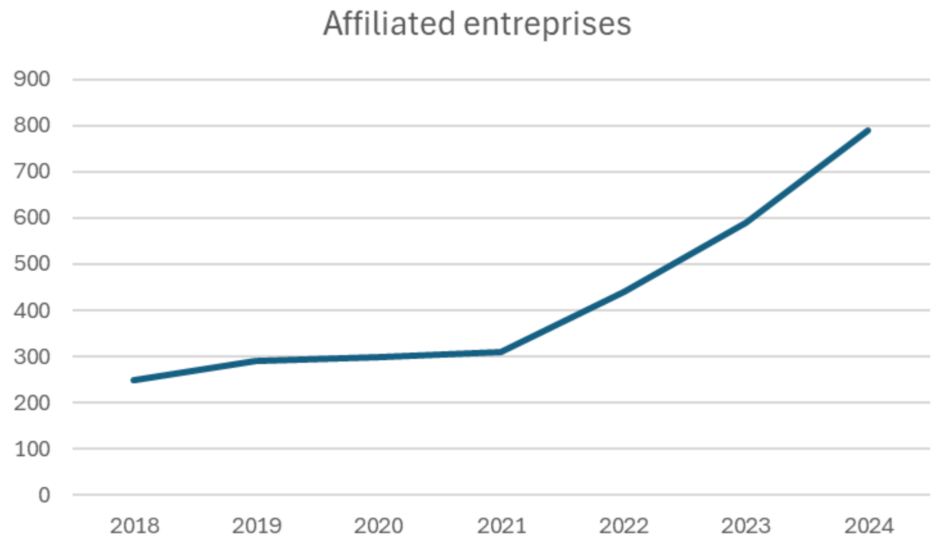
Equally important is the **human dimension of renovation**. CoachCopro is particularly built with the aim of facilitating the consensus among apartment holders in a condominium. Moreover, involving local community members as mediators can help encourage nearby households to adopt more sustainable practices. The City of Paris seeks to embed renovation into local networks of trust and cooperation. As part of the European GINNGER alliance, it led a pilot program that introduced "**neighbourhood eco-managers**" (*éco-gestionnaires de quartier*). Between 2021 and 2023, these individuals were responsible for coordinating collective environmental actions and sharing sustainability knowledge within the urban community. These trusted individuals can help promote renovation not merely through technical communication, but by conveying the broader narrative of ecological transition in a way that resonates with everyday life.

Inhibiting policies: Rent caps and restrictions

Besides incentive-based measures, the City of Paris also implemented deterrent policies, such as **rent caps and restrictions on short-term rentals**. An experimental scheme, launched on 1 July 2019 and scheduled to run until November 2026, is set to be evaluated before potential confirmation. Evidence of its effectiveness is likely to support its adoption as permanent legislation.[90] By curbing excessive rent levels and preventing further increases, the policy contributed to a **4.2% decrease in rents between 2019 and 2023**.[91]

Thanks to the Tourist Rental Act (*Loi Le Meur*), higher taxation and tighter restrictions have been introduced to curb the number of apartments rented out to tourists. As of 1 January 2025, principal residences may no longer be rented for more than 90 days per year, down from the current limit of 120 days. Additional monitoring mechanisms and sanctions are also planned to ensure the effective enforcement of the new law. Furthermore, an EPC will be mandatory for all furnished tourist rentals. From 21 November 2024 to 31 December 2033, properties must be rated A-E, and from 1 January 2034, A-D – the latter requirement also applying to primary residences.

At the national level, the 2021 Climate and Resilience Act (*Loi Climat Résilience*) marked an important step forward by introducing a **gradual ban on renting out highly energy-inefficient dwellings** (*passeoires thermiques*). Since 1 January 2025, dwellings rated G have been banned from the rental market, with category F units to follow in 2028 and category E in 2034. Yet, several loopholes risk undermining both housing affordability and energy-efficiency objectives. Firstly, the measure applies only to individual units rather than entire buildings, which complicates collective renovation efforts. Secondly, it does not prohibit the sale of energy-inefficient properties, allowing private-equity firms in particular to accumulate such assets without undertaking immediate renovations. Thirdly, municipalities lack the legal authority to effectively sanction non-compliance. Fourthly, the law provides for several exceptions: when renovation costs exceed 50% of the property's value; when works are barred by urban planning restrictions or structural risks; or when condominium opposition prevents implementation.



Limitations

Despite progress, several obstacles undermine the efficiency of renovation policies. One recurrent issue is the **fragmented legal framework**, which often leaves grey zones around the rights and duties of tenants versus owners. The APC has highlighted how inconsistent regulations create uncertainty, discouraging investment. As in the case of Italy's "Superbonus 110%" scheme, poorly targeted measures can inflate costs and benefit wealthier owners without reaching vulnerable populations.

The *Éco-rénovons Paris+* program was designed to target low-income households, yet in the absence of clear eligibility thresholds, affluent Parisian households can also benefit. What appears as strong demand thus conceals an ill-targeted and ineffective policy, one that **risks overwhelming administrative capacity and causing significant delays**. If the machine does not work, the investment is not rentable. Therefore, **setting stricter selective rules and enforcing them** should be prioritised over raising the number of requests accepted.

Tools like CoachCopro show that the main barrier is not financial reluctance from lower-income households, but **conflicts of interest in heterogeneous ownerships**. Co-ownership renovations face challenges when revenues differ among residents.[92] Wealthier or older owners, sometimes with vacant units, often resist costly works they see as unnecessary. Therefore, smaller co-ownerships manage renovations more effectively, stressing the importance of governance structures, potentially requiring **syndic reform**.[93]

More broadly, the overall complexity and highly configurational nature of the renovation system remains one of the main obstacles to a faster transition.[94] Simplifying regulatory procedures, while balancing heritage protection with sustainability imperatives, would help create a more coherent and effective framework for large-scale renovation.

Drawing a clearer line between incentives and disincentives

Policy instruments should both **strengthen incentives and limit sanctions**, which are often perceived as excessively oppressive. More positive incentives are preferable to disincentives. Expanding the **ban on highly energy-consuming dwellings to sales** would prevent private equity from profiting, while a **vacancy tax** could pressure reluctant owners.[95] Yet, **excessive prohibitions risk backfiring**: they encourage fraud, black-market strategies or sales to private equity, disproportionately harming vulnerable families who might sell unrentable units. These transactions, often conducted incrementally, can remain largely invisible and defy any monitoring.

Innovative tools could link financial protection with social responsibility. For instance, **climate-related insurance schemes** might provide temporary free coverage in exchange for renovations and the maintenance of affordable rents. As climate change increasingly impacts urban environments, climate risk must be factored into housing policy. Rather than punitive rent caps, **policymakers could offer conditional benefits, such as free insurance in exchange for unchangeable rents or accelerated reimbursement linked to the rapid completion of renovation works**.

Institutional vulnerabilities: Politics, finance and law

From the point of view of municipal agents, some of the hardest barriers to effective renovation either come from the **political sphere** or lie within the **legal framework**. This is supposedly due to the **lack of meaningful dialogue during the legislative process**, since parliamentary discussions are not receptive to the grass-roots experience of public servants directly involved in renovation. **In response to the "greenlash"**, slow-payback investments should have **stronger safeguards** capable of withstanding **shifts in political agendas** and avoiding the disruptions caused by **budget cuts**.[96]

The APC's "apartment-by-apartment" strategy may appear effective initially, but it limits broader co-benefits achievable through blended finance and district-level urban planning.[97] Instead of yielding to pressure from real-estate and housing-industry lobbyists – which risks marginalising public agencies and citizen-focused institutions – policy should prioritise integrated, community-oriented approaches. In their view, greater consideration should be given to the **expertise of those directly involved** in the process and work closely with residents, who are better positioned to reflect everyday realities and challenges.

Restructuring the labour market, redesigning the supply chain and rewriting the rules

Politicians should showcase the benefits of renovation policies that go further than emission reductions and have indirect positive consequences on the economy. Energy renovation intersects with **labour markets and professional training**. The construction sector remains heavily skewed toward new builds, leading to relatively few companies being able to manage integrated renovation processes, from design to execution. Renovation requires specific expertise that should be integrated into **architectural curricula**, fostering a cultural and educational shift in the profession. Additionally, smaller artisans often prefer working on new builds rather than on-site renovations, even though renovation – particularly when undertaken while residents remain in place – requires a **high degree of trust and strong interpersonal skills**.

Heritage rules also pose challenges. For instance, thermal insulation of façades, whether on street or courtyard sides, has been refused by urban planning authorities following recommendations from heritage architects. While preservation is important, **excessive rigidity can slow down necessary energy transitions**.

COMPARING THE CASE STUDIES

Our analysis shows that Amsterdam, Athens and Paris face serious housing challenges but in different ways. All three cities have rich historical centres that limit large-scale construction, but this also makes renovation more difficult and expensive. In Amsterdam, house prices have tripled over the past 20 years, and average rents are now among the highest in Europe. Paris also struggles with affordability, especially in central areas, while Athens is experiencing fast-rising prices driven by foreign investment and short-term rentals. In all three cities, **touristification** puts pressure on the housing market, leading to renovictions. As has happened in most touristic cities, many homes have been turned into short-term rentals, reducing housing opportunities for locals. Regulations on short-term rentals are stricter in Paris and weakly enforced in Athens, although there are recent initiatives.

Local governments' authority varies. Amsterdam's local government has some power, but national policies dominate. Paris has a more coordinated system with local agencies, research centres and one-stop shops that help citizens renovate. Nationaal Warmtefonds in the Netherlands is piloting a "**one-stop shop**" in Groningen and Twente, to offer advice and guidance, as well as financing, to owner-occupiers planning an energy renovation. In contrast, Athens lacks a comparable system, which represents a major obstacle to scaling up energy renovations. Without centralised guidance or easy access to funding, homeowners in Athens often struggle with bureaucratic complexity, limited information and low awareness of renovation benefits. This absence contributes to slow progress in energy upgrades and reinforces existing inequalities in housing quality and access to support.

Renovating older buildings is another major limitation. Amsterdam and Paris both have many **historically preserved properties**, making energy retrofits complicated and expensive. While Amsterdam and Paris are working toward carbon neutrality by 2050, Athens lags behind in effective climate action. Paris leads with strong national funding programs like MaPrimeRénov', and Amsterdam offers low-interest loans for homeowners, though housing associations lack support. In Athens, financial incentives to renovate are more limited and often hard to access. Labour shortages and the lack of adequately trained professionals constitutes another limitation hindering renovation efforts.[98]

Social inequality is a concern in all three cities, leading to structural exclusion: in each case, poorer residents are often pushed out of central areas. Compared to Amsterdam and Paris, Athens offers negative lessons on housing strategies. Athens reflects a series of ununified policies and inadequate mechanisms for urban renewal, combined with the pressures of touristification and **financialisation** of the housing stock. These weaknesses have been intensified by austerity measures and economic crises, which have further left many buildings vacant or demolished. In this sense, Athens represents a critical example of how the absence of coherent governance and sustainable policies can lead to **spatial inequality** and the erosion of the city's built heritage. It almost suggests the need to completely redesign the city's housing policy framework to address affordability, sustainability and preservation simultaneously.

The problems in Athens are a clear warning of what can happen when housing policy does not keep up with social and economic changes. In contrast, Amsterdam and Paris offer many examples of **best practices**, which can be replicated in other large cities, but also on a small scale in towns around Europe.

The view from Brussels

Housing is not an EU competence, but EU policies have had an impact on the housing sector across member states for some time. Policymakers at both EU and local levels often mention **state-aid rules**: although social housing is specifically singled out as an exception where state aid is permitted, the condition that this housing be reserved for the poorest strata of the population has led to legal challenges, which have ultimately limited the amount of public funding flowing toward social housing. On the other hand, many recent national renovation schemes have been funded with money from the NextGenerationEU funding package, and even before it, housing projects, including renovation, had been funded by the European Investment Bank or through InvestEU and EU cohesion funds.

The profile of housing policy at the EU level has recently been raised by the promulgation of the revised **Energy Performance of Buildings Directive (EPBD)**, as well as nomination of the first ever EU Commissioner for Housing and the concurrent establishment of a Special Committee on the Housing Crisis in the EU (HOUS) at the European Parliament. A **European Affordable Housing Plan** was published in December 2025, and this policy study aims to contribute to its implementation.

Challenges for an EU housing policy include:

- the risk of adding yet another layer to an already complex landscape of existing funding schemes, subsidies and rules; and
- the risk of imposing one-size-fits-all definitions, for example, of what constitutes social housing, onto a complex and diverse reality.

Opportunities for an EU housing policy include:

- the availability of funding from the Social Climate Fund (itself financed with revenue from the Emissions' Trading System); and
- the presence of institutions federating and representing the views of local authorities at EU level, such as the Committee of the Regions.

Within an EU housing policy, avoiding renovictions should be a priority. The principle already aligns with the objectives of several existing EU frameworks. First and foremost, the European Green Deal, and more specifically the EPBD, promotes renovations while mandating that tenants be protected from evictions.[99] Similarly, the **European Pillar of Social Rights** enshrines the principle of access to housing and assistance for the homeless. Avoiding renovictions allows both goals to be achieved simultaneously, combining the green transition with social justice. However, current policies remain too weak and often confine themselves to statements of principle, without shifting the emphasis towards enforcement and implementation. Even the **Housing Advisory Board** recommendations presented to the European Commission in November 2025 mention evictions only once, framing them as a consequence of misled urban planning rather than addressing speculative practices.[100] Future progressive positions should build on these significant first achievements by adopting stronger policy wording and moving towards stricter compliance.

The EU should provide stronger guidance to ensure social and cooperative housing providers can renovate without passing costs onto tenants. A key step is **supporting the financial capabilities of not-for-profit landlords**, such as housing cooperatives and associations, as highlighted by the European Housing Advisory Board's recommendations. This can be achieved by reforming state-aid rules, applying services of general economic interest (SGEI) provisions more widely, and granting governments greater leeway to assist social and affordable housing. To ensure that the **money thus invested stays in the housing sector**, rather than flowing into the pockets of private investors, strong safeguards are needed.

Currently, tenant protections across Europe remain highly uneven, even among countries with similar welfare traditions. Though this can be explained by different traditions and approaches to housing governance across member states, the resulting disparities in rights and responsibilities are stark. Their consequences for households facing renovictions are no longer acceptable in an EU committed to free movement and social cohesion. Without a baseline of EU-level standards, tenants in weaker regulatory environments risk losing their homes under the guise of energy-efficiency upgrades. Stronger guidance from the EU – at a minimum, through binding principles or reinforced directives – would help harmonise protection and empower tenants. Establishing a **European charter of tenants' rights** or similar common safeguards is essential to ensure that addressing the climate crisis through a green transition does not exacerbate the housing crisis.

CONCLUSIONS AND POLICY RECOMMENDATIONS

Big policy changes do not always happen in sudden bursts. Instead, they often unfold incrementally through a series of small adjustments that build up over time.[101] Building on best practices, cautionary tales and other examples analysed in this policy study, we make the following policy recommendations to avoid renovictions in European cities:

1) Tenants should not pay – here's who should:

a) Publicly owned social housing: finance renovation by compensating for increases in rent with reductions in energy bills, and communicate this clearly to tenants.

b) Cooperative- or association-owned social and affordable housing: finance renovation either through direct public funding or bank guarantees (see below, point 3b), making receipt of these conditional on not increasing rents after renovation.

c) Privately owned rental housing: finance renovation either through direct public funding or bank guarantees (see below, point 3b), making receipt of these conditional on not increasing rents after renovation.

d) All privately owned housing: make renovation financing inversely proportional to the total floor surface owned by each landowner/company, to ensure most of the public money spent flows into the pockets of individual people, families and businesses, rather than financing large real-estate investors and private-equity firms.

e) Whole housing sector: ensure that money entering the housing sector stays in the housing sector (e.g., by incentivising or mandating the re-investment of profits into renovating and retrofitting housing stock).

2) Cities should learn from each other – here are some examples of best practices:

c) Set up **one-stop shops** to accompany renovations of privately owned housing, establishing these on as local a level as possible (ideally district), and offering not just advice but also facilitating participation, including by tenants.

d) Identify local best practices of renovation and retrofitting of historic buildings and listed monuments (e.g., *Stadsherstel* in Amsterdam), and use these to establish **simplified, streamlined approval processes** for identical or similar renovation and retrofitting processes.

e) Help **local artisans** to get into the renovation market (e.g., highlighting the benefits of a process that needs daily contact with the people living in the house).

3) The EU should do what it's good at, coordinating and facilitating:

a) Avoid adding even more complexity, and **simplify** instead (e.g., by unifying existing funding schemes and incentives into one (or few) pot(s)).

b) Work with the European Investment Bank and national public investment/promotional banks to offer **backed-up loan guarantees** to allow housing cooperatives and associations, as well as private landlords, to finance renovation.

c) Target investment in regions (e.g., southern Italy) where renovation costs are highest in comparison with rent levels (and where renovation is therefore least affordable).

d) Promote a **professional conversion for architects** into renovation rather than new constructions (e.g., by integrating renovation pathways in initiatives such as BUILD UP Skills).

e) Create **incentives for local authorities** to encourage renovation (e.g., through reimbursement of administrative costs for the creation of one-stop shops – see above, point 2a).

LIST OF INTERVIEWS

Date	Researcher(s)	Interviewee	Place
18/02/2025	DM, NY & FZ	Andreas Schieder MEP	Brussels
18/02/2025	DM, NY & FZ	Michaela Kauer (city of Vienna office in Brussels)	Brussels
18/02/2025	DM, NY & FZ	Nicolas Lete (PES Advisor, European Committee of Regions)	Brussels
18/02/2025	DM, NY & FZ	David Rinaldi (FEPS Policy Director)	Brussels
19/02/2025	DM, NY & FZ	Marie Klein-Hitpass (PES Policy Advisor)	Brussels
20/02/2025	DM, NY & FZ	Alice Pittini (research director, Housing Europe)	Brussels
20/02/2025	DM, NY & FZ	Irina de Sancho Alonso (S&D secretariat, European Parliament)	Brussels
21/02/2025	Francesco Zambonin	Marine Cornelis (Next Energy Consumer)	Paris
04/04/2025	Davide Martino	Michiel van der Burght (*Stadsherstel* deputy director)	Amsterdam
11/04/2025	Francesco Zambonin	Frédéric Delhommeau (Agence Parisienne du Climat)	Paris
31/07/2025	Davide Martino	Dr Tim Verlaan (urban historian, Universiteit van Amsterdam)	Amsterdam
15/08/2025	Francesco Zambonin	Regina Berumen (ex-Soliha)	Paris
16/09/2025	Davide Martino	Dr Rosalie Arendt (Universiteit Twente) & Marina Mironica (Goethe-Universität Frankfurt)	Online
01/12/2025	Nuve Yazgan	Dr Dimitra Siatitsa (National Technical University of Athens (NTUA) and National Centre for Social Research (EKKE))	Online

ENDNOTES

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The Karl Renner Institute is the political academy of the Austrian Social Democratic movement. It is a forum for political discourse, a centre for education and training, and a think tank on the future of social democracy. In this capacity, it aims at establishing a discourse between experts from various fields and the Austrian Social Democratic Party in order to develop and realize new political positions generating a forum for political discussion and thus helping to introduce social democratic positions into the public discussion; training representatives of the Austrian Social Democratic Party so that they are optimally prepared for their present and future tasks; fostering the organizational development of the Austrian Social Democratic Party in order to open up and modernize party structures.

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The Friedrich-Ebert-Stiftung is part of the Social Democratic community of values and the trade union movement in Germany. The FES office in Poland is an integral part of German-Polish cooperation. Since 1990, FES Warsaw has been active as a place for the exchange of ideas and opinions through events, dialogue programs and publications.

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Fondazione Pietro Nenni is a non-profit institute for political, historical and trade union studies and research in Rome. The Foundation has an important and consolidated collaboration with the UIL- Italian Labor Union. Alongside its research activity, the Fondazione Pietro Nenni promotes the editorial series "Biblioteca della Fondazione Nenni", the magazine "L'Articolo1", the blog fondazionenenni.blog and various conference and training activities.

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The Olof Palme International Center is the Swedish labour movement's umbrella organisation for international solidarity. The organisation work globally for democracy, human rights, social justice, peace and sustainability through a just transition – in the spirit of Olof Palme – and supports progressive social movements and parties that change societies and people's everyday lives.

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ABOUT ETERON

Eteron, the Institute for Research and Social Change, is a non-profit organisation based in Athens, Greece, that produces knowledge, contributes towards citizen empowerment and promotes partnerships. The institute strives to strengthen arguments, ideas, people and organisations, in order to reach a society, in which the actual needs of the people will be at the center of the public debate. With credible research, analysis, articles and public events, Eteron has become a collaborations' hub among research institutions abroad, bringing the international discussion in Greece and promoting the discussion regarding Greece abroad.

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Europe faces a dual challenge: the climate crisis and a persistent housing crisis, both of which converge in the urgent need to renovate aging urban housing stock. While energy-efficient renovations are essential to meet EU carbon-neutrality targets by 2050, they risk triggering "renovictions", the displacement of vulnerable residents due to rising rents and property values. This policy study shows how these renovictions can be avoided.

We summarise the scientific literature and survey best practices and cautionary tales from three cities across Europe: Amsterdam; Athens; and Paris. These are three large capitals, with historic centres protected by heritage status and facing the pressure of (over)tourism.

This policy brief recommends that tenants should not pay for renovations and identify alternative sources of funding for different types of housing. The overall principle is that any money entering the housing sector should remain in the housing sector. The recommendations are intended for policymakers at the local and European levels. Local administrations should learn from each other, replicating successful policies like one-stop shops to accompany renovations. The EU should use the policy levers that it already has to coordinate and facilitate policies at the local level, namely, by simplifying existing funding options or setting up publicly backed loan guarantees.

Incremental, locally adapted policies – supported by EU coordination – are essential to ensure that the green transition in housing does not come at the expense of social justice. Policymakers must act to make European cities both sustainable and inclusive for all residents.

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