



**EIB Group support to affordable housing
including through cohesion policy**
EESC public hearing, 13 June 2025

The EIBG Action Plan for Affordable & Sustainable Housing - *Thematic priorities*

Objective

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

Innovation

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

Renovation

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

New Build

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

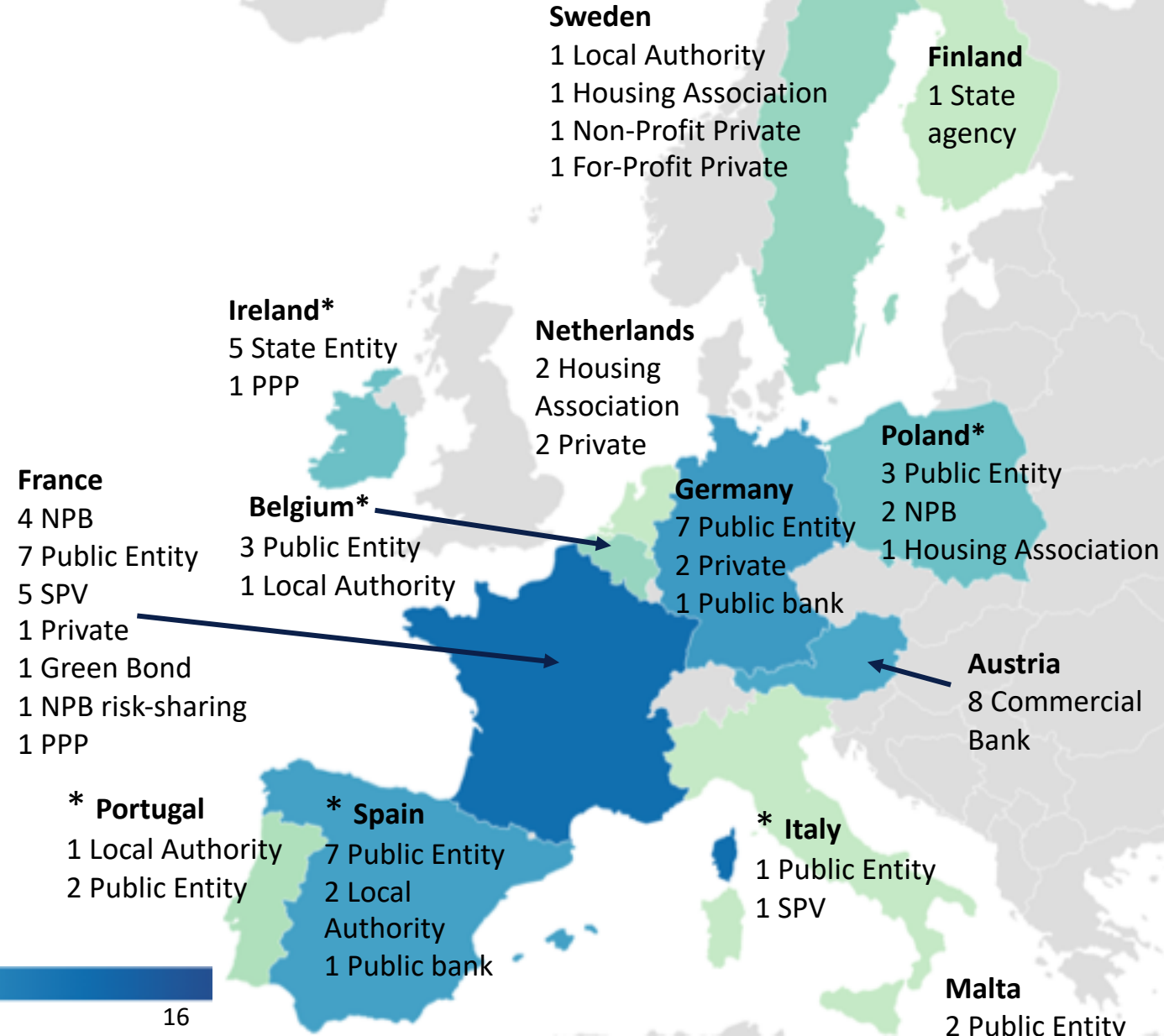


EIBG financing & advising support for housing

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

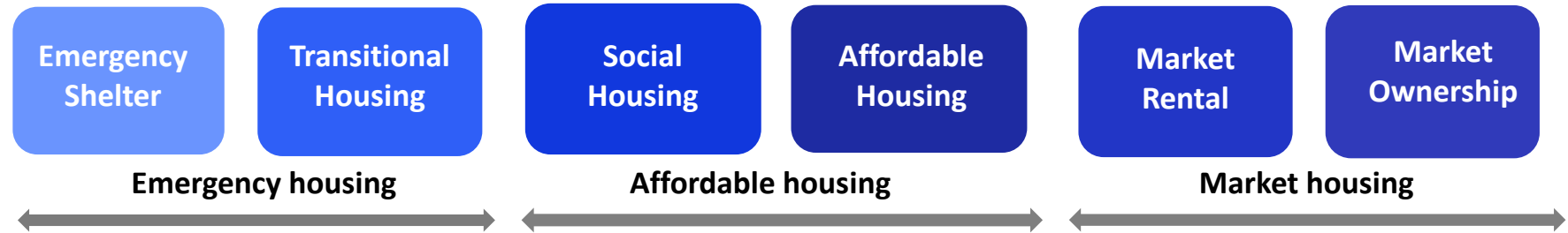
A comprehensive set of financial products:

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



EIB Intervention in affordable and sustainable housing

Housing continuum



Market failures

Insufficient market provision of decent, safe, energy efficient housing for citizens who cannot secure housing at market conditions

Markets alone are unable to fill the energy efficiency gap

EIB financing

Tackling housing affordability and climate challenges

- Social and affordable housing
- Refugee accommodation
- Key worker housing
- Student Accommodation
- Care homes
- Elderly housing

Tackling climate and resilience challenges

- Energy efficiency renovations/new build
- Housing reconstruction following disasters

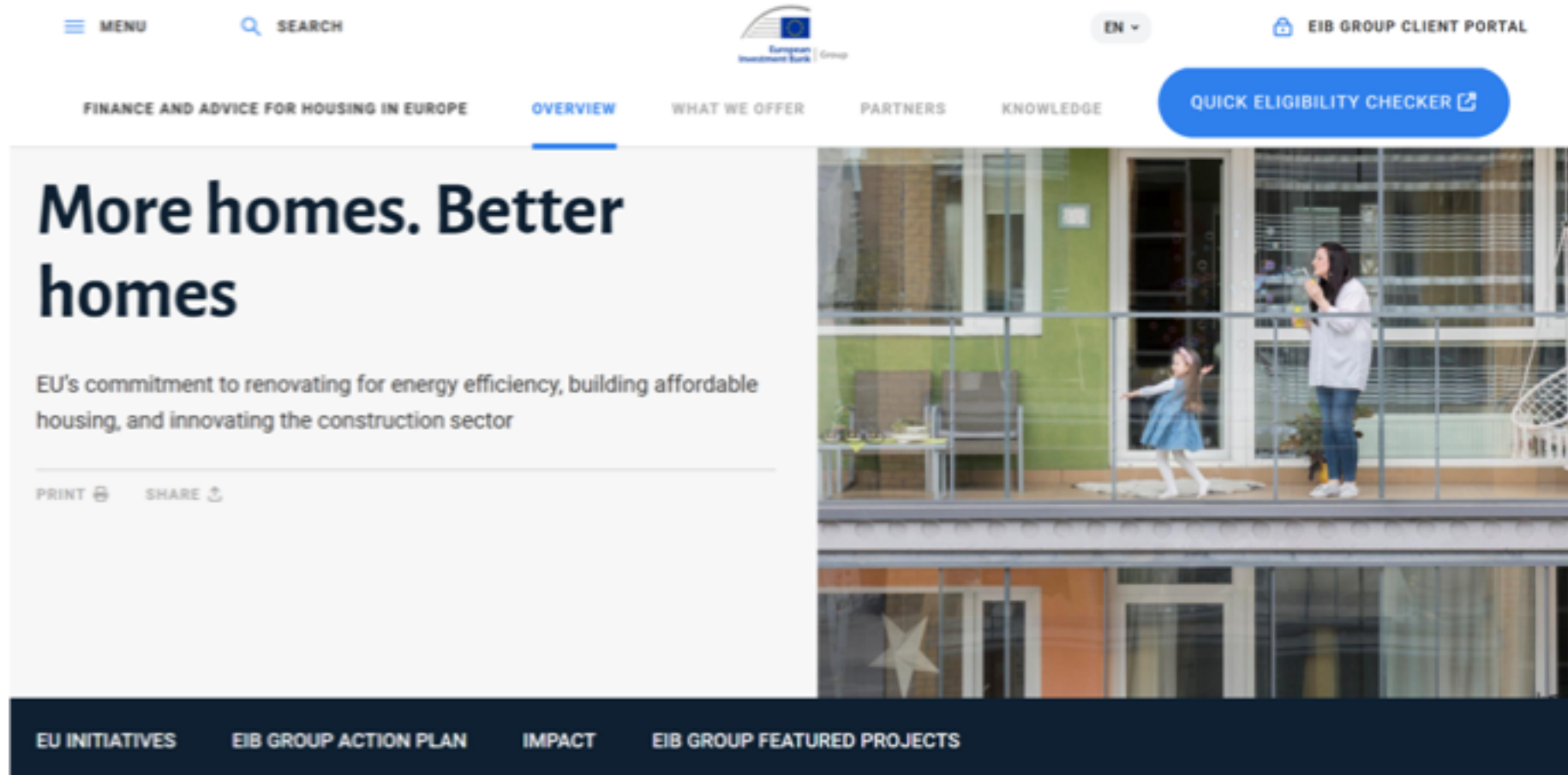
Models for financial instruments

DG REGIO and EIB Advisory have developed Financial Instruments and other combination options (including with grant) under Cohesion policy funds in 2021-2027 for affordable and sustainable housing.

- The main objective is to support investments by **mobilising additional private resources**.
- **Public support is needed** to mitigate costs for the end beneficiaries and long-term financing needs to match housing units' duration.
- **Combinations of grants and repayable forms of finance (debt, guarantees, equity)** have been used for this sector and these can be **replicated and scaled up using EU Funds and EIBG financing**.
- The EU market is heterogeneous in terms of how housing is delivered, regulated, and funded, **the model instruments propose financing combination options that can be tailored** to Member States.



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



FEATURES

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

THANK YOU



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