



**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

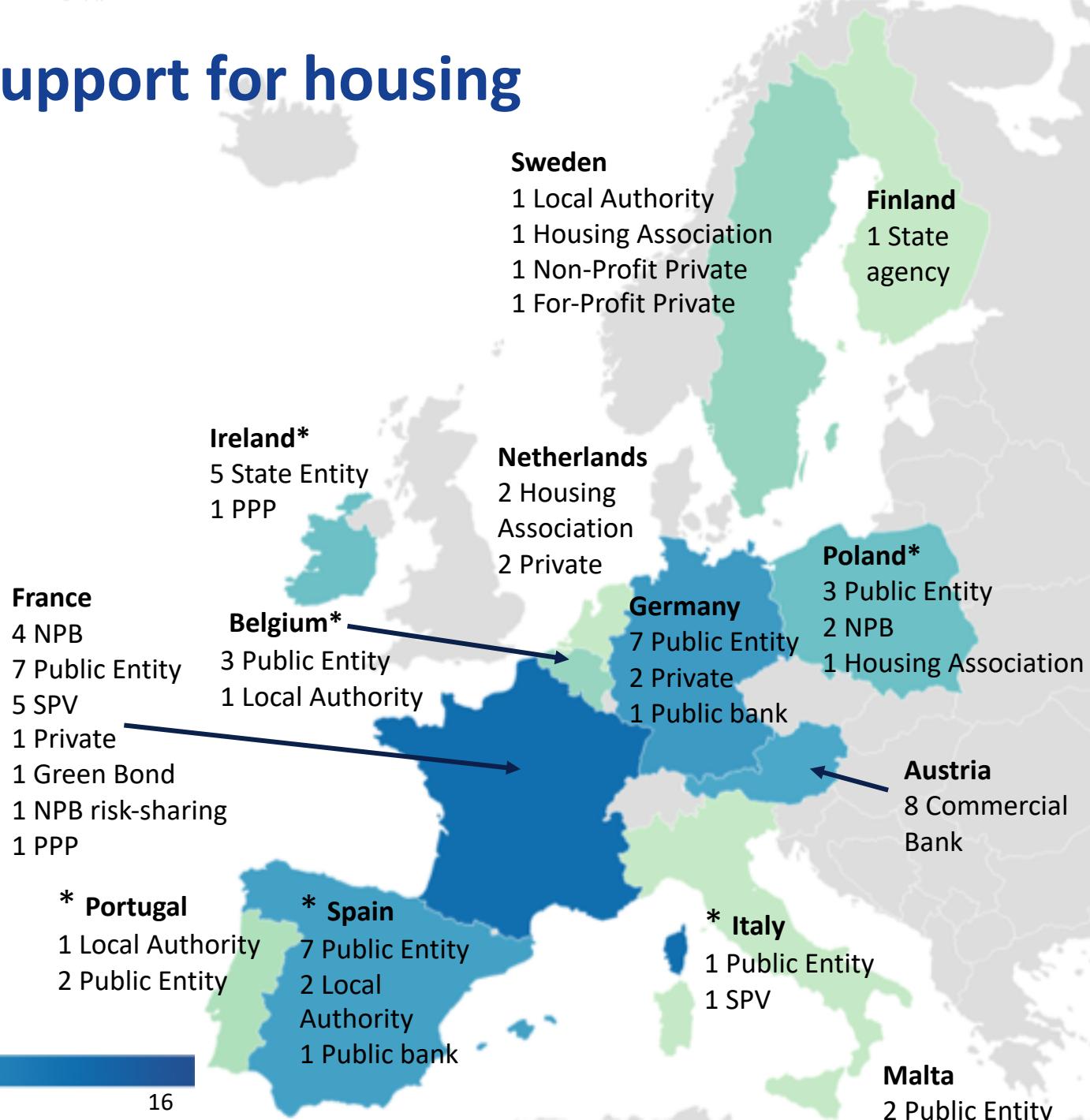


Legend: Types and number of EIB counterparts

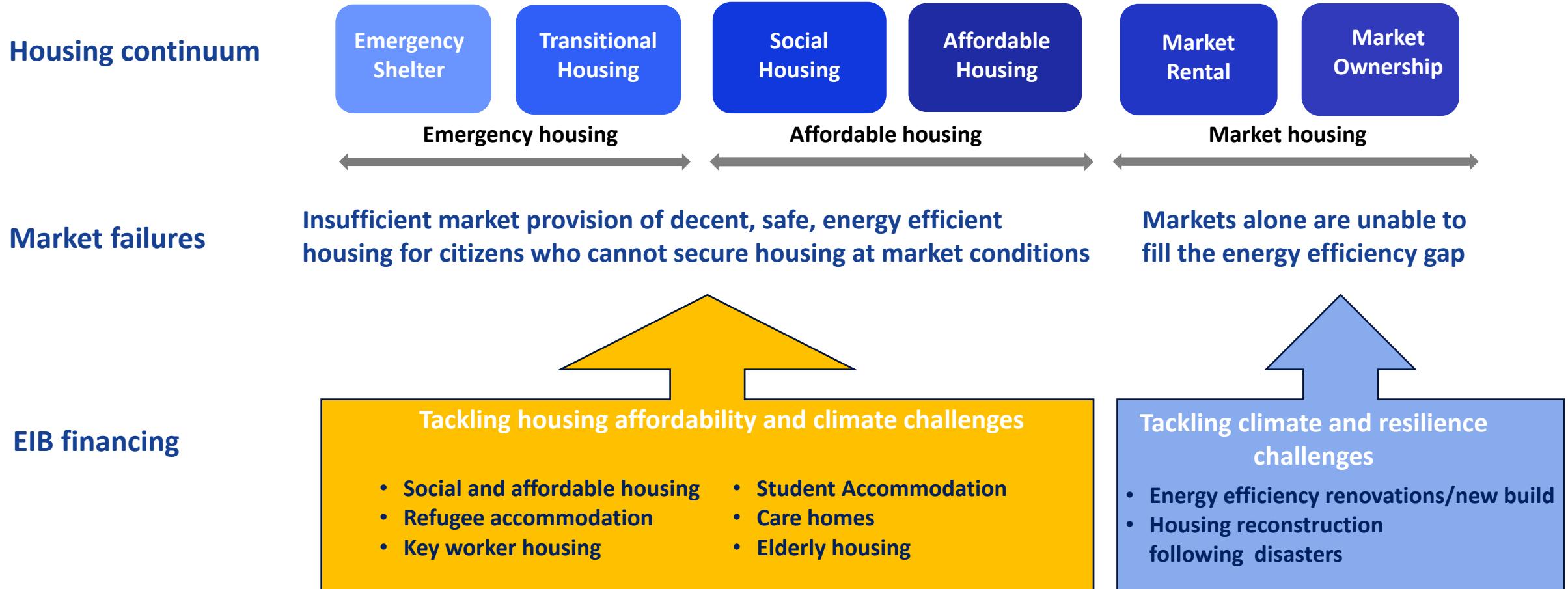
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EIB Intervention in affordable and sustainable housing



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

≡ MENU

SEARCH

European Investment Bank Group

EN ▾

EIB GROUP CLIENT PORTAL

FINANCE AND ADVICE FOR HOUSING IN EUROPE

OVERVIEW

WHAT WE OFFER

PARTNERS

KNOWLEDGE

QUICK ELIGIBILITY CHECKER

More homes. Better homes

EU's commitment to renovating for energy efficiency, building affordable housing, and innovating the construction sector

PRINT  SHARE 



EU INITIATIVES

EIB GROUP ACTION PLAN

IMPACT

EIB GROUP FEATURED PROJECTS

FEATURES

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

THANK YOU

