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**ECO/663**

**Affordable housing: Cohesion policy,  
Urban Agenda and civil society**

Brussels, 17 July 2025

**RECORD OF THE PROCEEDINGS**  
European Economic and Social Committee  
  
**Affordable housing: What can cohesion policy, the Urban Agenda and civil society do to ensure housing is affordable for everyone?**(own-initiative opinion)

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598th plenary session  
  
Brussels  
16-17 July 2025

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Meeting of 17 July  
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Agenda item 22

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**The president** moved that the Committee turn to agenda item 22 - adoption of an own initiative opinion on the

*Affordable housing: What can cohesion policy, the Urban Agenda and civil society do to ensure housing is affordable for everyone?*

The preliminary work had been carried out by the Section for Economic and Monetary Union and Economic and Social Cohesion (president: **Ioannis Vardakastanis**). The rapporteur was **Elena-Alexandra Calistru** and the co-rapporteur was **Maria del Carmen Barrera Chamorro.**

The rapporteur expressed its view that there is an affordable housing crisis which has a social but also an economic dimension. She also stressed that there is need to find innovative financial instruments in order to maximise the competitiveness in the housing market. It is time for concrete actions and she welcomed the initiatives from the European Commission (task force) and EIB. The co-rapporteur mentioned that affordable housing is also a social issue and it is part of the social model. She added that the EU needs economic housing infrastructure and that the housing crisis is a cross cutting issue integrated to the European Semester and cohesion policy.

The following members took the floor in the debate: **Korina Murafa, Lidija Pavic-Rogosic, Roberto Marchiori and Dovilė Juodkaite.** They welcomed the opinion and congratulated the rapporteurs for their excellent work and added that EU needs more ideas and sustainable solutions for this big problem. Furthermore, they ask for considering policies that are related with sustainable mobility and also housing should be more related with the people with disabilities.

The Assembly then examined following amendments to the opinion:

**Point 2.2 - Amendment 1** - tabled by Dovilė Juodkaitė

Amend as follows:

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| ***Section opinion*** | ***Amendment*** |
| Housing affordability is a multidimensional concept that goes beyond the cost of rent or mortgage payments. It encompasses a wide range of factors that affect a household’s ability to access and maintain adequate housing, including energy and electricity bills, renovation and maintenance costs, and the availability of transport and services of general interest. On the supply side, housing affordability is also a consequence of the availability of housing units. As these costs vary significantly across the EU depending on the type of housing, energy efficiency, geographical location and income levels, affordability challenges are not uniform across the EU. They reflect differing national housing systems, urban-rural divides and local economic conditions, requiring place-based policy responses rather than one-size-fits-all solutions. | Housing affordability is a multidimensional concept that goes beyond the cost of rent or mortgage payments. It encompasses a wide range of factors that affect a household’s ability to access and maintain adequate housing, including energy and electricity bills, renovation and maintenance costs, ***accessibility features*** and the availability of transport and services of general interest. On the supply side, housing affordability is also a consequence of the availability of ***adequate*** housing units. As these costs vary significantly across the EU depending on the type of housing, energy efficiency, geographical location and income levels, affordability challenges are not uniform across the EU. They reflect differing national housing systems, urban-rural divides and local economic conditions, requiring place-based policy responses rather than one-size-fits-all solutions. |

The amendment was accepted by the rapporteurs and by the Assembly.

**Point 2.3 - Amendment 2** - tabled by Dovilė Juodkaitė

Amend as follows:

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| ***Section opinion*** | ***Amendment*** |
| This housing affordability crisis has far-reaching economic consequences that have a direct impact on cohesion policy objectives:   * it limits labour mobility, preventing workers from moving to regions with better economic opportunities; * it reduces economic productivity through misallocation of human capital and excessive travel times; * it exacerbates territorial polarisation between high-growth regions and those suffering from demographic pressure; * it diverts household income from other productive economic activities, diminishing local economic multipliers; * it creates barriers to accessing educational and employment opportunities, particularly affecting young people; * it widens social inequality gaps, as the number of homeless people has risen sharply, while an increasing number of Europeans can no longer afford decent housing and live in unacceptable conditions; * it particularly affects some vulnerable social groups, whose capacity to adapt to the changing rules of the housing market remains rather limited, as well as middle-income households. | This housing affordability crisis has far-reaching economic consequences that have a direct impact on cohesion policy objectives:   * it limits labour mobility, preventing workers from moving to regions with better economic opportunities; * it reduces economic productivity through misallocation of human capital and excessive travel times; * it exacerbates territorial polarisation between high-growth regions and those suffering from demographic pressure; * it diverts household income from other productive economic activities, diminishing local economic multipliers; * it creates barriers to accessing educational and employment opportunities, particularly affecting young people; * it widens social inequality gaps, as the number of homeless people has risen sharply, while an increasing number of Europeans can no longer afford decent housing and live in unacceptable conditions; * it particularly affects some vulnerable social groups, whose capacity to adapt to the changing rules of the housing market remains rather limited, as well as middle-income households ***or due to the limited stock of housing that is accessible to persons with disabilities and older people***. |

The amendment was accepted by the rapporteurs and by the Assembly.

**Point 4.12 - Amendment 3** - tabled by Dovilė Juodkaitė

Amend as follows:

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| ***Section opinion*** | ***Amendment*** |
| Investments in affordable and sustainable housing should be a strategic priority for EU cohesion funds, post-2027, in an approach that integrates affordable housing in addition to social housing, while maintaining renovation interventions. Cohesion policy funding could be linked to public land ownership or non-profit cooperatives. The scope of cohesion policy could be extended to include common land purchase cooperatives and cost-based housing models operating at national level. These approaches should be adapted to the risks posed by the climate crisis and also promote housing that can withstand the impact of the climate crisis, especially in the regions and areas most exposed to climate change. | Investments in affordable***, accessible*** and sustainable housing should be a strategic priority for EU cohesion funds, post-2027, in an approach that integrates affordable housing in addition to social housing, while maintaining renovation interventions***. All the investments should also include accessibility as a requirement when renovating and constructing new buildings in all initiatives in the field of energy efficiency and other policies aimed at making buildings more sustainable. Investments should also target retrofitting existing properties to make them accessible where possible and supporting the cost of additional material that allows persons with disabilities to make full use of their homes and overcome any structural barriers***. Cohesion policy funding could be linked to public land ownership or non-profit cooperatives. The scope of cohesion policy could be extended to include common land purchase cooperatives and cost-based housing models operating at national level. These approaches should be adapted to the risks posed by the climate crisis and also promote housing that can withstand the impact of the climate crisis, especially in the regions and areas most exposed to climate change. |

The amendment was accepted by the rapporteurs and by the Assembly.

The opinion was adopted by 144 votes in favour with 2 abstentions.

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