



REPORT

The session brought together approximately **150 participants** in person and more joined online. It was co-organised by the European Movement International (EMI) and the International Union of Tenants (IUT), featuring two panel discussions and stakeholders from EU institutions, civil society and academia.

The session explored Europe's **deepening housing crisis as a central manifestation of broader socio-economic imbalances** and a key test for the future of the European social contract. It brought together policymakers, civil society representatives and stakeholders, making the discussion policy-oriented, with a tenant-focused analysis of the crisis' impact on citizens. Across both parts of the session, participants highlighted the extent to which housing has become one of the most visible and pressing challenges across the European Union. Rising rents, declining affordability and increasing housing insecurity are affecting not only traditionally vulnerable groups but also middle-income households, contributing to a growing perception that the system is no longer delivering adequate social and economic security.

A first strand of the discussion focused on **structural challenges related to housing supply**. For instance, MEP Borja Gimenez Larraz pointed to declining construction rates, rising costs and administrative and regulatory barriers as key constraints. In this context, the need to accelerate the supply of affordable and socially oriented housing was emphasised, including through simplified procedures, faster permitting, mobilisation of land, improved access to financing, and stronger public and private investment.

At the same time, the discussion underscored that **housing affordability cannot be addressed in isolation from wider socio-economic dynamics**. In-work poverty, wage stagnation and precarious employment were identified as major factors limiting access to adequate housing, even where supply exists. This perspective highlighted the importance of quality jobs, fair wages and robust social protection systems as integral to any sustainable response. Building on this, the session explicitly linked the **housing crisis to the broader debate on Europe's social contract**. Participants stressed that unequal access to adequate housing risks undermining social cohesion, trust in institutions and citizens' ability to fully participate in democratic life. From this perspective, the crisis reflects not only market failures but also a weakening of the social contract, calling for more concrete and enforceable guarantees of social rights.

The tenants' perspective, brought forward particularly during the second part of the session, further illustrated the **concrete impact of these challenges**. Participants highlighted the growing burden of housing costs on households, the increasing share of income spent on rent or mortgages, and pressures on security of tenure and housing quality across Member States. The European Commission's Affordable Housing Plan was discussed as an important step in placing housing higher on the EU agenda, while raising questions about its ability to deliver tangible improvements for tenants. The debate also addressed the role of speculative practices, vacant properties and the expansion of short-term rental platforms in exacerbating housing shortages and driving up costs, particularly in urban areas. These dynamics were seen as contributing to the financialisation of housing and limiting its availability for residential use, reinforcing the need to ensure that housing fulfils its social function.

Diverging views emerged regarding the role of regulation. While some participants advocated stronger market oversight, including rent regulation and stricter controls on speculative practices, others cautioned that excessive intervention could discourage investment and further constrain supply. This reflects a broader challenge in balancing market efficiency with social fairness. Finally, governance challenges were highlighted throughout the discussion. Although housing policy remains primarily within national and local competences, the scale and cross-border nature of the crisis call for stronger coordination at EU level. Participants pointed to the **need for more effective use of EU funding instruments** and enhanced cooperation between EU institutions, Member States and local authorities.

Overall, the session confirmed that housing cannot be treated as an isolated policy domain. It is closely interconnected with labour markets, social protection systems and broader inequalities, making it a critical entry point for reflecting on the future of Europe's social contract and the need to move towards more concrete and effective guarantees of access to adequate housing.



Lothar Boris Piltz, Source: <https://unsplash.com/>