



**Addressing housing affordability issues in  
the UNECE Region in the context of  
economic, financial and migration crises:  
challenges and good practices**  
*Housing Europe contribution*



# I. Already great challenges...

## State of Housing in the EU in 2015

1. There are **more people without a home today** in Europe than six years ago
2. There are **not enough affordable homes available** in most European countries to meet the increasing demand

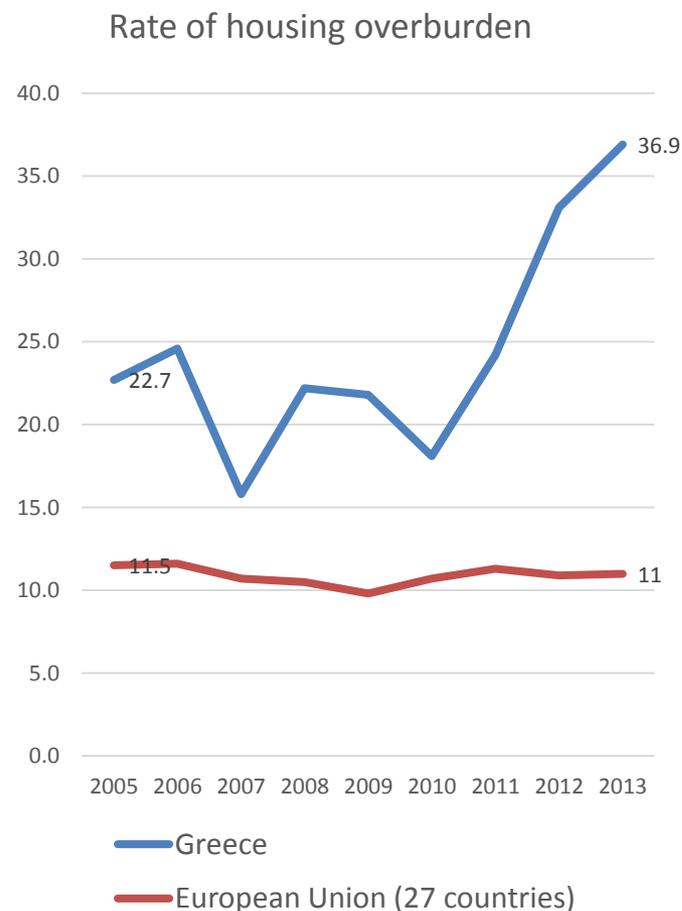
# Lack of social housing

- **New social housing production has decreased** between 2009 and 2012
- ...but number of **households on waiting lists keeps increasing:**
  - BE 140 000 to 186 000
  - FR 1.2 to 1.7 million
  - IT 600 000 to 650 000



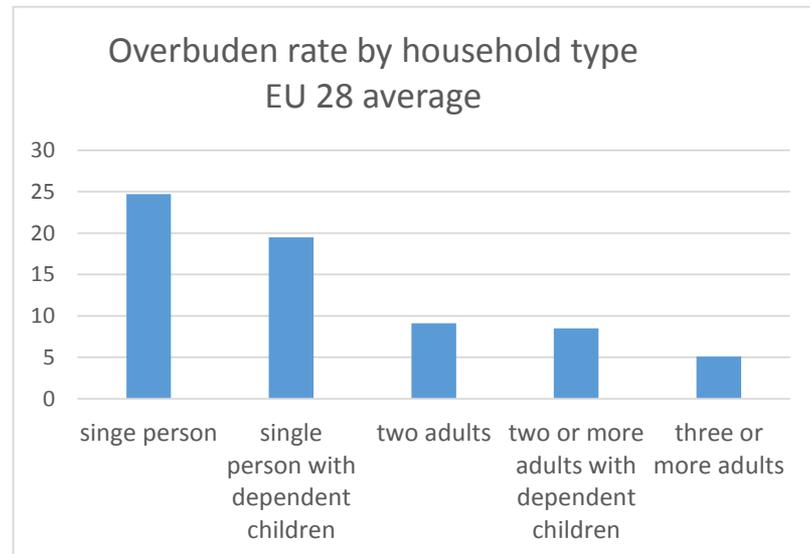
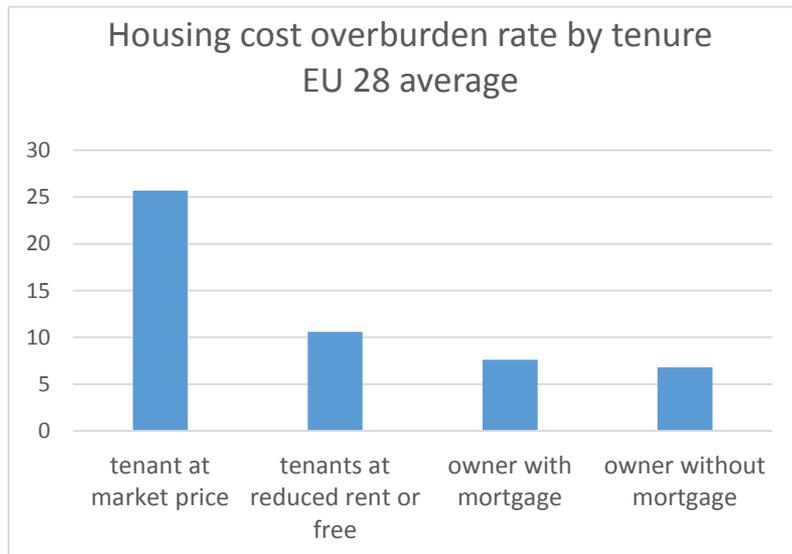
# Housing (un)affordability

- 81 and half million Europeans **'overburdened'** by housing costs
  - Highest in EL, NL, DK, DE
- Rising relative housing costs **in crisis-ridden countries**
  - **Greece** most striking increase



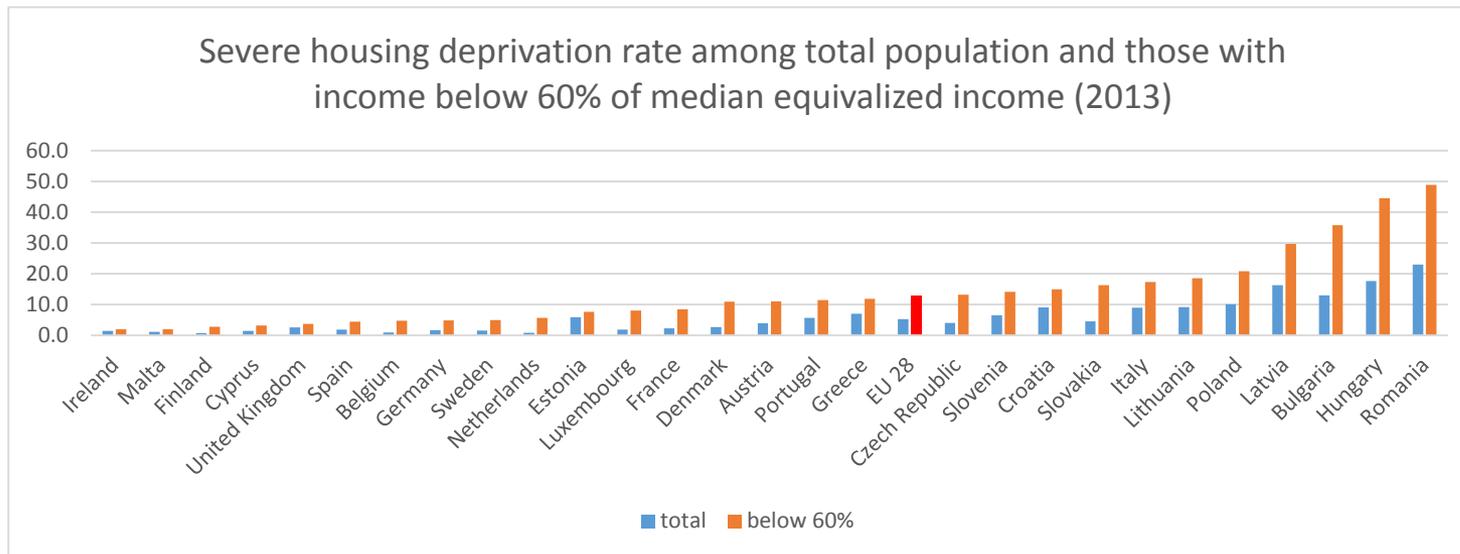
# Risk of social exclusion

- Increasing **homelessness**
- Housing costs a much heavier burden for **the poor** (41% compared to 22%)
- Harder for **tenants** and **single persons**



# Housing quality and fuel poverty

- Lack of **basic amenities**: improving, but still an issue in RO, BG, EE, LT, LV, HU, PL



- **Fuel poverty**, with between 50 and 125 million Europeans unable to afford thermal comfort. Clear link with energy performance

# II. Reinforced by the migration crisis...

- Example: the refugees in **Germany**, If we estimate about 320.000 people who will enter Germany each year and stay in the country at least for a while, this corresponds to additional housing needs of about 128.000 dwellings. This challenge must be added to the existing housing shortage in metropolitan areas and in university cities.
- Example: in **Sweden** the government has recently estimated that 436 000 new homes are needed by 2020, but only 150 000 dwellings were built in the 5 years between 2008 and 2013. Sweden needs to build new affordable rental housing for immigrants, but also for students, families, elderly people..

# III. We know what to do to cope with the challenges

- Increase **public expenditure** (% of GDP) on affordable house building (both demand side and supply side – to stop the declining trend of the government support to social housing and use public leverage to develop affordable rental options in countries with a strong bias towards homeownership.
- **Setting up long term housing institutions and structures**

- **Let the innovation flow...**

- new processes for better comfort  
(Energiesprong, Kombohus)

- New services and skills for better integration  
(« Mind your business », « killing with kindness », accelair)

## Mind Your Own Business in 15 neighborhoods

- Empowerment
- Entrepreneurship
- Social benefit
- Personal development
- Cooperation with business



# OurPower



Fire cadets - municipality and housing company





# HOUSING EUROPE

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