

# Introduction to the research

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## PARTNER ORGANISATIONS



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*The views expressed in this paper are those of the authors and they should not be regarded as an official position of the Department of Housing, Local Government, and Heritage.*

## 1.1 – Brief background to the research

This research has been commissioned by the Irish Department of Housing, Local Government, and Heritage (DHLGH).

The DHLGH issued a call for tender on the 30<sup>th</sup> of July 2024 for the provision of research services on the topic of “Social housing systems in the European Union and United Kingdom”.<sup>1</sup> This research was intended to produce a detailed report to describe and compare social housing systems in the European Union and United Kingdom, including, in respect of each country:

1. The principal features of its social housing system;
2. the financing of the system;
3. how the system is targeted;
4. service delivery arrangements;
5. integration with social policy.

After a competitive process, a consortium led by Housing Europe was chosen as the successful bidder in October 2024 and signed a contract for the provision of research in early November of the same year.

The research comes in the context of the completion of the work of the expert Housing Commission in Ireland, in May 2024. The Housing Commission was established by the previous Irish Government (33<sup>rd</sup> Dáil; 20 February 2020 – 8 November 2024) to examine issues such as tenure, standards, sustainability, and quality-of-life issues in the provision of housing, all of which have long-term impacts on communities.<sup>2</sup> Amongst its many recommendations the Housing Commission put forward several proposals related to reforming the provision of social and affordable housing in Ireland. It is, therefore, intended that the present research will help to outline existing policy options and constraints elsewhere in Europe that could assist the current Irish Government in implementing some of the proposed reforms outlined by the Housing Commission.

An additional function of the research is to assist the DHLGH in benchmarking the current performance of the Irish state with regard to helping to provide affordable housing and housing supports, versus peers in Europe. However, as will be shown in the individual country chapters, the sort of data required to make such an objective assessment of comparative performance is lacking in most countries. Indeed, Ireland currently stands out as being amongst the best in class in Europe in terms of the frequency, quality, and scope of publicly available information on numerous aspects of housing policy, including annual public investment in housing support schemes and housing completions. While every effort has been made by the research team— including contacting relevant national Ministries and other local housing experts—it is simply the case that there are some areas of public housing policy for which robust or up-to-date figures are not currently available in several countries.

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<sup>1</sup> For tender information, see: <https://www.etenders.gov.ie/epps/cft/viewContractNotices.do?resourceId=4044438>

<sup>2</sup> Further information on the Housing Commission, as well as the final report, is available at: <https://www.gov.ie/en/the-housing-commission/campaigns/the-housing-commission/>

## 1.2 – Brief overview of the consortium

As already stated, the research has been produced by a consortium of housing experts from across Europe. This consortium was led by Housing Europe, which acted as “Prime Contractor” for the purposes of complying with the terms of the tendering process.

### Prime contractor: *Housing Europe*



Housing Europe is a non-profit non-governmental organisation (NGO), registered in Belgium.<sup>3</sup> Its core interest is to work on behalf of its members, which consist of 43 national and regional federations representing public, cooperative, and social housing providers. It also has 11 affiliated ‘partner’ organisations, which primarily consist of public agencies and research institutes working to promote the provision of various forms of non-market housing. Overall, Housing Europe has members in 31 European countries.

The work of Housing Europe is divided across several work streams. This includes policy, innovation, communications, and research. The latter of these is coordinated by the *Housing Europe Observatory*, which is responsible for the production of comparative analysis of affordable housing systems in Europe. The Observatory has many years of experience in working with third parties – including national governments, international organisations, and research institutes – on the production of bespoke pieces of research. A catalogue of recent outputs of the Observatory can be seen on the Housing Europe website.<sup>4</sup>

As an EU-level organisation, Housing Europe also has a strong role working with the EU Institutions, consulting on directives and regulations, and providing the voice of the affordable housing sector in Brussels. A close relationship with our members and partners is key to this process.

### Subcontractor #1: *UCD Geary Institute*



The Geary Institute for Public Policy is one of seven research institutes supporting research activity in University College Dublin. Founded in 1991, the Geary Institute is a centre of excellence for policy-relevant, theoretically-informed, and empirically-grounded research in the social and behavioural sciences.

The Institute supports the research of 160 UCD academics, and provides office space, administrative and IT support for 40 research staff and 60 PhD students working on research projects funded by the European Commission, Irish government departments and agencies, Taighde

<sup>3</sup> The exact legal status of Housing Europe is that it is an *association internationale sans but lucratif (Aisbl)* under Belgian law. This translates as ‘International non-profit organisation’. This is the common legal form in Belgium for organisations established to work on behalf of members spread across the EU. For more information see: [https://justice.belgium.be/fr/themes\\_et\\_dossiers/societes\\_associations\\_et\\_fondations/associations/aisbl](https://justice.belgium.be/fr/themes_et_dossiers/societes_associations_et_fondations/associations/aisbl)

<sup>4</sup> See: <https://www.housingeurope.eu/research-knowledge/reports-briefings/>. Please note that from time to time the research produced by the Observatory is not made public, as it relates to areas considered to be too sensitive for general dissemination. In addition, older publications have been archived. Thus, the online catalogue is not a complete overview of research outputs.

Éireann and national and international foundations. Further information about the Geary Institute can be found on its website<sup>5</sup>,

The Geary Institute and its director, Prof Michelle Norris, has a very strong track record of research on housing in Ireland and internationally, and has conducted housing research funded by the Housing Agency, Irish local authorities and approved housing bodies, Taighde Éireann, the European Commission and the United Nations. Prof Norris is currently leading the €3.5m European Commission funded project EqualHouse – which aims to identify the key drivers of and solutions to housing inequality in Europe.

### **Subcontractor #2: Metropolitan Research Institute (MRI)**



Metropolitan Research Institute (MRI), established in 1989, is an internationally recognised independent research and consultancy company based in Budapest, Hungary. It has a multidisciplinary team of experienced professionals working on different aspects of urban development. The different divisions of MRI deal with core issues of sustainable and inclusive development of European cities, such as housing policies, inner city regeneration, the problems of large housing estates, urban sprawl, rental sector deficiencies, municipal budgeting, and issues with accommodating ethnic minorities. The analysis of these problems is connected to the surveying of administrative and institutional structures and exploring the performance of different types of governance patterns. The MRI has a particularly developed understanding on countries in Eastern and Central Europe; especially the former communist and socialist bloc of nations.

MRI has been involved in an increasing number of international projects, and has cooperated with UN Habitat, the UNECE, Council of Europe, World Bank, OECD, and USAID programmes. Since the 2000s MRI has been actively involved in EU programs, including Framework programs, Horizon 2020, Horizon Europe, Life and ESPON projects, and programmes connected to URBACT, EUI and INTERREG. It has been an active participant in European city and housing research networks.

Recently its experts have been focused on affordable housing issues in Europe, among others by participating in the House4All project (ESPON), coordinating the ReHousIn project (Horizon Europe), supporting the AHA Budapest: Affordable Housing for All (EUI) or providing advisory services for the European Investment Bank while working on the Bratislava Public Housing Framework

### **Subcontractor #3: UK Collaborative Centre for Housing Evidence (CaCHE)**



The UK Collaborative Centre for Housing Evidence (CaCHE) was established in 2017 as a consortium of local housing research and evidence expertise, centred on the Universities of Glasgow and Sheffield. CaCHE is a multi-disciplinary research centre based on using rigorous evidence to support policy development and to impact and influence housing policy and practice throughout the UK and internationally.

<sup>5</sup> [About Us - UCD Geary Institute for Public Policy](#)

CaCHE has 17 co-investigators, five research staff, five knowledge exchange staff, plus a business team. It has five knowledge exchange hubs of policy and analysis leaders in each part of the UK, serviced by a KE lead and an academic from the co-I pool.

CaCHE has a core internal work programme organised around four themes and three cross-cutting strands. Additionally, it has received external funding from all four UK territorial governments, many local authorities and other regional bodies, ESRC, EPSRC, AHRC, Scottish Funding Council, the centre for ageing better, the centre for homelessness impact, underwriting support from the Universities of Glasgow and Sheffield, Nationwide Foundation, and the Joseph Rowntree Foundation, among many external funders such as trade bodies and representative organisations.

CaCHE is also closely involved in advising on housing policy by providing evidence to parliaments across the UK, contributing to legislation, short life working groups, task forces and directly with senior public servants and government ministers.

### 1.3 – Note on the structure of the report

The report is divided into several chapters, with a running order as follows:

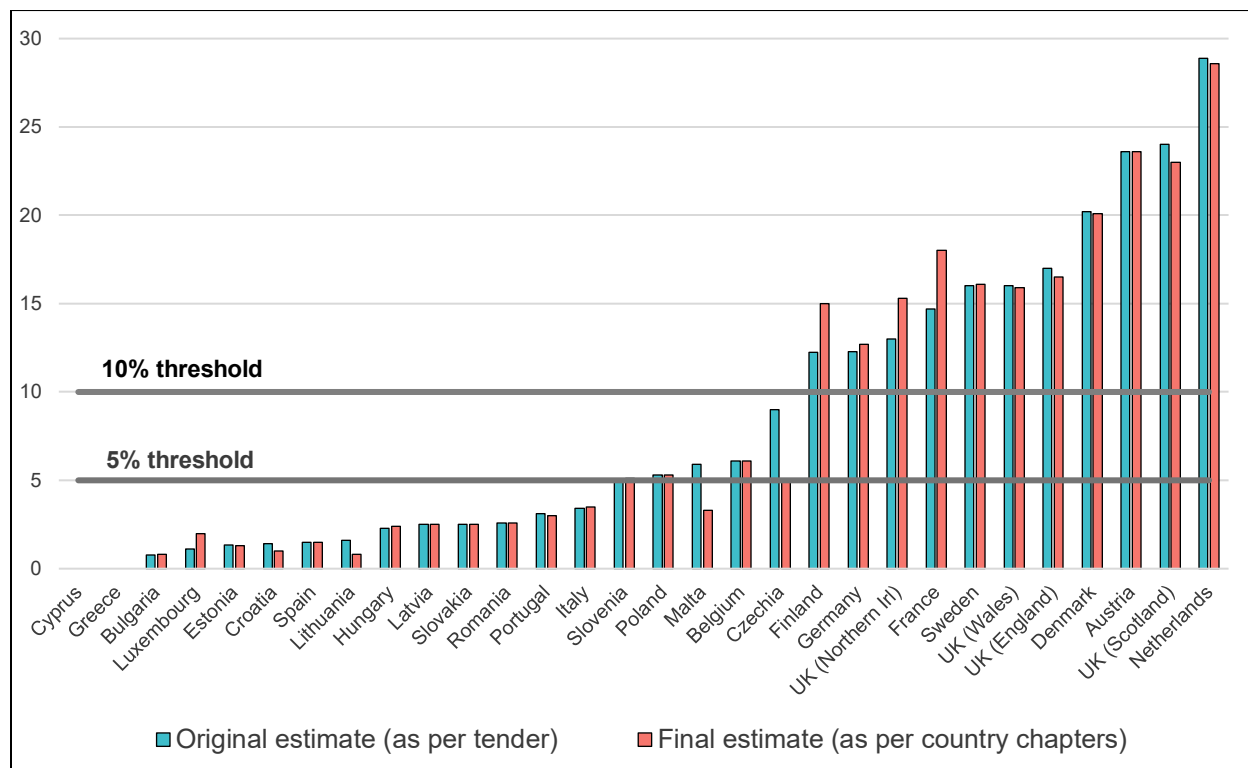
1. Review of the structure of social housing provision in the EU and UK and how this relates to the Irish case;
2. Comparative analysis of the current challenges and other key considerations in the social housing sector in Europe, drawing similarities with Ireland;
3. 11 detailed country chapters taking an in-depth look at the functioning of social housing systems and public housing policy in countries with “large” social or publicly-controlled housing stocks: Austria, Denmark, Finland, France, Germany, the Netherlands, Sweden, and the United Kingdom (split into separate chapters for England, Northern Ireland, Scotland, and Wales);
4. 5 slightly less detailed country chapters, looking at countries with “medium” social or publicly-controlled housing stocks: Belgium, Czechia, Malta\*, Poland, and Slovenia;
5. 14 brief reviews of the systems in countries in which the social or publicly-controlled housing stock in “small”: Bulgaria, Croatia, Cyprus, Estonia, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Portugal, Romania, Slovakia, and Spain;

Regarding the delineation between “large”, “medium”, and “small” social or public housing systems, this is based on arbitrary thresholds set by the researchers. A “large” system, for example, is determined to be one in which 10% or more of the primary residences fall into the category of social, public, or non-profit housing. A “medium” system means a system with 5-10% housing of this type, and a “small” system is one in which the stock is below 5%. Of course, there are some cases in which it may be debatable if a part of the housing stock falls into a common understanding of “social” or “public” housing. In such cases, the researchers have had to use their best judgement on the correct classification. These considerations are outlined within the individual country chapters.

Another important point to mention is that as it was necessary to estimate the resources that would be required to complete the work during the tendering phase, and to fit these into the available budget offered by the DHLGH, it was necessary for the consortium to quickly estimate the size of the social or public housing stock in a country prior to actually beginning the in-depth research. Such estimates were based on an analysis of publicly available sources, especially the most recent Census figures

from each country. However, with the benefit of more up-to-date information (i.e., released after the consortium submitted its offer on the 20<sup>th</sup> of September, 2024) and also the benefit of having completed more in-depth research on each country, it is the case that some of the initial estimates of the consortium partners were either off, or simply out of date.

**Figure 1: Percentage of social, public, non-profit housing**



As shown in *Figure 1*, for the most part the original estimates provided by the researchers during the tendering phase have been maintained. In a few cases, the true relative size of the sector was underestimated (e.g., Finland, France, and Northern Ireland), while in others the sector is smaller than originally thought (e.g., Czechia, Malta). The overall impact on the report structure of any changes in the estimated relative size of the social housing sector is minimal. Indeed, only one country was ‘misclassified’ as a result; namely Malta. In this case, the sector was thought to fit into the “medium” size system category during the tendering phase, while we know understand that it should have been classified as “small”.

However, it was agreed in advance between the consortium and officials from the DHLGH that in the event of such misclassification, the country chapter would reflect the level of detail associated with the originally estimated categorisation. In other words, in the case of Malta the country chapter was developed as if the researchers were reporting on a “medium” sized system, disregarding the fact that it was in fact a “small” system.

On this point, given the very small size of the sector in a number of countries—with Cyprus and Greece actually having no officially recorded social housing—it was agreed that for each category of housing system (i.e., “large”, “medium”, or “small”) a different template structure would be developed, requiring researchers to provide comparatively more or less depth of analysis. The rationale for this is clear. For example, it would simply not be possible to develop a country chapter of comparable depth and insight for a country like Greece (with no social housing) as for a country like the Netherlands (with close to 30% social housing).

However, it was the strong view of the research team that in most countries that today have quite small social or public housing systems there has been a renewed focus on such housing tenures in recent years. This reflects issues around access to housing and affordability for a growing number of population cohorts, especially in many of the large urban centres. As such, there are several new policy tools and housing support measures being developed in these countries that deserve to be highlighted. Therefore, for each chapter for a “small” country, a special effort has been made to highlight some emerging good practices.

There is one final point regarding the structure of the report that needs to be explained. The initial work on the country chapters began at the end of 2024, and continued into the early months of 2025. At this point, preliminary drafts were provided to officials from the DHLGH for their review. Following this, the research team worked to incorporate comments from these officials. Final country chapters were then produced. The relevant dates for final drafts are noted in each country chapter. However, in the period between the completion of the final country chapters and the final publication of this report (July 2026) the authors are aware that certain information has been superseded by developments in national housing policy; e.g., because of a change of Government or new legislation. Such issues are, of course, unavoidable and reflect both the dynamic nature of public housing policy in the current period, as well as the large number of countries included in the report; which increases the chance of some points becoming dated.

That being said, the authors of this report are confident that they have managed to produce material that has the potential to become the new point of reference for those seeking to understand the main points of similarity and difference between public housing systems in the European Union and the United Kingdom.

As such, the research team would like to express its sincere thanks to the Irish government—and the DHLGH more specifically—for having supported the production of this research. We would also like to thank all those local housing experts who have taken the time to engage with us and provide their insights or information; which has been invaluable in producing the final country chapters.

## Annex – A brief note on currencies and exchange rates

Throughout the document, every effort is made to accurately report on the value of investments and other economic activities denominated in euro. Of course, in countries that use the euro as their currency, this does not pose an issue. However, there are also many non-Eurozone countries included in the research. Given that much of the discussion is on historical—rather than present—investment or spending, it would not be reasonable or accurate to use current exchange rates when reporting on these activities. At the same, given the general level of economic uncertainty that abounds at the time of writing (May, 2025), we have seen sudden and often steep fluctuations in global currency markets.

Therefore, in the interest of transparency and simplicity, the authors have taken the following approach to currency conversion:

- For **historical events**, the average annual exchange rate for the year, or years, in question is used
- For **current events** or **future events**, the exchange rate that pertained on the 01/01/2025 is used.<sup>6</sup>

Average annual historical exchange rates are taken from the European Commission’s AMECO database.<sup>7</sup>

The daily spot exchange rate is taken from the European Central Bank website.<sup>8</sup>

### Historical events:

To provide a practical example of this. In the chapter on Czechia, it is stated:

*“...In 2022, SFPI revenues totalled CZK 1.9 billion (approximately €77 million)...”*

As shown in the AMECO tables, the average annual EUR/CZK exchange rate in 2022 was 24.6 (i.e., 1 EUR = 24.6 CZK). Thus, 1.9 billion CZK = ~€77 million

In the same chapter on Czechia, it states:

*“...In the 2014-2020 funding period, the IROP made available CZK 2.32 billion, or €89 million...”*

In this case, the exchange rate is taken as being the average of the average annual exchange rate for the years 2014-2020. In this case, 26.2 CZK.

### Current or future events:

In some cases, the figures provided relate to a current funding scheme that is still open at the time of writing this report, or funding is related to some future commitment or activity. As such, we cannot yet know what the appropriate EUR exchange rate to apply is. In these instances, the authors simply take the arbitrary date of 01/01/2025 and apply the exchange rate on that date.

As an example, in the Czechia chapter it is noted:

*“...there has been developed a subordinated loan scheme, through which 2.25 billion CZK (€89 million) shall be channelled to affordable housing projects...”*

As this pertains to a future allocation of funds, we simply use the EUR/CZK exchange rate at the start of 2025, being 1 EUR = 25.17 CZK.

<sup>6</sup> In some cases, markets were closed on the 01/01/2025 and thus there are no data for this date. In this case, the first available data point for 2025 is used. This is often the 02/01/2025.

<sup>7</sup> See: [https://economy-finance.ec.europa.eu/economic-research-and-databases/economic-databases/ameco-database\\_en](https://economy-finance.ec.europa.eu/economic-research-and-databases/economic-databases/ameco-database_en)

<sup>8</sup> <https://data.ecb.europa.eu/data/concepts>