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Report
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Addressing the housing crisis in European cities through social housing innovations

Committee on Social Inclusion and Human Dignity

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Summary

The current housing crisis is affecting many European cities and towns, and across Europe many households are paying far more than 40% of their incomes on rents. However, excessive housing prices are just one dimension of an overall cost-of-living crisis, which significantly increases the demand for social rental housing in a context where many national governments had rather reduced their social housing production over past decades.

Referring to different approaches, good practices and possible forms of innovation in the social rental housing sector, the report shows how local, and sometimes also regional authorities can become more pro-active in overcoming housing shortages and guaranteeing access to housing and social inclusion to some of the most affected groups – young people, older people, low- and middle-income households, and groups in particularly vulnerable situations, including migrants and refugees, and the homeless.

In its resolution, the Congress invites local and regional authorities to develop needs-based housing strategies, define measures for specific target groups, address homelessness as an extreme situation and foster social housing innovations of a technical, procedural, social and environmental nature. In its recommendation, the Congress calls upon governments of member States to commit to the creation of favourable legal and policy frameworks for local action and private investments, increase national investments into social rental housing policies and regularly measure progress in this area.

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[1]L: Chamber of Local Authorities / R: Chamber of Regions.
EPP/CCE: European People's Party Group in the Congress.
SOC/G/PD: Group of Socialists, Greens and Progressive Democrats.
ILDG: Independent Liberal and Democratic Group.
ECR: European Conservatives and Reformists Group.
NR: Members not belonging to a political group of the Congress

RESOLUTION 514 (2025) [2]

1. The Congress of Local and Regional Authorities of the Council of Europe ("the Congress") refers to:

a. the European Social Charter (revised) of the Council of Europe (CETS No. 163), and notably its Articles 30 and 31, respectively guaranteeing the right to protection against poverty and social exclusion and the right to housing;

b. the "Vilnius Declaration" adopted by the High-Level Conference on the European Social Charter on 4 July 2024 in Vilnius, Lithuania, which recalls that all human rights are universal, indivisible, interdependent and interrelated, that this includes social rights, such as rights related to work, education, housing, social protection, health and well-being, as well as the human rights aspects of the environment and that local and regional authorities are competent in these areas;

c. the Congress Resolution 475 (2021) and Recommendation 463 (2021) on Home sharing platforms: challenges and opportunities for municipalities;

d. the 1948 Universal Declaration of Human Rights, Article. 25, and the 1966 International Covenant on Economic, Social and Cultural Rights, Article 11(1), which recognise adequate housing as part of the right to an adequate standard of living ;

e. the United Nations Agenda 2030 for Sustainable Development (UNSDG) under which housing contributes directly or indirectly to the implementation of most of the 17 Sustainable Development Goals, serving as a precondition for building inclusive, equitable, safe, resilient and sustainable cities;

f. the explanatory memorandum on "Addressing the housing crisis in European cities through social housing innovations" (CPL(2025)49-03).

2. The Congress notes with concern that:

a. in most Council of Europe member States, different cities and towns are affected by the current European housing crisis to varying degrees;

b. the housing crisis is notably characterised by excessive increases in housing prices and the lack of availability of affordable and social housing units, due to trends like the concentration of economic activities in urban agglomerations, the digital platform-led transformations of certain services, as well as demographic dynamics, such as ageing populations and increases in single-person households;

c. in many cities and towns, the housing crisis has been further exacerbated following other crisis situations hitting Europe over the past decades which have led to higher levels of inflation and costs of living, increasing socio-economic inequalities and the hyper-mobility of populations;

d. in the context of an overall cost-of-living crisis in many European cities and towns, the excessive costs of rental housing, generally representing the highest share of household expenses, are no longer manageable for an increasing number of residents and categories of population;

e. there are increasing gaps between social housing supplies and needs, both overall and for specific target groups, including youth and older people, as well as groups in particularly vulnerable situations, including migrants and refugees or the homeless, whose situations all need specific local responses;

f. in addition to low-income groups, there is a widening number of people belonging to middle-income groups who can no longer afford market rents in urban agglomerations, which may justify the extension

of certain social housing tools to the affordable housing segment and the extension of social housing criteria to additional income groups;

g. housing has reached unprecedented levels of commodification which threaten its fundamental role as shelter and as a human right, and the increased perception of this phenomenon as a profound social injustice contributes to political polarisation and weakens democracy;

h. despite such trends undermining social rights and social justice, public authorities have for a long time relied on the self-regulatory powers of housing markets and decreased their investments in the social rental housing sector over the past decades;

i. national, regional and local governments are only slowly starting to re-invest into more ambitious social housing programmes or promoting more innovative forms of social housing based on new kinds of partnerships or community-oriented approaches;

j. in the multilevel governance systems characterising housing policies in most countries, local authorities play a key role for the implementation of housing policies, but are not always given the resources to deploy the full potential and range of social housing measures aimed at increasing the social housing supply, or enable them to make the best use of the full range of measures available;

k. in many housing policies at national, regional and local levels, transversal links between different social policies, such as housing, employment, health and social services, are neglected and the comprehensive development of inclusive local communities is not yet sufficiently promoted.

3. The Congress calls on local and regional authorities in member states to re-invest in the social rental housing sector in the most targeted, evidence-based, needs-based and innovative manner, and promoting both supply-oriented and demand-oriented measures, by:

a. developing local and regional housing strategies, policies and action which are based on needs assessments and partnerships between different stakeholders (public, non-governmental and private) and calling on support from national governments as needed;

b. investing in new social rental housing developments both via new developments and measures mobilising dwellings in the existing building stock, including by managing vacant buildings, preventing the use of residential buildings for other commercial purposes and introducing rent price regulations where appropriate;

c. defining specific programmes and measures for different target groups (youth, older persons, low- and middle-income groups, including specific professional categories), and notably groups in particularly vulnerable situations (migrants and refugees, the homeless), striving for increased social inclusion and a new social and intergenerational mix and countering current trends of segregation;

d. addressing homelessness as the most extreme situation of lack of access to housing, leading to social exclusion, by following the "Housing First" approach and seeking responses via the social rental housing sector and community-oriented projects;

e. regularly monitoring progress made in the local housing sector, and adapting local responses needed in the overall context of multilevel governance housing systems and by making use of participatory approaches to better understand the local needs of specific categories of population;

f. taking part in national and international exchanges on housing policies and innovative housing projects, so as to learn from other cities and towns in developing and supporting the most innovative, participatory and community-based initiatives and mobilise all possible local and regional resources for addressing the current housing crisis in specific territories;

g. fostering social housing innovations of a technical, procedural, social and environmental nature to provide new impetus for the development of the social housing rental sector in a context marked by a mismatch between supply and demand, via the following measures among others:

    i. as regards technical innovations*: promoting more industrialised and standardised forms of construction, identifying new forms of construction making use of available space within urban agglomerations, or investing in infrastructure that will accelerate or facilitate tenant-driven initiatives or make new locations more appealing for private investments;

   ii. as regards procedural innovations: accelerating land mobilisation, planning and authorisation procedures, including by training municipal or regional staff and improving the coordination between different local and regional services, applying fiscal tools to mobilise housing units within the existing building stock (e.g. vacancy taxes, penalising uses other than residential uses, imposing higher taxes on short-term rental or second homes), applying rent caps to excessive rents in certain areas and according to certain criteria, and extending the offer of social housing to additional income groups where appropriate;

   iii. as regards social innovations: investing or engaging in community-oriented projects via different formal or contractual partnerships with housing companies and/or social housing providers, fostering the development of local housing cooperatives and co-housing projects and setting up platforms facilitating house swaps or subletting arrangements for underoccupied private dwellings;

   iv. as regards environmental innovations: by promoting constructions making use of recycled material, new garbage and waste-water concepts and energy technologies, both to reduce construction and rental costs and provide new social purposes for the local tenant community;

h. exploring funding opportunities provided by local, national and European and international organisations, such as new programmes targeting local and regional authorities developed by the Council of Europe Development Bank (CEB), alongside traditional European funding schemes, to implement and showcase new pilot projects as inspiring examples to others, or to back up existing initiatives of social innovation in response to housing challenges.

4. The Congress commits to supporting, via relevant activities, the implementation of this Resolution by promoting innovative action to be taken in the area of social rental housing to contribute to the implementation of Articles 30 and 31 of the European Social Charter (revised), respectively promoting the right to protection against poverty and social exclusion and the right to housing.

RECOMMENDATION 534 (2025)[3]

1. The Congress of Local and Regional Authorities of the Council of Europe refers ("the Congress") to:

a. the European Social Charter (revised) of the Council of Europe (CETS No. 163), and notably its Articles 30 and 31, respectively guaranteeing the right to protection against poverty and social exclusion and the right to housing;

b. the "Vilnius Declaration" adopted by the High-Level Conference on the European Social Charter on 4 July 2024 in Vilnius, Lithuania, which recalls that all human rights are universal, indivisible, interdependent and interrelated, that this includes social rights, such as rights related to work, education, housing, social protection, health and well-being, as well as the human rights aspects of the environment and that local and regional authorities are competent in these areas;

c. Congress Resolution 475 (2021) and Recommendation 463 (2021) on Home sharing platforms: challenges and opportunities for municipalities;

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2. The Congress notes with concern that:

a. in most Council of Europe member States, different cities and towns are affected by the current European housing crisis to varying degrees;

b. the housing crisis is notably characterised by excessive increases in housing prices and the lack of availability of affordable and social housing units, due to trends like the concentration of economic activities in urban agglomerations, the digital platform-led transformations of certain services, as well as demographic dynamics, such as ageing populations and increases in single-person households;

c. in many cities and towns, the housing crisis has been further exacerbated following other crisis situations hitting Europe over the past decades which have led to higher levels of inflation and costs of living, increasing socio-economic inequalities and the hyper-mobility of populations;

d. in the context of an overall cost-of-living crisis in many European cities and towns, the excessive costs of rental housing, generally representing the highest share of household expenses, are no longer manageable for an increasing number of residents and categories of population;

e. there are increasing gaps between social housing supplies and needs, both overall and for specific target groups, including youth and older people, as well as groups in particularly vulnerable situations, including migrants and refugees or the homeless, whose situations all need specific local responses;

f. in addition to low-income groups, there is a widening number of people belonging to middle-income groups who can no longer afford market rents in urban agglomerations, which may justify the extension of certain social housing tools to the affordable housing segment and the extension of social housing criteria to additional income groups;

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[3] Debated and adopted by the Congress during the 49th Session on 29 October 2025 (see document CPL(2025)49-03, explanatory memorandum), co-rapporteurs Doris KAMPUS, Austria (R, SOC/G/PD) and James MOLONEY, Ireland (L, ILDG).

g. housing has reached unprecedented levels of commodification which threaten its fundamental role as shelter and as a human right, and the increased perception of this phenomenon as a profound social injustice contributes to political polarisation and weakens democracy;

h. despite such trends undermining social rights and social justice, public authorities have for a long time relied on the self-regulatory powers of housing markets and decreased their investments in the social rental housing sector over the past decades;

i. national, regional and local governments are only slowly starting to re-invest into more ambitious social housing programmes or promoting more innovative forms of social housing based on new kinds of partnerships or community-oriented approaches;

j. in the multilevel governance systems characterising housing policies in most countries, local authorities play a key role for the implementation of housing policies, but are not always given the resources to deploy the full potential and range of social housing measures aimed at increasing the social housing supply, or to enable them to make the best use of the full range of measures available;

k. in many housing policies at national, regional and local levels, transversal links between different social policies, such as housing, employment, health and social services, are neglected and the comprehensive development of inclusive local communities is not yet sufficiently promoted.

3. The Congress calls on the Committee of Ministers to invite the respective national authorities of the member states to the Council of Europe to:

a. withdraw any reservations to Articles 30 and 31 of the European Social Charter (revised) dealing with the right to protection against poverty and social exclusion and the right to housing;

b. commit to the creation of legal and policy frameworks which, in the context of multilevel governance systems for housing policies that prevail in most countries, facilitate specific local and regional responses to the current housing crisis, notably by providing funding, via existing or new mechanisms, and by making investments in the social housing segment more attractive for private investors;

c. assign competences to local and regional authorities in the most effective and needs-based manner and equip them with sufficient levels of resource to develop adequate social housing policies;

d. increase, where appropriate, national expenditure on social rental housing policies and put in place specific support programmes and measures for different territories (urban agglomerations, rural areas) where needed, and for different target groups (youth, older people, low- and middle-income groups), including groups in particularly vulnerable situations (migrants and refugees, the homeless);

e. create a national framework for addressing homelessness as the most extreme situation of lack of access to housing, leading to social exclusion, by supporting local and regional projects following the "Housing First" approach;

f. regularly monitor progress made in the national housing sector on the basis of measurable targets, and adapt national responses needed in the overall context of multilevel governance housing systems;

g. encourage, via competent institutions and bodies of the European Union, a revision of the Services of General Economic Interest (SGEI) criteria for social housing to extend public support measures to the affordable housing segment thus facilitating access to housing for additional middle-income groups which are increasingly affected by excessive housing prices;

h. promote, both at national and international levels, the exchange of good practices in the area of social housing innovations so that towns, cities and regions can benefit from each other's experiences.

4. The Congress also calls on the Committee of Ministers to initiate future activities specifically targeting housing as a human right and to support future co-operation activities between competent Council of Europe institutions and bodies, including the European Committee of Social Rights, the Parliamentary Assembly and the Congress, to ensure that coherent and cross-cutting approaches are followed in promoting and implementing the right to housing via coordinated action taken at national, regional and local levels.

EXPLANATORY MEMORANDUM

Addressing the housing crisis in European cities and regions through social housing innovations

Table of Contents

1. INTRODUCTION[4]

1. Across Europe, local, regional and national governments are confronted with housing challenges of unprecedented scope and that require prompt action. The current housing crisis is characterised by interconnected issues, manifesting in the decreasing affordability of housing for many, widespread insecurity regarding both present and future housing situations, and reduced access to decent or adequate housing. The financial stability of many households is being undermined by rising costs of living, among which housing expenses generally represent the greatest share. The excessive increase in housing prices limits access to certain urban agglomerations for a growing range of low to middle income groups, exacerbating segregation, exclusion and insecurity. Lastly, homelessness continues to rise, causing extreme difficulty for those who experience it.

2. The housing crisis is also entangled with broader societal dynamics, including rising levels of socio-economic and intergenerational inequalities, the hyper-mobility of populations, the concentration of economic activities and services in major urban agglomerations, and the digital platform-led transformations of certain services, notably tourist accommodation. In the 21st century, housing has reached unprecedented levels of commodification, neglecting its fundamental role as shelter and as a human right as enshrined in articles 30 and 31 of the (revised) European Social Charter, respectively covering the protection against poverty and social exclusion and the right to housing. At a global scale, social housing as a response to the current housing crisis is relevant for achieving broader goals set by international agendas, including the UN Sustainable Development Goals, for the implementation of which the role of local action is increasingly recognised.

3. In the aftermath of the global financial crisis in 2007, austerity measures increased the number of people in need of social welfare across Europe. By 2020, the number of people in vulnerable situations had grown further following the COVID-19 pandemic and subsequent economic consequences for many. This also affected access to housing.[5] Yet, despite awareness of the central role of housing as a vital social infrastructure for fostering inclusive societies, public policies in this field have continued a general retrenchment, including public investments into social housing. This has been an ongoing trend over four decades. For the purpose of this report, social housing refers to government-regulated rental dwellings allocated at below-market price to households on low incomes or with particular needs on a short or long-term basis, often according to national legal criteria and thresholds, while affordable housing – often used in a complementary manner – is a term describing a collection of government schemes where properties are offered at below-market value.[6]

4. Having been the cornerstone of housing welfare in most Western European countries since the Second World War, social housing has over the past decades been reduced in its scope and in its ability to respond to current housing needs. In light of the most recent crisis situations, there is value to repositioning social housing as a secure, high-quality, and affordable tenure that represents a desirable choice for households and to extend it to further income groups in certain locations. Addressing the shortage of affordable housing and increasing levels of a social mix in urban agglomerations can help tackle exclusion and segregation processes while fostering opportunities for social cohesion and integration. However, one of the main obstacles to effective policy responses regarding housing affordability lies in the fragmented and multi-layered responsibilities for housing policy instruments.

5. In many OECD countries, multiple ministries hold authority over specific aspects of housing, such as finance, environment, and social welfare. While some countries have more centralised housing policy approaches, national, regional and local authorities often share joint responsibility. The degree of decentralisation also depends on specific policy measures, with only a few cases where responsibility is almost entirely devolved to regions, cities and towns. National programmes are typically implemented in close co-operation with local authorities, which can lead to challenges in effective policy coordination.[7] Many local authorities struggle to meet the housing and social needs of their populations, having limited capacity to address the scale of their challenges, including in the face of a continuous influx of populations belonging to low-income groups, such as migrants and refugees.

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[4] This explanatory memorandum is mainly based on a contribution made by the mandated expert Igor Costarelli, research fellow at the University of Milano-Bicocca (Italy).
[5] World Bank: World Development Report 2022, Chapter 1: *The Economic Impacts of the COVID-19 crisis*.
[6] See for example: Definition of affordable housing. Department of Communities, Northern Ireland (downloaded 19 May 2025)
[7] OECD Affordable Housing Database – http://oe.cd/ahd

6. In many countries, the implementation of welfare services has been decentralised, shifting responsibilities from national to local welfare systems. While this shift presents new challenges for local authorities, it has also created fertile ground for social innovation initiatives in the housing sector. This can provide a targeted response to specific local social problems or needs that remain unmet by the market or the State. It often consists of single, bottom-up pilot projects characterised by novel combinations of existing elements to mobilise resources for local and individual initiatives, but which are also intended to generate systemic change by leading the way for others and passing on knowledge. Social innovation in the housing sector typically involves multi-level governance, various stakeholders (including non-governmental and non-profit organisations) and the participation of excluded or vulnerable individuals in developing responses to their needs and creating lively communities.

7. In the current housing landscape, living concepts aimed at addressing the affordability crisis are re-emerging, paving the way for introducing "bottom-up" solutions based on social innovation. For example, various forms of collective housing provide adequate housing and combat exclusionary dynamics by engaging beneficiaries in the governance of housing-related services. The local institutional and political context plays a crucial role in determining the success of social innovation initiatives, and in achieving systemic change towards the provision of affordable housing to a wider audience of beneficiaries. The same contextual influence is valid for State policies and investments into social housing as the case study of the Netherlands presented in this report will show.

8. This report explores key aspects and underlying causes of the current housing crisis in a non-exhaustive manner. It highlights the housing challenges for certain vulnerable groups such as the homeless, young people, older persons or migrants and refugees and examines past and current developments in social housing sectors in selected countries, outlining the role and responsibilities of local and regional authorities via selected country examples. By focusing on the concept of social innovation and its application to social housing, the report explores possible pathways for responding to the housing crisis, including through specific examples included throughout the report and further added in Appendix I. Based on this research and against the background of the specific housing situations of their respective countries, Austria and Ireland, the two rapporteurs wish to promote, amongst others, the need for new public investment into the social housing sector.

9. Specifically, the report aims to shed light on the potential of innovative local approaches on social housing to steer new policy orientations, governance styles, and management approaches that can better respond to the needs of a larger share of the population, strengthening local communities and social cohesion. The ultimate goal of this report is to provide recommendations to local and regional authorities, as well as national governments, about the type of actions that could be taken as a contribution to overcoming the current housing crisis. In the face of a housing crisis that is partly caused by macroeconomic trends, notably local authorities should make use of the tools available to them to the greatest extent possible.

10. The preparation of this report involved different steps. An exchange of views was held at the Social Inclusion Committee meeting on 4 July 2024 in Strasbourg featuring a contribution by the Council of Europe Development Bank (CEB). The rapporteurs respectively participated in two international events: (1) the UNECE Workshop on Housing Affordability held on 2 October 2024 in Geneva and (2) the CEB Conference on Homelessness in Europe on 3 December 2024. A study visit to the Netherlands was undertaken on 3-5 March 2025, to collect first-hand information on social housing innovations that may inform recommendations for other countries. The programme of this visit can be found in Appendix II; the findings have been included throughout the report, and more specifically in chapter 3.5.[8]

11. The report is structured into five sections: (1) the main aspects of the housing crisis, (2) housing issues experienced by certain categories of population, including young people, older persons, people in need of special support and, increasingly, the middle class; (3) housing challenges for specific vulnerable groups, focusing on extreme forms of exclusion (e.g. homelessness); (4) an overview of concepts and developments across European countries, highlighting new approaches; and (5) the potential of social housing innovations to address multidimensional housing challenges as illustrated by local situations. A summary of key points is provided in the final conclusion.

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[8] The Congress rapporteurs would like to specially thank all interlocutors met during the study visit for the time dedicated to their research. Any information that is not backed up by other sources of information in this text is drawn from one of the meetings or interviews held in the Netherlands according to the draft programme in Appendix II. Some of the visits and meetings are illustrated by photos inserted in this explanatory memorandum *(photo credits: Sandro Weltin, Council of Europe inhouse photographer; all pictures were taken with the tacit agreement of persons depicted)*.

2. FRAMING THE HOUSING CRISIS

12.   Diminishing housing affordability is one of the most evident features of the current crisis. Determined by the share of household income absorbed by housing costs, including rent or mortgage payments and energy bills (ratio-to-income method), housing will generally be considered affordable when its costs do not exceed 30% of a household's income, calculated on a monthly or annual basis.

13.   In 2022, 8.7% of the population of the European Union (EU) alone exceeded this threshold, spending 40% or more of their disposable household income on housing. The highest shares of households overburdened by housing costs over income are registered in Luxembourg (23%), Denmark (21%), Greece (13%), Spain and Finland (10%).[9] The housing cost overburden rate is higher among urban populations (10.4%) compared to rural areas (6.2%) and affects low-income private tenants more than homeowners.[10] Addressing the issue of housing unaffordability is crucial, as it can compromise households' financial stability, savings capacity, and ability to cover urgent expenses, potentially driving households below the poverty line.

14.   Among the main causes of the lack of affordability are rising prices in both rental and ownership markets, alongside salaries that have not kept pace with housing cost dynamics. Between 1996 and 2023, the real house price index developed by the OECD, indicating the ratio between house price and income, increased by nearly 60 points on average across OECD countries, showing rapid acceleration at the start of the COVID-19 pandemic and reaching its highest point in three decades in 2022. The trend in real rent prices also showed a general increase, particularly between 2005 and 2019. Overall, house prices rose faster than incomes, resulting in a general decline in affordability, especially after the COVID-19 pandemic. In addition, the recent rise in interest rates has increased the cost of borrowing, adding another challenge to housing affordability.[11] As a consequence, housing costs nowadays represent the largest single item of expenditure in household budgets across all income groups. A key feature of the cost-of-living crisis was that the rising prices of essentials had a knock-on effect on the ability of households to manage housing costs.[12]

2.1. An evolving economic and political context

15.   Since the 1980s, many governments have substantially reduced the budget allocated to social housing and narrowed the scope of this sector to accommodate even the most vulnerable social groups. At the same time, governments have embraced policies aimed at supporting households to become homeowners, also via tenure conversion of publicly owned dwellings. As a result of these trends, homeownership (either outright or with a mortgage) is now the most common tenure form across Western countries, accounting for 69.1% of the EU population in 2022, even though this varies from one country to another. Moreover, homeownership is not evenly distributed among social groups, as higher-income households are more likely to own their homes than low-income groups.[13]

16.   Equally in Western Europe and several OECD countries, budget reductions in government funding schemes for social housing have continued in the aftermath of the global financial crisis, further encouraging market-oriented housing policies. Public investment in housing production targeting the general public or people with special needs dropped from around 0.15% of GDP in 2009 to 0.06% of GDP in 2016 across the OECD, on average.

17.   A similar trend characterised public expenditure on housing allowances, such as subsidies to cover rent expenses.[14] Yet, during the same period, policymakers were confronted with worsening housing needs and an increase and diversification of demand from refugees and asylum seekers from Middle Eastern countries since 2015, those who have been most affected by the outbreak of the COVID-19 pandemic as of 2020, and Ukrainian refugees since the Russian war of aggression started in 2022.

18.   In the view of the rapporteurs of this report, there is an evident need to reposition social housing as a secure, high-quality, and affordable tenure that represents a desirable choice for households. In this regard, it will also be important to address the causes of stigmatisation often associated with this

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[9] OECD (2024), Affordable Housing Database – Indicator HC1.2. Housing costs over income.
[10] EU statistics on income and living conditions, Eurostat.
[11] OECD (2024), Affordable Housing Database - indicator HM1.2 House Prices.
[12] Confronting the cost-of-living and housing crisis in cities, OECD Regional Development Papers, 2023. See also the review on Social rights and the cost-of-living crisis by the European Committee of Social Rights (ESCR), March 2025.
[13] OECD (2024b), OECD Affordable Housing Database - indicator HM1.3 Housing tenures.
[14] Ibid.

form of tenure and its inhabitants: a vicious cycle of technical, financial, and social decline in social/public housing estates.

19. Among the main reasons behind the stereotyped image of social/public housing estates is the aging and poor quality of the housing stock, which limits households' ability to enjoy adequate living standards and fully integrate into society. This issue is particularly relevant in countries such as those in Central and Eastern Europe (CEE), where the social/public housing sector is relatively small compared to owner-occupied housing and is often seen as a last-resort tenure. In these and other regions, including Southern Europe, a renewed policy impetus - supported by adequate financing – would be beneficial to address the negative perceptions held by the majority of the population toward this sector.

2.2. Affordable and adequate housing as a matter of human rights

20. Access to affordable housing is a matter of citizenship and human rights, a pillar of socio-economic integration, as well as a foundation for community belonging and neighbourhood-based social relationships. Yet, many challenges remain. Housing is increasingly treated as an investment and a commodity, particularly by large-scale real estate actors whose profit-driven strategies are reducing the availability of housing at prices affordable to the local population. Additionally, the sometimes weakly regulated expansion of short-term tourist rentals and second residence ownership is altering - often irreversibly - the social fabric of entire neighbourhoods and historic centres, forcing long-standing residents to relocate due to soaring housing prices and other basic living costs.[15]

21. The growing gap between wealthy and less affluent social groups is reflected in increasing levels of spatial segregation, reducing opportunities for contact and exchange among groups with different social, economic, demographic, and cultural backgrounds and leading to further diminishing social cohesion in urban societies. In many cases, the neighbourhoods where housing is affordable for the lowest-income groups are becoming areas of multiple disadvantage, with higher rates of crime, school dropout, and unemployment compared to national and local averages.

22. The right to adequate housing, defined under international human rights law to include security of tenure, availability of services, affordability, habitability, accessibility, appropriate location and cultural adequacy, is a crucial element of the Agenda 2030 for Sustainable Development.[16] Housing contributes directly or indirectly to the implementation of most of the 17 Sustainable Development Goals, serving as a precondition for building inclusive, equitable, safe, resilient and sustainable cities.[17] Already, the 1948 Universal Declaration of Human Rights, Article. 25, and the 1966 International Covenant on Economic, Social and Cultural Rights, Article. 11(1), recognise adequate housing as part of the right to an adequate standard of living. In 2000, the Human Rights Council established the mandate of "Special Rapporteur on adequate housing" as a component of the right to an adequate standard of living".[18] However, there is increasing awareness of the fact that addressing current global challenges requires strong engagement from local actors, giving local authorities especially a pivotal role.

23. The Council of Europe recognises the right to adequate housing in the European Social Charter (revised; Articles 30 and 31) whereby signatory Parties undertake measures that promote effective access to housing assistance for persons and families living in, or at risk of, social exclusion or poverty. The Charter ensures the effective exercise of the right to housing by requiring Parties to adopt measures designed to promote access to housing of adequate standards, prevent and reduce homelessness, and make the price of housing affordable for those without sufficient resources. Ensuring adequate housing as a basic human right and precondition for building socially inclusive and sustainable societies aligns with the priorities set by the Council of Europe Congress of Local and Regional Authorities for the mandate 2023-2026 (through Resolution 493 (2023)), particularly in promoting and protecting human rights, preparing and effectively responding to crises, and reducing inequalities in society.

2.3. Housing inadequacy and exclusion

24. Housing adequacy typically indicates the extent to which a dwelling fits the needs of the household living in it and, more generally, the congruence between the physical characteristics and the minimum

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[15] See also the 2021 Congress report on Home sharing platforms: challenges and opportunities for municipalities.
[16] OHCHR and the right to adequate housing – key elements.
[17] Habitat for Humanity, *Housing and the Sustainable Development Goals. The transformational impact of housing.*
[18] UN-Habitat, *The Right to Adequate Housing,* Fact Sheet No. 21/Rev.1.

standards set by the regulations. The most common indicators used to examine the degree of housing adequacy include the occupancy rate, the quality of the materials which a dwelling is built of, and the state of maintenance. The subjective perspective is also significant for assessments of housing adequacy. There are multiple factors shaping individuals' satisfaction with their own housing situation, spanning from quality of access to amenities and basic services to affordability.

25. At a local level, it is particularly important to estimate the balance between available dwellings on the market and the actual demand for particular housing typologies. In other words, this involves assessing the degree of congruence of what is offered on the market, considering the type of dwellings, and needs that are shaped by socio-demographic and economic characteristics of households.[19] Ireland, the country of one of the rapporteurs of the present report, is a good example for a housing market characterised by contrasting situations: while dwellings in the higher market segments were made available in sufficient numbers, including through investments supported by international corporations settling in the capital Dublin, the social housing segment was not sufficiently served by governments trusting in the power of market self-regulation. Social housing delivery was therefore found to be at one of the lowest levels in Western Europe, with a yearly construction of 6,000 new units in 2007, which went down to 100 in 2014.[20]

26. Along with affordability, the degree of tenure security is considered a key aspect contributing to defining housing adequacy. Tenure security indicates the extent to which a household or individual self-perceives or experiences living in a precarious situation. A common example of this form of insecurity is living under the threat of eviction. Insecurity is linked to the form of tenure and the conditions regulating the legal terms of occupation. While outright ownership is usually considered the most secure tenure form for occupants, a wide array of situations characterises the rental sector.

27. Factors such as presence or lack of regular contracts, landlords' possibility to terminate contracts before the convened duration or unlimited increase in rent price are important drivers of insecurity.[21] Notably rent increases expose tenants to the risk of falling in arrears, which in many cases represents a key reason for eviction and the consequent loss of home. In such cases, individuals are confronted with one of the worst consequences of housing inadequacy, leading to exclusion from housing. Governments have a key role to play in preventing such situations of insecurity. In the Netherlands, a law came into force in 2023 to clarify actions permitted for landlords and letting agents, and to provide tenants with better protection against misconduct (*Wet goed verhuurderschap*).

28. The phenomenon of housing exclusion is currently worsening across different countries. Along with social groups that have long been considered to suffer most from housing-related problems, e.g. lowest income populations, other groups are affected by the housing crisis today, including middle-income groups. There are a number of new housing challenges that risk worsening the situation of vulnerable groups as well as affecting others who were not traditionally perceived as such. The following section will outline in brief the main housing challenges faced by younger generations, older people, the declining middle classes as well as people suffering from extreme forms of exclusion, special needs and high levels of precarity.

2.4. Exploring the housing challenges for specific vulnerable groups

29. Varying socio-economic and age groups are affected differently by the current housing crisis. This involves Millennials and Baby Boomers, for example, who in many ways stand on opposite sides in terms of housing situations. Millennials are often referred to as a "generation rent" while the Baby Boomers had previously enjoyed more favourable housing market conditions. This resulted in high homeownership rates among the latter. As Baby Boomers are now turning into the older generation, they are rather facing difficulties of remaining in too large and often non-manageable dwellings and lack of mobility, thus contributing to the overall housing shortage. Yet other groups are generally affected by a lack of access to affordable housing. All of these groups therefore have different needs and pose different challenges to local and regional authorities.

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[19] Eurofound (2023), Unaffordable and inadequate housing in Europe, Publications Office of the European Union, Luxembourg.
[20] National Economic and Social Council (NESC): press release of 19 June 2014: NESC publishes Report 138: Social Housing at the Crossroads
[21] See the Dutch Good Rental Management Act of 2023.

Young people

30. Young people are among the most affected groups in the current housing crisis.[22] They are increasingly seen as outsiders in housing markets, a condition that exacerbates the risk of social exclusion and undermines the transition to adulthood.[23] Accordingly, many young adults find themselves trapped in a "limbo" forced to continue living with their families. This may affect the quality of housing and the well-being of entire families, not least due to the overcrowding of living spaces.

31. Young people aiming to leave the parental home to live in the rental sector often struggle to find an affordable and adequate solution. Those aiming to make a transition from rental housing to homeownership are often confronted with inaccessible prices and lack of financial guarantees for a mortgage, amidst a surge in interest rates and cost of raw materials used in the construction sector. Solving this critical situation is essential to avoid prolonged cohabitation with parents, which also delays couples' formation and parenthood, and ultimately contributes to demographic decline.

32. However, family dependency is not only about cohabitation, but also other forms of support, such as in-kind transfers, down payments, and guarantees on loans, fostering intergenerational housing dynamics. Across Europe, the share of young people aged 25-34 living with their parents increased from 53.9% in 2014 to 60.9% in 2023,[24] even if there are significant differences between member states, related to cultural and family norms. Delayed departures from the parental home are often linked to economic constraints that prevent individuals from realising their housing and life aspirations. Many obstacles also stem from changed conditions in the labour market. Precarious job contracts and salaries that do not keep up with current housing prices further exacerbate young people's difficulties.

33. A particularly vulnerable group among young people are young care leavers, who often face severe challenges of housing exclusion. In 2019, across OECD countries, the number of children in care (ages 0-17) was 1.1 million. There is a concrete need to provide support for them through financial aid, housing assistance, and other aftercare services during the transition to independent living to avoid further marginalisation of this group, which already experience poorer educational or employment outcomes, higher incarceration and suicide rates, and over-representation among the homeless population.[25]

34. Overall and across Europe, younger age groups and people active in the labour market seem to be increasingly represented in those applying for social housing: whilst in Vienna, 28% are aged between 26 and 40, in the Belgian city of Ghent, 50% of the applicants are under 40, and in the Portuguese city of Braga even 80% of social housing aspirants are between 20 and 30.[26] In the wake of changing approaches to the provision and management of social and affordable housing, new tenures are regularly used to improve access for young people, while promoting greater involvement in community-oriented actions[27] (as the Dutch example will also show). Young people are therefore a target group that should be addressed specifically by housing policies at local and regional levels.

Older people

35. While Millennials are mainly confronted with problems of accessing adequate housing at reasonable costs, many individuals belonging to the Baby Boomer generation, or previous generations, are entering a phase in their lives where they are confronted with different needs and challenges. Most of them wish to age in familiar environments and live as independently as possible, even when they need assistance and care. However, many homes of aging individuals are not adequate to their needs anymore as people live in old dwellings requiring repairs and renovation works and characterised by poor energy efficiency to ensure that aging households can live in a safe, accessible and barrier-free environment. Therefore, age-appropriate design of residential units is fundamental to maintaining independence and quality of life.[28]

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[22] This had also been explicitly outlined by the 2022 Congress Youth Delegates, as an input into this report.
[23] Costarelli, Igor (2023): Social Housing and Young People: Effect of Emerging Forms of Conditionality on Young People's Relationships within Local Communities. In: Handbook of Children and Youth Studies.
[24] European Union statistics on income and living conditions (EU-SILC), Eurostat.
[25] OECD (2022), Assisting Care Leavers: Time for Action, OECD Publishing, Paris, https://doi.org/10.1787/1939a9ec-en.
[26] Eurocities: European Pillar of Social Rights – Cities delivering social rights. Access to affordable and social housing and support to homeless people. Brussels October 2020.
[27] Costarelli, Igor (2023): Social Housing and Young People: Effect of Emerging Forms of Conditionality on Young People's Relationships within Local Communities. In: Handbook of Children and Youth Studies.
[28] Stula S. (2012) *Living in Old Age in Europe - Current Developments and Challenges.* Working Paper No. 7 of the Observatory for Sociopolitical Developments in Europe, German Association for Public and Private Welfare.

36.   Moreover, it will be necessary to promote the adaptation of living spaces not only in terms of physical interventions (e.g. reducing the sheer size of dwellings and modernising them) but also concerning non-material factors. On-site advice, support networks, voluntary engagement, and everyday care can help tackle a sense of being overwhelmed or socially isolated which may emerge from events in later life, including the "empty nest syndrome" (i.e. children leaving home), reduced mobility or the loss of a partner. New housing concepts such as shared and intergenerational housing are gaining momentum as solutions to create age-friendly residential environments, involving housing units that are manageable in size and integrated into supportive communities.

37.   An example of good practice to respond to ageing communities was found during the study visit to the Netherlands. In locations where many older people live in unmanageably large dwellings, and where younger people do not find sufficient housing offers, intergenerational matching platforms can be a solution to arrange for "housing swaps" or subletting agreements. This is for example practiced in the municipality of Rijssen-Holten, promoting the online platform PLEQ. Via subletting agreements, young families, for example, may find opportunities to rent parts of an older person's home, while the older person will find all the social advantages of not being the sole occupant of the house anymore and may also benefit from tax incentives. Given that the occupancy of large houses by older single people is quite widespread in Europe, this example of an innovative approach may inspire action in local communities of other countries and matching platforms, subletting agreements between generations and housing swaps should all be considered amongst the local responses considered.

The middle class

38.   For the generations that entered the housing market in the aftermath of the Second World War, homeownership represented a marker of middle-class status. However, it has now become the largest expenditure item for middle-income households. A report by the OECD highlighted the stagnation, if not decline, of the standard of living of middle-income groups in a context of growing income and wealth inequality.[29] The prices of consumer goods and services, including housing, have exceeded inflation with housing costs absorbing around one-third of disposable income, compared to one-quarter in the 1990s. Over the last two decades, overall house prices have been increasing three times faster than household median incomes. This leads to a situation where many middle-class families cannot afford their rent anymore or are confronted with a rent burden significantly above 30% of their income, thus leaving fewer resources for other vital expenses.

39.   Rising house prices affect labour mobility of middle-income groups towards the most dynamic urban centers, reduce social mobility of younger generations (which increasingly depends on family background), and impact the ability to save, thus squeezing the finances of middle-income households. This trend can, and should be, reverted by combining supply- and demand-side interventions, as it affects the economic fabric and socio-economic structure of big cities in particular.

40.   In the Netherlands, for example, urban agglomerations observe increasing difficulties for people belonging to certain professional categories to access affordable housing; this concerns for example police agents, nurses and other medical staff and teachers as professions that are vital for the functioning of an urban community. Such tendencies which are increasingly affecting the middle class, have of course had an impact on lower income groups long since, leading to the spatial segregation trends observed in many European cities.[30]

41.   In a similar vein, revisions to the Services of General Economic Interest (SGEI) criteria of the European Union could help better address the needs within the social housing sector, particularly for middle-income groups. Currently, social housing qualifies as an SGEI primarily when it serves socially disadvantaged populations, from which middle-income households are traditionally excluded, as they are generally considered to hold a relatively secure position in the housing market. As pointed out by different stakeholders of the housing sector during the study visit to the Netherlands, it would be helpful to stretch the definition of SGEI as to extend public interventions in social housing beyond the most vulnerable households to include middle-income groups. Facilitating access to affordable housing for them is particularly important since many have been increasingly struggling on the housing market in

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[29] OECD (2019), *Under Pressure: The Squeezed Middle Class*, OECD Publishing, Paris.
[30] Socio-economic segregation in European cities. A comparative study of Brussels, Copenhagen, Amsterdam, Oslo and Stockholm. URBAN GEOGRAPHY 2023, VOL. 44, NO. 1, 1–3636.

the face of excessive housing prices, and many would not be able to access social housing because they slightly exceed the current thresholds to qualify but cannot afford free-market rental prices either.

42. Among the groups inadequately or insecurely housed are tenants with insufficient protection, and households unable to pay running costs. This insecurity is reflected in a rising share of the European population reporting the risk of needing to leave their accommodation because they can no longer afford it. This correlates strongly with rent, mortgage, and utility arrears and mostly affects less-educated, lower-income, younger cohorts, single parents, and ethnic minorities.

Migrants and refugees

43. The experience of migrant populations in European urban housing markets is characterised by multiple social, financial, and institutional barriers. While having a stable place to live is essential for accessing education, employment, and medical care, migrants and refugees often face challenges related to poor language skills, information gaps, racial discrimination, mistrust in institutional actors and landlords, lack of financial guarantees, and precarious legal status. In light of the recent influx of refugees from Ukraine, the most pressing issue is the lack of long-term solutions, which would prevent many refugees from falling into homelessness. Indeed, after the initial solidarity-driven emergency responses from civil society, religious communities and individual families, migrants often experience poor living conditions and overall diminished well-being.[31]

44. The housing issues encountered by many migrants and refugees are marked by the fact that the large-scale arrival of migrants and refugees over recent years and decades was not foreseen by most countries. Different groups of migrants and refugees are entitled to different support measures; whilst Ukrainian refugees received help swiftly in most countries, many asylum-seekers have long waiting times for residential permits. Even where help can be provided in short time frames, it may generate other problems: in the Netherlands, for example, the provision of building permits for housing units targeting refugees can now be done quickly but will then meet the objections of people in the neighbourhood affected.

45. The influx of migrants and refugees exacerbates the housing crisis in certain locations: 70% of people searching for apartments across the Netherlands are currently considered as urgent cases, and many of them have refugee status. As the country has always been an attractive place for labour migrants, in some cases, employers now provide housing for their employees. Also, the responsibility for accommodating different target groups is shared between administrative levels: while labour migrants fall into the competency of local authorities (and housing associations), dwellings for refugees and asylum-seekers need to be supported by the State, with local authorities remaining in charge of providing the land and supporting the overall social and economic conditions.

The homeless

46. Combating homelessness is widely considered as one of the most important housing challenges. Yet the phenomenon is complex and multifaceted not least because of the various forms of visible and hidden homelessness that exist in Europe. According to the 2007 European Typology on Homelessness and Social Exclusion ("Ethos Light"), there are six categories of homelessness including people (1) living rough, (2) living in emergency accommodation, (3) living in accommodation for the homeless, (4) living in institutions, (5) living in non-conventional dwellings, (6) living temporarily with family and friends.[32] This multidimensional nature of homelessness makes it difficult to track the phenomenon, as relevant statistics are often being underestimated. However, in 2021, some 700,000 people across the European Union were estimated to sleep rough or live temporarily in accommodation for the homeless, with an estimated 70% overall increase over the previous decade.[33]

47. Besides many other European, national, regional and local initiatives, homeless people are also among the targets of the Council of Europe Development Bank's (CEB) most recent housing activities. Since 1997, the CEB's social mandate has been reaffirmed, focusing on the promotion of social

[31] Reinmann B. *et al* (2022) Inclusive Housing Policies: Housing is the beginning. Policy recommendations to improve housing for refugees in European cities and inspiring practice examples from Austria, Germany and Sweden. Deutsches Institut für Urbanistik -Difu- Berlin, Caritas Wien, Universität Wien, Universität Umeå; see also the example of Romania: Metropolitan Research Institute Budapest: Housing of Ukrainian Refugees in Europe. January 2023.

[32] European Federation of National Associations Working with the Homeless (FEANTSA): *Ethos Light* (2007); as presented by Olivier De Schutter, UN Special Rapporteur on Extreme Poverty and Human Rights at the 48th Congress Session in March 2025, during the thematic debate on addressing homelessness in towns and cities.

[33] Fondation Abbé Pierre and FEANTSA (2021), *Sixth Overview of Housing Exclusion in Europe*, Brussels, Paris.

cohesion both in a holistic approach and with a focus on specific vulnerable groups, including refugees, displaced persons, migrants, Roma and Travellers and the homeless.

48. Housing has taken on an increasingly central role in the work of the Bank, as the challenges of rising housing costs have led to widespread problems of overburdened and increasing homelessness, overcrowding and inadequate housing. Building on co-operation and exchange of experience with institutional actors such as the European Commission, UNHCR, UN Habitat, as well as NGOs and housing advocacy organisations (e.g. FEANTSA, Housing Europe), the Bank has provided financial support for housing projects in several European countries. Examples include advantageous loans for the acquisition and renovation of existing housing, for example for the construction of new social housing and the provision of temporary accommodation in France, Ireland or Spain. While the Bank has been regularly partnering with national agencies in housing and other social projects in Council of Europe member states, the involvement of local and regional authorities is increasingly sought.[34]

49. National-level data suggests that homelessness has a gender dimension. In many cities, it mostly concerns adult men who previously lived in stable family environments, before facing long-term situations of housing deprivation (being homeless for six years or more, having lived on the streets at least three times in their lives). Women are affected by homelessness more often than men following marital separations, for example when they are obliged to leave a family dwelling following cases of domestic violence etc.); in such cases, they often also stay longer in temporary accommodation.[35]

50. Besides family separations or cases of domestic violence, the most frequently reported causes of homelessness include the termination of residence in a shelter, eviction from accommodation, financial problems, mental and psychological health issues, and loss of employment. These issues should certainly stimulate further reflections on the relevance of housing and social housing policies to support the most vulnerable groups in society and prevent the risk of experiencing homelessness.

51. The retrenchment of social policies and shrinking social housing stock in recent decades has diminished both the supply of affordable housing and the support for coping with worsening poverty, affecting the conditions of many Europeans from an early age. Since 2010, there has been an increasing trend of youth homelessness in many European countries, in particular the Netherlands, Denmark, and Ireland, which should raise concerns about the future housing of the younger generations. In this regard, it will certainly be important to continue promoting initiatives based on the Housing First approach, which considers that housing provision should be the first step, coming before other measures and interventions of social services, and without attaching any conditions to access to housing (e.g. demonstration of being ready or capable of living independently before being housed).[36]

52. With a view to the preceding description of some of the facets and expressions of the current housing crisis, it becomes evident that housing policies need coordinated interventions by different levels of administration, in a so-called "multilevel governance" approach, and that notably local and regional authorities play a key role in addressing the current housing crisis and shortages. However, as the Committee of the Regions (CoR) also recognises in its latest opinion on "The role of cities and regions in the EU Affordable Housing Plan", the diversity of housing systems in the EU precludes 'one-size-fits-all' solutions, so each country will have to find its own multilevel governance solution in addressing the most urgent housing needs.[37]

3. SOCIAL HOUSING: COMPETENCES, CONCEPTS AND CURRENT DEVELOPMENTS

53. Social housing as covered by this report typically refers to rental solutions aimed at households facing challenges in accessing housing markets. Despite variations across national and local contexts, social housing shares similar features.[38] A common goal of social housing is increasing the availability of dwellings at below market prices and make them affordable for specific social groups. The main targets are low-income families, immigrants, and households with health/social vulnerabilities or special

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[34] As presented by Samir Kulenovic, Senior Technical Advisor on Housing and Urban Development at the CEB, to the Congress Committee on Social Inclusion and Human Dignity during the exchange on 4 July 2024.

[35] Social Bite. Ending Homelessness: *How Women are affected by Homelessness*, 7 March 2025.

[36] See information provided on the Housing First Europe Hub, including good practices from different European cities.

[37] Committee of the Regions (CoR) opinion on "The role of cities and regions in the EU Affordable Housing Plan", Brussels, May 2025

[38] Hansson A.G, Lundgren B. (2019), Defining Social Housing: A Discussion on the Suitable Criteria, *Housing, Theory and Society*, 36, 2: 149-166. Scanlon K., Whitehead C., Fernández Arrigoitia M., eds, (2014), *Social Housing in Europe*, Oxford: Wiley Blackwell.

needs. Social housing represents a distinctive tenure within housing systems, along with private rent and homeownership, which is set to ensure security and adequate quality standards. Next to social rental housing, low-cost home ownership schemes are promoted in a number of European countries but are not the focus of this report.[39]

3.1. Local and regional authorities as key stakeholders of social housing

54. Housing provision in Europe follows diverse traditions, with different government levels involved in the administration and funding. Social housing programmes can be a responsibility of regional governments (e.g. in Austria, Germany or Spain), but social rental is also often provided by municipalities (e.g. in Bulgaria, Denmark, Hungary, Lithuania, or Romania), which also provide land at discounted prices for new social dwellings. In Estonia, France, Ireland, Latvia, the Netherlands and Slovenia, for example, the responsibility is shared among authorities at all levels. Housing providers can be public authorities only (at national level in Romania[40] or exclusively at local level via the 300 municipalities like in Sweden[41]), or also non-profit organisations and semi-public entities.[42]

55. Cities and towns across Europe play a significant role in social housing policies and have a wide range of competences and measures to intervene in the social housing segment and to stimulate new social housing developments. A recent Eurocities study showed that, out of a sample of 21 cities, 18 had shared competence for housing policies together with other governance levels, whilst three even had full competences. Such competences typically include the provision of subsidies for new buildings, the renovation of existing housing stock and the involvement in the management of social housing units; sometimes even in the ownership of social housing dwellings via municipal housing companies. The city of Vienna, Austria, for example, is known for its sustainable and inclusive urban development and housing policy and is probably the biggest public landlord in the world with 220 000 public rental units.[43] Moreover, cities will in many cases provide financial assistance to NGOs working with tenants.[44]

56. According to the latest UNECE report "#Housing 2030", delivering affordable housing typically involves multiple policy tools and multilevel governance, based on both vertical and horizontal coordination, in order to avoid fragmentation of responsibilities and increase the effectiveness of housing policies. Whilst the implementation of housing policies has often been devolved to regional and local administrations, national governments retain responsibilities in taxation, public expenditure or social policy affecting housing outcomes. Even the most active city leaders may therefore be unable to address housing and other urban challenges without access to fiscal instruments and resources provided by national governments. In this context, the Dutch system of "performance agreements" involving local authorities, housing providers and tenants' organisations is often highlighted as a positive example, even if some financial and participation challenges still need to be overcome.[45]

57. Notwithstanding how responsibilities for housing policies are shared, it is therefore important to note that local and regional authorities have a wide range of competences for social housing policies and are therefore well-placed to intervene in times of crisis. Mobilising all forces in the face of the current housing crisis will therefore require public authorities at all levels to work hand in hand, develop joint visions and coordinate their action. This means for national authorities to create favourable framework for stimulating and innovative housing policies and for subnational authorities to deploy all possible means at their disposal, including the development of local housing strategies, advancing urban planning and development projects in accordance and according to accelerated procedures, concluding national agreements where appropriate and co-operating with local housing companies and associations according to the national legal framework and solutions if offers.

58. Distinctions also need to be made in the specific roles of local and regional authorities. Whilst the implementation of housing policies is mainly a local responsibility in most European countries, especially in countries that have regions with legislative power, regional governments play a strategic

[39] See for example the Social Mobility Commission of the United Kingdom on Low Cost Home Ownership Schemes (July 2017).
[40] About the National Housing Agency of Romania NHA - ANL
[41] Public housing in Sweden | Sveriges Allmännytta
[42] European Parliamentary Research Service (EPRS): Social and Youth Housing in the EU, European Parliament Briefing, February 2024.
[43] Urbact: The housing paradox: what can local municipalities do? Webitem edited on 02/01/2025.
[44] Eurocities: European Pillar of Social Rights – Cities delivering social rights. Access to affordable and social housing and support to homeless people. Brussels, October 2020.
[45] United Nations Economic Commission for Europe (UNECE) / Housing Europe: #Housing 2030 – Effective policies for affordable housing in the UNECE region", Geneva 2021.

role in overseeing and delivering housing policies. Not only due to their responsibility for overall planning strategies and procedures, but also when it comes to transport, infrastructure, environment and social services, regional competences are regularly called upon.[46] They are therefore indispensable partners in the delivery of effective social housing policies in multilevel governance systems, as was also found in the example of the Netherlands, where the provinces are very much present in the negotiation and support of agreements between the national government and the municipalities.

59.   A distinctive trait of social housing lies in the allocation mechanisms, defined as the framework of rules governing the eligibility and prioritisation of applicants. Social housing allocation follows administrative rather than market rules, and the underlying rationale is not the ability to pay - as in regular markets - but the needs assessment, based on criteria that are being made transparent to applicants. Rent-setting will then be done according to distinct systems and either be market-based (social rents as a percentage of market-level rents), cost-based (partly determined by the cost of the building), income-based (reflecting household income levels), characteristic-based (considering the dwelling features, for example via a point system as in the Netherlands) or based on fixed rent ceilings (sometimes applied in addition to other criteria).[47]

60.   In many countries, applicants for social housing dwellings would normally have their names included on a waiting list and wait to be assigned an apartment. This is also the model followed in the Netherlands for the allocation of dwellings by the social housing associations (see below). However, since waiting lists are often long, the offer of housing associations is therefore not very accessible. For many people, this means that, when they get to the top of the list, they do not qualify anymore as they then exceed the income threshold (which is currently 54,000 Euros for a family). In such situations, some municipalities organise social housing "lotteries" or give priority to selected vulnerable groups over short periods of time (e.g. in Utrecht during the summer 2022 priority was given to Ukrainian refugees).

61.   Since its early development, social housing has been strongly connected to different domains of public action, including social, labour and economic policies. In particular, since the World War II, social housing has represented a pillar of the welfare State project in many Western European countries.[48] The provision of affordable housing for low- and middle-income classes represented a priority for many governments, also due to its strategic role in stimulating economic recovery and growth. Serving the public interest, social housing can rely on State funding through public subsidies, grants, and credit guarantees. Generally, social housing is financed through various, often combined, channels, including rental income from tenants, loans and financing at preferential rates backed by governments, capital accumulation, government transfers, and subsidies.

62.   Yet, the increasing reliance of private funding and business ethics have been steering several providers toward quasi-market allocation models known as choice-based lettings, allowing applicants to bid for properties they deem suitable for their needs and aligning with their preferences. In quasi-market social housing allocation models, applicants' financial capacity has gained in relevance in the tenant selection process, undermining the potential for social inclusion of this sector.

63.   These trends further indicate the need for local and regional authorities to guarantee access to affordable and social housing to groups of population in vulnerable situations, including by securing sufficiently high shares of social housing dwellings in the housing stock of a given city or territory and starting by defining appropriate strategic targets in their future housing policies. From the point of views of the rapporteurs, it cannot be reminded often enough, that housing as a social right and social housing as a social service to the local population, are grounded in Articles 30 and 31 of the European Social Charter (revised), for the implementation of which local and regional authorities play a key role.

64.   While the State continues to exert significant influence and direction over the development of the social housing sector in many countries, it is widely recognised that the local level of governance is increasingly relevant for the social and political sustainability of social housing. However, the configuration of actors responsible for the provision, regulation, allocation, and consumption of housing within a defined sub-national administrative entity (e.g. city or region), results both from supra-national

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[46] OECD Publishing / Leah Philipps: Decentralisation and Governance in the Housing Sector, OECD Working Papers on Fiscal Federalism no. 32, Paris 2020.
[47] UNECE / Housing Europe: #Housing 2030 – ibid.
[48] Reinprecht C., Levy-Vroelant C., Wassenberg F. (2008), *Learning from histories: changes and path dependency in the social housing sector in Austria, France and the Netherlands (1889 - 2008)*, in Scanlon K., Whitehead C., eds., *Social Housing in Europe II A review of policies and outcomes*, London School of Economics, London.

processes, e.g. the neoliberal financialisation of housing, and intra-national dynamics, including decentralisation, local autonomy and bottom-up movements.[49]

3.2. Social housing providers

65. Across Europe, the providers and promoters of social housing are organisations with various legal forms, such as public companies, entities controlled by public bodies, non-profit private organisations, cooperatives, private investors, and local and regional authorities. Generally, these entities own and manage their own housing stock, but in some cases, organisations manage a stock that is owned by public entities such as municipalities. In this sense, they manage dwellings allocated for social purposes as part of a public mission. Among the aforementioned types of landlords, public bodies and non-profit organisations are the most common types of social housing providers.

66. Social housing systems regularly involve a housing production funded through advantageous loans or guarantees supported by the State, whilst committing to providing housing units to tenants at below-market prices.[50] Often the term "social housing" will be used as a short-hand for different schemes such as not-for-profit, municipal or cost-based housing. In some countries, for example Switzerland or Germany, cooperative housing also serves as not-for-profit housing. In more recent years, a growing "affordable" housing sector can be seen in some countries, as part of a "continuum" of housing (from emergency housing to market housing via affordable housing (including social housing)).[51]

67. Social housing providers may present very different organisational models depending on their size, the staff involved, and the size of the stock owned or managed. Their set-up strongly depends on the relationship they establish with involved public authorities as defined by pertinent legal frameworks, which also determine the level of financial autonomy they can enjoy. In the Netherlands, social housing providers are housing associations, namely organisations that are independent from the State but operate under the legal framework of the Housing Act, which binds them to public responsibilities.

68. The Dutch example also reveals the range of possible formats of co-operation between local and regional authorities and housing associations that can be mobilised in developing housing projects. In different combinations and to different extents, local and regional authorities across Europe can collaborate with housing companies and associations as shareholders, through contractual relationships, through formal public-private partnerships or by providing favourable conditions for tenant-driven projects (by adding the infrastructure needed for example). Similarly varying degrees and formats of involvement between local and regional authorities and housing companies or associations can be found in other countries, such as the United Kingdom or Germany for example, and show the potential of a wide range of measures aimed at increasing the social housing stock.[52]

69. The Dutch social housing system also provides a typical example when it comes to funding. In the Netherlands, the almost 300 social housing corporations (*Woningcorporaties*) have access to loans at a fair interest rate through a public guarantee fund (*Waarborgfonds Sociale Woningbouw*), in which the national government and local authorities participate up to 50%. This system provides advantageous conditions for social housing organisations to fund their activities. Social housing associations in the Netherlands are assets that have been built up over the past 100 years, partly based on subsidies but mainly accessing public guarantees (up to 50%) for accessing advantageous loans. Additional means are mobilised through public-private partnerships used in specific projects like the *Mixit* project in Utrecht or the rehabilitation and development project Dreven, Gaarden, Zichten in The Hague (see further below).

70. Overall, the associations themselves are funded through rental income, the sale of real estate and loans. Associations exist across the whole country but may vary in size and origin; some of them have loan portfolios of up to 4.5 billion Euros. All municipal, Catholic, Protestant and other associations are now part of the same housing system. Moreover, the current trends move towards centralising housing

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[49] Hoekstra J. (2020), Comparing Local Instead of National Housing Regimes? Towards International Comparative Housing Research 2.0, *Critical Housing Analysis*, 7,1: 74-85.

[50] Federal Ministry of Housing, Urban Planning and Construction of Germany: *Social Housing provision* (information downloaded on 2 May 2025).

[51] UNECE / Housing Europe: #Housing 2030 – ibid.

[52] United Kingdom: https://www.socialhousing.co.uk/news/how-are-councils-using-companies-60903 ;
Germany: https://www.landcommission.gov.scot/our-work/governance-ownership/international-experience/germany-municipal-landownership-and-administration; Deutscher Städte- und Gemeindebund: *Kommunaler Wohnungsbau, Dokumentation Nr. 172, Modelle und Rechtsrahmen*, Berlin 2023.

associations to give them larger catchment areas. Most Dutch housing associations (260 out of 279 in the country) belong to the federation *Aedes*; the current overall loans portfolio is of 90 million Euros. The federation also supports and defends its members' interests in the development of national housing policies and represents them in the European Federation "Housing Europe".[53]

71.   In the landscape of social housing provision, there is also increasing room for and interest in people-led initiatives. One of the most common organisational forms is the housing cooperative, where groups of citizens can join or establish a non-profit organisation aimed at developing housing services for households struggling to access housing in the regular market. Such initiatives depart from a market-led vision of housing, emphasising the not-for-profit nature underpinning housing development processes, democratic decision-making processes as well as mutual support and reciprocity-driven values of their members.

72.   In Denmark, for example, non-profit housing organisations, such as BL as the Danish Federation of non-profit housing providers working in the 11 districts of Denmark in collaboration with all 98 municipalities, ensure access to reasonable and healthy housing for people who are not able to access private housing market. They tie well with local and regional authorities and play an active role as partners of the municipalities in improving local welfare and building local communities, including through urban strategies and development, social initiatives and investment projects, cultural initiatives, or energy efficiency and other green solutions. They notably offer three housing types for families, youth and older persons.[54]

73.   Social housing providers are generally responsible for building and managing the housing stock and operate with a dual objective: they are bound to economic efficiency and financial sustainability aims, following a business-like approach; and they act in line with social solidarity principles since they play a social welfare role, especially for disadvantaged groups and communities.[55] These aims relate to the main activities of social housing management, which can be distinguished in property management, i.e. delivering and maintaining rental housing at affordable prices, and 'non-landlord' activities, e.g. community development, employment training, youth projects, or tenant participation.[56]

74.   Boosting tenant participation through the involvement of households in management-related issues is a common feature in many social housing projects. Backed up by the aim of increasing residents' control over their living environment and providing empowerment opportunities, a wide range of options to engage are provided. These range from voicing opinions through satisfaction surveys to opportunity to take over management tasks on the estates and joining the management board of providers.[57] Recent developments in social housing sectors are broadening the scope of tenant participation to include forms of co-production, where residents create housing-related services in full or part with public service professionals.

75.   In recent years, housing policy tools in Europe overall have followed an overall trend of shifting from subsidies for building social housing to direct monetary transfers to citizens (rent allowances). In 2009, the average composition of public expenditure on housing policies across the European Union reported a drop in subsidies, passing from 47% in 2009 to 25% in 2015, and a rise in allowances, which increased from 53% in 2009 to 75% in 2015.[58] This approach seems to increasingly shift the responsibility for housing to individual households, by providing them with the financial support needed to cover free-market rents. It is not yet clear what will be the impact of such measures on the supply side, as they are neither increasing the housing offer nor limiting excessive rents.

3.3.   Social housing traditions in Western Europe and Central and Eastern Europe

76.   Social housing should be understood as a complex, dynamic and multi-layered system. In Western Europe, its history spans over a century, being shaped by socio-demographic, political, and economic shifts. Broadly, it is possible to distinguish several phases in social housing development. During the

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[53] See "About Aedes" and "About Housing Europe" (downloaded on 5 May 2025).
[54] BL - The Danish Federation of Non-profit Housing providers
[55] Priemus H., Dieleman F. and Clapham D. (1999), "Current developments in social housing management", *Netherlands Journal of Housing and the Built Environment*, 14: 211-223.
[56] Czischke D. (2009), "Managing social rental housing in the EU: A comparative study", *European Journal of Housing Policy*, 9, 121-151.
[57] Bradley Q. (2011) Trouble at the Top: The Construction of a Tenant Identity in the Governance of Social Housing Organisations, Housing, Theory and Society, 28:1, 19-38.
[58] Pittini A., Koessel G., Dijol J., Lakatos E. e Ghekiere L. (2017), *The state of housing in the EU*, Housing Europe, Brussels.

phase of liberal capitalism, which spanned from the Industrial Revolution in the late 19th century to the economic recession of the 1930s, the first forms of social housing for workers emerged. Initiated by charitable organisations, philanthropists, and prominent figures from the industrial bourgeoisie, these initiatives were small in number, yet they gave a significant boost to the subsequent development of housing policies.

77. Gradually, the State began to take on a central role in the provision of housing, creating the necessary regulatory frameworks to oversee private initiatives. State involvement had the effect of subordinating the private interests of property owners and developers to the public interest. Between 1919 and 1934, Vienna's social housing policy, for example, led to the construction of 64,000 high-quality and functional homes at the time. Similarly, between 1915 and 1921, in the Netherlands more than 30,000 homes were built following urban and architectural models inspired by the garden city movement and the Amsterdam School. By 1920, France featured about 452 private companies and 38 public offices dedicated to the construction and management of houses for workers.

78. However, it was only during the phase of Fordism, or welfare capitalism, that social housing reached its peak expansion. From 1945 to the mid-1970s, social housing policies accompanied the development of the welfare State, closely linked to the economic policies of the time. Large-scale social housing programmes, in France and Italy for example were meant to improve the living conditions of middle- and working-class families moving from rural areas to cities for jobs in industries and services. Between 1966 and 1973, more than 60% of all social housing built in the Netherlands and France consisted of large, multi-story residential complexes, known as large housing estates.[59]

79. The 'golden age' of social housing in Western Europe came to an end with the oil crisis of the 1970s, which caused a slowdown in the Western economy and spurred profound changes in the political context. In the so-called post-Fordist era, the role of the State in the economy and social policies gradually became more marginal. In the context of a general decrease in public spending, many governments cut spending on building and maintenance of social dwellings, while supporting citizens to become homeowners including through sale schemes to sitting social housing tenants. It is estimated that between 1980 and 2005, 1,750,000 homes in the United Kingdom were sold under the Right to Buy policy, contributing to a huge loss of public homes (from 6.3 million to 2.7 million including transfers from municipalities to non-profit private organisations).[60] While social rental had previously been an attractive option for the middle and working classes, it quickly became the "last resort" for the poorest.

80. In many European cities, post-war social housing estates have now become areas of increasing segregation for low-income and socially disadvantaged households, with widespread impoverishment of the local economic and commercial fabric as well as declining quality in the housing stock. To counteract the social problems associated with rising levels of segregation and poor living conditions, e.g. school dropout, loneliness, unemployment, and health-related issues, many national governments have launched urban renewal programmes since the 1990s.

81. A slightly different evolution was observed in Central and Eastern Europe, and it is important to briefly looking into it, as it has also contributed to a different perception of social housing nowadays. Under socialism, housing production was State-planned and marked by different phases. Overall, the 1950s were characterised by attempts to ensure total State control over housing processes through direct nationalisation and reallocation of private housing. In this period, the housing production level was relatively low, as other sectors of the economy were assigned higher priority, but addressing people's housing needs increasingly gained in importance. Between the 1960s and the 1970s, rapid economic development and flourishing industrial activity sustained large-scale urban housing markets. This State-led expansion of housing activities came to an end in the 1970s with the economic crisis.[61]

82. Before 1990, in most Eastern European countries, many economic sectors were in State ownership and subject to central planning; housing was no exception. State policies in this field provided extensive subsidies, and promoted property expropriations and price regulations, resulting in a large, cheap public rental housing segment. Under socialism, housing was formally allocated following the

[59] Reinprecht C., Levy-Vroelant C., Wassenberg F. (2008), *Learning from histories: changes and path dependency in the social housing sector in Austria, France and the Netherlands (1889 - 2008)*, in Scanlon K., Whitehead C., eds., *Social Housing in Europe II A review of policies and outcomes*, London School of Economics, London.

[60] Elsinga M., Stephens M., Knorr-Siedow T. (2014), *The Privatisation of Social Housing: Three Different Pathways*, in Scanlon K., Whitehead C., Fernández Arrigoitia M., eds, *Social Housing in Europe*, John Wiley & Sons, Oxford.

[61] Hegedüs J. (2014) Social Housing in Hungary. In K. Scanlon, C. Whitehead, M.F. Arrigoitia, *Social housing in Europe.* 205-221. John Wiley & Sons.

principle of people's needs, intended as unlimited occupancy rights of a specified amount of housing space. In practice, public housing was played out as a tool to distribute 'socialist privileges' to the people loyal to the regime. The allocation mechanism was strongly permeated by clientelism and corruption, allowing some individuals to acquire higher-quality public housing in the fastest way.

83. Unlike social housing in Western Europe, the allocation policy disregarded any reference to one's (in)ability to find a stable accommodation in the market or income level, as these criteria were considered pointless in an egalitarian society. Rather, a steering role in defining needs, standards and allocation was played by public officials and planners, often at their own discretion. Public housing was strongly permeated by the idea of 'personal use' rather than rent, implying properties passing on from one generation to another through inheritance, transfers or exchanges.[62]

84. By giving away houses to sitting tenants, politicians in post-socialist states were able to avoid unpopular real housing reforms at a critical moment for economic stability and high risks of social and political unrest that characterised the transition process. Housing policy therefore worked as a stabilising mechanism, helping mitigate the worsening living conditions of households caused by other economic reforms. This led to distinctly higher rates of homeownership in Eastern Europe than Western Europe, with 94% of residents in Romania, for example, coming to own their own homes.

85. The dominant typology of housing construction, which continued until the end of the socialist regime, were the large-scale housing estates, making up more than half of the total housing stock in some cities (e.g. in some Baltic cities), but then suffering from physical and social degradation, which negatively affected their public image.

86. However, the event that served as by far the strongest determining factor in the evolution of housing systems in Central and Eastern Europe (CEE) was the collapse of the socialist regimes in 1990, leading to the mass privatisation of public housing and the relaxation or removal of existing rent regulations. In the transition to a market economy, most post-socialist governments opted for a rapid give-away sale to sitting public housing tenants, providing legal recognition of their informal quasi-homeownership status and shaping the development of homeownership-dominated housing systems as they are known today. But such measures also shaped housing preferences by elevating homeownership as the social norm and downgrading rent as socially undesirable.[63]

3.4 Recent trends and evolutions in social housing in different countries

87. Several common housing challenges have emerged across Europe over recent years, according to the Organisation for Economic Co-operation and Development (OECD), such as rising housing costs, limited social housing availability, the impact of tourism and short-term rentals, demographic shifts, housing policies and market effects, and quality issues. Coupled with affordability challenges for middle-class households which find themselves too wealthy for social housing, and too poor to afford market-rate rents or homeownership, this creates a housing environment that is bound to change. [64]

88. Notably in Western Europe, like in other areas of public action, decentralisation and devolution trends have impacted social housing policies since the late 1970s. Local authorities, which are often social housing providers, have increasingly faced a reduction in resources while maintaining legal responsibilities to address the changing needs of their population, caused for example by the aging of tenants or new demands coming from migrants. In the light of global dynamics, decisions taken at the local level are increasingly subject to local stakeholders' interests, sometimes leading to tensions which may hinder the development of new social housing or to the adoption of market-led allocation strategies that bypass the poorest and most vulnerable.[65] Facing reduced public funding, even social housing providers start widening their scope of intervention to include a set of profit-making opportunities in higher rent and owner-occupied housing market segments and other commercial activities.[66]

[62] Lux M. (2016), *Public Housing in the Post-Socialist States of Central and Eastern Europe: Decline and an Open Future.* ETH Forum Wohnungsbau 2016.

[63] Lux M. (2016), *Public Housing in the Post-Socialist States of Central and Eastern Europe: Decline and an Open Future.* ETH Forum Wohnungsbau 2016.

[64] Cavassini F., Plouin M. / OECD (2025), *Social and Affordable Housing: Comparative data and selected policy innovations Focus on CEE region.* Presentation made at the meeting of the Social Inclusion Committee of the Congress of Local and Regional Authorities during its 48th Session in March 2025.

[65] Poggio, T, C. Whitehead 2017. 'Social Housing in Europe: Legacies, New Trends and the Crisis.' *Critical Housing Analysis* 4 (1): 1-10.

[66] Czischke D. (2009), "Managing social rental housing in the EU: A comparative study", *European Journal of Housing Policy*, 9, 121-151.

89. Since the 1990s, along with continued "residualisation" trends (i.e. certain groups of population departing from less popular areas and leaving a "residual" of less enabled people behind)[67] and the concentration of poor families in certain estates, social housing policies have become more hybrid in terms of funding sources, governance models, and management approaches. The shortage of affordable housing in the private market, along with long waiting lists for public and social housing, have sparkled both providers and citizens' interest in exploring less conventional paths to access housing in cities. This "hybridization" process of housing provision is linked to the reconfiguration of the third sector, where providers increasingly act as contractors of the State, and to the scarcity of resources, making it increasingly difficult for organisations to pursue their goals independently and leading to new alliances.[68]

90. In several cases, providers are now looking back to collectivist principles that have marked some successful experiences of affordable cooperative housing in the past. Such collective forms of housing based on resident-centered approaches to housing production, delivery and management can be differentiated according to three types: (1) self-organisation, when groups of citizens building their own houses; (2) co-creation, when citizens co-operate with local government and private companies; and (3) self-management, when residents are involved in the management, but landlords retain ownership.[69]

91. Many local authorities are supporting alternative housing models, like housing cooperatives, to address the increasing demand for participation, self-fulfillment and citizens' need for crafting custom-made solutions to the current housing crisis. The type and degree of support by local governments vary depending on the level of public interest for each single initiative and contextual elements, such as the legal or regulatory frameworks concerning acquisition of land or buildings.[70] Whilst such cooperative approaches have a longstanding tradition in certain countries, such as the United Kingdom, France or Germany,[71] reaching back far into the beginnings of industrialisation in the 19th century, they are now experiencing a true revival. Reasons for this are both the individual interest in developing housing solutions independently from public authorities' support, and interest by local and regional authorities in adding another "building block" to the catalogue of potential formats of local housing interventions.

92. As regards the CEE region and in particular post-transition countries, attempts to establish stronger social housing strategies were made gradually over past decades, acknowledging that this tenure should help people who were unable to afford the housing solutions that were available in the free market. Municipalities emerged as the main providers of social housing alongside measures to introduce not-for-profit housing. However, the size of this latter housing tenure is relatively insignificant, except in Poland and Slovenia where it makes up about 2% of the housing stock in both cases.

93. In Croatia, of the 948,000 units available, 40% are not being used for residential purposes while the country has a shortage of over 230,000 homes.[72] In many other cases, insufficient public funding hampered effective and long-term solutions. In addition, despite shifting away from central planning and the reduction of State power in favour of empowering local governments, municipalities were faced with persistent State restrictions challenging their capacity to implement effective social housing policies.

94. Another reason why public investment in new social or public housing has not taken off in the CEE region, is the financial risk associated with new housing policy, which led politicians to prefer more conservative approaches such as investing in mass housing construction for the public, especially the middle-class, rather than targeting vulnerable groups.[73] This can, for example, be seen in Prague, in the Czech Republic, where "the aim [of the City] is to help mainly middle-income groups of citizens, including young families, for whom housing in Prague has been financially unaffordable due to high

[67] See "Social Residualisation – a brief description"

[68] Van Bortel G., Gruis V., Nieuwenhuijzen J., Pluijmers B. (2018), *Affordable Housing Governance and Finance. Innovations, Partnerships and Comparative Perspectives*, Routledge, Oxon and New York.

[69] Huisman C. & Czischke D. (2023) Between Self-organisation and Formal Participation: Increasing Tenants' Influence through Self-management? – A Dutch Case study, *Housing, Theory and Society*, 40:2, 219-237, DOI: 10.1080/14036096.2022.2150681.

[70] Szemző, H., Gerőházi, É., Droste, C., Soetanto, D. (2019). Towards a Collaborative Housing Initiative: The Role of Local Authorities, *Built Environment*, 45:3, pp. 398-415.

[71] For more information, see: Bibby,A. (2022). Flying below the radar: England's early co-operative and co-partnership tenant societies today. Journal of Co-operative Studies 55(1), 162-173. ; Cooperative housing international: About France, (downloaded in June 2025); How housing cooperatives work in Germany.

[72] Croatia, N1: National Housing Plan Presented

[73] Lux M. (2016), *Public Housing in the Post-Socialist States of Central and Eastern Europe: Decline and an Open Future.* ETH Forum Wohnungsbau 2016.

prices" and "and representatives of the professions that are necessary for the operation and development of the city".[74]

95.   Arising from this conservative approach, the European Committee of Social Rights, in a decision on the merits of the collective complaint *European Federation of National Organisations working with the Homeless (FEANTSA) vs. the Czech Republic (Complaint No. 191/2020)*, concluded that the Czech Republic had violated Article 16 of the 1961 European Social Charter related to access to housing of vulnerable groups, specifically on Roma families and the general Roma community.[75] In the same vein, and as late as in April 2025, the Congress Standing Rapporteur on Human Rights expressed her concern following reports about the demolition of Roma dwellings in Sofia, Bulgaria, without alternative solutions being offered to the Roma families affected.[76]

96.   Many underpinning reasons for social and public housing programmes failing to achieve long-term sustainable impact in the CEE region may be traced back to what is sometimes described as the 'privatisation trap'.[77] Since the fall of socialist regimes, there has not only been a decline in public housing availability but also continuous doubts about the role and legitimacy of the State in housing provision. It became increasingly difficult to alter a housing system based mainly on homeownership, particularly when State intervention proved too weak and was regarded as lacking legitimacy, for example, when failing to undertake needs assessments. As a result, the ideal of homeownership became so pervasive that it hindered any new attempts to establish social housing programmes, which often became targets of sale plans.

97.   Currently, the local examples found in Eastern Europe vary greatly in response, with some governments moving towards housing-led initiatives and general social housing programmes, while others are highly reliant on the NGO sector.[78] The greater reliance on the NGO sector can be seen in the case of Bulgaria, Moldova, Romania, and Serbia.[79] For example, in Romania, the Habitat for Humanity introduced a "build a home" project which specifically focused on rural towns and villages such as Poduri and Kumpana with the homes designed to provide adequate housing families to withstand the cold in the winter; these homes are meant to be affordable, and have the ability to be expanded depending on need.[80] Habitat for Humanity often co-operates with local authorities to identify areas of improvement, to advocate for people in need and to raise awareness for social housing as a possible solution.

98.   There are a few more examples of positive policy directions visible in Eastern Europe. Among them is the diversification of affordable and social housing providers, as seen in Poland where the providers are social housing companies (*Towarzystwa Budownictwa Społecznego, TBS*) and social housing initiatives (Społeczne Inicjatywy Mieszkaniowe, SIM).[81] Others include investment in social and affordable housing, as seen in Latvia which established an Affordable Housing Fun (2021-2023) to improve access to housing outside Riga.[82] Other avenues to explore include Social Rental Agencies (SRAs), an intermediary between landlords of privately-owned properties and (social) tenants.[83] SRAs guarantee landlords regular rental payments and upkeep of the dwelling. Lastly, another important avenue is the strengthening the role of local authorities who play a crucial role in housing policy implementation but often face capacity and resource limitations.

3.5. Case study: The Netherlands

99.   After the previous phases of post-war reconstruction including new towns and urban renewal projects (1950s-1980s), and of deregulation and decentralisation, where financial ties with the social housing sector were cut and State aid restricted (1990s-2010s), the most recent developments in the

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[74] [Plan to bring affordable housing to young families in Prague gets early approval](#). Expats_CZ, December 2020 (downloaded on 20 May 2025)
[75] [Decision on the merits: European Federation of National Organisations working with the Homeless (FEANTSA) v. Czech Republic, Complaint No. 191/2020](#)
[76] See [Congress news item](#) of 25 April 2025.
[77] Lux M. (2016), *Public Housing in the Post-Socialist States of Central and Eastern Europe: Decline and an Open Future.* ETH Forum Wohnungsbau 2016.
[78] "Ending homelessness in Central and Eastern Europe: making the shift to a housing-led system." World Habitat.
[79] Ibid.
[80] https://www.habitat.org/emea/stories/housing-poverty-romania-ne
[81] Cavassini F., Plouin M. (2025), *Social and Affordable Housing: Comparative data and selected policy innovations Focus on CEE region.* Council of Europe, Congress of Local and Regional Authorities 48 Session 2025.
[82] Ibid.
[83] Ibid.

Netherlands point to a new paradigm shift in the housing sector. Between the 1990s and 2010s, the Netherlands experienced a growing decentralisation of responsibilities for basic services such as housing, along with budget cuts based on the assumption that local or regional governance would be more efficient than central management. During this period, free-market principles were introduced into the traditionally regulated Dutch housing market, leading to reduced rent control, new taxes on social housing associations (e.g. the landlord levy) that discouraged the construction of new social housing, and a decline in State aid. The Ministry of Housing was even dissolved in 2010 under the belief that housing issues had been resolved.

100. Since 2022, the central government has been reclaiming stronger control of the housing sector, which seems to be perceived as a positive move for most stakeholders involved and has had some initial positive effects. Compared to other European countries, the Netherlands still has a large social housing sector of quite high quality, relatively little social segregation in urban agglomerations (albeit on the rise), high levels of satisfaction among social housing tenants, a strong and differentiated system of housing benefits (based on quantified criteria through which the equipment of dwellings is regularly evaluated; the so-called "point system), an overall limited expenditure on housing for low-income households, and relatively little urban sprawl thanks to strong environmental policies and restrictions. However, in the latest review of key performance indicators, it became evident that construction targets in the country had not yet been fully met, and that among the key challenges to be addressed remained the lengthy and costly planning and building procedures, the lack of staff at municipal level who could process relevant demands, the lack of land available for housing constructions and the lack of staff in the construction sector.

101. The current housing market division is characterised by more than 50% self-owned houses/dwellings, 30% social housing, around 15% private rental arrangements with high-segment rentals notably in big cities, and short-term rentals (of up to two years) which have been abolished by the Dutch parliament in 2023.[84] As there is a certain gap encountered in the housing provision to middle income groups, the current construction target is of 1/3 for social housing and 2/3 for affordable housing, including for vital professional groups (teachers, nurses, police). However, as suggested earlier, even if there are plans to stimulate more construction in the middle market segment, its funding currently needs to be done via capital at market conditions, as social housing tools (like State guarantees for advantageous loans) are currently not available for this segment under EU regulation.[85] With more and more income groups struggling to access the housing market, due to excessive price levels, many suggest that social housing measures should also be extended to groups that currently find themselves outside the social housing criteria.

102. Current key objectives of the Dutch national housing agenda are availability, affordability and quality. In the face of a current shortage of 279,000 housing units, the aim is to build 100,000 new housing units per year. The 30% social housing goal to be achieved in different urban regions is supported by the "Act for Strengthening the Housing Management" and involving new fast-tracked procedures for dealing with any complaints, whilst the "Affordable Rent Act" is promoting the protection of tenants, trying to better balance supply and demand, and create better investment conditions for new rental houses. The Act notably aims to make rental housing more affordable, especially in urban centres and for middle-income individuals. It does so by expanding the regulated rental sector to include mid-priced rental properties, which were previously part of the unregulated private sector.[86]

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[84] *Dutch Senate approves scrapping temporary rental contracts for homes*, NL Times, 15 November 2023.
[85] See the Opinion of the European Economic and Social Committee on *'Issues with defining social housing as a service of general economic interest'* (own-initiative opinion), 2013/C 44/09.
[86] Housing Europe (2024): Addressing high rents: the impact of the Netherlands' Affordable Rent Act on tenants and the housing market (downloaded on 20 May 2025)

103. The aim of the underlying housing policy is an increased allocation of sites for the construction of housing units, to reach 100,000 units per year, with 2/3 share for social and affordable housing, supported by 5 billion Euros for construction and 2.5 billion for infrastructures, and flat-rate subsidies for all projects in the affordable housing sector. To achieve such ambitious goals, the 279 housing associations receive 700 million Euros per year through guarantee funds (coming from State and municipalities) provided through national and local performance agreements.

Congress delegation at VNG premises, meeting with Dutch Mayors
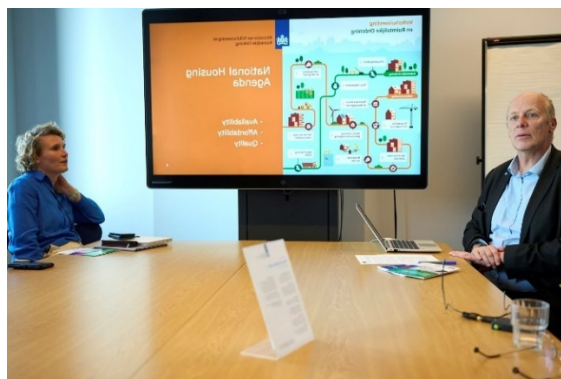
Visit and presentation at the new Dutch Ministry for Housing and Spatial Planning (VRO)

104. It was also the exacerbation of the housing crisis following the COVID-19 pandemic and the war against Ukraine that marked the turning point in Dutch housing policies, leading to the re-establishment of the Ministry of Housing as a separate institution in 2024 to address the persistent housing challenges that had been intensifying across the country. Today, the new Ministry for Housing and Spatial Planning (VRO) has been allocated a budget of 5 billion Euros, plus an additional 2.5 billion Euros for infrastructure projects, to achieve the afore-mentioned goal of building 100,000 new homes per year. Two-thirds of new housing must fall within the 'affordable' segment (with rents between 700 and 1,150 Euros per month), and here-in a third designated as social housing (with rents of up to 879 Euros per month).

105. In December 2024, a national housing summit was held promoting four key pillars of Dutch housing policies: affordability, availability, sustainability and livability. Across the country, binding local performance agreements have been signed between municipalities and housing associations, which set out affordable housing targets and require their implementation at regional and local level. This illustrates that housing policies are the outcome of complex national negotiation processes, which are still characterised by certain controversies about policy responses and targets; for example, some of the cities are quite critical about co-financing goals for municipalities going up to 50% of new social housing measures.

106. During the study visit of March 2025, the Congress delegation met the Association of Municipalities of the Netherlands (VNG), the Association of Dutch Provinces (IPO) and other authorities or organisations at the national level, representatives of The Hague and Utrecht as big urban agglomerations and some of the Mayors of smaller municipalities. Overall, the various encounters reflected a differentiated situation in the Dutch housing situation, in which the housing crisis affects the whole country to a certain extent but with more severe challenges and local expressions in specific locations. The need to develop modern and future-oriented housing policies in a balanced manner and striving for new social mixes on a small scale has been widely recognised and municipalities, like the city of The Hague are investing a great deal in well-reflected and highly professional approaches.

Meeting with staff of the housing department of the City of The Hague and presentation of the City's new Housing Vision 2040

107. Big cities and urban agglomerations such as The Hague currently face especially big challenges in providing housing to all low- and middle-income groups, with the problem being particularly acute in certain neighbourhoods; the overall housing shortage of the Hague is estimated at 6.6% and the goal is to take it down to 2% by 2050, which corresponds to the construction of about 66,900 new housing units.

108. Facing other challenges like shortage of constructible land, current high levels of segregation in the city, increasing difficulties experienced by specific groups (including migrants, older persons and young people) and a growing number of single-person households, the city of The Hague clearly needs to overcome the current mismatch of supply and demand. In the area of social housing, this is expressed by waiting times of up to 7 years and an average number of 340 applications for one social housing dwelling. The number of young people who have gone back to living with their parents has recently increased by more than 50%. In light of these challenges, policy responses will focus on building affordable homes in all parts of the city and providing affordable or social housing to all specific and vulnerable groups, in the context of a future-proof and sustainable housing market and in livable neighbourhoods.

109. The case of Dreven-Gaarden-Zichten in the South-West of The Hague, visited during the Congress study visit, represents an excellent example for an intervention aimed at reshaping post-war neighbourhoods and reversing their decline. The current renewal programme combines the restructuring of the housing stock configuration, via demolition, renovation and construction of mixed-tenure buildings, accommodating different income groups, with the creation of new commercial amenities (e.g. small-scale craft businesses, catering), community gardens and placemaking events (museums, shops, clubs, festivals, markets).

Visiting rehabilitation projects for buildings dating from the 1950s to the 1970s in Dreven, Gaarden, Zichten with representatives of the City of The Hague, Staedion association and Heijmans

110. The renewal programme is perceived as particularly important as it does not only address housing challenges but a number of socio-economic issues as the area is characterised by high levels of poverty and unemployment, low levels of education, criminal activities in drug production, prostitution and illegal gambling, as well as an increased influx of seasonal workers, refugees and people affected by mental health issues, over recent years. In addressing these issues, the project follows an ambitious programme, involving the demolishment of 1,770 housing units, the renovation of 290 dwellings, and a high number of new constructions: 3,100 for social rent, 970 affordable rents, 960 affordable self-owned dwellings, 250 dwellings with free-market rents, 230 free-market and self-owned; the new constructions are also largely based on pre-fabricated and modular housing, placemaking and spaces for community events. Finally, the housing constructions are completed with accompanying measures (partly based on national subsidy programmes), such as a commercial programme with low rents for shop owners, new urban design and green spaces or collective gardens accessible for tenants.

New constructions and community-activities in the multicultural area of Dreven, Gaarden, Zichten in The Hague

111. The programme aligns with the municipal housing goals of increasing affordable housing and including tenants' inputs into the plan through a participation-oriented strategy. The long-term commitment of the actors involved is considered a success. These actors include the City of The Hague, a social housing association *Staedion*, and private. There is also a perceived and positive willingness by all partners to take risks, along with confidence-building measures and transparency in decision-making.[87]

112. The City of Utrecht was also visited by the Congress delegation. Utrecht is also experiencing an increased need to provide new housing for low- and middle-income households, not least because it is the fastest growing city in the Netherlands. Next to the homes themselves, investments will also be needed in related infrastructure (e.g. schools, sports equipment, health services, transport and energy).

113. The special feature of Utrecht is that up until 2022, most of the growth was attributable to affluent households (with yearly incomes of more than 72,000€), but the need for social and affordable dwellings is now increasing (as the waiting time of 11 years on the waiting lists shows). Whilst stepping up the efforts to achieve the targets of affordable, appropriate and livable housing both through new constructions and urban renewal, Utrecht is known to successfully develop specific housing project targeting vulnerable groups, like the *Mixit* project (presented below and in Appendix I).

Visit of the MIXIT project in Utrecht and meeting with representatives of the City of Utrecht and the Woonin association

114. The complexity of the Dutch housing situation is further increased by the fact that the housing system is limited by the funding system (predominantly based on governmental transfers and not local taxes), but also by increasing competition over land uses (between natural spaces, areas for agricultural activities, and land for other functions). In addition, issues arise in relation to the conversion for use of certain spaces. Leisure and sports areas cannot easily be turned into construction areas. Other challenges, such as energy, infrastructure, economy, and climate change add to existing issues delaying the planning process: a process that is required to address the increasing housing needs of vulnerable groups, including young people and the homeless.

115. Generally speaking, lengthy planning and construction procedures still seem to be a major issue in the Netherlands, as in other countries, and are perceived as an obstacle to delivering new housing units in short time frames. This dimension of social housing provision must be addressed specifically in

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[87] For more information, consult the project webpage of Dreven-Garden-Zichten in The Hague.

each local and regional context, for example via the local housing plan that each municipality in the Netherlands is obliged to prepare. The involvement of citizens and in particular residents in neighbourhoods that may be affected by new developments has proved to be of crucial importance to avoid formal complaints against new developments. The dimension of local dialogue and transparency can therefore not be underlined enough as the Dutch example but also others have shown. Moreover, stronger support for the development of new forms of subnational co-operation, notably between provinces and municipalities, represents an opportunity to address some of the specific local housing challenges in response to specific demographic trends and localised aspects of the housing crisis in a more "bottom-up" approach.

4. SOCIAL HOUSING INNOVATIONS: MAIN COMPONENTS AND EXAMPLES

116. The OECD underlines the role of public, social, and subsidised housing as inclusive tools aimed at improving the supply side for a wide range of income categories along with rent control policies. On the demand-side, measures include housing allowances or benefits to support rent costs as well as grants, financial assistance for loans, tax relief, State guarantees for home buyers. Revisions to land use policies and inclusionary zoning, as well as more industrialised and affordable processes of construction can help increase the supply of affordable housing.[88] Within this wide range of possible measures, public authorities at all levels have a certain margin of action for mobilising innovative, future-oriented and needs-based measures, and local and regional authorities in particular should make best use of such measures in the fact of global and European trends that they do not fully master otherwise.

4.1. Definition of social innovation

117.   ocial innovation has been conceptualised in different ways: (1) a movement to counteract the overwhelming role played by markets and commodification processes, (2) a response to the challenge of social cohesion and the need to reconstruct social ties in increasingly fragmented and individualised societies, and (3) a means to contrast the ''democratic deficit'' in contemporary governance systems.[89]

118. Social innovation can be seen both as creative responses to social problems and needs that remain unmet by the State or the market, and as a process aimed at transforming the social relationships at the root of social problems. Social innovations often involve shifts in the governance system and the ways in which goods are allocated, and resources and services are regulated, including through new organisations and alliances in multi-level governance systems. In practice, social innovation as a step towards social change often includes single projects envisaged as grounds for experimentation. It follows that trial-and-error, pilot projects and novel combinations of existing elements are of paramount importance in fostering social innovation and, in turn, systemic change.

119. Social innovation also implies greater agency and participation of excluded or vulnerable individuals or groups in the elaboration of the responses to their needs, resulting in individual and community empowerment. It blends existing and new elements into hybrid forms instead of wholly new inventions, as it requires cutting across organisational boundaries and creates new social relationships between previously separate groups or individuals.[90]

4.2. Social innovation in the housing sector

120. Social innovation is particularly important in the context of social housing as this area is concerned with solving social problems.[91] In this area, it manifests in novel interactions between social and commercial logics which typically guide the action of not-for-profit housing organisations. As previously mentioned, such actors feature a twofold orientation, in-between business-like and social welfare goals. Against this background, social housing innovations could occur both at the level of policymaking, for example where different ministries improve their co-operation to develop more targeted housing policy

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[88] Organisation for Economic Cooperation and Development (OECD): Housing and Inclusive Growth, Paris 2020.

[89] Garcia, M., Haddock, S.V. (2016) Special issue: housing and community needs and social innovation responses in times of crisis. *Journal of Housing and the Built Environment* 31, 393–407.

[90] Mulgan, G., Tucker, S., Ali, R., & Sanders, B. (2007) Social Innovation: What it is, Why it Matters and How it Can be Accelerated, Oxford Skoll Centre for Social Entrepreneurship.

[91] Raynor, K. (2018). Assembling an innovative social housing project in Melbourne: mapping the potential for social innovation. *Housing Studies*, 34(8), 1263–1285.

responses, and during implementation, where new models of housing and institutional set-ups may be instrumental in addressing the housing needs of specific groups or specific territories.

121. Whilst certain forms of collective housing, such as cooperative housing or co-housing have longstanding traditions in some countries, collaborative housing is often understood as a recently (re-)emerged living concept. Also implemented by some cooperatives and social housing organisations it is perceived as a useful means to address the affordability crisis and is based on social innovation components, such as joint fundraising, building or housing management, and the involvement of tenants in these processes.

122. Different forms of collective housing combine the aim of satisfying fundamental social needs, i.e. being adequately housed and avoiding exclusion from the local housing markets, with a focus on beneficiaries' engagement in housing development and governance. Collaborative housing in particular brings residents and community members together to shape a response to their own needs. In this process, collaborative housing empowers residents in their relationships with key stakeholders, including social housing providers or local authorities.[92] It is regularly defined according to three criteria: (a) a complex form of ownership that surpasses solely individual or state property, and that includes some degree of collective or cooperative tenure; (b) collective (self)management involving the dwellers in the estate; (c) and an architectural design that promotes everyday sharing of space.[93]

123. The institutional and policy context plays a key role in shaping the chances of success of collaborative housing initiatives. Among the different ways in which local public authorities can help collaborative housing initiatives to thrive are the direct promotion of the concept; the facilitation of new projects based on public-private partnerships, the encouragement of private investors and owners to include collaborative housing in their projects, and the establishment of favourable regulations, the provision of subsidies and the leveraging additional financing. In some contexts, such as in Vienna, collaborative housing as a social innovation model has been scaled up in the general provision of social housing, showcasing potential for ensuring a high level of inclusiveness.[94]

4.3. Forms and examples of innovation identified through this report

124. The **study visit to the Netherlands**, but also research led into other countries, provided more insight into, and understanding of, possible innovation in the social housing sector. Four main types of innovation – technical, procedural, social and environmental - were identified, sometimes with crossovers between them, and could possibly service as a basic model to develop recommendations to local and regional authorities in other countries:

125. **Technical innovation** refers to the methods and techniques of housing production which are being used to address the current housing shortage. In the Netherlands, and surely also elsewhere, housing associations are increasingly turning to industrialised (and faster) methods of housing production, such as prefabricated housing modules built off-site and distributed to specific locations. Another innovative method is to cover roofs with new layers of flooring or erecting new buildings in larger backyards, creating living space without the need to mobilise additional land in urban agglomerations where land is a scarce resource. While these innovations have some positive aspects, such as the ability to deliver housing quickly or to preserve natural areas, there are other critical elements to consider, including the need for infrastructural adjustments, adequate amenities and additional services as more people will be living in the given areas and these areas will need effective service connections to the main agglomeration (e.g. for public transport or waste collection). There is also a need to standardise requirements towards technical innovations across the country to ensure that adequate housing is provided in a fair and equal manner and that standards are kept up even in the area of social housing.

126. **Procedural innovation** involves changes in the ways social housing is delivered. This may span from **accelerating planning and authorisation procedures** for new housing developments – something which is perceived as highly needed in the complex multilevel governance system in the Netherlands - to the establishment of **new models of funding** for affordable housing projects. For the

[92] Gruber E. and Lang R. (2018) *Collaborative housing models in Vienna through the lens of social innovation,* In: Van Bortel G., Gruis V., Nieuwenhuijzen J., Pluijmers B., Affordable Housing Governance and Finance. Innovations, Partnerships and Comparative Perspectives, Routledge, Oxon and New York.

[93] Emma Jo Griffith, Mirte Jepma, Federico Savini (2022): Beyond collective property: a typology of collaborative housing in Europe, International Journal of Housing Policy 24/2024.

[94] Cucca R. and Friesenecker M. (2022), Potential and limitations of innovative housing solutions in planning for degrowth: the case of Vienna, *Local Environment*, 27:4, 502-516.

first measure needed, the acceleration of planning and authorisation procedures, numerous examples can be found across Europe, reaching from new laws to improved collaboration between agencies involved at local and regional levels to citizen participation. Germany as a country which is traditionally investing heavily in social housing, has for example passed a new law for the digitalisation of planning procedures in 2022, thus prescribing citizen consultations in a faster online format and shortening mandatory delays before editing building permits.[95]

127. New funding mechanism on the other hand can, for example, be found in the case of housing cooperatives (W*ooncoöperaties*), although these also represent a form of social innovation and show how different dimensions of innovation may cross in specific projects. These are new entities defined in the 2015 Dutch Housing Act as associations with full legal capacity that aim to enable their members to independently provide for the management and maintenance of the residential properties. The municipality of Amsterdam has been at the forefront in supporting this "third way" of social housing delivery, in between traditional social housing and market housing, by allocating plots of land specifically for housing cooperatives' projects (on newly created polders for example) and seems to perceive cooperative housing as a fruitful sector to invest in as projects often correspond to a modern understanding of urban living.[96]

128. The story of one of these cooperatives, De Warren, visited by the Congress in March 2025, shows different combinations for financing, e.g. crowdfunding, State-funds and bank loans, co-designing residential spaces, in line with residents' needs, and the governance system, allowing effective participation of all community members. Both the De Warren project and the De Torteltuin project, which is about to start, also have the ambition to support further cooperatives in their developments so as to spread the good practice of bottom-up initiatives in addressing urgent housing needs. These examples show that the range of possible measures is quite wide for local and regional authorities, ranging from faster planning and building authorisation procedures to new public-private partnerships, passing by fostering innovative organisations and projects such as the ones led by cooperatives. All of them could be included into any local housing strategies to be developed across Europe.

Community space and outside façade built with recycled wood in the De Warren housing cooperative in Amsterdam

129. **Social innovation**, as already mentioned above, refers to the intrinsic dimension of social inclusion embedded in social housing provision and points to new approaches that can enhance it, including through collaborative and **innovative governance approaches** and **pro-active community development**. Next to the housing cooperatives visited in Amsterdam, *De Warren* (occupied by its owners today) and *De Torteltuin* (where construction will start in May 2025), several housing associations across the country are pursuing innovative approaches even if cooperative housing solutions as such may generally be more advanced in other European countries (such as Denmark or Germany).

130. Innovative action is also developed by the association *Woonin* in Utrecht, which is developing – in close co-operation with the City of Utrecht housing and social care services - mixed housing initiatives whereby former homeless people are allocated units in housing complexes where they live alongside tenants who expressed interest in committing to regularly engage in community building actions, e.g. general assistance tasks or leisure activities for the neighbourhood. By joining a mutually supportive

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[95] Federal Ministry for Housing, Urban Planning and Building of Germany: press statement of 14.12.2022: *Schneller loslegen: Wohnungsbau wird beschleunigt durch Änderung im Baugesetz*
[96] For more information see: The Platform *Wooncoöperaties Amsterdam region* (downloaded on 7 May 2025).

community, formerly homeless people can rely on the network of residents and their willingness to help them reintegrate into society *(see for example the Mixit project by Woonin, as described in Appendix I)*. The role of the municipality has in this case been multifaceted, including the mobilisation of land, facilitating the authorisation procedures, acting as a partner to the housing association, and coordinating different social services which complete the pure housing provision.

131. Examples of **social innovations** in the housing sector can also be found in many other countries, and details about further individual projects have been added to Appendix I of the present report. Without going into detail each time, it is clear from the relevant literature and documentation that local authorities generally appear as key players in each project, taking an active part in developments, providing land, getting involved as co-investors or supporting partnerships and planning procedures. Key examples for such local innovative projects supported by municipalities include the following:

- **Accelerated social housing policies,** Barcelona Mayor Ada Colau's initiative to double the number of social rental homes available to 15,000 by 2025, has made room for several different social housing projects. In 2023 the number had reached 12,300. A project worth highlighting is La Borda, which consists of 28 homes with shared living spaces arranged around a central courtyard and which have been built in close collaboration with the residents. Barcelona initiatives target specific groups such as youth, low-income families, and older persons.[97]
- **Co-housing projects**, such as those found in Denmark which have been developed since the 1960s. An example is the *Sættedammen*, where 35 families have lived in private homes since the 1970s, but sharing communal spaces and facilities especially for social gatherings and everyday activities such as dining and housekeeping. Due to the current housing crisis, such co-living concepts have increased as an option explored by young people, older persons, and families alike.[98]

- **Housing projects for specific target groups**, including young people, single-parent families or single households, like the ones co-funded by the German Federal Ministry for Housing, Urban Development and Building via loans and grants, in Hannover (Villa GanZ for single parents and single households) or Bremen (Ellener Hof for young professional trainees).[99]

- **Intergenerational community projects** like the Share project in Fuenlabrada, Spain, which is aimed at creating new demands for municipal services for housing, welfare, older persons and youth and thus newly animating an over-aging and commercially declining city centre. A former school is being redesigned as a housing complex for 20-40 senior occupants of apartments who have access to the solidarity housing system and 40-60 dwellings for young people are being developed the city centre. To benefit from access to this housing offer, young beneficiaries are expected to commit to via roughly 10 hours of community engagement activities per month.[100]

- **Housing for groups in vulnerable situations,** such as those developed in the framework of the "Curing the limbo" programme in Athens, an inclusive integration initiative targeting migrants and refugees. Via this programme, refugees receive affordable living spaces from the city's available housing stock and, in return, work for the public benefit by supporting the local community and by participating in citizen-led activities that improve the quality of life of their neighbourhood.[101]

- **Further innovative projects** can be found via Housing Europe as co-organiser of the European Responsible Housing Awards (ERHA), the finalists of which regularly represent the forefront of responsible, affordable, inclusive, and sustainable housing—offering practical and inspiring responses to today's housing challenges.[102]

132. **Environmental innovation** not only includes the use of technologies to increase the energy efficiency of buildings but extends to the implementation of circularity principles in the design of sustainable housing and the promotion of new ways of urban living. As regards circularity, the De

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[97] Barcelona's "best projects are being done in the field of social housing"

[98] Urban Coliving Movement | Spatial Experience; Co-housing communities: A guide for social workers, April 2024 – Definition of co-housing: "At its core, co-housing is an intentional and collaborative approach to community living where residents actively participate in the design, governance, management, and communal aspects of their shared living spaces."

[99] Federal Ministry for Housing, Urban Planning and Building of Germany: Social Housing – Building a Solid Foundation. Berlin 2024.

[100] Fuenlabrada - SHARE - Sustainable Housing Accommodation for a Regenerative Exchange

[101] Curing the Limbo | European Social Fund Plus ; Urban innovative action: Curing the limbo, programme website (information downloaded in June 2025)

[102] Housing Europe: Celebrating Innovation & Inclusion: Finalists Announced for the 2025 European Responsible Housing Awards · Housing Europe

Warren housing cooperative has provided a good example of its approach to environmental sustainability, whereby the circular buildings feature hybrid wood construction and recycled materials, a heat exchange system, solar panels, a green façade, rainproofing and storage.

133. Further examples can certainly be found across Europe in the light of recent energy crises and increasing inflation rates and costs of living. Worth highlighting, because representing an interesting cross-over between a social housing project and an environmental-friendly construction, is certainly the E-Co-Housing "Budapest's Zugló district which aims to provide quality and environmental-friendly social housing and supporting its inhabitants in their way of living and living conditions at the same time. They transform the district to have modern energy efficient building with 14 flats for social housing, and provide group mentoring programme for the future inhabitants to create a house community to support each other in their daily lives and economic independence.[103]

134. Concerning the promotion of new ways of urban living, as a fast-growing city, Utrecht is facing important challenges in terms of balancing population growth with increasing housing needs and energy transition goals. Healthy urban living for all is the spatial strategy behind Utrecht's vision for 2040 as a 10-minute city. According to this vision, housing constructions go hand-in-hand with the provision of green space, water, facilities, infrastructure and energy supply. This vision is well represented in the iconic Merwede project, a large-scale urban densification project consisting of 6,000 units, half of which have green roofs with water retention and half with solar panels, a new park and a car-free neighbourhood.

4.4. Common features of community-based projects

135. Recent examples of socially innovative housing solutions - such as those presented throughout the report and in the Appendix - have in common that they all attempt to address emerging, unmet social needs of different groups experiencing some form of exclusion through new approaches tailored to the local context, while recurring to innovative partnership and funding solutions. Far from representing an exhaustive overview of all the possible assemblages of social housing innovations, these initiatives are taken as case studies to show how new partnerships and combined fundings can help better meet residents' needs while fostering more inclusive residential communities and sometimes even developing more environmentally friendly ways of living.

136. Target beneficiaries of socially innovative housing solutions are social categories typically excluded from mainstream social and affordable housing provisions, such as young people (students or workers), older people, foreign households, care leavers, formerly homeless individuals, asylum seekers, and social care clients. These categories are brought together through a social mixing strategy promoting conditions for daily exchange of favours, mutual support, and community engagement. Common to these approaches is recognising youth's specific role and capacity in driving social change by triggering micro-level social interaction that boosts social cohesion opportunities. The developments in the construction area of Dreven-Gaarden-Zichten in The Hague and the Mixit project in Utrecht are excellent examples for community engagement being developed among different age groups, including children and young people.

137. For innovative social housing projects, it is important to note that different levels of community involvement are possible. At the first level, tenants may choose to take an active role in social or cultural activities initiated by others, such as community managers of housing organisations or local authorities, without being obligated to do so. In more ambitious settings of community engagement, tenant participation may be a formal requirement for accessing housing units or taking part in a development project.

5. CONCLUSIONS

138. In Europe, the current housing crisis finds varying expressions across Western Europe and Central and Eastern Europe, due to the specifics of each geographical, social, political and institutional context as well as historical and cultural influences. Notwithstanding, the housing crisis continues to

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[103] Urban innovative actions: Final journal of the UIA project "E-Co-Housing"

grow exponentially in all regions of Europe, both in the West and the East, as a consequence of shared challenges like inadequate household resources, low investment, and a lack of innovation.

139. Since World War II, the social housing sector in many Western European countries has catered to the needs of low- and middle-income groups, ensuring access to adequate and affordable housing for those who were unable to meet their needs through the market. However, since the late 1970s, cutbacks on public funding for social housing, coupled with a policy shift toward homeownership, have undermined the role of social housing as a cornerstone of the welfare State. Market-oriented housing policies have contributed to increasing housing inequalities, exacerbating social exclusion and segregation and widening the area of unmet social needs, especially in the face of significant influx of new residents fleeing from war and conflict or economic hardship. At the same time, many of the responsibilities for the implementation of housing policies have been decentralised towards lower levels of governance, regions and municipalities, without always sufficient funding being provided. This combination of decentralisation without adequate resources hinders the capacity of local authorities to respond effectively and undermines their critical role in providing to their constituents.

140. Due to the diversity of European towns and cities, their history and urban and socio-economic structures, any response to the housing affordability crisis, needs to be tailor-made for each local and regional context and the predominant categories residents in need of support. Only targeted and evidence-based policies will help unlock the potential for social change, while acknowledging how institutional arrangements and partnerships work at the levels closest to residents, what margins of action are possible within existing legal frameworks, as well as how cultural norms shape individual and collective housing preferences and needs toward social housing. This contextual sensitivity will be essential for enhancing policy effectiveness, towards fully guaranteeing the rights enshrined in the European Social Charter (Revised), particularly the right to protection against poverty and social exclusion and the right to housing (Articles 30 and 31).

141. National and local governments in particular are increasingly confronted with expressions of the housing crisis that require prompt and coordinated action at different levels, both due to housing policies being shared between levels of governance and the distribution of specific competences within States' administrative systems (between those for refugees and labour migrants for example). The worsening affordability of housing limits many people's access to local markets, exacerbating exclusion and insecurity for a growing range of social groups. The financial stability of many households is being undermined by rising living costs, including housing as one of the largest expenses. In 2022, 8.7% of European households spent 40% or more of their disposable income on housing, with higher rates among urban populations (10.4%) and low-income private tenants. This interdependence between housing and broader economic inequality reveals how inadequate housing policies contribute to systemic poverty, passed from one generation to the next.

142. The evident decision and move of several Council of Europe member states to reinvest into social housing is a welcomed development which reflects a renewed recognition of its critical role in promoting social inclusion and equity. This reinvestment also has the effect of scaling up innovative housing models to meet the diverse needs of different groups. The goals of many of these innovative solutions are not limited to just providing affordable or social housing, rather they integrate sustainable and community-oriented design elements. In the long run, this could have broader positive effects on addressing societal challenges by creating more resilient local communities.

143. Housing policies will need to be continuously implemented by a multitude of partners at different administrative levels and according to traditional policy measures. Furthermore, local authorities in particular are regularly getting involved in new forms of public-private partnerships and community developments, which try to make best use of and mobilise grass-roots initiatives, so as to tackle the problem from the very local level, where residents' needs are best known and listened to via tenants' participation models. Such multilevel and participatory approaches reflect a vital shift towards community-based governance models which have been actively promoted by the Council of Europe, the European Union and UN institutions, all referring to the United Nations Sustainable Development Goals. Many ideas exist across Europe; the example of the Netherlands studied in depth in this report may serve to develop a more systematic analytical approach and grid to identify possible policy gaps and identify good practices across Europe, also by referring to some of the other examples presented.

144. Homelessness, as one of the most extreme housing problems, continues to be a critical issue on the rise and needs to be addressed urgently. In 2021, approximately 700,000 people across the European Union alone were either sleeping rough or living in temporary shelters for homeless,

representing an approximate 70% increase over the previous decade. Since 2010, the proportion of youth within the homeless population has increased, raising concerns about the housing futures of younger generations. Children in care, estimated at 1.1 million in 2019 across OECD countries, are at a higher risk of experiencing youth homelessness when leaving institutions, underscoring the need for action to support their transition to independent living. The figures once again show how important it will be to address situations of homelessness through policies fostering social housing and inclusion.

145. The shortage of affordable housing is forcing an increasing number of young people to prolong their cohabitation with their parents. About 60% of people aged 25-34 in the European Union live with their parents, an increase of roughly 10 percentage points over the past decade. Unlike young people in previous generations, many young people today are unable to move out of the parental home due to high housing costs, fueling frustrations over unfulfilled aspirations and a sense of social exclusion. This growing generational inequality must be addressed by housing policies integrating youth-specific measures, promoting community-based and intergenerational solidarity, and developing social housing projects which specifically target the younger generations, among other vulnerable groups.

146. The migrant population also continues to face social, financial, and institutional barriers when accessing urban housing markets and generally relies quite heavily on access to social housing dwellings. While having a stable place to live is crucial for anyone to access education, employment and medical care, migrants often encounter additional challenges such as limited language skills, information gaps, racial discrimination, mistrust of landlords, lack of financial guarantees, and precarious legal status, and find it even more difficult than other low-income groups to access housing.

147. Moreover, the affordable housing crisis is increasingly affecting social groups that were not typically considered at risk. In a context of growing income and wealth inequality, as well as in the face of house prices rising faster than wages, housing costs now absorb a larger share of middle-class household incomes compared to the levels in the 1990s.

148. Declining affordability affects labour and social mobility, hampers the ability to save, and undermines the role of the middle class in fostering cohesive societies and lively urban economies. In certain urban agglomerations, professional categories traditionally belonging to the middle class, such as teachers, nurses or police agents (as far as the Netherlands are concerned), do not find affordable accommodation anymore, thus generating a general lack of these professionals in certain areas. If they cannot be offered homes in the social housing sector, public support measures should be extended to the affordable segment to ensure the smooth functioning of an urban agglomeration.

149. Older generations are entering a phase of life where they are confronted with new needs and desires. Most wish to live independently for as long as possible, and in a familiar environment even when they require assistance and care (not least in the face of challenges with affordable quality care). The housing challenges of an aging society concern not only the physical and technological adaptation of existing homes to accommodate the needs of older households, but also immaterial actions aimed at strengthening community ties, support networks, and proximity services to ensure everyday care and prevent social isolation. Among the measures identified, matching platforms between people offering dwellings and those in search of them, be it for the purpose of house swaps or subletting arrangements, will certainly be an interesting tool in many locations characterised by an ageing population.

150. Along with the rising prices in both rental and ownership markets, one of the main factors influencing the current housing dynamics and challenges is the role of public authorities at all levels. Over the last four decades, there has been a general retrenchment of governmental support toward housing instruments and policies aimed at boosting the affordability of housing. These include both supply-side, notably the availability of public rental housing, and demand-side tools, such as housing allowances for renters in the private market, and all levels of governance in a given State are called upon to act according to their respective competences.

151. Acting in favour of social housing innovations will also mean reinvesting in the social housing sector at all levels of governance, first of all by reviewing current political priorities. Housing must not only be understood as a stand-alone sectoral policy, but as a policy area that is closely connected to others, like employment, health or social services, and lack of access to adequate housing will therefore have a major impact on life situations and well-being of many. The specific role of national authorities in all that will be to create favourable conditions for local and regional but also private investors' action, through new laws and co-funding mechanisms for example. Numerous recent examples exist of new

laws aimed at accelerating planning and construction procedures or laws improving the protection of tenants where it does not yet exist; citing them here would exceed the scope of this report.

152. For local and regional authorities, reinvesting in social housing means developing targeted housing policies and strategies, designating qualified staff in sufficient numbers to implement the latter and manage housing stocks, and concretely contributing to new development as co-investors, shareholders in housing associations or companies or partners run in collaboration with other stakeholders like housing associations, building companies or tenants' initiatives. The examples referred to in this report have shown that local authorities in particular can fill all these functions in delivering social housing.

153. Moreover, to make effective progress over the next years, not only political declarations and intentions are needed, but measurable targets for extending the social housing offer in the format of new dwellings to be made available per year. Needless to say that local and regional responses, and the combination of policy measures will vary from one country to the other, also depending on the historical context and tradition of social housing; with the outlined differences between Western and Central and Eastern Europe. However, even in countries where social housing is not based on the same long-standing traditions or trust in public housing support, the recourse to collective and collaborative formats of housing at the local level may be a solution to mobilise local resources and address some of the most urgent needs and gaps.

154. Addressing the current crisis by all possible means and committing to social inclusion and housing as human rights guaranteed by the (revised) European Social Charter must be reflected in national legislation, regional and local housing strategies and planning, and cross-sectoral policies, as well as social housing innovations notably developed at the very local level, creating tangible impacts on the ground for the most vulnerable populations. Such commitments also align with the priorities set by the Congress of Local and Regional Authorities for the 2023-2026 (determined by Resolution 493 (2023)).

155. Social innovations of different forms have the potential to drive further changes in the current social housing provision, by providing targeted responses to specific local problems, needs and challenges that remain unmet by the State and the market. Local experiences from selected countries reveal patterns of innovation in this field that combine the provision of adequate housing for groups typically excluded from the housing markets with active engagement in the governance of housing-related services, promoting empowerment and social inclusion.

156. Evidence from the Dutch case study highlights changes in the ways social housing is being delivered, based on a wider understanding of social innovation, including (1) technical, (2) procedural, (3) social and (4) environmental elements; backed up with further evidence from other countries, it also becomes evident that key measures to tackle the housing crisis effectively will require an accelerated production of social housing dwellings, be it through new constructions of renovations of the existing housing stock, measures targeting specific vulnerable groups like youth, single-parents, refugees or homeless people or promoting intergenerational communities or environmental projects providing a new shared purpose to community developments.

157. Local authorities play a crucial role in extending the offer of social housing dwellings and ensuring the success of social housing innovations. They can do so via local initiatives and the incorporation of new living concepts into local housing agendas, without undermining their transparency and democratic character. They can implement comprehensive strategies tackling various innovations in parallel and mobilising the support of the national authorities which are providing sufficient funding for new social housing projects and creating a favourable legal framework.

158. More concretely, local authorities can, for example, provide support for the development of social housing innovations by (1) promoting more industrialised and standardised forms of construction, or investing in the accompanying infrastructure that will accelerate or facilitate constructions or make new locations more appealing; (2) accelerating land mobilisation and authorisation procedures, including by cooperating closely with regional governments, training municipal and regional staff, raising taxes to mobilise more housing units within the existing building stock (e.g. vacancy taxes or higher taxation on short-term and touristic rental); (3) by setting up platforms facilitating house swaps or subletting dwellings in houses which are too big for original residents or by fostering the development of local housing cooperatives; or (4) by promoting constructions making use of recycled material, new garbage and waste water concepts and energy technologies.

159. Moreover, public authorities at different levels have other means of avoiding further increases of market rents and extending the offer of affordable housing units, thus responding to the increasing demand coming from middle income-groups. Possible measures and tools include vacancy taxes on non-used residential units, the prohibition of using residential dwellings for other commercial purposes, the limitation of short-term rentals, or rent caps to control free-market rents in certain areas – all measures mentioned throughout this report.

160. Housing can neither be seen as separate from other urban functions in cities nor be treated in an isolated manner without a connection to other policy measures. Therefore, efforts for implementing affordable housing solutions and social housing innovations should become part of more holistic visions for sustainable urban development. As cities today are increasingly evolving towards new policy paradigms and planning principles to increase accessibility of services and social inclusion, such as through the "10-minutes city" in Utrecht, they should take into greater consideration the key role played by housing. The city of the future should be grounded in a vision that reflects local residents' priorities and inspires them to feel responsibility towards their built environment. It should also be based on innovative, experimental approaches through which future tenants and homeowners show that they not only care about their own individual dwelling but engage in lively local communities.

APPENDIX I - SELECTED EXAMPLES OF SOCIAL HOUSING INNOVATIONS FROM DIFFERENT EUROPEAN COUNTRIES

161. *Kolocation à Projets Solidaires (KAPS) (France)*, or "solidarity cohabitation" is a programme for university students aged 18 to 30. Launched in 2010 as a local experiment in Poitiers, Toulouse, and Grenoble, it expanded nationally to 33 cities by 2022. The programme offers students shared housing in social housing neighborhoods, aiming to foster social mixing and create opportunities for exchange and mutual learning with local populations. Students benefit from reduced rent in exchange for organising community activities like neighbourhood parties and communal gardens. Housing options range from shared apartments to newly constructed units designed for the project. Promoted by the non-governmental organisation AFEV (*Association de la Fondation Étudiante pour la Ville*), the programme is based on local agreements involving social housing landlords and student associations, such as the CROUS network. The latter assign young people participating in the KAPS publicly owned apartments located within or adjacent to the *politique de la ville* districts, namely social housing neighbourhoods designated as deprived areas according to the urban policy agenda. KAPS groups, usually consisting of five or six students, commit to organising neighbourhood solidarity activities (such as block parties, community gardens, etc.). The lease, offered at a reduced price, lasts for one year and can be renewed for up to three years if the young people remain enrolled in their studies.

162. *Launchpad Bristol (United Kingdom)* is a housing project launched in Bristol in 2020, offering 31 affordable studio apartments with shared spaces and services such as laundry facilities. It caters to a mix of beneficiaries: students, young people working in essential jobs (nurses, teachers, law enforcement officers, etc.), and young people transitioning to independent living after experiencing homelessness/leaving care services. The project utilises prefabricated housing modules in an unused city area and operates on a tenant self-management model, encouraging interaction by involving tenants in managing shared services like cleaning common areas. The project is run by a partnership between the United Communities Housing Association, Charity 1625 Independent People, and the University of Bristol Student Union, with the support of LandAid and the Nationwide Building Society.

163. *Milan 2035 - Youth Housing Coalition (Italy)* is a programme, established in 2018, that brought together over 30 non-profit social housing providers and local authorities in the Milan metropolitan area. It promotes alternative housing solutions for young people entering the city's housing market, encouraging solidarity and mutual support among neighbors. The three-year programme provided about 200 bedspaces across 22 projects, offering different housing models like cohousing, intergenerational flats, and public or cooperative housing. Young adults aged 18 to 35 can access single or shared accommodation for short-term stays (up to 18 months), often alongside elderly residents, low-income tenants, refugees, or those transitioning out of care institutions. The programme, funded by Fondazione Cariplo, was led by the DAR=Casa housing cooperative and featured an innovative coalition of actors, including local housing cooperatives, municipalities, foundations, volunteering associations and companies, working together toward shared goals. The latter involved increasing public awareness of the housing issue for young people through campaigning and public discussions; expanding and diversifying the supply of affordable housing for young people through renovation of public housing, co-housing, intergenerational cohabitation; offering guidance and information on available housing options, and contractual aspects; building and strengthening relational networks through collaborative living and neighborhood services.

164. *SällBo (Sweden)* is a project based in a four-story building in Helsingborg, Sweden, run by the municipal housing company Helsingborgshem. It consists of 51 one-bedroom apartments initially designed for elderly residents over 70, which shifted focus during the 2015 refugee crisis to accommodate 98 unaccompanied minors from abroad. SällBo was created as a new living concept to bring these two groups closer together and promote the idea that, by living nearby, they could help each other: on one side, the elderly, often living alone and in need of social interaction, and on the other, unaccompanied foreign minors, who arrived in a country whose history, language, and traditions they do not know, making it difficult for them to integrate. To support the integration process, a third group was identified consisting of young Swedes in need of affordable housing and social relationships. More than half of the apartments, 31, are assigned to the elderly, with the remaining 20 equally distributed between Swedish and foreign youth. The groups are allocated to the apartments in a way that maximises interaction between the different residents, most of whom are single. To foster mutual support between elderly Swedish residents and young refugees, tenants are required to dedicate at least two hours per week to socializing with their neighbors. Besides emphasizing the benefits of intergenerational living and shared community life, SällBo also aims to highlight and celebrate every

form of diversity, seeing it as an opportunity for learning, inspiration, and curiosity. After an initial temporary phase, the project has now been fully implemented on a permanent basis.

165. *Squaremakers (Belgium)* is an initiative by the social housing organisation Woonpunt and the city of Mechelen. The project originated in 2017, following a redevelopment programme of 500 social housing units in the "The Square" neighborhood in Mechelen. The population turnover led to tensions between long-standing residents, predominantly elderly Belgians, and new residents, around 100 large families of foreign origin. A measure that could facilitate the integration of residents was implemented by resorting to residents willing to actively work towards strengthening social cohesion between the two groups. The measure offers the possibility of being assigned housing with a subsidy of up to 200 euros to help cover rent costs, without having to wait for the regular housing list, which currently has a ten-year waiting time. Thanks to this initiative, four young "squaremakers," aged between 25 and 30, were selected to organize activities with residents, such as street beautification projects, snacks, dinners, and other social events. The commitment required for the project, which is set to end in 2024, is to organize at least one activity per month, with the support and supervision of two municipal staff members.

166. *Startblok Riekerhaven (The Netherlands*) is a social housing project in Amsterdam, launched in July 2016, and consisting of 565 units spread across nine buildings. The housing units are owned by the housing association De Key which started this project in collaboration with the Municipality of Amsterdam and the social enterprise Socius Wonen. It serves young people aged 18 to 27, promoting social mixing by allocating half the units to Dutch youth and the other half to young people with international protection status (mainly from Syria and Eritrea). The project fosters social integration through a self-management system where tenants jointly participate in initiatives aimed at strengthening social cohesion. A self-management group takes care of administrative tasks, communication, maintenance, and the selection of new tenants. Within this group, some tenants work part-time as housing managers while others volunteer in exchange for a reduction in their monthly rent. The young tenants are responsible for community-building activities, as well as all the practical aspects needed to maintain a clean and safe environment.

167. *Mixit Utrecht (The Netherlands)* is a mixed housing project launched in 2020 by the social housing association *Woonin*. It is located in a building with 100 residential units in Utrecht. One-third of the units are allocated to formerly homeless individuals who receive on-site support during their first three years, in close collaboration with the *De Tussenvoorziening* social care organisation. After this period, they transition to independent living with a permanent rental contract. The remaining 70% of the units are assigned to individuals from the social housing waiting lists, selected based on their interest in becoming part of a mutually supportive community, their motivation to assist others, and their openness to diversity. The concept aims to foster a supportive and welcoming living environment where the community plays an active role in helping vulnerable individuals rebuild their lives. Professional caretakers are present at set times, serving as regular points of contact for residents and providing immediate assistance or mediation when needed. A residents' board is responsible for organising activities in shared and public spaces, overseeing day-to-day tasks and minor financial matters, and participating in the selection of new tenants. In conclusion, four years after its construction, the project targeting the homeless was found to be very successful in creating a lively and supportive local community and in preventing the recurrence of homelessness amongst residents. Similar communities have also been initiated in Utrecht for better integration of persons with a migration background and those suffering from mental health issues.

APPENDIX II - PROGRAMME OF THE STUDY VISIT (3-5 MARCH 2025)

**STUDY VISIT TO THE NETHERLANDS
OF THE CONGRESS OF LOCAL AND REGIONAL AUTHORITIES
OF THE COUNCIL OF EUROPE**

IN THE FRAMEWORK OF THE REPORT ON

"Addressing the housing crisis in European cities and regions

through social housing innovations"

3 to 5 March 2025

DRAFT PROGRAMME – SHORT OVERVIEW

CONGRESS DELEGATION

Rapporteurs: [104]

Ms Doris KAMPUS	Co-Rapporteur (R, SOC/G/PD) Member of the Congress Social Inclusion Committee Regional Councillor of Styria, Austria - *excused*
Mr James MOLONEY	Co-Rapporteur (L, ILDG) Member of the Congress Social Inclusion Committee County Councillor of Kerry, Ireland

Expert:

Mr Igor COSTARELLI	Research Fellow, Department of Sociology and Social Research, University of Milano-Bicocca

Council of Europe Secretariat:

Ms Maren LAMBRECHT-FEIGL	Secretary to the Congress Social Inclusion Committee, Council of Europe
Mr Sandro WELTIN	Photographer, Council of Europe

Interpreters:

Ms Lee MITZMAN	Interpreter, Amsterdam (NL)
Ms Sybelle VAN HAL-BOCK	Interpreter, Haarlem (NL)

Monday, 3 March 2025 - THE HAGUE

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[104] EPP/CCE: European People's Party Group in the Congress
SOC/G/PD: Socialist Group
ILDG: Independent and Liberal Democrat Group
ECR: European Conservatives and Reformists Group
NR: Members not belonging to a political group of the Congress

Morning	*Arrival of the delegation in The Hague (via Amsterdam)*
13:00 – 14:00	*Lunch*
14:00 – 16:00	**Meeting with representatives of the Association of Netherlands Municipalities (VNG) and the Association of Dutch Provinces (IPO)**
16:30 - 18:00	**Meeting with representatives of the Ministry of Housing and Spatial Planning**

Tuesday, 4 March 2025 - THE HAGUE

9:00 – 10:00	**Meeting with a representative of Aedes**
10:30 – 12:00	**Meeting with representatives of the City of The Hague**
12:00 – 13:00	*Lunch*
13:00 – 14:00	*Transfer to be project area to be visited*
14:00 – 17:00	**Field visits to housing projects, including Dreven, Gaarden, Zichten in The Hague**
Evening	*Transfer to Utrecht*

Wednesday, 5 March 2025 – UTRECHT AND AMSTERDAM

09:00-10:00	**Meeting with representatives of the City of Utrecht**
10:30-12:00	**Field visits to housing projects**
12:00-13:00	*Lunch*
13:00-14:00	*Transfer to Amsterdam*
14:00-16:00	**Field visit to the De Warren housing project in Amsterdam**
16:30-17:30	**Meeting with representatives of the Woonbond tenants association**
Late evening or next morning (6 March)	*Departure of the delegation*