

**Declassified<sup>1</sup>**

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## Committee on Social Affairs, Health and Sustainable Development

### Minutes

#### of the public hearing on “Analysis and guidelines to guarantee the right to housing and to decent housing” held in Paris on 6 December 2023

In the framework of the report currently in preparation on “Analysis and guidelines to guarantee the right to housing and to decent housing” by **Ms Aurora Floridia** (Italy, SOC), rapporteur, the Committee **held** a public hearing with the participation of **Mr Samir Kulenovic**, Senior Technical Advisor for Housing and Urban Development at the Council of Europe Development Bank.

**Mr Simon Moutquin**, Chairperson of the Committee, welcomed the representatives from the Council of Europe Development Bank. In the absence of the rapporteur, who was representing the Committee at the COP28 in Dubai, the Chairperson briefly presented the introductory memorandum on her behalf. In her introductory memorandum, the rapporteur gave an overview of the international legal framework with regard to decent housing and how it was recognised as a human right that states had undertaken to respect, protect and fulfil in various international treaties. The Rapporteur emphasised that many people in Council of Europe member States continued to live in conditions which were not compatible with human rights and human dignity and suggested that measures should be taken immediately to stop the housing crisis.

**The Chairperson** then gave the floor to Mr Samir Kulenovic, Senior Technical Advisor for Housing and Urban Development at the Council of Europe Development Bank.

**Mr Kulenovic** started his presentation by saying that Ukraine had become the 43rd member State of the Council of Europe Development Bank (CEB) and highlighted that housing was the founding mandate and still was at the heart of the CEB's mission. There were many challenges in the housing sector, such as an increase in housing costs and homelessness, high pressure zones with high demand and low supply of social and affordable housing, high needs for housing migrants and refugees, and increasingly high housing needs for the “new housing poor” or “missing middle” (such as the recently graduated, teachers, firefighters and healthcare professionals).

The CEB's modus operandi was to take a holistic approach, work without barriers and in teams, look into the housing ecosystem and evaluate the housing projects. When doing so, they often had on-site visits with the ultimate beneficiaries of the projects they were financing. This practice was valuable as it gave input on how to design the housing projects according to the needs of the people who would finally live there. In addition, each project was looked at through a vulnerability lens, aligned with the Paris targets and gender equality standards. The CEB insisted on financing inclusive and mixed neighbourhoods for social inclusion and also cross subsidies for the financing of such projects. The Bank focused on vulnerable groups, including refugees, internally displaced persons, migrants, Roma, and the homeless.

Mr Kulenovic informed the Committee that the Bank cooperated and shared experiences with a number of interlocutors, including the EU Commission and relevant Directorate-Generals, relevant UN bodies and agencies, the Organization for Security and Co-operation in Europe (OSCE), and various non-governmental organisations. The Bank also participated in forums, academic discussions and did publications of their own.

Mr Kulenovic explained to the members of the Committee the types of housing projects the Bank financed. Although most were rental projects, some projects also included home ownership. The Bank financed social and affordable housing for vulnerable groups and the “missing middle”, student housing, emergency housing and housing for the elderly. Moreover, the Bank financed the contraction of apartments or prefabricated houses, reconstruction of houses, purchase of apartments and village houses, and provided packages of building material in countries which were affected by war.

<sup>1</sup> The minutes were approved and declassified by the Committee on Social Affairs, Health and Sustainable Development at its meeting on 22 January 2024.

The expert then gave examples and brief overviews of a few successful projects in Catalonia, in four Western Balkan states, in Ireland and in Ukraine. The project in Catalonia was co-financed with Institut Català de Finances. The region had experienced a property bubble. Many people had taken out loans which they could not pay off later and were thus in risk of losing their homes. The project enabled these homeowners to becoming tenants in their own homes, thus avoiding homelessness. Through the Regional Housing Programme, the Bank delivered 11 301 housing units which benefitted over 36 000 vulnerable people in Bosnia Herzegovina, Croatia, Montenegro and Serbia. In Ireland, the Bank supported national housing policies and co-financed social housing which helped scale up housing supply. Housing Finance Agencies would on-lend to Approved Housing Bodies, which the local authorities would pay rent to on behalf of beneficiaries who could not access housing in other ways. The situation of Ukrainians was deteriorating every day. The CEB supported neighbouring countries with grants and loans to support refugees fleeing, and their host communities. The projects had been financed with the Bank's Migrant and Refugee Fund and the new Ukraine Solidarity Fund.

Mr Kulenovic also talked about the housing paradox in Europe. The average household in Europe was compromised of 2.3 persons. At the same time, there was a high number of empty housing units in the region. Proposed policies to tackle that issue were mobilising empty housing stock, applying tax policies and creating housing mobility strategies. Moreover, housing costs in urban areas were very high when at the same time rural communities were extremely depopulated. This issue, according to Mr Kulenovic, could be solved by urban planning policies or commuting infrastructure, besides housing policies. Providing housing subsidies to people who could not afford housing would be an important measure. Another proposal was to ease the lending process and change the financing criteria, so more people could have access to housing loans. Energy efficiency was the key to reducing energy poverty, as it particularly impacted low-income people.

Mr Kulenovic highlighted the fact that Europe had more homeless people than the United States, and that the increase was tremendous. He moreover explained that the cost of homelessness was higher than the cost of providing them decent housing, since homeless people needed more healthcare attention and access to other social services which were more expensive than providing housing for them. He finally concluded by saying that ending homelessness in Europe was a matter of putting the right policies in place and focusing proper attention to the issue.

**The Chairperson** thanked Mr Kulenovic for his comprehensive presentation and opened the floor for debate.

**Mr Amraoui** informed his colleagues about the situation in Morocco, and the fact that there had been economic housing programmes which supported supply and demand for the most vulnerable people. He was interested in learning about the sustainability and energy efficiency criteria in funding housing for vulnerable people, in terms of environmental loans and green and sustainable technologies.

**Mr O'Reilly** congratulated the expert for the quality of his presentation. The housing crisis was a catalyst for the extreme right-wing in all of Europe, and Ireland had seen recent riots related to this. It was a real problem that essential workers could no longer afford to live in capitals and big cities where they worked. Mr O'Reilly wondered how much the CEB had invested in Ireland and whether Ireland had underused this potential. He also highlighted the importance of the comparison of the cost of homelessness to the cost of housing.

**Ms Marra** informed her colleagues about the situation of housing in Switzerland and asked what measures the state, in a collective management way, could take to improve housing and how forced eviction in winter could be stopped. She also highlighted the issue of taxation of property owners.

**Mr Cegonho** stressed the urgency and importance of providing affordable housing for all and asked what measures the CEB could take for the "missing middle".

**Ms Kluit** thanked the expert for his elaborate presentation and asked him what governments could do about the cost of mobility, which was strongly related to energy prices.

**Mr Cingi** underlined the importance of providing affordable, safe and comfortable housing for citizens with limited means. He informed the Committee about the housing situation and good practices applied in Türkiye and proposed integrating these examples of social housing into Ms Floridia's report.

**Mr Stamatis** referred to the introductory memorandum, regarding the situation of homeless people in Greece and the fact that the night shelters required tax statements or other proof of identification, which he claimed was incorrect. He wondered how the Council of Europe could support new couples in housing.

**The Chairperson** asked Mr Kulenovic whether, in the public sector, the government should provide social housing and, in the private sector, whether taxes could be introduced in unused housing in order to mitigate the problem.

**Mr Kulenovic** thanked everyone for their comments. Regarding the sustainability criteria question, he confirmed that the CEB worked on many projects which aligned with the Paris Agreement targets to reduce greenhouse gas emissions, by purchasing houses, mobilising empty housing stock, contributing, thus, to the circular economy. All new buildings had to comply with energy efficiency measures. Furthermore, he explained that housing policies were very diversified among the member States, so different problems required different

solutions. He also replied to Mr O'Reilly that Ireland was on the trajectory of achieving the target of having enough supply of social and affordable housing. In addition, he stated that taxation was a measure that needed to be applied differently in each country to be successful. The private sector, according to the expert, should be motivated to provide social and affordable housing, by benefits offered by the government, thus it was important for both sectors to cooperate. Regarding the "missing middle", Mr Kulenovic highlighted the fact that these people should be encouraged by benefits provide, to move to smaller cities, where they were extremely needed, so as to reverse mobility and internal migration as well.

**The Chairperson** congratulated the expert on his holistic approach and thanked him for his contribution. He also thanked his colleagues for the fruitful discussion and said he would pass on their comments and observations to the rapporteur. He then closed the hearing.

## List of presence / *Liste de présence*

Committee on Social Affairs, Health and Sustainable Development  
*Commission des questions sociales, de la santé et du développement durable*

(The names of members who took part in the meeting are in bold / *Les noms des membres ayant pris part à la réunion sont en caractères gras*)

<b>Members / Membres</b>	<b>Country / Pays</b>	<b>Alternates / Remplaçant(e)s</b>
Ms Jorida Tabaku	Albania / <i>Albanie</i>	Zz...
<b>Ms Bernadeta Coma</b>	Andorra / <i>Andorre</i>	Ms Susanna Vela
<b>Mr Armen Gevorgyan</b>	Armenia / <i>Arménie</i>	Ms Hripsime Grigoryan
Mr Franz Leonhard Essl	Austria / <i>Autriche</i>	Ms Agnes Sirkka Prammer
Mr Stefan Schennach	Austria / <i>Autriche</i>	Ms Doris Bures
Ms Nigar Arpadarai	Azerbaijan / <i>Azerbaïdjan</i>	Ms Parvin Karimzada
<b>Ms Sevinj Fataliyeva</b>	Azerbaijan / <i>Azerbaïdjan</i>	Ms Konul Nurullayeva
Mr Bob De Brabandere	Belgium / <i>Belgique</i>	Ms Els Van Hoof
<b>M. Simon Moutquin</b>	Belgium / <i>Belgique</i>	Mme Latifa Gahouchi
Ms Darijana Filipović	Bosnia and Herzegovina / <i>Bosnie-Herzégovine</i>	Mr Šemsudin Dedić
Mr Ivan Ivanov	Bulgaria / <i>Bulgarie</i>	Zz...
Ms Denitsa Sacheva	Bulgaria / <i>Bulgarie</i>	Mr Vasil Pandov
Ms Zdravka Bušić	Croatia / <i>Croatie</i>	Ms Ivana Kekin
Ms Christiana Erotokritou	Cyprus / <i>Chypre</i>	Mr Constantinos Efstathiou
Mr Aleš Juchelka	Czech Republic / <i>République tchèque</i>	Mr Ondřej Šimětka
<b>Ms Michaela Šebelová</b>	Czech Republic / <i>République tchèque</i>	Mr Jiří Strýček
Ms Camilla Fabricius	Denmark / <i>Danemark</i>	Ms Karin Liltorp
Ms Hanah Lahe	Estonia / <i>Estonie</i>	Zz...
Ms Minna Reijonen	Finland / <i>Finlande</i>	Ms Mira Nieminen
<b>M. Alain Milon</b>	France	M. Alain Cadec
Mme Isabelle Santiago	France	Mme Mireille Clapot
<b>Mme Anne Stambach-Terreoir</b>	France	<b>Mme Liliana Tanguy</b>
Mme Aude Luquet	France	Mme Nathalie Serre
Ms Eka Sepashvili	Georgia / <i>Géorgie</i>	Zz.....
Ms Heike Engelhardt	Germany / <i>Allemagne</i>	Ms Franziska Kersten
Mr Andrej Hunko	Germany / <i>Allemagne</i>	Ms Catarina Dos Santos-Wintz
Mr Christian Petry	Germany / <i>Allemagne</i>	Ms Martina Stamm-Fibich
Mr Harald Weyel	Germany / <i>Allemagne</i>	Ms Katrin Staffler
<b>Mr Georgios Stamatis</b>	Greece / <i>Grèce</i>	Mr Alexis Tsipras

<b>Ms Anna Efthymiou</b>	Greece / Grèce	<b>Ms Maria Syrengela</b>
Ms Mónika Bartos	Hungary / Hongrie	Mme Katalin Csöbör
Ms Boglárka Illés	Hungary / Hongrie	Ms Zita Gurmai
Mr Bjarni Jónsson	Iceland / Islande	Ms Jódís Skúladóttir
<b>Mr Joseph O'Reilly</b>	Ireland / Irlande	Ms Reada Cronin
Ms Elena Bonetti	Italy / Italie	Mr Roberto Rosso
Ms Aurora Floridia	Italy / Italie	Mr Giuseppe De Cristofaro
Mr Alessandro Giglio Vigna	Italy / Italie	Mr Graziano Pizzimenti
Mr Stefano Maullu	Italy / Italie	Mr Francesco Zaffini
M. Andris Bērziņš	Latvia / Lettonie	Mr Edmunds Cepurītis
Ms Franziska Hoop	Liechtenstein	Mr Peter Frick
Mr Kęstutis Masiulis	Lithuania / Lituanie	Ms Rasa Budbergytė
M. Max Hengel	Luxembourg	M. Paul Galles
Ms Romilda Zarb	Malta / Malte	Mr Joseph Beppe Fenech Adami
Mr Ion Groza	Republic of Moldova / République de Moldova	Ms Reghina Ȃpostolova
Mme Christine Pasquier-Ciulla	Monaco	Mme Béatrice Fresko-Rolfo
Mr Miloš Konatar	Montenegro / Monténégro	Zz...
Ms Carla Moonen	Netherlands / Pays-Bas	<b>Ms Saskia Kluit</b>
Mr Theo Bovens	Netherlands / Pays-Bas	Zz...
Ms Artina Qazimi	North Macedonia / Macédoine du Nord	Mr Vlado Misajlovski
Ms Lisa Marie Ness Klungland	Norway / Norvège	Ms Linda Hofstad Helleland
Ms Danuta Jazłowiecka	Poland / Pologne	Mr Tomasz Latos
Mr Bolesław Piecha	Poland / Pologne	Ms Marta Kubiak
Mr Andrzej Szejna	Poland / Pologne	Ms Mirosława Nykiel
Mr Nuno Carvalho	Portugal	Ms Mónica Quintela
<b>Mr Pedro Cegonho</b>	Portugal	Ms Jamila Madeira
<b>Mr Andi-Lucian Cristea</b>	Romania / Roumanie	M. Ion Prioteasa
Ms Alina-Ștefania Gorghiu	Romania / Roumanie	<b>Mr Cristian-Augustin Niculescu-Țăgârlaș</b>
Ms Diana Stoica	Romania / Roumanie	Ms Daniela Oteșanu
Ms Marica Montemaggi	San Marino / Saint-Marin	Mr Marco Nicolini
Ms Tatjana Pašić	Serbia / Serbie	Ms Jelena Milošević
Ms Dunja Simonović Bratić	Serbia / Serbie	Mr Uglješa Marković
Mme Anna Záborská	Slovak Republic / République Slovaque	Mr Juraj Šeliga
Mr Dean Premik	Slovenia / Slovénie	Ms Iva Dimic

<b>Ms María Fernández</b>	Spain / <i>Espagne</i>	Mr José Latorre
Ms Susana Sumelzo	Spain / <i>Espagne</i>	Ms Belén Hoyo
<b>Ms Carmen Leyte</b>	Spain / <i>Espagne</i>	Ms Luz Martinez Seijo
Mr Mattias Jonsson	Sweden / <i>Suède</i>	Ms Yasmine Bladelius
Ms Beatrice Timgren	Sweden / <i>Suède</i>	Ms Borianna Åberg
Ms Sibel Arslan	Switzerland / <i>Suisse</i>	<b>M. Pierre-Alain Fridez</b>
<b>M. Jean-Pierre Grin</b>	Switzerland / <i>Suisse</i>	<b>Mme Ada Marra</b>
<b>Mr Murat Cahid Cingi</b>	Türkiye	Mr Mustafa Canbey
Mr Sevan Sivacioğlu	Türkiye	Ms Sena Nur Çelik
<b>Ms Gökçe Gökçen</b>	Türkiye	Mr Namık Tan
Ms Semra Çağlar Gökalp	Türkiye	Mr Berdan Öztürk
Mr Artem Dubnov	Ukraine	Ms Lesia Zaburanna
<b>Ms Olena Khomenko</b>	Ukraine	Ms Larysa Bilozir
Ms Yuliia Ovchynnykova	Ukraine	Mr Andrii Lopushanskyi
Mr Geraint Davies	United Kingdom / <i>Royaume-Uni</i>	Ms Kate Osamor
Ms Sally-Ann Hart	United Kingdom / <i>Royaume-Uni</i>	Mr Richard Bacon
Baroness Doreen E. Massey	United Kingdom / <i>Royaume-Uni</i>	Ms Ruth Jones
Mr David Morris	United Kingdom / <i>Royaume-Uni</i>	Ms Sheryll Murray

**Partners for Democracy / Partenaires pour la Démocratie**

Mr / M. Allal Amraoui, Morocco / Maroc

Mr / M. Hassan Arif, Morocco / Maroc

**Other persons present / Autres personnes présentes**

Ms / Mme Teresa Gerns Jiménez-Villarejo, Policy Officer, FAFCE (Federation of Catholic Family Associations in Europe) / *Chargée politique, FAFCE (Fédération des associations familiales catholiques en Europe)*

**Secretariat of Delegation or of Political Group / Secrétariat de Délégation ou de Groupe politique**

Mr / M. Enis Kervan, Kosovo\*

Mr / M. Faton Hamiti, Kosovo\*

Ms / Mme Hatice Biyikli Ozansoy, Türkiye

Mr / M. Armağan Candan, Turkish Cypriot Community\* / communauté chypriote turque\*

Mr / M. Oğuzhan Hasipoğlu, Turkish Cypriot Community\* / communauté chypriote turque\*

(\*) All reference to Kosovo, whether to the territory, institutions or population shall be understood in full compliance with United Nations Security Council Resolution 1244 and without prejudice to the status of Kosovo / Toute référence au Kosovo, que ce soit à son territoire, à ses institutions ou à sa population, doit se comprendre en pleine conformité avec la Résolution 1244 du Conseil de sécurité des Nations Unies et sans préjuger du statut du Kosovo.

(\*) Turkish Cypriot community In accordance with Resolution 1376 (2004) / Conformément à la Résolution 1376 (2004)

**Council of Europe staff / Secrétariat du Conseil de l'Europe**

Mr / M. Konstantin Doulamis, Council of Europe Development Bank / *Banque de développement du Conseil de l'Europe*

Mr / M. Samir Kulenovic, Council of Europe Development Bank / *Banque de développement du Conseil de l'Europe*

**Secretariat of the Parliamentary Assembly / Secrétariat de l'Assemblée parlementaire**

Committee on Social Affairs, Health and Sustainable Development /  
*Commission des questions sociales, de la santé et du développement durable*

Ms / Mme Tanja Kleinsorge ..... Head of the Secretariat / *Cheffe du Secrétariat*  
Ms / Mme Claire Dubois-Hamdi ..... Secretary to the Committee / *Secrétaire de la commission*  
Mr / M. Guillaume Parent ..... Co-Secretary/ *Co-Secrétaire*  
Ms / Mme Anita Gholami ..... Co-Secretary/ *Co-Secrétaire*  
Ms / Mme Anne Godfrey ..... Assistant  
Ms / Mme Xenia Birioukova ..... Assistant