

## **EASPD Briefing Paper**

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# **The European Affordable Housing Plan**



## Introduction

On 16 December 2025, the European Commission launched the [European Affordable Housing Plan](#) (EAHP), a comprehensive package outlining how the EU can better support Member States, regions and cities in delivering more affordable, sustainable and good-quality housing. Presented alongside the [revision of State aid rules on Services of General Economic Interest](#) to enhance support for affordable housing, the package also includes a [European Strategy for Housing Construction](#), a [Communication](#), and [proposal for a Council recommendation on the New European Bauhaus](#).

The scale of the challenge is significant. Between 2013 and 2024, nominal house prices increased by over 60% across the EU, far outpacing household income, while average rents rose by around 20%, with new rental contracts becoming even more expensive. At the same time, existing housing stock remains underused: approximately 20% of dwellings across Europe are unoccupied. To meet current and projected demand, the Commission estimates the EU will need to deliver more than two million homes per year, around 650,000 more than the 1.6 million currently being built, requiring an additional investment of roughly EUR 150 billion annually<sup>1</sup>.

Last year, EASPD contributed to the European debate on housing. It published a study on inclusive housing entitled '[Building inclusive housing: Perspectives from across Europe](#)' and submitted it to the European Commission as a follow-up to our previous [Position paper: Housing as a path to inclusion and independent living](#), presented in June.

The European Association of Service providers for Persons with Disabilities (EASPD) is the leading voice of disability services across Europe. Representing over 20,000 services in over 50 different countries, we promote human rights and equal opportunities for people with disabilities through effective and high-quality support.

Our work focuses on key areas essential to quality support provision. This includes Employment, Education and notably Vocational Education & Training, Adult Learning and skills development, Early Childhood Intervention, Inclusive Living, Person-Centred Technology, Workforce Development and Human Resources, Arts, Culture & Sport, and Policy Impact.

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<sup>1</sup> European Commission. (2025, December 16). *Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions: The European Affordable Housing Plan*. Strasbourg.

Among those most affected by the housing crisis, people with disabilities face additional barriers. They are disproportionately exposed to homelessness, poor living conditions and a lack of accessible or affordable housing, while necessary adaptations often remain out of reach. Institutional settings, still widely used, frequently fail to meet standards of adequate housing and can isolate individuals from their communities.

Although the EAHP acknowledges that people with disabilities face limited availability of accessible housing and heightened risks of institutionalisation, the plan falls short of fully reinforcing the right to housing for people with disabilities and tackling deinstitutionalisation.

## Key elements of the EAHP

The European Affordable Housing Plan is built around four pillars: (1) Boosting supply; (2) Mobilising investment; (3) Enabling immediate support while driving reforms; and (4) Supporting the most affected. Within these four pillars, the plan identifies ten key areas of action where the EU-level intervention can have an added value. These include a new legislative initiative on short-term rentals under the upcoming Affordable Housing Act, a simplification package, and the mobilisation of new investments both under the current and the next Multiannual Financial Frameworks (MFFs).

The plan also outlines key domains where Member States are encouraged to act. To support coordination and the exchange of best practices, the Commission will establish a European Housing Alliance bringing together Member States, cities, regions, EU institutions and stakeholders. It will also organise the first-ever EU Housing Summit in 2026, together with the European Council, bringing together all key actors on housing.

### Pillar I. Boosting supply

#### *Action 1. Strengthening productivity, capacity and innovation of the construction industry*

Within Action 1, aimed at boosting housing construction and renovation, the European Commission highlights the need for more investment in innovation and technology, including the use of modern methods of construction enabled by new harmonised standards. These standards aim to contribute to the construction of safe, accessible and environmentally friendly buildings which will be translated in the [European Strategy for Housing Construction](#).

To support the construction industry, the Commission will also address skills shortages in the construction sector via large-scale training and apprenticeship programmes in construction-related professions via the Pact for Skills, New European Bauhaus Academy and Erasmus+ programme.

### *Action 2. Cutting red tape to accelerate housing supply*

Within Action 2, the Commission wants to cut red tape by presenting a housing simplification package, expected in 2027, that will include actions to reduce unnecessary administrative burden particularly for Small and Medium Enterprises (SMEs), accelerate permitting and renovation processes, and improve cost efficiency, while respecting wider policy goals.

Member States are also encouraged to simplify national, regional and local planning, zoning, permitting rules and building codes and make use of the flexibilities offered by the Public Procurement Directives to promote efficient housing provision.

### *Action 3. Combining affordability, sustainability and quality in housing*

Within action 3, the European Commission highlights that social and affordable housing should be of high quality with “*particular attention to inclusiveness, fairness, health, safety, accessibility and adaptability for all generations*”. The Commission specifically aims to reduce household energy bills, for example by providing guidance on one-stop shops for home renovation and helping Member States develop comprehensive National Building Renovation Plans (2026).

## **Pillar II. Mobilising investment**

### *Action 4. Mobilising additional public and private investment*

Within action 4, the Commission wants to increase public and private investment in affordable and sustainable housing. It will launch a new **pan-European investment platform for affordable and sustainable housing**, comprising a digital portal, an expert group and national hubs (foreseen in Q3 of 2026), and aims to increase investment in housing under the current MFF, including with an estimated additional investment of €10 billion for 2026 and 2027 through InvestEU, and under the next MFF.

Member States and regions are also encouraged to step up their investments in social and affordable housing, by using financial instruments and blended finance under the current cohesion policy and through their national and regional partnership plans under the next MFF.

### *Action 5. Enabling faster and simpler public support for social and affordable housing*

Within action 5, in order to facilitate support for affordable housing for low- and middle-income households, including essential workers, households with specific family circumstances, people with disabilities and students, the Commission has decided to do a [revision of State aid rules on Services of General Economic Interest](#) (SGEI). While the rules on social housing remain unchanged, a new category of affordable housing is added to the categories exempt from notification. Member States will thus be able to maintain their existing social housing schemes and create additional affordable housing schemes for other target groups. The revision will also simplify, update and clarify certain concepts in the SGEI Decision.

## **Pillar III. Enabling immediate support while driving reforms**

### *Action 6. Addressing short-term rentals in areas under housing stress*

Within action 6, the Commission has decided to limit the negative impacts of short-term rentals in areas of housing stress by a new legislative initiative on short-term rentals to enable public authorities to take a set of justified and proportionate measures. This initiative will be a central component of the Affordable Housing Act (Q4 2026).

### *Action 7: Addressing speculation in the housing market*

Within action 7, the Commission wishes to identify speculative behaviour in the housing market and assess its scale and impact on that market. In particular, it will present an analysis of housing price dynamics, including available data on patterns of speculation, data gaps and economic consequences, and propose follow-up measures (Q4 2026).

### *Action 8: Driving forward Member States' structural reforms*

Under action 8, the Commission wants to support national efforts to improve housing affordability and the resilience of housing markets through policy guidance, including in the context of the European Semester. It will help Member States design effective reforms for affordable and social housing through enhanced monitoring and targeted recommendations, support Member States in designing tax policies that promote housing affordability by assessing the impact of housing-related taxes on housing markets, publishing practical guidance and facilitating the exchange of good practices, and establish an EU-level access point for housing data and analysis.

## Pillar IV. Supporting the most affected

### *Action 9. Housing for young people*

Under action 9, the Commission aims to improve access to housing for young people, students, apprentices and trainees by building more student housing through the mobilisation of investments via the InvestEU programme and the Pan-European Investment Platform, assessing the feasibility of a guarantee scheme to reduce or eliminate the need for a security deposit, and launching a pilot project under Erasmus+ to increase the supply of affordable and innovative housing solutions for mobile students from disadvantaged backgrounds.

### *Action 10. Addressing homelessness and supporting tenants and households in vulnerable situations*

Finally, under Action 10, the Commission aims to promote housing solutions that protect and empower people in vulnerable situations. It also recognises that people with disabilities face a limited supply of accessible housing, which increases the risk of institutionalisation. In particular, the Commission is proposing a Council Recommendation on fighting housing exclusion (2026) to support vulnerable people in precarious housing situations and to prevent and combat homelessness. It will also mobilise new investment in social housing and housing-led solutions for homeless people through the Pan-European Investment Platform (Q3 2026) and support households struggling with energy poverty and protect vulnerable people from energy disconnections through the Energy for Citizens package (2026).

Member States and regions are also encouraged to strengthen their support for homeless people and other vulnerable groups, in particular through their national and regional partnership plans under the next MFF. Additional support could be considered under the EU mechanism for social and affordable housing. They are also encouraged to promote access to accessible housing for people with disabilities.

## EASPD's assessment

EASPD contributed to the European debate on housing by publishing the study [Building inclusive housing: Perspectives from across Europe](#) and submitting it to the European Commission. The study emphasised the need for accessible, inclusive and community-based housing to promote independence and avoid institutionalisation, highlighting the role of

disability service providers as key players in developing better housing policies. While it recognises the needs, the EAHP lacks to deliver concrete answers to resolve them.

## **Housing as an element of deinstitutionalisation and community-based living**

Housing is a critical element in the process of deinstitutionalisation (DI). Many individuals remain in hospitals, institutions or temporary accommodation due to the absence of accessible, affordable homes within the community. One positive element of the EAHP is that it explicitly recognises that the shortage of accessible housing for people with disabilities increases the risk of institutionalisation. However, the Commission lacks to explicitly link the EAHP to the EU Strategy on the Rights of Persons with Disabilities with the EU Affordable Housing Plan including to the European Commission's Guidance on Independent Living and Inclusion in the Community

It also pushes for stronger investment in social and affordable housing, including under the current cohesion policy and through their national and regional partnership plans under the next MFF. Nonetheless, the European Commission should not only strengthen investments in housing but also ensure that EU funding regulations prioritise community-based housing services that promote independent living and inclusion in the community.

With regard to the revision of State aid rules on Services of General Economic Interest, EASPD welcomes the Commission's decision to facilitate support for affordable housing. This will enable Member States to better support access to housing for a larger part of the population, including people with disabilities. However, attention should be paid to ensure that increased state aid for affordable housing does not undermine investment in social housing.

## **Removing barriers and expanding access of people with disabilities to accessible and affordable housing**

Although the plan “encourages Member States to promote access to accessible housing for people with disabilities”, it misses the opportunity to propose concrete solutions such as strengthening minimum accessibility standards, promoting universal design and inclusive architecture through targeted incentives, or reserving a portion of social housing for people with disabilities. Furthermore, the housing simplification package planned for 2027 could

compromise accessibility requirements. The Commission will need to include strong safeguards to ensure that existing standards are not undermined.

The plan does not mention the need to support people with disabilities and their families in having larger choices about where and how they live, in particular by covering the costs of home adaptations (access ramps, accessible bathrooms, visual alarms), assistive technologies (smart home devices or mobility aids) and home support, such as personal assistance budgets (PABs). Nor does it address the legal and administrative barriers that hinder access to housing for people with disabilities, including guardianship laws that limit legal capacity.

### **Strengthening the role of disability services and improving cross-sector collaborations**

While securing housing for people with disabilities, it is equally essential to ensure access to services and supports that enable them to realise their right to independent living and full inclusion in the community. This also requires stronger cooperation, coordination and mutual learning across sectors.

Although the plan does not explicitly acknowledge the role of disability services in preventing homelessness or ensuring the support needed for independent living, the revision of State aid rules on Services of General Economic Interest offers an opportunity for Member States to better facilitate access to housing for disability service providers within the new “affordable housing” category. The plan also recognises the value of “Housing-led” solutions such as the Housing First approach, which addresses homelessness, poverty and exclusion by prioritising immediate, permanent housing without preconditions, combined with flexible, person-centred support. In the upcoming Council Recommendation on fighting housing exclusion (Q2/2026), [EASPD advocates](#) for wider use of the Housing First model as a key strategy to support people with disabilities, especially those at risk of homelessness, institutionalisation or social exclusion.

EASPD welcomes the plan’s aim to strengthen cooperation and mutual learning across all levels of government and stakeholders, including through the EU Housing Summit and the European Housing Alliance (Q3/2026). Those initiatives should ensure the participation of people with disabilities, their families, and disability services to ensure disability inclusive perspectives. This should be followed by concrete actions to ensure strong coordination between housing authorities, disability services, and the homeless sector, and training programmes for social workers, housing professionals, planners, and local authorities to build awareness of the rights and experiences of people with disabilities.

## Conclusion

Although the plan has some positive elements, it misses the opportunity to make a real difference in strengthening the right to housing and promoting deinstitutionalisation. Indeed, significant gaps remain. There are no binding accessibility targets for existing housing, no clear link to deinstitutionalisation strategies and no dedicated funding for inclusive housing for people with disabilities. The commitment towards affordable housing for all, including people with disability, have to be concretise with stronger measures in the implementation of the upcoming years.



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