



The State of Housing in the EU 2015 - reactions

Virginia Maestri – DG EMPL

Bruxelles, 5 May 2015

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Which future for housing policies after the crisis? by L. Ghekiere – main points

- *Principle of subsidiarity for housing market is challenged (decision on state aid, EU Semester) and weight of private actors*
- *Impact of reforms on housing affordability*
- *EU objectives of accessibility, flexibility and universality of social housing to meet increasing demand for housing and diversification*

Universalism versus targeting in social housing

- *Which approach works better?*
 - **Affordability for most vulnerable groups**
 - **Social cohesion**

Policies and housing affordability

- *Comprehensive overview of housing reforms*
- *No clear evidence than current design of rent control improves rent affordability ([OECD, 2011](#))*
- *Reforms in mortgage interest tax deductibility*

Cash or in-kind housing benefits?

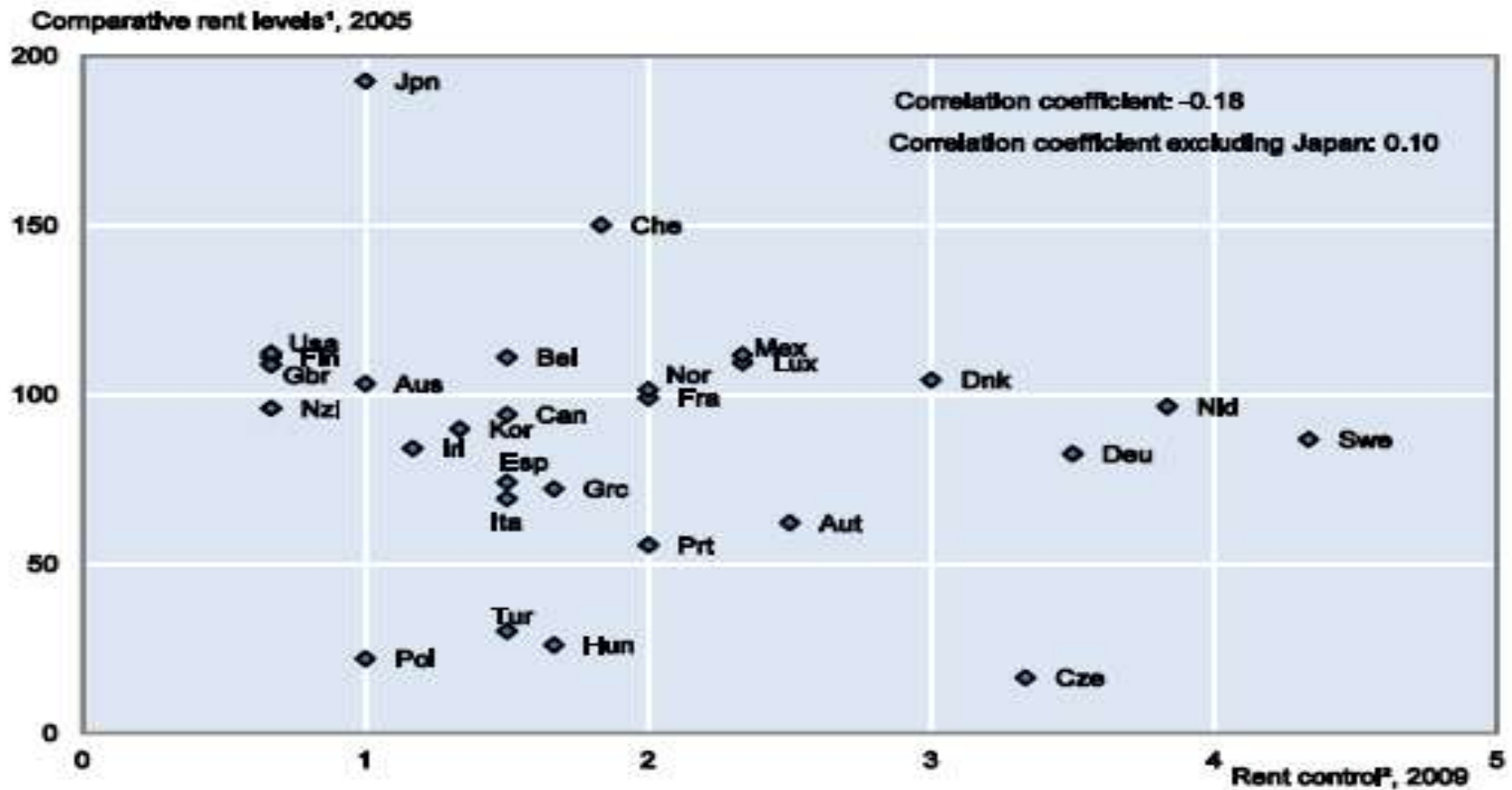
- *Social Investment Package: "Cash housing benefits are more efficient in cushioning situations of temporary financial distress, while in-kind housing benefits can hamper workers' mobility and create ghetto effects."*
- *Mobility lower among social than private tenants (OECD, 2011)*
- *Ghetto and renewal programs*

Housing and social exclusion – (non-normative) view on the future

- *Towards more targeting*
- *Towards a more comprehensive approach? (pilot minimum income schemes in Greece and Italy)*
- *Towards a stronger link with activation*

THANKS

Figure 21. Rent control and comparative rent levels



Source: from Andrews et al. (2011) "Housing Markets and Structural Policies in OECD Countries", OECD

Proportion of tenants with high incomes living in cheap houses in nine Dutch municipalities, 2011



Source: CBS