



**Addressing housing affordability issues in
the UNECE Region in the context of
economic, financial and migration crises:
challenges and good practices**
Housing Europe contribution



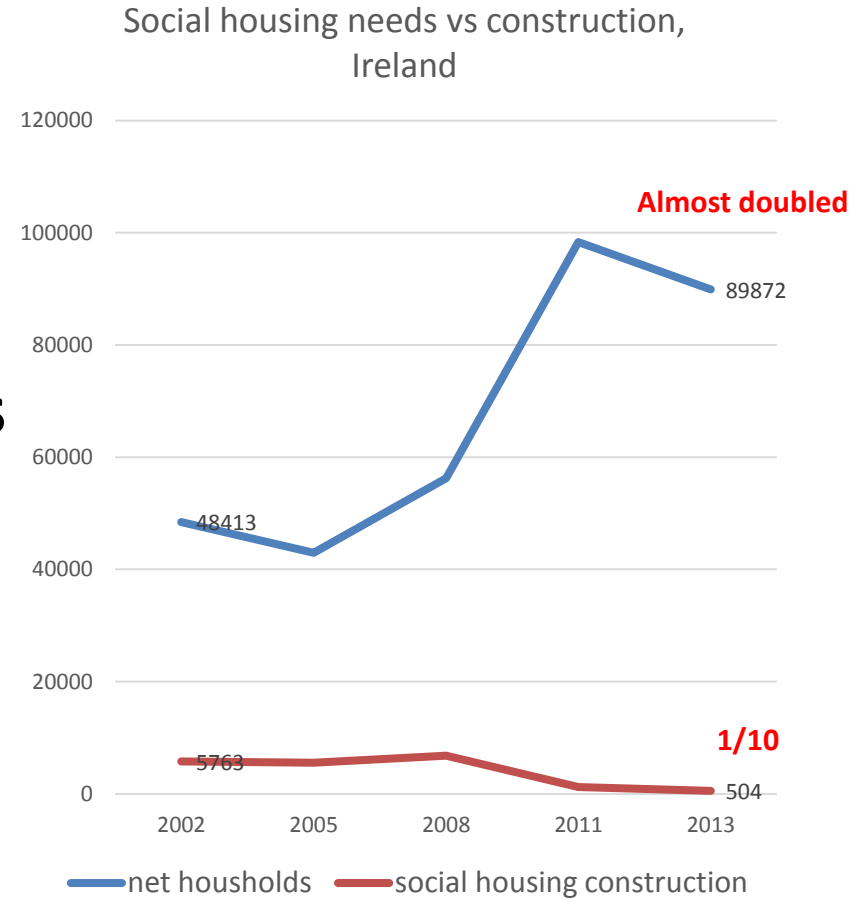
I. Already great challenges...

State of Housing in the EU in 2015

1. There are **more people without a home today** in Europe than six years ago
2. There are **not enough affordable homes available** in most European countries to meet the increasing demand

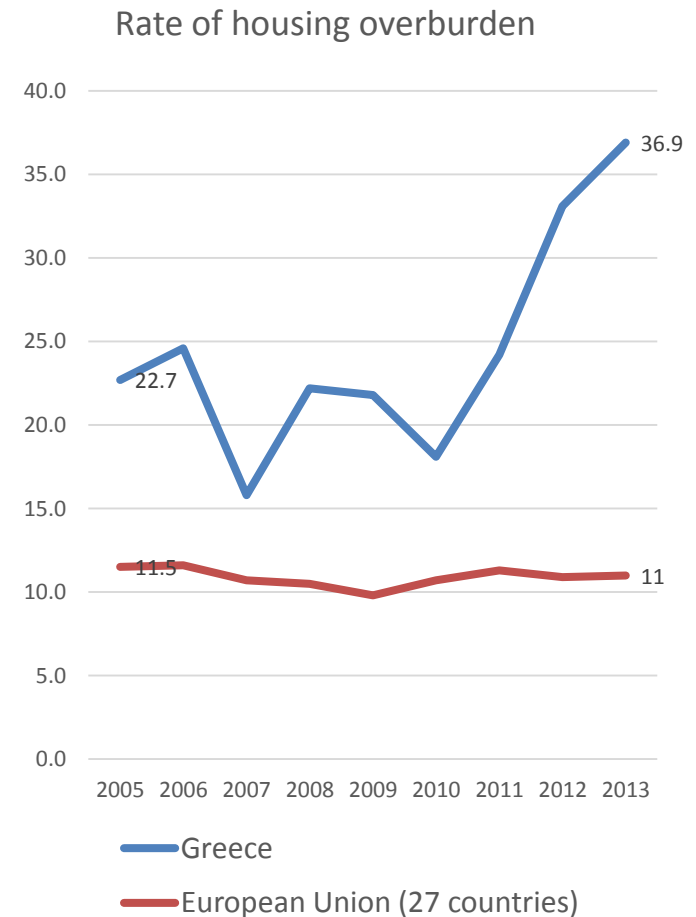
Lack of social housing

- **New social housing production has decreased** between 2009 and 2012
- ...but number of **households on waiting lists keeps increasing**:
 - BE 140 000 to 186 000
 - FR 1.2 to 1.7 million
 - IT 600 000 to 650 000



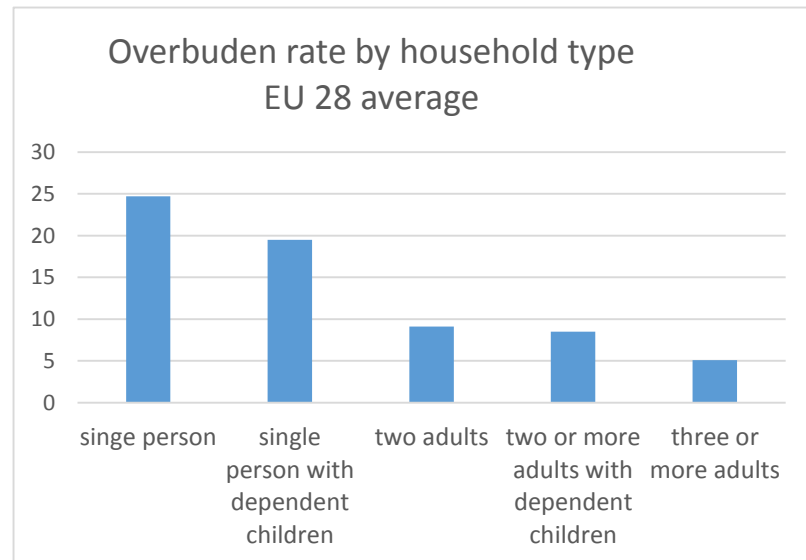
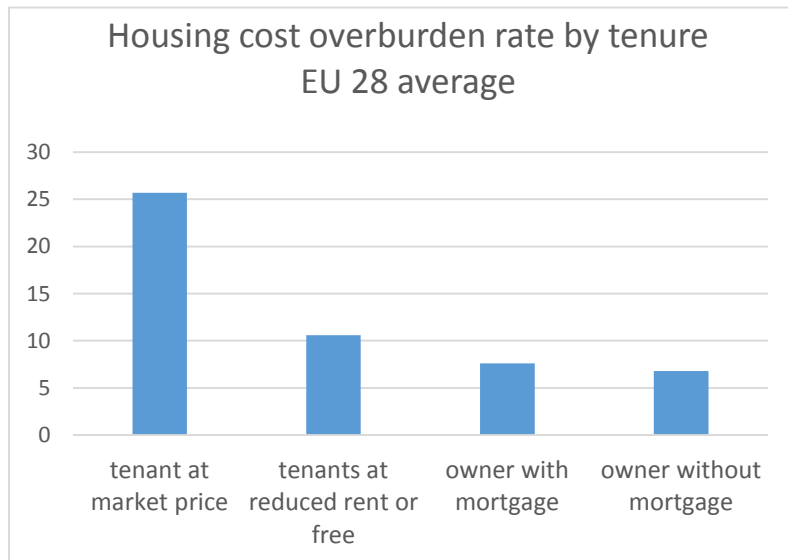
Housing (un)affordability

- 81 and half million Europeans **'overburdened'** by housing costs
 - Highest in EL, NL, DK, DE
- Rising relative housing costs **in crisis-ridden countries**
 - **Greece** most striking increase



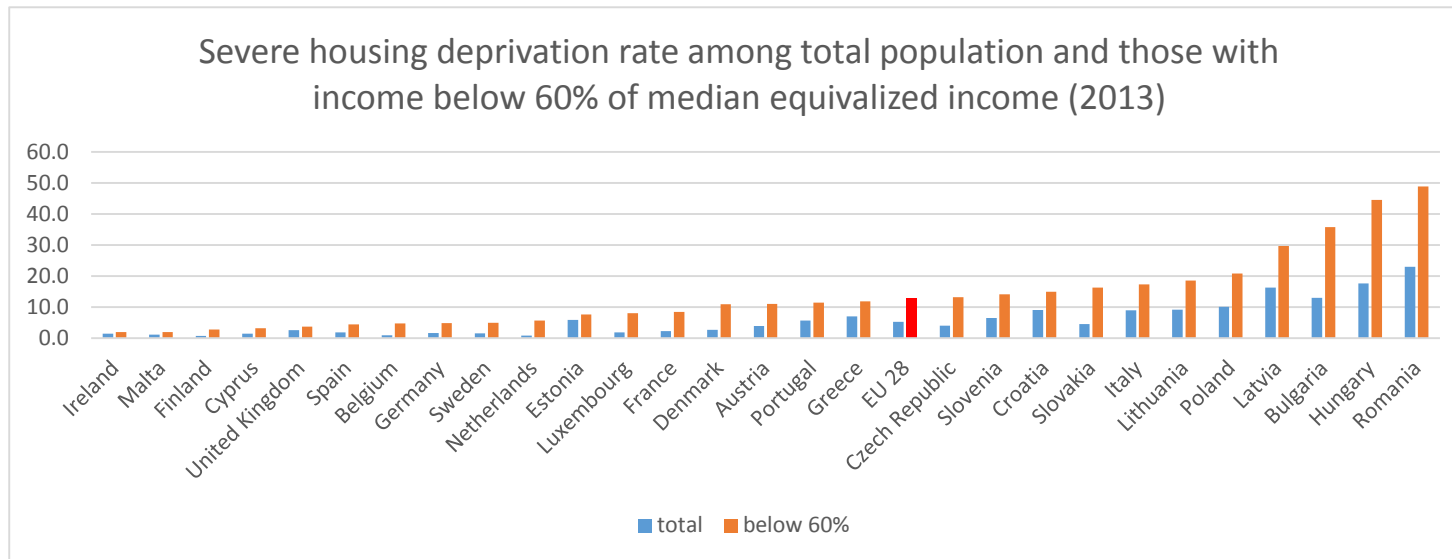
Risk of social exclusion

- Increasing **homelessness**
- Housing costs a much heavier burden for **the poor** (41% compared to 22%)
- Harder for **tenants** and **single persons**



Housing quality and fuel poverty

- Lack of **basic amenities**: improving, but still an issue in RO, BG, EE, LT, LV, HU, PL



- **Fuel poverty**, with between 50 and 125 million Europeans unable to afford thermal comfort. Clear link with energy performance

II. Reinforced by the migration crisis...

- Example: the refugees in **Germany**, If we estimate about 320.000 people who will enter Germany each year and stay in the country at least for a while, this corresponds to additional housing needs of about 128.000 dwellings. This challenge must be added to the existing housing shortage in metropolitan areas and in university cities.
- Example: in **Sweden** the government has recently estimated that 436 000 new homes are needed by 2020, but only 150 000 dwellings were built in the 5 years between 2008 and 2013. Sweden needs to build new affordable rental housing for immigrants, but also for students, families, elderly people..

III. We know what to do to cope with the challenges

- Increase **public expenditure** (% of GDP) on affordable house building (both demand side and supply side – to stop the declining trend of the government support to social housing and use public leverage to develop affordable rental options in countries with a strong bias towards homeownership.
- **Setting up long term housing institutions and structures**

- **Let the innovation flow...**
 - new processes for better comfort (Energiesprong, Kombohus)
 - New services and skills for better integration (« Mind your business », « killing with kindness », accelair)

Mind Your Own Business in 15 neighborhoods

Empowerment
Entrepreneurship
Social benefit
Personal development
Cooperation with business



OurPower



Fire cadets - municipality and housing company





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