Parliamentary Assembly
Assemblée parlementaire
https://pace.coe.int

COUNCIL OF EUROPE
CONSEIL DE L'EUROPE

Doc. 16244
09 September 2025

Analysis and guidelines to guarantee the right to housing

Report[1]
Committee on Social Affairs, Health and Sustainable Development
Rapporteur: Ms Aurora FLORIDIA, Italy, Socialists, Democrats and Greens Group

Contents **Page**

A. Draft resolution 2
B. Explanatory memorandum by Ms Aurora Floridia, rapporteur 4
1. Introduction 4
2. Housing rights: the international legal framework 5
2.1. Examples of the case law of the European Committee of Social Rights 6
2.2. Indivisibility of rights 7
3. Inadequate housing and homelessness: challenges in Council of Europe member States 7
4. The role of the State in securing adequate housing for all: a focus on prevention through social policies and public investment 9
4.1. Vienna's model of social housing – over one hundred years of consistent policy making 10
4.2. Subsidised housing with integrated services in Paris and rent capping in urban areas 11
5. Identifying housing solutions for young persons 11
6. The challenge of reconstruction of housing in Ukraine 13
7. Impacts of climate change and natural disasters on the right to housing 13
8. Way forward: emphasis on good practice, public interest and a human rights-based approach 15

1. Reference to Committee: Doc. 15566, Ref. 4670 of 10 October 2022.

A. Draft resolution[2]

1. The right to adequate housing is a universal human right recognised in the international human rights law, including the European Social Charter (revised) (ETS No. 163). It stems from everyone's right to an adequate standard of living and is key for the enjoyment of all economic, social and cultural rights within the international human rights framework, on a similar footing with civil and political rights. Adequate housing means the right to live somewhere in security, peace and dignity – in a home that is safe, healthy, affordable, accessible and adapted to needs, with safe drinking water, sanitation and energy facilities. Ensuring the right to housing for all is not only a legal obligation but a cornerstone of social justice and human development, and thereby of democratic stability.

2. As human rights are universal, indivisible, interdependent and interrelated, a violation of the right to adequate housing may affect the enjoyment of a wide range of other human rights. At the same time, the right to adequate housing may also be affected by the extent to which other human rights are guaranteed. While the right to adequate housing is central to human well-being, it remains a broken promise for more than one billion people worldwide who are not adequately housed. In Europe, over 1.3 million people were homeless in 2023, including 400 000 children, and about 19.2 million experienced severe housing precariousness.

3. Wars and armed conflicts escalate the housing problem for the population affected such as in Ukraine where about 13% of housing is severely damaged or destroyed. The Parliamentary Assembly notes that in the light of deliberate mass destruction of homes in war zones, notably the catastrophic humanitarian situation in Gaza where 92% of all residential buildings are destroyed or damaged, the United Nations Special Rapporteur on the right to adequate housing has called for the establishment of a new crime – domicide – at international level.

4. The Assembly deplores the financialisation of housing which is treated as a commodity rather than a human right and a social good. It is concerned that the lack of housing supply in many cities, rising income inequalities and unemployment, the cost-of-living crisis, high interest rates, as well as soaring rents and housing shortages caused by secondary residences and short-term rentals, are putting access to adequate housing under pressure across Europe. In this context, certain categories of the population – such as low-income and single-parent households, migrants, including refugees, and internally displaced persons, Roma, the unemployed and precarious workers, persons leaving institutional care, students and young people, families and older persons – are particularly vulnerable and require special protection.

5. The Assembly underlines the obligation for member States to ensure the effective implementation of the right to housing in line with the requirements of international human rights law, notably the European Social Charter (revised) (Articles 31, 30 and 16), emphasising the prevention of homelessness and providing for holistic short-, medium- and long-term measures. It highlights the need to adapt existing and new housing to the modern requirements of sustainable development and increased resilience to the effects of climate change and natural disasters.

6. The Assembly is concerned about rising income and housing inequalities in member States, while the social housing sector has been outsourced to the private sector and underfinanced in many of them. It acknowledges the pressing need to counter the financialisation of and speculation in housing markets, promote affordability and prevent homelessness. It calls on Council of Europe member States to:

6.1. treat housing as a human right, not as a commodity;

6.2. increase public investment in social and affordable housing, in particular at local authorities' level;

6.3. adopt long-term, rights-based housing strategies focused on prevention of homelessness;

6.4. ensure legal safeguards against forced evictions and homelessness, as well as balanced protection for both owners and tenants;

6.5. improve housing benefit systems, income support mechanisms and the transmission of housing between generations;

6.6. regulate short-term rentals and vacant properties to increase housing supply;

6.7. implement stronger regulations to curb real estate speculation.

2. Draft resolution adopted unanimously by the committee on 4 September 2025.

7. Recognising good practices in selected member States and cities, the Assembly highlights the effectiveness of long-term public investment, mixed-income housing, integrated social services and sustainable construction. It invites member States to:

7.1. introduce rent regulation in urban areas with high demand for housing and link rent increases to regional average income rather than inflation;

7.2. promote housing cooperatives and limited-profit housing schemes;

7.3. support young people's access to affordable housing through co-housing, student accommodation, targeted subsidies and intergenerational housing facilities;

7.4. ensure access to decent housing for low-income and single-parent households, migrants, including refugees, Roma, persons with disabilities, the elderly, women leaving violent relationships and persons leaving institutions;

7.5. provide education on housing rights and financial literacy for tenants.

8. The Assembly considers that the right to housing viewed through the sustainability prism blends the ecological perspective (resources-saving, climate-resilient design, low environmental footprint) with social justice (protection of the vulnerable population groups, non-discrimination, equal opportunities for all), public health ("One health" approach to balance and optimise the health of people, animals and ecosystems) and economic rationale (quality growth, shared prosperity, smart investment and long-term gains). Considering that action is less costly than inaction, the Assembly urges member States to:

8.1. prioritise large-scale renovation of ageing housing stock, notably under the European Green Deal and Renovation Wave where appropriate;

8.2. mainstream energy-efficient, climate-resilient and low-carbon housing models;

8.3. invest in sustainable public infrastructure and spatial planning that integrate environmental, economic and social objectives;

8.4. facilitate access to the financing of environmentally friendly housing for vulnerable households.

9. The Assembly reminds member States of their obligations under Articles 16, 30 and 31 of the European Social Charter (revised) and recommends:

9.1. accepting Articles 16, 30 and 31 and ratifying, accepting or approving the Additional Protocol Providing for a System of Collective Complaints (ETS No. 158), if they have not yet done so;

9.2. strengthening the enforcement of socio-economic rights based on guidance of the European Committee of Social Rights (ECSR), and extending the implementation of social rights enshrined in the European Social Charter (revised) to all persons residing on their territory;

9.3. collecting disaggregated housing data to identify and address systemic inequalities.

10. The Assembly strongly supports the work of the Council of Europe Development Bank in helping member States deliver more sustainable, inclusive and affordable housing for the vulnerable population, particularly in reconstruction efforts in Ukraine and in addressing structural housing deficits in disadvantaged urban and rural areas.

11. Finally, the Assembly invites national parliaments of member States to:

11.1. monitor the implementation of the right to housing at national and local level;

11.2. ensure meaningful participation of youth and vulnerable communities in housing policy design;

11.3. work towards the recognition of domicide and the establishment of it as a crime at international level.

B. Explanatory memorandum by Ms Aurora Floridia, rapporteur[3]

1. Introduction

1. The human right to adequate housing – safe, healthy, affordable and accessible, with water, sanitation and energy facilities – is a universal right. It is recognised and codified through international law, including European treaties such as the European Social Charter (revised) (ETS No. 163). Despite this right being central to human well-being, more than one billion people worldwide are not adequately housed.[4] In Europe, over 1,3 million people were homeless in 2023, including 400 000 children.[5] According to Eurostat's estimates, 4.3% of the European population or more than 19.2 million persons experienced "severe housing precariousness" in 2020. Moreover, since the end of February 2022 when the military aggression against Ukraine started, over 4.5 million Ukrainian refugees moved to the European Union (EU) member States, while about 13% of housing in Ukraine has been severely damaged or destroyed.[6]

2. Lack of supply in many cities, rising income inequalities and unemployment, the cost-of-living crisis and high interest rates, as well as soaring rents, short-term rentals, secondary residences and vacant housing are putting access to adequate housing under pressure. Certain categories of the population – such as low-income and single-parent households, migrants and refugees, Roma, the unemployed and precarious workers, students and young people, families and women leaving violent relationships – are particularly vulnerable and require special protection. States have undertaken to respect, protect and fulfil the right to housing enshrined in various international treaties. However, too many people in Council of Europe member States live in conditions which are not compatible with dignity and human rights, in large part due to the financialisation of housing which is treated as a commodity rather than a human right and a social good. If in the short term, States should take immediate steps to address the most pressing needs of people experiencing the housing crisis, the medium- to long-term commitment is needed to provide holistic and sustainable solutions, emphasising prevention of homelessness and ensuring adequate housing for all.

3. The motion for a resolution "Analysis and guidelines to guarantee the right to housing and to decent housing" (Doc. 15566), tabled by Mr Antón Gómez-Reino (Spain, UEL) and others, was referred to the Committee on Social Affairs, Health and Sustainable Development for report, and I was appointed rapporteur on 12 October 2023 in succession to Ms Selin Sayek Böke.

4. The motion expresses deep concern that one in four Europeans faces "serious difficulties" to pay for housing, with more than half of young people (aged 18 to 34 years) in many European countries being unable to live autonomously. It refers notably to a report of 2020 by the Council of Europe Commissioner for Human Rights which stresses the problem of access to stable housing and calls on governments to adopt "decisive measures" to improve the situation. Moreover, the motion underlines that bearing in mind problems in the field of housing and the "absence of public policies to guarantee the right to [adequate] housing", the Council of Europe and its member States should commit to drafting a set of general guidelines of good practices on "access to decent housing".

5. In the framework of its work on this report, the committee held a series of public hearings and exchanges of views, and carried out several field visits in Marrakech and Ben Guerir (Morocco)[7], Paris (France)[8] and Lisbon (Portugal)[9]. As rapporteur, I have also carried out a fact-finding visit to explore Vienna's housing model (21-22 November 2024),[10] participated in the Conference on "Addressing homelessness

---

3. The explanatory memorandum is drawn up under the responsibility of the rapporteur.
4. UN Habitat on "The right to adequate housing", Factsheet No. 21 (Rev.1).
5. Figures quoted during the Conference on "Addressing homelessness through social investment", 3 December 2024, Strasbourg (France), organised by the Council of Europe Development Bank (CEB) and funded by the European Union.
6. "Updated Ukraine Recovery and Reconstruction Needs Assessment Released", World Bank Group, 25 February 2025.
7. Exchange of views on 17 March 2023, in Marrakesh, with Mr Hassan Radoine, Director of the School of Architecture, Planning & Design (SAP+D) at Mohammed VI Polytechnic University, and Ms Hind Benzha, Director of property development, Ministry of Development of the national territory, Urban development, Housing and City policy; and on 18 March 2023, visit of the Smart Building Park in Ben Guerir.
8. A public hearing was held on 6 December 2023 with Mr Samir Kulenovic, Senior Technical Advisor for Housing and Urban Development at the CEB and, on 4 June 2024, selected members of the committee visited two social housing units (*pensions de famille*) managed by ADOMA and whose restructuring was co-financed by the CEB.
9. On 12 September 2024, the committee held an exchange of views on "Portuguese approaches on sustainable energy for mobility and housing – from a general perspective to concrete measures" with: Mr Miguel Gaspar, former Councilor of the Lisbon City Council, on sustainable development challenges facing cities, notably Lisbon; Ms Maria Manuela Alvares, Councilor of Matosinhos on strategy to decarbonise Matosinhos by 2030 in terms of housing; Mr João

through social investment" (3 December 2024, Strasbourg) and the event on "Social Rights: Building Social Justice and Democratic Stability" (Brussels, 5 June 2025), held an online meeting with the President of the European Committee of Social Rights (ECSR) and had consultations with youth representatives in my capacity as youth rapporteur of the committee.

6. I would like to thank all the experts for their valuable contributions which I incorporated into this report aiming to identify and highlight good national practice in the field of housing policies for the attention of decision makers in our member States. To this end, I would also like to underline the obligation for member States to ensure the effective implementation of the right to housing and the need to adapt the existing and new housing to modern requirements of sustainable development and increased resilience to the effects of the climate change and natural disasters.

2. Housing rights: the international legal framework

7. The right to adequate housing is a human right recognised in international human rights law and derives from the right to an adequate standard of living. It is viewed as an integral part of the enjoyment of all economic, social and cultural rights within international human rights instruments, on a similar footing with civil and political rights.[11] The right to adequate housing was recognised as part of the right to an adequate standard of living in Article 25 (1) of the 1948 Universal Declaration of Human Rights and in Article 11 (1) of the 1966 International Covenant on Economic, Social and Cultural Rights (ICESCR). Adequacy of housing refers to the security of tenure, availability of key services (such as water, energy, sanitation), affordability, habitability, accessibility, proper location and respect for cultural identity.

8. A number of other international human rights treaties contain provisions relating to the right to housing. Some are of general application while others cover the human rights of specific (and often vulnerable) groups, such as refugees, migrant workers, children, women, indigenous peoples, persons with disabilities and people who are discriminated against on the basis of racial background. The 1951 Convention Relating to the Status of Refugees was, in fact, the first-ever legally binding instrument which contained a provision on the right to housing.

9. Moreover, international human rights law protects the right to adequate housing during armed conflicts. It follows from Article 8 of the Rome Statute of the International Criminal Court that extensive destruction and appropriation of property that is not justified by military necessity and carried out unlawfully and wantonly is a war crime. In certain circumstances, arbitrary demolition of housing, forced evictions and forced displacement, attacks on civilian dwellings and buildings may amount to a crime against humanity or to a war crime under international criminal law.[12] With regard to deliberate mass destruction of homes in war zones, such as Gaza where 92% of all residential buildings have been destroyed or damaged, the United Nations (UN) Special Rapporteur on the right to adequate housing, Balakrishnan Rajagopal, has called for the establishment of a new crime – domicide – at international level.[13]

10. The United Nations Committee on Economic, Social and Cultural Rights has clarified the scope of the provision on right to adequate housing in General Comment no. 4 on the right to adequate housing and in General Comment no. 7 on forced evictions. General Comment no. 4 clarifies that the right to housing shall be fulfilled without any grounds for discrimination based on age, economic status, group or other affiliations, and that the right to housing must be understood as a right to live somewhere in security, peace and dignity.

Crispim, engineer, Fundação Mestre Casais, on concrete measures for sustainable mobility and housing; and Mr Vladimiro Feliz, engineer, Director of Ceiia's Collaborative Laboratory, on new technologies, products and services to accelerate cities' transition towards carbon neutrality. Members also made a field visit in Cascais / Guincho to NOVA SBE university campus and heard a presentation on sustainable development and renewable energy projects in Cascais.

10. In Vienna, I visited VinziRast housing facility and met with Ms Veronika Kerres, Obfrau des Vereins; held meetings with Ms Elke Hanel-Torsch, member of the City Council Committee for Finance and Economy, at the Vienna City Hall; representatives of the Wohnservice Wien and its subdivisions (Mr Josef Cser, Managing Director, Ms Isabella Wohinz, Leiterin Stabsabteilung Fachliche Expertise, Mr Aleksander Cvetkovitc, Wohnberatung Wien, Mr Christian Bartok, Mieterhilfe, Ms Claudia Nekvasil and Mr Stefan Hawla, co-executives of Mein Wien Apartment), at the Austrian Parliament; and visited the Sonnwendviertel housing complex with Mr Christian Schantl.

11. Council of Europe Commissioner for Human Rights (2008), Issue paper on "Housing rights: the duty to ensure housing for all".

12. See www.ohchr.org/en/special-procedures/sr-housing/international-standards#rome.

13. Presentation made by the UN Special Rapporteur on the right to adequate housing during a side-event on 10 April 2025, Strasbourg. See also his thematic report A/77/190 on "The right to adequate housing during violent conflict" published on 19 July 2022, downloadable from www.ohchr.org/en/documents/thematic-reports/a77190-right-adequate-housing-during-violent-conflict-report-special.

General Comment no. 7 deems forced evictions incompatible with the requirements of the ICESCR, unless they are undertaken in a manner that strictly complies with human rights law and the principles of reasonableness and proportionality, thus ensuring that no other alternative was feasible in the situation at hand. The Committee on the Rights of the Child has elaborated on the child-specific right to adequate housing, deriving from Article 27 of the Convention on the Rights of the Child, in General Comment No. 21 (1997). At national level, some European countries protect the right to housing through their constitutions (including Belgium, Finland, Greece, the Netherlands, Italy, Poland, Portugal, Slovenia, Spain, Sweden, Switzerland).[14]

11. At the regional level, the European Social Charter (revised) (ETS No. 163, 1996) establishes the right to housing in Article 31, asking the contracting Parties to undertake measures designed "to promote access to housing of an adequate standard", "to prevent and reduce homelessness with a view to its gradual elimination", and "to make the price of housing accessible to those without adequate resources". I believe that all Council of Europe member States who have not yet done so, should accept to be bound by this article.[15] Moreover, various provisions of the European Convention on Human Rights (ETS No. 5) are relevant regarding action against homelessness and housing exclusion: Article 2 (right to life), Article 3 (prohibition of torture or inhuman or degrading treatment), Article 6 (right to a fair trial), Article 8 (right to respect for private and family life), Article 13 (right to an effective remedy), Article 14 (prohibition of discrimination) and Article 1 of the Additional Protocol (ETS No. 9) (protection of property).

12. Article 30 of the European Social Charter (revised) promotes the right to protection against poverty and social exclusion, and Article 16 spells out the right of the family to social, legal and economic protection: they contain specific provisions on the responsibility of the State to provide family housing or effective access to housing through framework policies and social support. For States to be in compliance with these provisions, they must take the necessary steps to ensure that persons who live or are at risk of living in poverty or social exclusion and families can enjoy effective access to, *inter alia*, housing. The Charter also guarantees the protection of rights of vulnerable or disadvantaged population groups such as children and young persons (Articles 7 and 17), persons with disabilities (Article 15), migrant workers (Article 19), elderly (Article 23), Roma and other minority groups, as well as children and adults unlawfully present on the territory of States Parties.

13. In addition, the collective complaints procedure, which applies to 16 Parties to the Charter under the 1995 Additional Protocol to the European Social Charter Providing for a System of Collective Complaints (ETS No. 158), enables national and international trade unions, employers' organisations or non-governmental organisations to file complaints about violations of the Charter, including as regards access to housing, with respect to those States that have accepted the provision in question. The ECSR examines collective complaints and also issues national reports to assess compliance of States Parties with the Charter towards the realisation of socio-economic rights enshrined in the Charter through legislation, policies and practice at national level.

14. The Council of Europe Commissioner for Human Rights regularly publishes comments on the protection of vulnerable groups, including in relation to housing. Recently the Commissioner pointed to the challenges of access to adequate housing and related essential services for the Roma communities in Greece, urging the implementation of the National Strategy and Action Plan for the Social inclusion of Roma 2021-2030.[16]

2.1. Examples of the case law of the European Committee of Social Rights

15. For example, in its decision on the collective complaint by the European Federation of National Organisations working with the Homeless (FEANTSA) v. the Czech Republic (Complaint No. 191/2020) published on 24 January 2025, the ECSR ruled that there was a violation of Article 16 of the 1961 European Social Charter (right of the family to social, legal and economic protection) regarding access to and exclusion from housing of vulnerable groups, notably the Roma, in the light of new housing legislation and policy in the country. The ECSR considered that legislation permitting evictions in Czechia does not ensure the sufficient

14. www.housingrightswatch.org/.

15. Of the 35 member States that have ratified the revised Charter, so far only 10 have accepted its Article 31 while 4 more have accepted to be bound only by some parts of that provision. Ibid, page 9.

16. "Greece should ensure that Roma have access to adequate housing and are not subject to discriminatory treatment or violence by law enforcement authorities", press release of the Commissioner for Human Rights, 3 June 2025, and "Memorandum on human rights of Roma in Greece".

safeguards for the vulnerable, that the supply of social housing is inadequate and remedies are not effective, and that access to relevant housing benefits for the disadvantaged groups is hampered, with discriminatory practices disproportionally affecting the Roma minority.

16. The ECSR also found violations of several articles of the revised Charter (notably Articles 30, 31(1), 16, 11(1), 11(3), 17(1) and (2), 23 and 15(3) in complaint No. 206/2022 v. Spain[17] concerning, amongst other, the rights to housing and to protection against poverty and social exclusion for vulnerable population groups (notably children, the elderly, persons with disabilities, Roma minority) as a result of the power cuts which have had a serious impact on the lives of about 4 500 inhabitants, including 1 800 children, leading to medical problems and the worsening of health conditions. This case, where inhabitants of the shantytown live without electricity since October 2020, illustrates the situation of extreme energy poverty.[18] The ECSR decision points out that for people to enjoy their rights to housing, health and education, they need "stable, consistent and safe access to […] energy". Another complaint No. 203/2021[19] by FEANTSA v. Belgium has raised the problem of the Flemish housing policy which fails to improve the difficult housing situation of many families, in particular homeless families with children, migrant workers and Travellers, in violation of several provisions of the Charter (Articles 11, 30, 19(4.c), 17 and E).

17. In 2018, with regard to the complaint of the European Committee for Home-Based Priority Action for the Child and the Family (EUROCEF) v. France (No. 114/2015) the ECSR found several violations to the right of unaccompanied foreign minors to social, legal and economic protection in France (Article 17(1) of the Charter) on grounds of shortcomings identified in the national shelter, assessment and allocation system of unaccompanied foreign minors; the detention of unaccompanied foreign minors in waiting areas and in hotels; inappropriate accommodation of minors and their exposure to life on the street (violation of Article 7(10) of the Charter); and lack of provision of a shelter (violation of Article 31(2) of the Charter).

2.2. Indivisibility of rights

18. As human rights are universal, indivisible, interdependent and interrelated, a violation of the right to adequate housing may affect the enjoyment of a wide range of other human rights. At the same time, the right to adequate housing may also be affected by the extent to which other human rights are guaranteed. Although States have frequently reaffirmed the importance of full respect for the right to adequate housing, there remains a disturbingly large gap between the standards set in international treaties, most notably Article 11 (1) of the ICESCR and Articles 16, 30 and 31 of the (revised) European Social Charter, and the situation prevailing in many parts of the world, including in Council of Europe member States. This is in part due to housing rarely being treated as a human right at the domestic level.[20]

3. Inadequate housing and homelessness: challenges in Council of Europe member States

19. Across Europe and beyond, rapidly rising housing costs, adverse labour market conditions and shrinking social safety nets, tough migration policies and poverty are pushing vulnerable population, low-income groups, and increasingly large parts of the middle-class, out of the cities, or into cramped living conditions that do not meet standards for decent housing. Moreover, some systemic failures lead to housing uncertainty for persons leaving institutional settings (such as foster care, hospitals or mental health care facilities, prisons, immigration detention facilities). Increasingly, climate change, natural disasters and armed conflicts threaten the enjoyment of the right to adequate housing. So-called "digital nomads", remote workers from higher earning countries, secondary residences and short-term rentals for tourists to the detriment of the locals price out local communities in many European capitals,[21] but also in some suburban areas.

---

17. By Defence for Children International (DCI), European Federation of National Organisations working with the Homeless (FEANTSA), Magistrats Européens pour la Démocratie et les Libertés (MEDEL), Confederación Sindical de Comisiones Obreras (CCOO) and International Movement ATD Fourth World. See www.coe.int/en/web/european-social-charter/-/no-206-2022-defence-for-children-international-dci-european-federation-of-national-organisations-working-with-the-homeless-feantsa-magistrats-europeen.

18. See article "'We're living like wild animals': Europe's largest shantytown waits in vain for power" published on 6 October 2024 in *the Guardian*, www.theguardian.com/world/2024/oct/06/were-living-like-wild-animals-europes-largest-shantytown-waits-in-vain-for-power.

19. See www.coe.int/en/web/european-social-charter/-/no-203-2021-federation-of-national-organizations-working-with-the-homeless-feantsa-v-belgium and "The decision on the merits in European Federation of National Organisations working with the Homeless (FEANTSA) v. Belgium, Complaint No. 203/2021, is now public" – Social Rights.

20. UN Special Rapporteur on the right to adequate housing, Special page on "The human right to adequate housing".

20. In a worrying development, housing has become an increasingly attractive investment object for private actors and companies on the global market, and on a much larger scale than that previously observed. Financialisation of housing has resulted in housing prices soaring, way beyond the increase in salary of the average worker. Thus, middle- and lower-income households now have to spend a high share of their disposal income on housing. Frequently, this results in a so-called housing cost overburden, which arises when more than 40% of one's disposable income is spent on housing. In Europe, over 17% of the population lives in overcrowded housing and more than 10% spend over 40% of their income on housing.[22] In 2023, the share of housing costs for poor households represented some 62% of their income in Greece, 57% in Denmark, 49% in Luxembourg, 48% in Sweden and 46.7% in Czechia, while rental price index rose by 40% in Slovenia, 36.5% in Lithuania, 34 % in Poland and 29% in Estonia in just two years from 2021 to 2023 compared to 5.3% average increase in the European Union (EU). Some non-EU countries saw even sharper rent increases with 37% in Montenegro, 43.5% in Serbia and 232.9% in Türkiye, reflecting high inflation rates.[23]

21. While housing costs have been rising for decades and are the largest expenditure item for all households,[24] housing-related spending escalates further with the rising energy bills for tenants in poorly isolated or insufficiently upkept housing.[25] Many end up in lower quality housing in more deprived neighbourhoods, which results in spatial segregation between income groups. These neighbourhoods often have limited access to the necessary facilities to overcome income inequality, such as fewer public transport alternatives, reduced levels of health services and lower quality education resources compared to higher-income neighbourhoods.[26]

22. Housing inequality and the number of homeless people have both increased at an alarming rate in almost all Council of Europe member States, while the social housing sector has been outsourced and underfinanced in many of them. Income and housing inequalities are strongly interlinked. Lack of access to stable and adequate housing clearly has spill-over effects that exacerbate other inequalities, hurt human dignity, impact personal health condition and hinder social mobility.[27] Access to adequate housing can be a precondition for the enjoyment of other human rights, notably the rights to work, health, social security, vote, privacy and education.[28] The housing crisis falls disproportionately on vulnerable groups which already face discrimination, such as Roma and Travellers, persons with disabilities, national minorities, refugees, migrants (in particular of non-western origin), as well as tenants without income security, notably the young people, migrant workers and the unemployed, and people on the lowest parts of the labour market or in the non-standard forms of employment. Victims of domestic violence and couples who are separating are other examples of persons who may encounter particular difficulties on the housing market, especially when there are children involved.[29] Large families also tend to find it hard to find adequate housing, especially in cities.

23. Homelessness and forced evictions are *prima facie* violations of the right to housing and also violate a number of other human rights.[30] According to the UN Special Rapporteur on the right to adequate housing, experiencing homelessness means not having stable, safe and adequate housing, nor the means and ability of obtaining it. It is widely recognised that homelessness is not only the absence of physical shelter and a roof over one's head, but also a condition which leads to the loss of social connection and the social exclusion.

24. Moreover, there are various forms of homelessness, including hidden homelessness, with "persons living on the streets, in open spaces, or cars; persons living in temporary emergency accommodation, in women's shelters, in camps or other temporary accommodation provided to internally displaced persons,

---

21. *The Conversation* (31 March 2023), "Remote working: how a surge in digital nomads is pricing out local communities around the world", and *Euronews* (12 May 2023), "'People are really fired up': Digital nomads blamed for Portugal's high prices and housing crisis".
22. "The Vienna model of social housing – a success story", August 2022, Wiener Wohnen.
23. Ad hoc review on "Social rights and the cost-of-living crisis" by the European Committee of Social Rights, 2025 (p. 35).
24. "Confronting the cost-of-living and housing crisis in cities", OECD Regional Development Papers, 2023.
25. See report on "Analysis and guidelines for a sustainable and socially fair energy transition" (Doc. 16182) by Ms Saskia Kluit (Netherlands, SOC).
26. CEB (2017), report on "Housing inequality in Europe. Tackling inequalities in Europe: the role of social investment", pages 2-3 and 46.
27. CEB (2017), report on "Housing inequality in Europe. Tackling inequalities in Europe: the role of social investment".
28. Office of the UN High Commissioner for Human Rights and UN HABITAT (2009), Fact Sheet No. 21/Rev.1 on "The right to adequate housing".
29. Council of Europe Commissioner for Human Rights (2008), issue paper on "Housing rights: the duty to ensure housing for all".
30. UN Special Rapporteur on the right to adequate housing (2020), Country report on France, (A/HRC/43/43), para.30.

refugees or migrants; and persons living in severely inadequate and insecure housing, such as residents of informal settlements",[31] or when persons cannot afford autonomous living and are financially constrained to live with their parents, relatives or friends. As we have learned during the visits of social housing facilities in Paris and a shelter facility managed by Vinzirast in Vienna, many individuals in need of emergency housing support also suffer from addictions or face mental health issues.

25. Forced evictions are a major concern. They result from "the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection".[32] Forced evictions intensify inequality, social conflict, segregation and invariably affect the poorest, most socially and economically vulnerable and marginalised groups of society, especially women, children, minorities and indigenous peoples.[33]

26. Legal and administrative barriers can be a further substantial obstacle in accessing housing. Some countries have adopted statutory definitions of homelessness: in England, for example, falling under this definition is a requirement in order to be eligible for housing and assistance. Hence, in order to have access to emergency accommodation, a person must be legally homeless and have a legal right to be in the country.[34] Requiring administrative documents can also hinder access to emergency accommodation for people who are already outside of the administrative processes and support services. Some services require people to have no criminal convictions, to be legally in the country or even simply to provide identification. In Greece, most night shelters require a tax statement and proof of identification, which puts undocumented migrants and persons who have been subject to human trafficking in an exceedingly difficult situation.[35] Moreover, emergency accommodations are temporary, may not offer appropriate living conditions, and do not prevent further situations of instability.

27. Experts suggest that the prevention of homelessness through structural measures is more effective and more economic than short-term emergency responses. Under Article 31(3) of the European Social Charter, countries are required to have comprehensive housing benefit systems to protect the neediest households and to ensure sufficient supply of affordable housing. Other structural measures recommended by experts include income support and rent regulation, development of social housing, adequacy of housing benefits, legal advice and support on tenancy issues, debt settlement procedures to avoid evictions caused by housing arrears, and specific support for those leaving institutional settings. We should also welcome a recent decision by the United Kingdom to repeal the Vagrancy Act which has long criminalised homelessness in England and Wales, by spring 2026.

4. The role of the State in securing adequate housing for all: a focus on prevention through social policies and public investment

28. My research and fact-finding show that prioritising prevention of homelessness and better use of public policy tools to ensure the right to housing is a major and most cost-efficient solution to supporting the vulnerable population groups. The OECD Toolkit to Combat Homelessness proposes nine building blocks for a people-centred integrated housing strategy based on policy design (strategic orientations built on stakeholder involvement, measurement of data and regular evaluation for fine-tuning policies), policy implementation (prioritising prevention, ensuring long-term housing solutions and providing targeted support with related services) and policy delivery (with effective structures, communication, multi-source funding and incentives; good co-ordination and capacity building; and ultimately, structural economic reforms ensuring policy coherence focused on the public interest).[36]

29. Part of the problem is that housing is treated as a commodity rather than a human right and a social good.[37] A study conducted by the Council of Europe Development Bank (CEB) in 2017 found that most governments were either moving or had moved away from directly providing housing to disadvantaged groups, public spending on social housing had decreased and States were limiting their role in the direct provision of social housing.[38] Another study by the International Monetary Fund (IMF) suggests that fiscal

31. UN Special Rapporteur on the right to adequate housing, special page on "Homelessness and human rights".
32. Committee on Economic, Social and Cultural Rights, General Comment no. 7 (1997).
33. UN Special Rapporteur on the right to adequate housing, Special page on "Forced evictions".
34. FEANTSA and Fondation Abbé Pierre (2019), Joint publication on "Fourth overview of housing exclusion in Europe", page 24.
35. Ibid.
36. The OECD Toolkit to Combat Homelessness, OECD Publishing, Paris, https://doi.org/10.1787/0fec780e-en.
37. www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing.

measures, such as targeted subsidies to the bottom income tercile, could save 7% of households from financial distress at an estimated cost of 0.8% of GDP.[39] One paradox in Europe is that despite the lack of affordable housing, there is a high number of vacant housing units in the region. States should better address this issue through specific tax policies and housing mobility strategies.

30. States must re-think and accelerate efforts to tackle the housing crisis in order to guarantee the rights to life and to health that are linked to the right to housing. One major aspect of national housing strategies is long-term housing programmes (with "Housing First" targeting the homeless or "Housing-led" models, the latter targeting low-income population). Social housing thus plays a crucial role in that respect. Among the Council of Europe member States, some countries have a very important share of social housing (above 20% of total housing) such as the Netherlands, Denmark and Austria; others, such as the United Kingdom, France, Ireland, Iceland and Finland have 10 to 19%, while Germany, Belgium, Hungary, Italy, Malta, Norway, Poland, Slovenia, Switzerland and Türkiye have between 2 and 9%; Latvia, the Slovak Republic, Luxembourg, Spain, Estonia, Lithuania, Czechia have a very small share of social housing (up to 2% of the total housing).[40]

31. The eligibility criteria for access to social housing vary considerably across countries. They mostly include income levels (Austria, the Netherlands, Ireland, Germany, Italy, Latvia and certain areas of the United Kingdom and Estonia), household composition or size (Austria), and nationality (Italy). We should note that a requirement of a period of residence as a condition of eligibility for public housing that applies equally to nationals and non-nationals has been considered by the ECSR as a breach of Article 19(4) of the European Social Charter because it was deemed to be indirect discrimination given that non-national migrant workers find it much more difficult to comply with such a requirement than nationals and that this cannot be justified for good public interest reasons.[41]

4.1. Vienna's model of social housing – over one hundred years of consistent policy making

32. As part of my work on this report, I have explored the Vienna's approach to social housing which appears to be the most successful example of strong State policies. In Vienna, the sixth largest city of the EU with two million inhabitants (2.8 million in the metropolitan area), nearly 60% of the city's population live in subsidised municipal housing dwellings. Each year, the local administration invests about €500 million in housing construction and rehabilitation, plus the direct financial support to persons in need. The public housing system is financed by a 1% tax on the salaries of all Vienna's residents and the rental payments. The availability and accessibility of social housing also help to lower prices on the private housing market, ensuring a fairly spread social mix of the population across the city. What is even more impressive, is that Vienna has a parallel strategy of urban development with a clear focus on supporting new housing whilst preserving green spaces (which currently represent half of the municipal territory). Not surprisingly, Vienna leads the global ratings in terms of quality of life and urban innovation.

33. The three pillars of Vienna's housing model are municipal apartments, dwellings built by non-profit or limited-profit organisations, and housing rehabilitated through the urban renewal programme. Unlike many other cities, Vienna has kept control of municipal housing; Wiener Wohnen – the municipal housing administration – is thus Europe's biggest public housing enterprise. Most housing in Vienna (76%) is rental flats, and about 43% of all housing has capped rents. By combining public capacity to own land for constructions (through subsidised housing zoning approach) and long-term planning for housing construction along with transport infrastructure Vienna manages to rein in speculation and render housing more affordable. About 5 000 apartments (or 40% of the total new housing) are added as municipal housing each year.

34. Moreover, using competition tools enables the city to keep quality high for any new housing construction or rehabilitation projects, including in terms of operating adjustment to new sustainability standards. Thus, mainstreaming thermal insulation of residential buildings through the Thewosan scheme wields about 50% reduction in energy consumption for heating. In addition, Vienna's district heating system, to which nearly half of apartments are connected, helps to reduce CO_2 emissions and air pollution because it is increasingly relying on renewable energy sources (mainly large-scale heat pumps, geothermal, wind and solar thermal energy); the latter should fully cover the district heating needs by 2040.

---

38. CEB, report on "Housing inequality in Europe. Tackling inequalities in Europe: the role of social investment".
39. International Monetary Fund (2023), working paper on "European housing markets at a turning point – risks, household and bank vulnerabilities, and policy options".
40. "Social housing: a key part of past and future housing policy", Employment, Labour and Social Affairs Policy briefs by the OECD (2020).
41. See collective complaint 203/2021, FEANTSA v. Belgium.

35. An important feature of Vienna's housing model is that the income thresholds for municipal apartments are only applied when persons first move in; residents can stay in the same apartment as long as they wish even if their income levels increase beyond the initial threshold. This ensures greater mixing together of inhabitants with different income levels, supports their social integration and fosters stable communities. The eligibility criteria foresee specific support for young people (up to 30 years old), the elderly, the persons with disabilities, single parent families and other vulnerable population groups. There is also a "fast-track" service to facilitate access to housing for persons in emergency situations, migrant workers with temporary needs and asylum seekers or refugees when a housing solution can be proposed in 24 hours.[42] This helps to prevent social fall and homelessness to a large extent.

36. What can we learn from Vienna's experience? First and foremost, ambitious public investment and long-term planning allow for securing the right to adequate housing seen as a public good, improving the social cohesion and significantly reducing speculation in the local housing market. Secondly, policy coherence guarantees that sustainable development objectives are given sufficient attention to operate a strategic shift in the population's lifestyles, improving comfort, cutting energy bills and reducing the environmental footprint.

4.2. Subsidised housing with integrated services in Paris and rent capping in urban areas

37. In June 2024, committee members visited two social housing units (boarding houses – *pensions de famille*) in Paris which were supported by the CEB in a co-financing scheme with Adoma, a semi-public company. Since 2015, the CEB has extended two €100 million loans via Adoma towards the restructuring, modernisation or construction of social housing. As we have learned during the visit, these projects focus on the social integration of vulnerable persons through housing as part of a public interest mission. Taylor-made social services are thus offered to people in precarious situations (young individuals in transition to autonomous living, migrant workers, low-income individuals, single-parent families, the homeless, asylum seekers, isolated persons with urgent social and health needs often due to addictions), helping to empower and encourage individuals to fully integrate into society.

38. Moreover, a number of French cities (Paris, Lille, Lyon, Bordeaux and Montpellier) introduced rent control mechanisms in recent years to help rein-in the escalation of housing prices. In addition, the national rent reference index (IRL) has put a ceiling on the annual indexing of rents which has proven useful to help stabilise rent levels in urban areas with high demand for housing. Although the official evaluation of the impact of these regulatory measures is only expected next year, the initial observations of experts are very positive.

39. As it were, the CEB plays an important role in co-financing decent, sustainable and affordable housing across Europe. In 2023 alone, the CEB invested nearly €375 million with six loans to eight countries into social and affordable housing which supported the displaced, homeless and elderly persons, students, as well as migrants and refugees. Additional €867 million (13 loans to eight countries) were mobilised for promoting the development of inclusive neighbourhoods and resilience of urban and rural communities (projects to improve wastewater treatment, energy efficiency, renewable energy production and access to decentralised healthcare).[43] I wish to encourage more member States to work with the Bank so as to enhance access to decent housing for their population.

5. Identifying housing solutions for young persons

40. Access to housing has become increasingly complicated for younger generations (students, trainees, young workers, young families and migrants). The OECD considers that young people are disproportionately affected by housing insecurity and often face additional financial pressures. By spending over 40% of their income on rent or mortgage payments, young people have little room for other essential expenses like education or healthcare, especially if they get no financial support. Given a limited offer of affordable housing options for students, notably in big cities, young people are often forced to live in overcrowded or inadequate housing conditions.[44] They may also face discrimination as landlords tend to prefer older tenants with more stable revenue, and the banks are more hesitant to give loans to young people holding fixed-term or low-paid work contracts. In addition, the rise of short-term rentals through platforms further reduces the availability of long-term rental options for smaller apartments.[45]

---

42. See www.mein-wien-apartment.at/en for more information.
43. See Doc. 16042 – report by Ms Eka Sepashvili (Georgia, ECPA) entitled "The Council of Europe Development Bank: implementing the Reykjavik Declaration".
44. "Governance for youth, trust and intergenerational justice", OECD, 2020.
45. "Youth housing in Europe: challenges and solutions" and "Student housing in Europe: a crisis in the making", the European Youth Forum, 2023.

41. According to the OECD, young families tend to delay homeownership due to financial constraints, and over 60% of young people in Europe view housing costs as the main obstacle to achieving financial independence. If the average age of first-time homebuyers in Europe was 29 in the early 2000s, it has risen to 34 nowadays. This problem is particularly acute in Southern and Eastern Europe, where economic instability and high youth unemployment make access to adequate housing increasingly difficult. Besides, students, trainees and first-time employees have to move more frequently and are repeatedly exposed to housing problems. The EU Youth Strategy (2019-2027) highlights housing affordability as a critical issue for young adults.[46] The average age of young people leaving the parental home is 26.2 years with figures ranging from well above 30 years in countries such as Croatia, the Slovak Republic, Greece, Italy and Serbia to below 22 in the Nordic countries (Finland, Sweden and Denmark).[47]

42. In certain countries (for example Germany, Italy, the Netherlands), the shortage of student housing has led to protests and pressing calls for government intervention. Studies show that young people want to be actively involved in decision-making processes that affect their housing options, which points to the need for participatory approaches in urban planning and the importance of action at municipal level.

43. Several European cities have implemented innovative strategies to tackle the housing crisis for young people, particularly students and young professionals. In the Netherlands, Amsterdam has developed creative solutions by partnering with universities and private developers to create affordable and well-located student housing complexes. These housing units often include shared facilities such as kitchens, study rooms and recreational areas, fostering a sense of community among students. To prevent price speculation, the city has also introduced rental price caps for student accommodations.

44. In Spain, Barcelona has embraced co-operative housing as a means to provide affordable and sustainable housing for young people. In this model, residents collectively own and manage their housing, which helps to keep costs low while ensuring that the housing meets the needs of the community. The city has also allocated public land for co-operative housing projects, making it easier for young people to access affordable housing. This approach has proven highly effective in creating socially inclusive and community-oriented living environments.

45. In Finland, Helsinki has adopted the “Housing First” strategy, effectively reducing youth homelessness by prioritising immediate access to stable housing without preconditions.[48] This policy not only provides essential accommodation but also integrates supportive services, enabling young individuals to achieve financial and social independence more rapidly. Additionally, organisations such as the Finnish Youth Housing Association (NAL) offer tailored housing solutions specifically for young people, including co-housing arrangements, which encourage affordability, social engagement, community support and environmental sustainability.[49]

46. Environmental considerations are central to Finland's housing strategies, with an emphasis on energy-efficient and sustainable building practices. Co-housing models in Finland often incorporate green technologies such as solar panels, energy-efficient heating systems and eco-friendly materials, significantly reducing their ecological footprint and operational costs. These environmentally responsible housing solutions not only address immediate housing affordability but also contribute to Finland’s broader goals of reducing emissions and combating climate change. The Finnish Government actively promotes these inclusive and environmentally conscious housing practices through national programmes such as the “National Youth Work” and “Youth Policy Programme”. These initiatives aim to improve the overall housing conditions for young residents by enhancing financial literacy, providing resources for independent living and encouraging sustainable housing practices. Through these comprehensive approaches, Finland demonstrates a successful model of addressing young people's housing needs by combining affordable, sustainable housing solutions with robust policy support and active youth engagement in housing decisions.[50]

47. The Croatian Youth Network signals that young people are particularly affected by the increased use of housing for tourism (including short-term rentals) or secondary residences. The latter are often owned by foreigners and are used for personal vacation while for most of the year they stand empty. Moreover, there has been an increase in both the number of foreign workers who need accommodation and the illegal

46. See “The European Union Youth Strategy 2019-2027” (2018/C 456/01), https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A42018Y1218%2801%29.
47. See https://ec.europa.eu/eurostat/databrowser/view/yth_demo_030/default/table?lang=en.
48. “Helsinki is still leading the way in ending homelessness – but how are they doing it?” by Ella Hancock, updated on 29 May 2024.
49. See www.sdg16.plus/policies/housing-first-policy-finland/.
50. Finnish Youth Housing Association (NAL) on sustainable and affordable housing solutions, 2023.

conversion of student accommodation to other uses. The Croatian Youth Network therefore advocates for measures such as tax on inactive properties, rent caps or rent controls at local level, greater use of housing co-operatives, improved regulation of accommodation for foreign workers, stricter controls of short-term rentals and more investment in student accommodation and public housing.[51]

48. The German Youth Council is preoccupied by the sale of municipal properties and municipal housing companies across the country in recent years. This has rarely led to the desired effects of lower costs and stronger investment. The Youth Council is therefore pleading for the reintroduction of limited-profit status for housing companies and the return to broad-based re-municipalisation of the housing stock, which should help increase affordable, needs-based housing supply at local level. Moreover, enhanced investment in social housing is needed to increase both the volume and the quality of it, with the aim of boosting long-term supply of housing and in particular the renovation of the existing housing in line with energy-efficiency and sustainable development requirements.

6. The challenge of reconstruction of housing in Ukraine

49. As a result of the full-scale war of aggression against Ukraine, the country is experiencing an enormous loss of social infrastructure, with the housing sector enduring substantial damages and destruction (currently estimated at over 13% of the housing affecting more than 2.5 million households)[52] due to intense shelling of Ukrainian cities. More than 4,5 million people have been internally displaced, which has created an urgent need to rapidly rebuild to meet the needs of this part of the population. Massive damage to critical infrastructure, including district heating and water supply, has further worsened the situation.[53] The Reykjavik Declaration underlines the Council of Europe's commitment to supporting Ukraine in its reconstruction efforts, including through solidarity implementing the Action Plan for Ukraine, and to use all means available within the Organisation.

50. The CEB, of which Ukraine recently became a member, will play an important role in this regard together with other multilateral development institutions. In March 2024, the CEB approved €100 million loan to Ukraine to finance compensation for destroyed residential properties focusing on the needs of internally displaced persons and persons from vulnerable population groups (such as persons with disabilities, the elderly, women, children and veterans). This project, based on the Ukrainian Law on damaged and destroyed assets, draws on the CEB's experience from the Regional Housing Programme run in the Western Balkans.

51. The latest assessment by the World Bank Group estimates that reconstruction and recovery needs are the highest in the housing sector (€81 billion) of the total long-term needs. Other reconstruction and recovery needs cover essential infrastructure: the transport sector (€75 billion), the energy and extractives sector (€66 billion), commerce and industry sector (over €62 billion), and agriculture (over €53 billion), while the cost of debris clearance and management across all sectors totals nearly €12.6 billion.[54]

7. Impacts of climate change and natural disasters on the right to housing

52. The right to housing is increasingly challenged by environmental factors such as climate change and natural disasters. At the same time, inadequate construction of housing increases risks for both humans and the nature. If the prime concern in the past was the affordability of housing, the quality and sustainability of housing nowadays is a growing priority of most countries. Housing viewed through the sustainability prism blends the "green" perspective (resources-saving, resilient design, low environmental footprint) with social justice (protection of the vulnerable population groups, non-discrimination, equal opportunities for all), public health ("One health" approach to balance and optimise the health of people, animals and ecosystems) and economic rationale (quality growth, greater prosperity, smart investment and long-term gains). These issues are complex, systemic and intertwined.

53. As climate-related disasters increase, the need for resilient, energy-efficient and affordable housing solutions becomes more urgent. Strong policy interventions are required. Rising insurance costs, infrastructure damages and land speculation in areas affected by natural disasters further exacerbate housing

51. "Housing policy tailored by young people", a position paper by the Croatian Youth Network, September 2024.
52. "Updated Ukraine Recovery and Reconstruction Needs Assessment Released", World Bank Group, 25 February 2025.
53. https://ukraineinvest.gov.ua/en/news/08-11-22/.
54. Ukraine – Fourth Rapid Damage and Needs Assessment (RDNA4): February 2022 – December 2024 (English), World Bank Group, published on 28 February 2025; see http://documents.worldbank.org/curated/en/099022025114040022.

unaffordability and deepen socio-economic inequalities, disproportionately affecting vulnerable populations. Rising temperatures, extreme weather events and natural disasters contribute to housing instability. According to the OECD Well-being Framework, climate action must be fully integrated into broader societal agendas, including affordable housing policies, to ensure resilience and sustainability. Governments should prioritise investments in energy-efficient social housing, nature-based solutions and climate-responsive urban planning to mitigate risks. Economic instruments, such as targeted subsidies for low-income households and incentives for sustainable housing retrofits, are essential to ensure that climate policies do not overburden disadvantaged groups. Moreover, phasing out environmentally harmful subsidies and reforming fiscal incentives, as recommended by international organisations, can free resources to support sustainable and affordable housing, especially for low-income groups. Without proactive policies, the housing crisis and climate crisis will reinforce each other, deepening socio-economic divisions and making adequate housing increasingly inaccessible.[55]

54. We know that buildings, including housing, account for roughly 37% of CO_2 emissions in Europe. About three-quarters of buildings are not energy efficient. Natural hazards such as floods, droughts, heatwaves, forest fires, storms and earthquakes intensify and become more frequent, with impacts on people, their homes and livelihoods, as well as on public infrastructure, land use and critical services. The European Environment Agency has estimated climate-related economic losses for the EU countries at more than € 162 billion between 2021 and 2023, and projects damage to increase up to 10 times by the end of this century. Governments hold the key to issuing the right regulatory signals to housing development that align socio-economic and environmental objectives for retrofitting the existing housing, ensuring climate-proof new structures and improving spatial planning.[56]

55. In this context, the Vauban and Rieselfeld urban districts in Freiburg (Germany) stand out as a pioneering European example of sustainable housing development.[57] They provide home to over 17 500 persons in a living space with the highest environmental sustainability standards and very strong community integration. The underlying concept gives two-thirds of land area to green uses (forests, small-scale agriculture, recreation, water protection) and only one-third is reserved for urban development, including "green" housing (with passive and low-energy consuming houses), energy (solar, wind, hydropower, co-generation) and transportation (public networks combined with individual car-free mobility such as cycling and walking) optimising local renewable resources. Thanks to a co-operative approach to construction, the two urban districts were built with contributions from individuals and small building companies without any financial contribution from the local budget (which rather provided the essential physical and social infrastructure). 80% of dwellings are affordable rentals.

56. During its meeting in Lisbon on 13 September 2024, the committee has carried out a field visit in Cascais/Guincho to NOVA SBE university campus to explore the innovative approaches to sustainable development involving local population. We have learned about the deployment of smart renewable energy producing capacities (photovoltaic cells) across the municipality through projects developed together with the local inhabitants and over 110 professional partners. By participating in innovative energy projects, local inhabitants became "prosumers" – active producers-users participating in a systemic change. A new concept for the greening of public areas was also developed in consultation with the local community in order to significantly reduce the consumption of local water resources for the upkeeping of green public areas whilst enhancing resilience to climate change and boosting biodiversity.

57. Moreover, a holistic approach to construction/housing, energy and mobility sectors has been developed in Portugal with certain municipalities leading action at local level. Thus Matosinhos, a mid-size city of Portugal, is spearheading the local development action plan for climate action and reducing environmental footprint of the city and its inhabitants, with efforts being scaled up to improve insulation of housing, modernise heating systems, carry out energy efficiency mapping for the housing sector and reduce waste as well as emissions.

58. In a more global context, the Parliamentary Network for a healthy environment of the Assembly has also explored the sustainable housing and urban development efforts in Morocco during its meeting in Marrakech and Ben Guerir in March 2023. The country's rapid urbanisation and demographic growth has led to uncontrolled mushrooming of settlements on the outskirts of some urban areas. The authorities, having studied the urban policies of Brazil and Singapore, sought to test some of the promising practices to design

55. The OECD Well-being Framework, OECD Publishing, www.oecd.org/en/topics/measuring-well-being-and-progress.html.
56. European Climate Risk Assessment, EEA Report January 2024.
57. See https://world-habitat.org/world-habitat-awards/winners-and-finalists/30-years-of-planning-continuity-in-freiburg-germany/.

sustainable and resilient housing adapted to Morocco's environmental, social, cultural and infrastructural challenges. Building code and regulations aims to promote housing quality and affordability, also in the context of rapidly expanding construction of short-term tourist rentals. As we saw from the devastating earthquakes in Morocco and Türkiye, hundreds of lives can be lost in a matter of seconds when buildings collapse. Not a single building should therefore be built or rebuilt in seismic zones without strict adherence to seismic norms.

59. In light of the Sustainable Development Goals, the Paris Agreement and the growing risks to human security, local, national and European strategies for climate adaptation and sustainable development as they relate to housing should seize all the opportunities to improve building design and adapt older buildings to modern requirements. In the EU, countries are also bound to do so under the European Green Deal which commits its members to renovate public and private buildings in a drive to improve energy efficiency, resilience to natural hazards and living standards. Indeed, about 40 million Europeans could not afford to heat their homes properly in 2022. The Renovation Wave initiative therefore aims to renovate some 35 million buildings by 2030, accelerating efforts to cut both energy poverty of households and their greenhouse gas emissions, to improve comfort and to reduce wasteful use of resources. States need to facilitate green transition by supporting investment in large-scale renovation programmes, using taxation incentives, facilitating the involvement of the most vulnerable households and protecting green spaces against excessive densification in urban areas.

8. Way forward: emphasis on good practice, public interest and a human rights-based approach

60. The right to housing is a fundamental human right enshrined in international law, including the European Social Charter (notably Article 31 read together with Articles 16, 30 and others), which obligates Sates to promote access to adequate housing, prevent and reduce homelessness, and ensure affordability of housing. However, despite this general commitment, millions of Europeans continue to face severe housing deprivation, homelessness, and exclusion due to rising costs, housing shortages (caused by short-term rentals, secondary residences, insufficient supply, etc.), and financial speculation. Governments must take urgent action to address these structural issues, recognising that housing is not just a commodity but a social good essential to human dignity, health and well-being.

61. A core challenge is the financialisation of housing which is increasingly treated as a source of profit rather than a basic necessity. This trend has driven up housing prices beyond the means of many low- and middle-income individuals. To counteract this, States should increase public investment in social and affordable housing, implement stronger regulations to curb real estate speculation, and introduce rent control measures to ensure that housing remains accessible to all income groups. The European Social Charter provides a solid framework for these efforts by mandating State intervention to prevent adequate housing from becoming an exclusive privilege of the wealthy.

62. The homelessness crisis remains a pressing concern, with many vulnerable groups (such as low-income families, migrants, refugees, young people, older persons and precarious workers) struggling with access to secure and stable housing. States as regulators should prioritise prevention-based policies, including the "Housing First" approach, which provides permanent housing alongside social support services. Additionally, legal protections against forced evictions must be reinforced, ensuring that any displacement is carried out with due process and in line with human rights standards. Administrative barriers, such as requiring extensive documentation to access emergency shelters, should be minimised to guarantee rapid assistance for those in crisis. As affordable housing remains in short supply across Europe, States should ensure that short-term rentals and secondary residencies are properly regulated so as not to divert too many long-term rentals and housing options away from the local population.

63. Countries should look to more successful housing models, such as Vienna's municipal housing system, where 60% of residents benefit from rent-controlled apartments supported by sustained public investment. The Paris model, which integrates social housing with essential services and uses rent control regulations, also offers valuable lessons in addressing housing insecurity. Governments should adopt long-term urban planning strategies that prioritise the development of affordable, adequate and stable housing units, ensuring that lower-income groups are not pushed to the margins of society.

64. The climate crisis and sustainable development needs add another dimension to housing policies. Many homes across Europe are not sufficiently resilient to natural disasters and not enough energy-efficient, thus contributing to rising costs and damage, including to the environment. Governments must lead sustainable housing policies by co-investing in energy-efficient renovations, climate-resilient buildings and infrastructure, and locally available renewable energy sources. The European Green Deal and the Renovation

Wave initiative provide opportunities to align housing policies with sustainability goals, reducing energy poverty, mainstreaming the right to a healthy environment and ensuring that all citizens have access to safe, climate-resilient housing.

65. To ensure effective implementation, States should enhance legal enforcement mechanisms related to housing rights. The ECSR plays a key role in monitoring compliance with the European Social Charter, and States Parties must strengthen their commitment to the Charter's provisions by ratifying the entire Article 31 and the Additional Protocol providing for a system of collective complaints if they have not yet done so. Additionally, governments should improve social protection systems, expanding access to housing benefits and financial assistance for those at risk of poverty and homelessness.

66. Ultimately, achieving universal access to adequate housing requires a profound shift in policy priorities. Governments must treat housing as a fundamental human right which States have an obligation to respect, protect and fulfil rather than a speculative asset: they must balance market dynamics with strong public investment and social protections. By adopting comprehensive, rights-based housing strategies, States can fulfil their obligations under the European Social Charter, reduce social inequalities, exclusion and polarisation, and ensure that housing remains affordable, sustainable, and accessible for all. This will contribute to democratic stability.