

EUROPEAN
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Key figures on social housing in Europe

Key figures for social housing in Europe

Stock, production, the challenges of the housing crisis, the European response, and the strengths of the French model

— ~ **20** million social and public rental dwellings in the European Union, i.e. 9.7% of the stock.

— **650 000** additional dwellings to be built each year in the European Union.

— ~ **200 000** dwellings produced each year by Housing Europe members.

— ~ **400 000** dwellings renovated each year by Housing Europe members.

— 16 déc. 2025: first European Affordable Housing Plan (10 actions, 4 pillars).

— Largest stock in Europe: France, with **5,4 million** social housing units.

— In around two-thirds of OECD countries, social rental housing accounts for less than **5%** of the total stock; France, the Netherlands, Austria and Denmark exceed 15% (OECD, 2026).

NB: The European Affordable Housing Plan recalls that competence for housing lies primarily with the Member States. The European Union therefore acts in accordance with the principle of subsidiarity. National definitions of «social housing» are not strictly comparable (social, affordable, public, limited-profit, cooperative housing). Production and renovation figures are orders of magnitude.

A stock of nearly 20 million dwellings

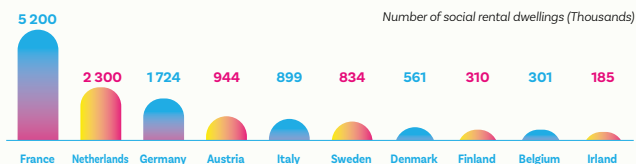
Social and public rental housing represents around **20 million** dwellings in the European Union, i.e. nearly **10%** of the total stock (9.7% – EU-27). Four countries hold the bulk of the stock: France (5.4M), the Netherlands (2.30M), Germany (1.7M) and Austria (0.97M).

Source : Housing Europe.

The ten largest national stocks (millions of dwellings)

Social rental housing in the UE

Report on the state of housing in the UE. Housing Europe. 2023.



Under the European comparison framework, the French social housing stocks is the largest in Europe by size, far ahead of that of other countries. Only the United Kingdom had a stock of comparable size; this country is no longer a full member of the European Union following Brexit, nor, consequently, of Housing Europe.

The challenges of the European housing crisis

- **+ 60%** average rise in property prices in the EU since 2015 (up to +200% in some States).
- **1 in 10** Europeans cannot pay their rent or mortgage on time.
- **40%** or more of disposable income spent on housing for nearly one in ten Europeans.

Rents and energy costs have continued to climb while household incomes have not kept pace. The crisis weighs first on young people, essential workers and low-income households; it hampers the Union's competitiveness and social cohesion.

Source: Eurostat / Council of the EU.

- More than **1.1 million** people are homeless every night in the European Union.

Source: FEANTSA.

Massive needs by 2035

- **+2,5M** additional housing needs by 2035 compared with current construction trends.
- **650 000** dwellings to be built per year, on top of the **1.6M** already planned.
- **€150bn** of investment needed per year (2024 prices).

France has adopted a plan to build 2 million additional homes by 2030, i.e. around 400,000 units per year from 2026.

Sources: European Commission, JRC/ECFIN, FEANTSA.

Households waiting for social housing – national and regional examples

There is no harmonised waiting-list system across countries, except in Italy (last national survey in 2013) and Spain (an estimated 180,000–250,000 households and up to 5 years' wait in the large cities). In Berlin, depending on the income ceilings applied, up to 58.1% of households are eligible for social housing - for 114,140 units.



The European response



Long confined to subsidiarity, housing has become a political priority of the Union under the von der Leyen II mandate. The EU has equipped itself with an unprecedented institutional architecture and action plan.

December 2024 – A first European Commissioner for Housing

Dan Jørgensen (Denmark) receives the first portfolio dedicated to housing, coupled with Energy, with a mandate to present a European affordable housing plan. A Housing Task Force is created within the European Commission.

A European Parliament special committee on the housing crisis
The European Parliament set up a special committee dedicated to the housing crisis, tasked with hearing stakeholders and putting forward concrete proposals; its report, adopted in early 2026, stresses subsidiarity and action at regional and local level.

16 December 2025 – The first European Affordable Housing Plan

Presented in plenary in Strasbourg, this unprecedented plan proposes ten actions across four pillars:

- 1 Boost supply (productivity and innovation in construction, simplification of planning and permitting rules, regulation of short-term rentals in high-demand areas).
- 2 Mobilise investment (€43bn already mobilised since 2021, +€10bn over 2026–2027, a pan-European investment platform with the EIB - which is doubling its housing financing to €6bn for 2026 - and public development banks).
- 3 Encourage reforms (technical and financial support to Member States).
- 4 Support those hardest hit (housing for young people and students, a Council recommendation on tackling homelessness, «Housing First» principles).

18 December 2025 – Revision of State aid rules (SGEI)

A new SGEI decision extends the scope to affordable housing beyond social housing alone and opens up possibilities for public support without prior notification.

And next, a European housing alliance (States, cities, regions, landlords, social partners, industry, civil society) will support implementation; a first European housing summit is announced for 2026, and social and affordable housing is identified as an objective of the future 2028–2034 budget.



The strengths of the French model



With 5.4 million social housing units, France has the largest stock in Europe and a model whose robustness and universalist vocation serve as references in the European debate.

A robust, counter-cyclical economic model

Financing relies on a long-term circuit unique in Europe: popular savings from the Livret A passbook, centralised in the Caisse des Dépôts savings fund, finance very-long-term loans (up to 60 years) to HLM organisations, complemented by supply-side subsidies (aides à la pierre), a reduced VAT rate and exemption from property tax (TFPB). As not-for-profit bodies, social landlords reinvest their entire surplus: capped rents, self-financing, and a counter-cyclical investment capacity that supports construction in times of crisis.

A universalist model, a vehicle for social mix

Unlike «residual» models reserved for the poorest, the French model is universalist: around two-thirds of households are eligible for social housing, which fosters social mix in the occupation of the stock. The SRU law requires 20–25% of social housing in urban municipalities, ensuring a balanced territorial distribution of supply, while allocation policies and the solidarity rent supplement (SLS) organise the diversity of occupants.

A model secured within the European framework

French social housing is anchored in the framework of Services of General Economic Interest (SGEI).

Sources and bibliographic references

Housing Europe – Report on the state of housing in the EU; consolidated member data (stock, production, renovation). Eurostat – Residential sector energy (2024); housing costs; Housing in Europe, 2024 ed. European Commission – European Affordable Housing Plan (16 Dec. 2025); SGEI decision (18 Dec. 2025); JRC/ECFIN projections 2025–2035. European Parliament – Special committee on the housing crisis. Council of the EU – «Housing crisis» analysis. FEANTSA - Homelessness in the EU.





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