

## Position Paper

# More than a roof

The European Youth  
Forum's position on  
housing

## Contents

<b>Affordable housing 101</b>	<b>3</b>
<b>What is a home</b>	<b>4</b>
<b>A housing crisis for whom</b>	<b>5</b>
<b>More than a roof: a call to action</b>	<b>6</b>
What governments must do	6
What the EU must do	10
<b>A European Affordable Housing Plan for young people</b>	<b>10</b>
<b>Housing in the new European Pillar of Social Rights Action Plan</b>	<b>12</b>
<b>A pan-European investment platform for real affordability</b>	<b>13</b>
<b>A final word</b>	<b>15</b>

## A word on the paper

This paper sets out the European Youth Forum's position on housing. Formed through extensive consultation with our member organisations - representing millions of young people across Europe - it highlights the urgent need for action to address what, for many young people, increasingly feels like a never-ending housing crisis. It is our assertion that the housing crisis is neither inevitable nor irresolvable. Instead, it is the predictable outcome of a housing system that has misinterpreted the core function of a home: as a place to live, to grow, and to belong. We have identified specific and actionable measures that can be taken to significantly improve the situation.

## Affordable housing 101

The meanings of social, public and affordable housing are not always straightforward, and it can be difficult to distinguish between them.

Further complicating the issue - there is no single and agreed definition at European level of what constitutes social housing or, in fact, affordable housing. According to the OECD, social housing is to be understood as 'residential rental accommodation provided at sub-market prices and allocated according to specific rules'.<sup>1</sup> These rules often include criteria such as linking rent to income, where the rent is set based on the tenant's earnings. Social housing is typically regulated by public authorities and is often provided by various levels of government, either directly or through housing agencies or companies established to implement housing policy. **Public housing**, on the other hand, is owned directly by the state and developed to be available for rent.

The term **affordable housing** is used to refer to a range of types of housing provision which is usually broader than social housing - with the focus being on the outcomes in terms of affordability for end-users rather than on the specific framework and regulation around it. Affordable housing refers to housing that meets minimum standards of quality, safety, and habitability, and can be obtained and retained, without compromising a household's ability to afford essential non-housing expenses such as food, healthcare, transportation, and education.<sup>2</sup>

1 Salvi del Pero, A. et al. (2016). Policies to promote access to good-quality affordable housing in OECD countries. Available [here](#).

2 European Affordable Housing Consortium. (2023). Delivering Affordable Lighthouse Districts in Europe. Available [here](#).

## What is a home

A home is more than four walls and a roof - it is a site where life unfolds. The home we live in can significantly impact our health, life expectancy, and overall well-being. Without it, participation in social, political, and economic life is all but impossible. For many young people, housing also represents a significant milestone; a place for building new ties and shaping their independence and future.

But, decent and affordable housing is becoming harder than ever to access. More and more young people across Europe are being denied the vast range of social, economic and cultural opportunities that housing unlocks. Housing in Europe is caught in a tension between housing as a home where lives are lived and housing as a vehicle for profit, reduced to the market logic of real estate. At this juncture, what needs defending is the use of housing - first and foremost - as a home. **Young people need a place to live.**

## A housing crisis for whom

Across Europe, the symptoms of the housing crisis are unmistakable. Between 2010 and 2024, house prices surged by 49%, while rents climbed 24% - far outpacing the stagnant wages of young people.<sup>3</sup> This widening disparity means that a growing portion of young people's income is being funneled into housing costs. In some cities, rent increases have outpaced wage growth by as much as three to one, making it more and more common for young people to be spending upwards of 40% of their income on rent - leaving little room for anything else.<sup>4</sup> Mortgage amounts, on the other hand, have risen to more than ten times the average salary. It is no surprise that the average age for leaving the parental home has risen by two years over the past decade, now reaching 28, with soaring housing costs as the primary driver.<sup>5</sup>

Housing costs are just one aspect of the crisis. In 2024, 26% of young people in the EU were living in overcrowded conditions, while 46% of tenants in the private rental market reported feeling at risk of losing their accommodation within the next three months.<sup>6</sup> Meanwhile, the availability of social housing has declined in nearly every European country in recent years, leading to extensive waiting lists that frequently extend for years, and in some cases, decades.<sup>7</sup>

At its most severe, the crisis has left over 1.28 million people across the EU homeless or in emergency accommodation on any given night, with reports from multiple countries indicating that a growing share of homeless individuals are aged 15 to 29.<sup>8</sup>

The situation is underpinned by a severe lack of public investment in affordable housing, with the current gap standing at a staggering EUR 57 billion per year. With the necessary resources systematically withheld, real change is out of reach, leaving millions of young people to bear the brunt of a deepening housing emergency.

3 Eurostat. 2025. House prices and rents rose between Q4 2023 and Q1 2024. Dataset available [here](#).

4 Eurostat. 2025. Young people - housing conditions. Housing cost overburden rate. Dataset available [here](#).

5 Eurofound. 2023. Unaffordable and inadequate housing in Europe, Publications Office of the European Union, Luxembourg. Available [here](#).

6 Eurostat. 2025. Young people - housing conditions. Overcrowding rate. Dataset available [here](#).

7 Ibid. 5

8 Policy Department for Citizens' Rights and Constitutional Affairs Directorate-General for Internal Policies. 2023. Homelessness in the European Union. Available [here](#).

## More than a roof: a call to action

We, the European Youth Forum, a voice for tens of millions of young people across Europe say: Enough is enough. The current situation is unacceptable, driving misery, frustration and anger for countless young people across the continent. It systematically denies them the power to shape their own lives through securing a decent place to live. We stand firm in the position that the housing crisis is not inevitable and can be solved. The crisis is the product of a housing system that has misinterpreted the primary function of a home: it is more than a roof, it is a place to live, to grow, and to belong. Our demands are clear and twofold. One set is directed at governments and local or regional housing authorities, while the other is aimed at the EU institutions, particularly in light of the 2024-9 priorities for the European Commission set out by President Von der Leyen, which includes a commitment to addressing the housing crisis affecting tens of millions of Europeans.

## What governments must do

Above all, housing should be a place to live - not a commodity. For too long, the true value and importance of housing to people's lives has been overlooked and this mindset has fueled a tragic housing crisis. The following demands are the result of extensive consultations with our member organisations, which together represent millions of young people across Europe. We call on all European countries to:

### 1. **Reprioritise Social and Affordable Housing Now:**

European governments have neglected the vital role of social and affordable housing in ensuring quality homes for all at a reasonable price. Across most countries, the social housing stock has shrunk, and public investment in new housing - both social and affordable - has declined significantly.<sup>9</sup> As a result, social and affordable housing has become increasingly inaccessible and more and more people have had to rely on an over-priced private rental market to meet their housing needs. This has also contributed to a greater stigmatisation of social and affordable housing, as it has steadily become reserved solely for those on the lowest incomes and is often placed in isolated, peripheral areas.

This trend runs counter to extensive evidence demonstrating that capital expenditure in social and affordable housing benefits everyone. By relieving pressure on the private market and enhancing affordability across income levels, they provide a cost-effective alternative to private rentals and leave low and middle-income groups with more purchasing power.<sup>10</sup>

At the same time, governments across Europe have increased spending on

9 European Parliament. 2020. Policies to Ensure Access to Affordable Housing. Available [here](#).

10 Housing Europe. 2022. Social and Affordable Housing: Measuring the Social Impact. Available [here](#).

demand-side housing measures in the form of payments akin to social welfare, such as housing allowances, relying more and more on the private rental market to meet people's housing needs.<sup>11</sup> However, evidence clearly shows that these policies often backfire, driving up local housing prices rather than improving affordability.<sup>12</sup> By prioritising subsidies over investment in public and affordable housing, this approach places greater reliance on private landlords while failing to tackle the root issue: the critical shortage of social and affordable housing.

**Our demands:** Governments must reprioritise supply-side housing measures and increase investment in both the construction and renovation of social and affordable housing. Priority should be given to the renovation of unused, derelict or dilapidated public properties, reducing the environmental impact of new builds. The acquisition of the existing housing stock should also be a key strategy to expand the social and affordable housing stock. New construction should focus on high-quality, energy-efficient buildings, with a mix of social, public and affordable housing in all new projects. Local authorities can support this by identifying land for public housing and ensuring zoning laws prioritise affordable homes over luxury developments. Additionally, 30% of housing built by private developers should be integrated into the public or social housing stock with an additional portion allocated for affordable rental and affordable purchase.

This increase in the stock of social and affordable housing must not only be

abundant but also community-focused, strategically located near amenities, inter-generational, offer a mix of tenure<sup>13</sup> and housing typologies, and designed to meet the diverse needs of its residents, including the addition of medium- and long-term student housing to accommodate young people pursuing education and training.

While social housing will remain based on long-term affordable rental, a broader approach to affordable housing should incorporate a diverse mix of tenure models, including both secure rental and accessible homeownership options, with targeted support for young people. A well-balanced tenure mix can ensure that young people have a genuine choice in meeting their housing needs and aspirations. Above all, security of tenure and affordability must be guaranteed across all housing types - whether social rental, affordable rental, or homeownership.

- 2. Restrict and Reduce the Financialisation of Our Homes:** Housing has increasingly become financialised - treated as an asset to make profit from and/or a commodity for secure investment, rather than homes for people to live in. The numbers paint a clear and stark picture - it is large investors, not people, that now own more than €1,700 billion worth of homes in Europe.<sup>14</sup> As a direct result, prices have soared, housing has become increasingly unaffordable for more and more social groups, homelessness has increased, and displacement and evictions occur on an unparalleled scale in Europe.<sup>15</sup>

**Our demands:** Housing has to be prioritised as a place to live, not a financial asset

11 Ibid. 7

12 European Commission. 2022. Housing Market Developments in the Euro Area: Focus on Housing Affordability. Discussion Paper 171. Available [here](#).

13 Housing tenure refers to the legal and financial arrangements under which people occupy their homes, including renting (social or private), ownership, or other forms of occupancy.

14 EU Political Report. 2022. The Financialisation of Housing in Europe. Available [here](#).

15 UN General Assembly, Human Rights Council. 2017. Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination. Available [here](#).

for large corporations and real-estate conglomerates. The latter undermines young people's ability to afford stable homes, contributing greatly to a debilitating sense of financial insecurity. Governments must introduce or strengthen regulations to prevent the transformation of housing into a financial asset or commodity. This can be achieved through measures such as rent controls, taxes on empty homes, ending the sell-off of public residential assets, and placing firm guardrails on the role of purely profit-driven investors - such as private equity funds and large financial institutions - whose primary interest lies in capital returns. This does not exclude private investment, but ensures that it operates within a regulatory framework that prioritises long-term affordability and security above all.

The financialisation of student housing must also be addressed by placing limits on the market share held by large investment firms, introducing affordability requirements, and increasing public or university-led provision - ensuring that student accommodations remain affordable, accessible, and prioritised for students rather than profit-driven motives.

3. **Privilege Inhabitants:** Rising rents and poor tenant protection laws have made rental housing insecure and unaffordable for many young people.<sup>16</sup> Inadequate tenant protections mean that young renters have little recourse in the face of poor living conditions, eviction, and exploitation.

**Our demands:** Make the interests of residents the primary concern in housing policy. Renting should be made more secure, with longer tenancies, mechanisms to maintain affordability, and fewer opportunities for terminations or rent increases in areas characterised by a substantial

excess of housing demand. Whether corporate landlords, institutional investors or small-scale owners, all must be legally required to maintain safe, habitable, and high-quality living conditions, with all rental properties meeting enforceable minimum standards before they can be let.

Inadequate housing conditions disproportionately impact low-income renters, who often experience energy poverty due to poorly insulated and inefficient homes. These households frequently allocate a greater share of their income to cover energy costs, as substandard housing results in excessive heating and cooling expenses. Landlords should be mandated to implement energy-efficient renovations, reducing both emissions and the financial burden on tenants who have to pick up the cost.

Upon the implementation of the aforementioned regulatory conditions, local authorities must be given the statutory power to uphold these protections through financial penalties, compulsory improvement notices, and legal rent reductions when landlords fail to comply. Additionally, they should provide information and support for (prospective) tenants to demand the implementation of such regulation from their landlords, as well as free mediation services to safeguard them from unfair evictions, poor housing conditions, and arbitrary rent hikes.

4. **Stop Touristification:** The rise of short-term rental platforms like Airbnb represents another crucial element fueling Europe's housing crisis, hitting young people the hardest. Four of the top five countries with the most Airbnb listings are in Europe: France (485,000), Italy (340,000), Spain (245,000), and the UK (175,000).<sup>17</sup> These are not just spare rooms - most listings

<sup>16</sup> Ibid.5

<sup>17</sup> Statistics on Airbnb, iProperty Management. 2020. Available [here](#).



are entire homes, often rented year-round, stripping them from the private rental market.<sup>18</sup> As housing costs soar and gentrification accelerates, young people - who overwhelmingly depend on the private rental market - are the first to be pushed out.

**Our demands:** Governments must enforce strict primary residence rules to prevent investors from turning homes into year-round tourist accommodation. Mandatory registration and licensing requirements can help curb illegal listings and hold platforms accountable. Freezing new short-term rental permits in oversaturated areas is another effective measure to protect the rental market. Cities like Paris and Amsterdam have set strict annual limits - 90 days and 30 days, respectively - on how often a primary residence can be rented out. Additionally, cities such as Berlin require second properties to register as commercial businesses, subjecting them to higher taxes which can be reinvested in local housing. Higher taxes on commercial short-term lets, alongside incentives for landlords to offer longer-term leases, can help return a great amount of housing to the market for young people.

5. **Turn Empty Homes into Housing:** It may seem puzzling with the current housing demand, but around 1 in 6 properties in Europe are still vacant. For example, more than 14,500 homes lie vacant across Dublin,<sup>19</sup> while in Paris, the number exceeds 18,000 housing units.<sup>20</sup>

While the reasons behind Europe's empty homes are varied, including factors like rural depopulation and owners' inability to afford renovations, a key driver - highlighted by a recent UN report - is the treatment of housing as a commodity rather than

a social good.<sup>21</sup> When housing is treated as a commodity, its value shifts from serving a social function to being driven purely by market forces. In this system, the value of a home can remain the same whether it is vacant or occupied, lived in or devoid of life.

**Our demands:** With young people struggling to find affordable housing, leaving hundreds of thousands of homes vacant is unacceptable. Governments must introduce higher taxes on empty properties to discourage speculation and bring homes back into use. Stronger penalties for long-term vacancies and incentives for owners to rent to local residents can help address the crisis. In cases where homes have been vacant long-term and need renovation to be brought back into use, governments should intervene and requisition these properties for permanent social and affordable housing, with a portion specifically allocated to student housing and young people more broadly. This approach would not only increase the stock of affordable housing but also reduce the environmental impact of new construction.

18 According to data from InsideAirbnb. 2023. Available [here](#).

19 Irish Times. 2025. More than 14,500 properties are vacant across Dublin. Available [here](#).

20 APUR. 2021. 18'600 housing units in Paris are vacant on a long-term basis. Available [here](#).

21 United Nations General Assembly. 2017. Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context. Available [here](#).

## What the EU must do

When presenting the Political Guidelines for the next European Commission 2024-29 to the European Parliament plenary in July 2024, Ursula von der Leyen acknowledged the housing crisis and the need for greater EU involvement, stating: *“Typically, housing is not seen as a European issue. Some might say we should not get involved. But I want this Commission to support people where it matters most. If it matters to Europeans, it matters to Europe.”*<sup>22</sup>

To back these words with action, she proposed a European Affordable Housing Plan, a pan-European investment platform with the European Investment Bank, doubled cohesion policy investments in affordable housing, and reforms on state aid and short-term rentals.<sup>23</sup> While housing policy remains a Member State responsibility, the EU wields significant influence through fiscal, competition, and state aid laws, which can - and have - restricted public spending and intervention in housing markets.<sup>24</sup>

With a new housing task force, a European Parliament Special Committee, and a Housing Commissioner in place, Brussels must act on its promises or risk failing to address a growing housing emergency. Millions of young people cannot wait. The latest Eurobarometer - ‘EU challenges and priorities: young Europeans’ views’ - paints a clear picture: young people’s top concern and priority for the EU is the rising cost of living, with housing playing a major role.<sup>25</sup>

### **A European Affordable Housing Plan for young people**

Young people are bearing the brunt of the housing crisis. The European Affordable Housing Plan presents a real opportunity to

make a difference and confront the crisis of affordability head-on. To achieve this, the Plan must avoid oversimplifying the issue with solutions like *just build more* or *just fund more*. While increasing the supply of affordable homes is crucial, it is just one part of the equation. Equally important is understanding who controls housing, the purpose it serves, and whether it will remain affordable in the long run.

#### **Our demands:**

- Constraints on public investment in social and affordable housing must be lifted by ensuring it is properly accounted for in the European Commission’s evaluations of national medium-term fiscal structural plans. This investment undoubtedly addresses a *“common priority of the Union”*, namely *“social and economic resilience, including the European Pillar of Social Rights”*, as outlined in the reformed Stability and Growth Pact.<sup>26</sup> This classification would ensure that much needed investments in the housing sector are properly recognised as vital drivers of long-term social and economic returns, not as burdens on national finances.
- The EU must take immediate action to stop the growing financialisation of housing which is a major factor driving up rents and diminishing affordability for young people. This trend should be curbed by introducing policies that limit speculative investment in housing markets and safeguard housing as a public good. This includes incentivising the development of social and affordable housing, expanding and reclaiming public housing stock, and purchase restrictions on large-scale investment funds to prevent them from acquiring existing properties for profit.

22 Politico. 2024. Von der Leyen bets big on housing. Available: [here](#).

23 European Commission. 2024. Mission Letter for Dan Jørgensen, Commissioner Designate for Energy and Housing. Available [here](#).

24 Vidal, L. 2019. Promoting the Right To Housing At EU Level, CIDOB Policy Brief. Available [here](#).

25 European Union. 2025. Eurobarometer: EU challenges and priorities: young Europeans’ views. Available [here](#).

26 Article 13 of REGULATION (EU) 2024/1263 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL. Available [here](#).

- European statistics offices should begin regular monitoring to assess the impact of speculation on housing affordability, rental markets, and overall accessibility, to make sure that investment trends do not exacerbate housing insecurity or price volatility.
- The European Commission should introduce a binding public investment target for social and affordable housing at the national level - to be integrated into the European Semester process. Member States would be required to set clear investment targets for social and affordable housing as part of their broader economic strategies, recognising the wealth of evidence highlighting its unmistakable social and economic benefit.
- The European Commission must revise EU state aid rules on Services of General Economic Interest (SGEI) to allow broader access to social and affordable housing. Currently, these rules force Member States to restrict social housing to socially disadvantaged groups. We recommend removing the requirement that social housing under the SGEI Decision be linked to a specific target group. This change would enable support for a wider range of people - such as young people and lower-middle-income groups - whose housing needs are not adequately met by the private market.
- To fully understand the scale and consequences of the rapid rise of platforms like Airbnb, the European Commission should conduct a comprehensive assessment of short-term rentals' impact on housing affordability, availability, and local communities. Based on this evaluation, further regulatory actions should be considered to mitigate negative effects.
- The EU's Cohesion Policy should explicitly earmark funding for the construction and renovation of social and affordable housing to ensure investment is directed where it is most needed. With Commissioner Dan Jørgensen highlighting a doubling of cohesion spending on housing in the recent Commissioner hearings, it is crucial that this increased investment genuinely improves affordability. Member States must be required to allocate funds based on regional housing needs assessments, prioritising the creation of affordable housing for young people and low- and middle-income groups. Strict criteria must be in place to guarantee that these funds are used for social and affordable housing, ensuring they lead to tangible improvements in housing outcomes rather than inflating prices or benefiting speculative development.
- All housing projects receiving EU funding - either through the European Social Fund (ESF+) or the European Regional Development Fund (ERDF) - should earmark at least 50% of their budget for the creation and renovation of social and affordable housing for low- and middle-income households. This would ensure that EU-supported housing projects are accessible to those most in need, including young people, students, and vulnerable groups.
- The EU must adopt an operational budget and a clear work programme for the governance of the European Platform on Combating Homelessness, for the period 2025-2030. In this regard, activities under the three workstreams should address the specificities of youth homelessness. The European Affordable Housing Plan must increase the amount of housing that is accessible and affordable for people who are homeless or at risk of it, notably via the scaling up of Housing First, for example by earmarking EU funds in the next Multiannual Financial Framework.
- A new Council Recommendation on Ending Homelessness should be issued, in line with the conclusions of the Ministerial Conference organised on 9 February

2024 under the Belgian Presidency. This Recommendation should emphasise the importance of targeting young people at risk of social exclusion and their access to adequate housing, in line with the Council Conclusions of 13 May 2024 on inclusive societies for young people.

- The European Commission should also establish a single definition of homelessness to allow for consistent comparison across Member States. Homelessness rates should then be regularly monitored at the EU level through institutions like Eurostat.
- Intergenerational housing initiatives, where older people live alongside students, apprentices, and trainees should be prioritised and included as a best practice in the upcoming EU Intergenerational Fairness Strategy. These shared living environments have been shown to promote mutual exchange between generations, foster a sense of local community and offer preferential housing costs.
- To make sure that social and affordable housing remains a priority across Europe, the European Commission, in partnership with the European Economic and Social Committee and the European Committee of the Regions, should organise an annual EU Summit on Social and Affordable Housing. This summit would bring together stakeholders from all levels of government, civil society, including those representing young people, and housing experts to coordinate actions and share best practices on housing delivery. A specific focus should be placed on the chronic affordability crisis disproportionately impacting young people.

## **Housing in the new European Pillar of Social Rights Action Plan**

To match the growing political momentum on housing at the EU level, the upcoming action plan on the implementation of the European Pillar of Social Rights, set to be presented in 2025 and led by Roxana Mînzatu, Executive Vice-President for Social Rights, Skills, Quality Jobs, and Preparedness, must include ambitious housing targets. We demand:

### **1. An increase in the social housing stock by 2030**

**The EU must set a clear target for increasing the stock** of social housing across member states to address the growing affordability crisis. Currently, social housing represents approximately 8% of the total housing stock in the EU.<sup>27</sup> To meet the needs of Europe's growing population and ensure that everyone, particularly young people and low- to middle-income groups, have access to affordable housing, the EU should aim for a realistic target of increasing the social housing stock to at least 15% by 2030. This target should be pursued through:

- Exempting social housing investments from EU fiscal constraints.
- Ensuring that all housing projects receiving EU funding - either through the European Social Fund (ESF+) or the European Regional Development Fund (ERDF) - earmark at least 50% of their budget for the creation and renovation of social and affordable housing for low- and middle-income households.
- Encouraging member states to align their national housing strategies with this EU target, with specific investment plans and timelines. This should be monitored within the European Semester, including through country specific recommendations.

27 OECD (2024), OECD Affordable Housing Database - indicator PH4.2. Social rental housing stock, <https://oe.cd/ahd>

- Targeting underfunded regions and cities where social housing supply is particularly limited or where housing affordability is a significant challenge, especially for young people.

## 2. An end to homelessness

**The EU should commit to eradicating homelessness, with a targeted reduction of at least 50% by 2030**, ensuring alignment with the governance and objectives of the European Platform on Combating Homelessness. This commitment must include:

- A targeted reduction of homelessness by at least 50% by 2030, with specific milestones along the way.
- Implementation of the Housing First approach, particularly its emphasis on the benefits of public housing for homelessness, which prioritises providing homeless individuals with stable housing, and has been proven to significantly improve long-term outcomes.
- Strengthening data collection on homelessness to monitor progress and evaluate the effectiveness of policies at the national and EU levels, with data disaggregated by age and sex to gain a deeper understanding of the phenomenon.

To compliment these commitments, we recommend reinforcing the right to affordable housing, as outlined in Principle 19 of the European Pillar of Social Rights. Currently, this right is limited to the most vulnerable groups, but it should be expanded to ensure that everyone, including young people, has access to affordable housing.

### **A pan-European investment platform for real affordability**

To ensure that the proposal for a pan-European investment platform - led by the Commissioner

for Energy and Housing, Dan Jørgensen, in collaboration with the European Investment Bank - actually delivers affordable housing, the EU must set clear targets for the expansion of the public and social housing stock, while also supporting the development of cooperative and community-led housing models. This is necessary to guarantee that the platform's funding contributes to a diverse range of affordable housing solutions that meet the needs of young people, low and middle-income households, as well as marginalised groups.

### **Our demands:**

- A clear definition of what qualifies as affordable housing under the platform should be implemented, ensuring that projects are geared towards low and middle-income households and are not priced beyond the means of those they intend to serve.
- Priority should be given to non-profit, non-speculative, public, cooperative, and social housing, limiting the involvement of purely profit-driven private investors, such as large financial institutions or private equity funds, whose primary interest is in capital returns.
- A minimum affordability period should be set for all housing funded through the platform, making sure that properties remain affordable for at least 30 years, with rent caps linked to local income levels when necessary.
- At least 50% of the platform's funds should be dedicated to the creation and renovation of public and social housing, ensuring that new housing is accessible to those in need, particularly young people.
- In addition to traditional social and public housing, the platform should also promote the development of inter-generational,

cooperative and community-led housing. These models have been shown to give residents control over their housing while also maintaining long-term affordability.

## A final word

At its core, this paper stands on the firm belief that the housing crisis is neither inevitable nor irresolvable. Action can and must be taken to ensure that housing is affordable, decent, and secure for all young people, regardless of their socio-economic background or the type of housing they live in. While our recommendations and demands are not solely youth-specific, they address the systemic failures underpinning the housing crisis - failures that almost always disproportionately impact young people. A secure place to live should not be a question and young people cannot afford to wait. The housing crisis must end. We have outlined a path forward and are committed to making this position heard.



Co-funded by the  
Erasmus+ Programme  
of the European Union



The European Youth Forum is funded by the European Union and the Council of Europe. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union, the Council of Europe or the European Youth Foundation. Neither the European Union nor any other granting authority can be held responsible for them.