



Current Challenges facing Affordable Housing Providers across the EU  
Kurt Eliasson, President  
CECODHAS HOUSING EUROPE

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## The Federation of cooperative, public, social housing

- 4,500 public, voluntary housing organisations
- 28,000 cooperative housing organisations

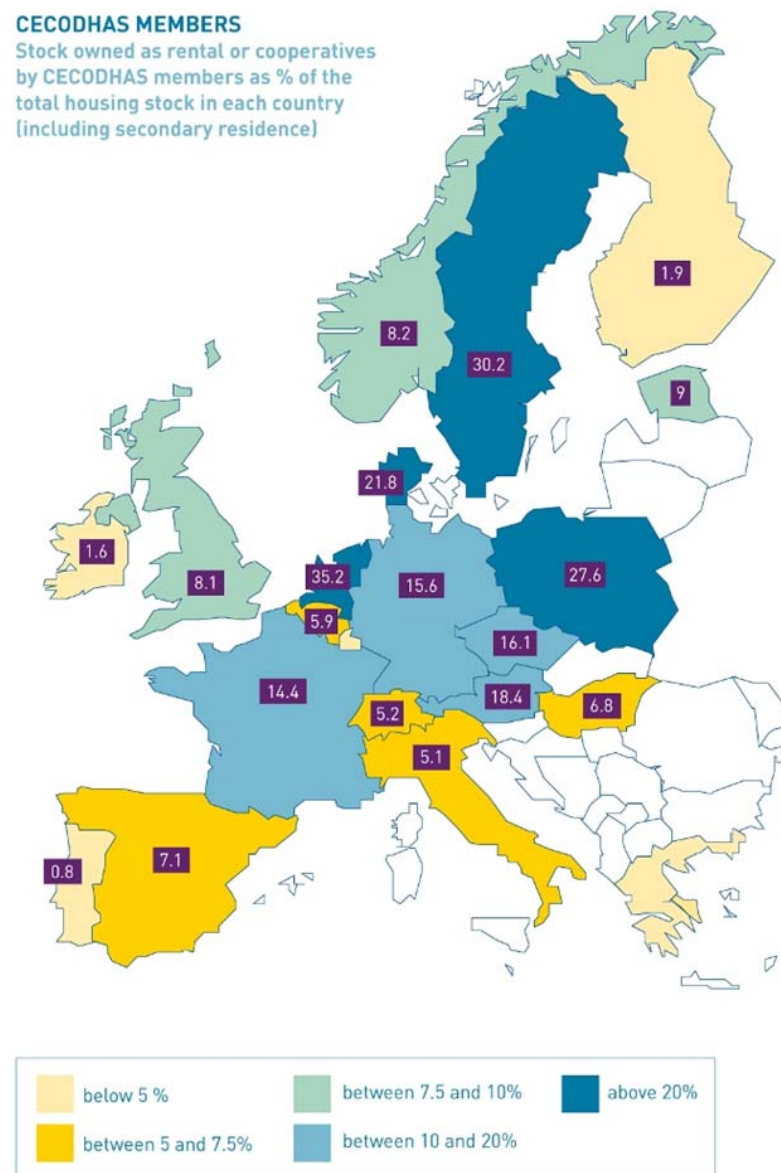
42 members in 18 EU Member States

Manage 25 million dwellings

Vision: **Access to decent and affordable housing for all** in communities which are socially, economically and environmentally **sustainable** and where all are enabled to **reach their full potential**.

### CECODHAS MEMBERS

Stock owned as rental or cooperatives by CECODHAS members as % of the total housing stock in each country (including secondary residence)



# DEFINING AFFORDABLE HOUSING NEEDS IN THE EU

Eurostat definition of housing cost overburden: more than 40% of household income is spent on housing

- ❑ 8% of all Europeans and a third of those at risk of poverty spend more than 40% on housing
- ❑ 8% in material deprivation
- ❑ 17% have utility or rent/mortgage arrears
- ❑ 6% likely will have to leave their accommodation within 6 months



# COMMON CHALLENGES FOR AFFORDABLE HOUSING PROVIDERS

- ❑ Scarcity of cheap, long-term financing
  - ❑ Decrease in public subsidies and social benefits
  - ❑ Too high costs for new construction
  - ❑ Needed renovation and energy efficiency measures
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- A hand is shown holding a house-shaped structure made of Euro banknotes. The house is constructed from several 10 Euro banknotes, with the roof and walls clearly visible. The hand is positioned at the bottom, supporting the structure. The background is a soft, warm glow, suggesting a sunrise or sunset.



Thank you for your attention

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