

European Affordable Housing Plan: Build Europe calls for stronger focus on supply, investment, and delivery

Brussels (Belgium), 16 December 2025 – [Build Europe](#) welcomes the publication today of the [European Commission's housing package](#), centred on the [European Affordable Housing Plan](#), which places housing firmly on the European policy agenda at a time when affordability and availability have become critical challenges across the EU. The Plan reflects an important acknowledgement that Europe's housing crisis is driven by structural undersupply, rising construction costs, and declining productivity. Build Europe positively notes the emphasis on increasing housing supply, on cutting red tape, and accelerating permitting procedures, as well as the call to mobilise private investment alongside public funding. Andreas Ibel, President of Build Europe said: *"Recognising that the housing crisis is fundamentally a supply crisis is an essential starting point. Measures aimed at speeding up permits and simplifying procedures can make a real difference, if implemented decisively at national and local level"*.

Build Europe also supports the objective of strengthening the construction sector through innovation, modern methods of construction and new materials., but cautions that innovation must go hand in hand with economic viability. Filiep Loosveldt, Managing Director of Build Europe, said: *"Modern construction methods and innovative materials involve higher upfront costs. If Europe wants them to scale up and contribute to affordability, this must be backed by strong fiscal and tax incentives"*.

Build Europe expresses concerns about the risk of over-regulation, in particular in relation to financialisation, noting that there is no conclusive evidence that it is the main driver of rising housing prices in Europe. Instead, over-regulation remains the core structural problem, restricting land availability, delaying projects, increasing costs and limiting supply. In this context, Build Europe regrets that the Plan does not include a comprehensive audit of regulations hindering housing supply, despite such a call being clearly set out in the [draft report recently published by the European Parliament](#). A systematic review of EU, national and local rules would be a critical step towards removing unnecessary barriers. Andreas Ibel added: *"Private developers and investors must be recognised as part of the solution. Without private capital, legal certainty and workable rules, Europe will simply not be able to deliver the homes it needs"*.

Concerning the [revised EU State aid rules \(SGEI\)](#), Build Europe welcomes the clear distinction between social housing for disadvantaged groups and affordable housing addressing market-based affordability gaps, as well as the absence of a "mixed SGEI" category. At the same time, the association stresses that effective national implementation and a level playing field will be essential to avoid distortions that could ultimately reduce housing supply.

In conclusion, Build Europe considers the European Affordable Housing Plan and the broader Commission housing package a useful first step, but stresses that its success will depend on a stronger focus on delivery, investment conditions, and regulatory realism. The association stands ready to engage constructively with the European institutions and Member States throughout 2026 to further develop the Plan and translate it into concrete results on the ground.

About Build Europe

[Build Europe](#) is the organisation representing the national federations of developers and homebuilders in the European Union.

Build Europe considers access to decent and affordable housing solutions that meet the needs and expectations of European citizens to be one of the main challenges that European governments and institutions must address as a priority.

In 2019, in view of the European elections, Build Europe published a [Manifesto](#) on the housing crisis, with the ambition to provide the European institutions with a set of practical and feasible solutions. In 2020, we also provided the European Commission with "[Housing: A European Challenge](#)", an action plan developed on the basis of the lessons learned during the Covid-19 pandemic, aimed at relaunching the European economy while still addressing the housing affordability crisis in a time where house was at the center of EU families' concerns. In 2022, Build Europe also published "[No Net Land Take by 2050 – Solving the Unsolvable](#)", a booklet designed to help policy makers pursue a policy of land preservation while protecting European citizens from rising housing costs, and a [comic book](#) designed to explain in a simple way the structural reasons behind the phenomenon of unaffordable housing.

In 2024, Build Europe published its [new Manifesto on housing affordability](#).

Build Europe's Members include:

- **Belgium:** Union Professionnelle du Secteur Immobilier - Beroepsvereniging van de Vastgoedsector (UPSI-BVS) ;
- **Bulgaria:** Камара на строителите в България (КСБ);
- **Bulgaria:** Glavbolgarstroy (GBS) ;
- **Czechia:** WeDevelop;
- **Estonia :** Estonian Real Estate Association;
- **France:** Fédération des Promoteurs Immobiliers de France (FPI);
- **France:** Pôle Habitat FFB;
- **France:** Union Nationale des Aménageurs (UNAM);
- **Germany:** Bundesverband Freier Immobilien-und Wohnungsunternehmen (BFW);
- **Italy:** Confindustria Assoimmobiliare
- **Ireland:** Irish Home Builders Association (IHBA);
- **Luxembourg:** Chambre Immobilière du Grand-Duché du Luxembourg (CIGDL);
- **Malta:** Malta Developers Association (MDA);
- **Moldova:** Federatia Patronatului CPMC Moldova
- **Monaco:** Syndicat des Promoteurs Immobiliers;
- **Netherlands:** NEPROM;
- **Norway:** Boligprodusentenes Forening (NHBA);
- **Poland:** Polski Związek Firm Deweloperskich (PZFD);
- **Portugal:** Associação Portuguesa de Promotores e Investidores Imobiliários (APPII);
- **Portugal:** Livingroup;
- **Romania:** Patronatul Societatilor din Constructii (PSC);
- **Spain:** Asociación de Promotores Constructores de España (APCEspaña);
- **Ukraine:** Ukrainian Real Estate Club (URE Club); and
- **United Kingdom:** Home Builders Federation (HBF).

Press contact: info@buildeurope.net