



EIB Group

Action Plan for Affordable & Sustainable Housing

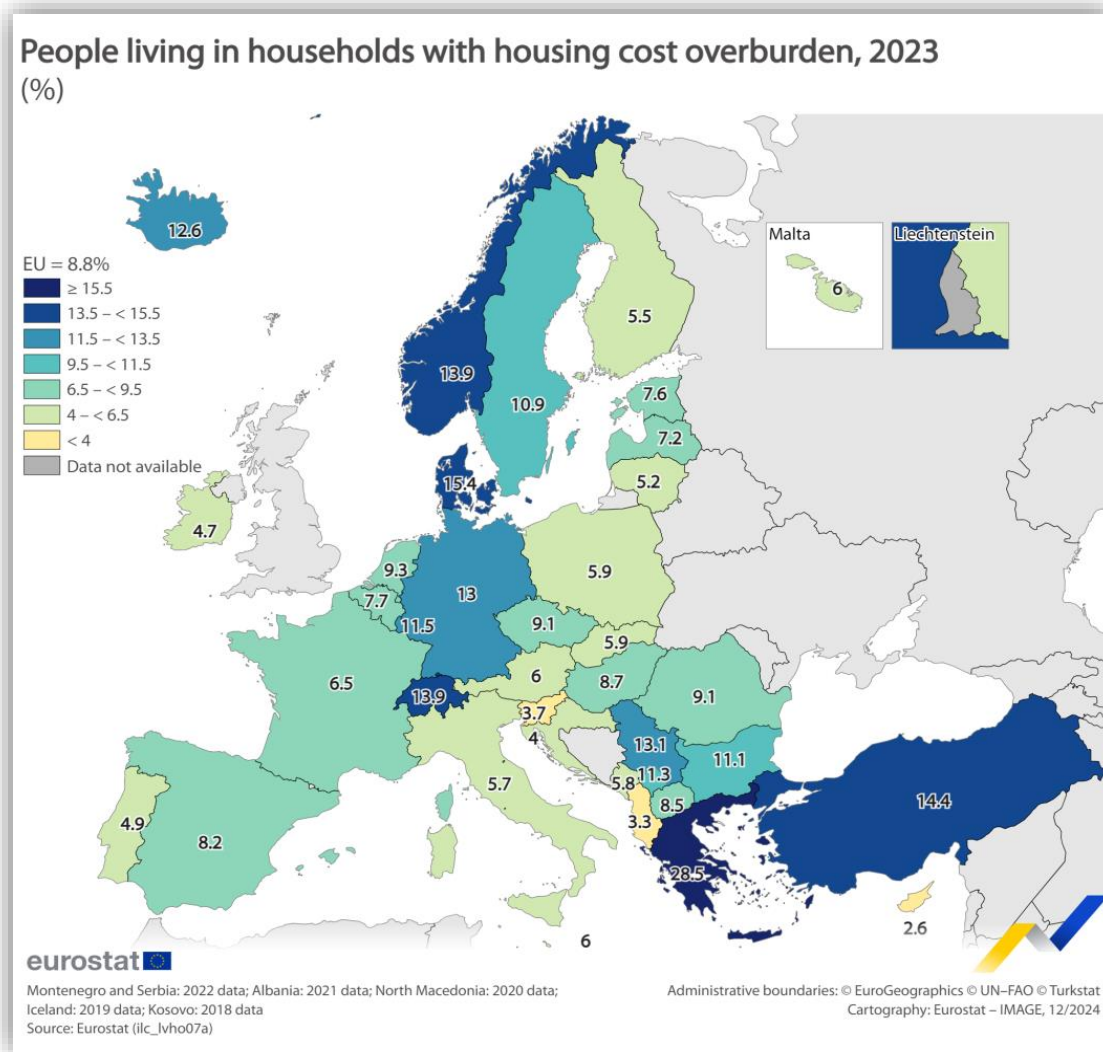
Presentation to ELTI Members



13 February 2025

Housing, a Pan-European challenge

Confidential



Affordability Crisis – Rising prices and mortgage costs make homeownership difficult, especially for first-time buyers.

Housing Shortages – New construction lags behind demand, while social & affordable housing declines.

Regional Disparities – Cities face unaffordability, while rural areas struggle with depopulation.

Sustainability Challenges – Aging housing stock requires costly energy-efficiency upgrades.

Lack of Innovation in Construction – Slow adoption of new building technologies limits cost reduction and efficiency.

Note: The housing cost overburden rate is the percentage of the population living in households where the total housing costs ('net' of housing allowances) represent more than 40 % of disposable income ('net' of housing allowances).

The EIBG traditional support to Housing

Sustainable Housing ("energy efficiency")

- Strategic objective and key pillar of the EIBG Climate Bank Roadmap
- Residential renovation and new build, rental & ownership housing
- Advisory: Green Gateway & ELENA

Affordable Housing

- As part of the EIBG's Cities and Regions Public Policy Goal (PPG) – demand-driven approach
- Focus on public and regulated housing providers and rental housing; limited exposure to private housing providers
- Lending limited to EU countries with mature housing markets; advisory focused on developing incipient housing systems with the public sector.

Innovation

- No EIBG strategic priority; demand-driven approach to supporting RDI for building materials manufacturers.



The EIBG Action Plan for Affordable & Sustainable Housing - *Thematic priorities*



Innovation

- Support the **construction value chain** to develop and scale up **innovative building technologies**.
- Reduce construction costs and accelerate project delivery.

Sustainability

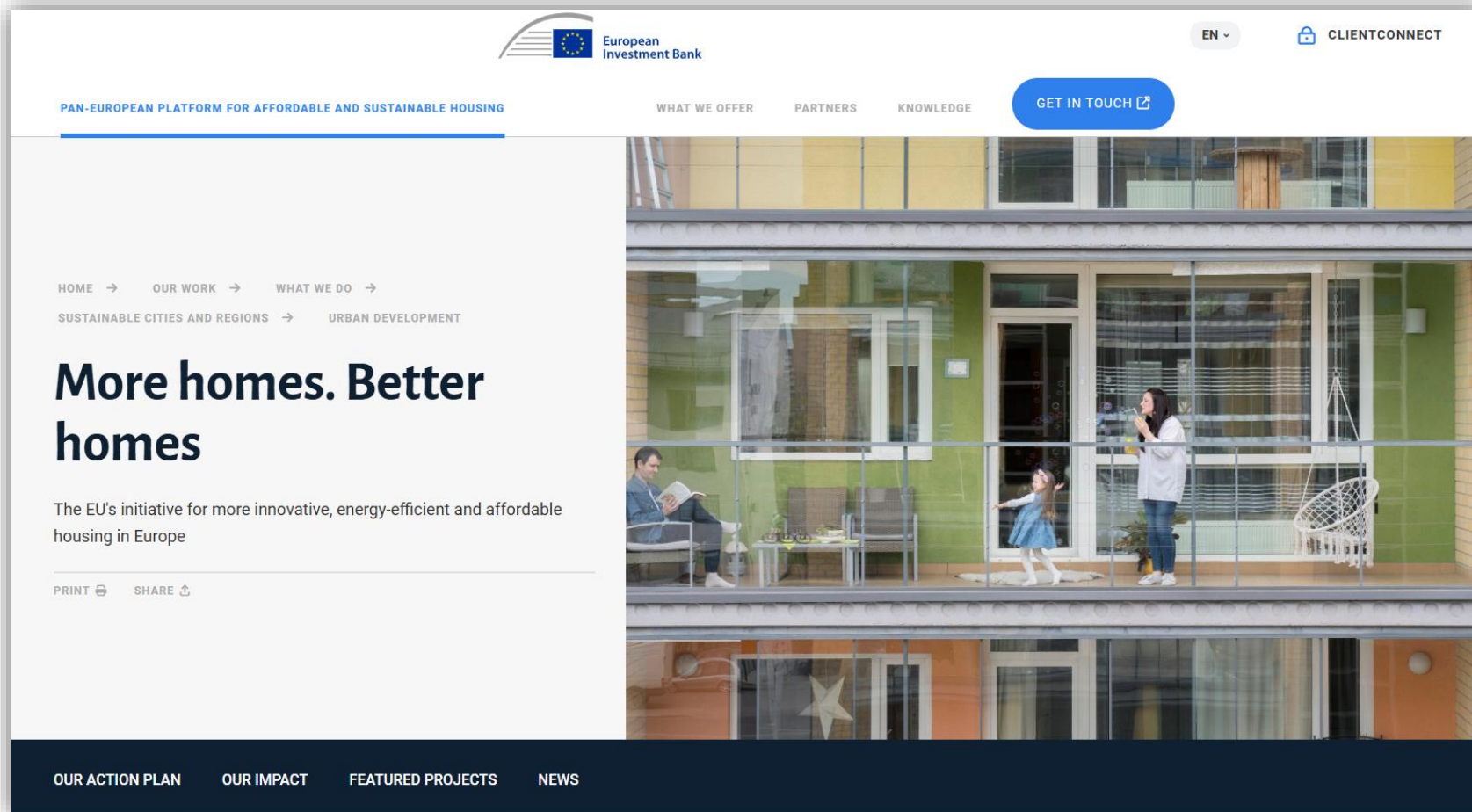
- Scale up **energy-efficient renovations** while maintaining momentum in new builds.
- **Reduce carbon footprint** and **living costs** through energy savings.

Affordability

- Intermediated and direct **EIBG financing** to support **more affordable housing promoters**.
- **Increase housing supply below market prices** in Europe.

EIBG Action Plan for Affordable & Sustainable Housing

Dedicated Webpage



FEATURES

- One Stop Shop entry point
- Knowledge hub
- Interactive tools
- Case studies
- Links to partners

THANK YOU



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