



EUROPEAN COMMISSION RELEASES THE AFFORDABLE HOUSING PLAN

WHAT'S IN IT FOR EUROPE'S ROMA¹?

On 16 December 2025, the European Commission published the first-ever [European Affordable Housing Plan](#) to ensure better access to affordable, sustainable, and quality housing, support all levels of national authorities, and bring stakeholders together. **ERGO Network has closely engaged with the right to adequate and desegregated housing for Roma** communities across Europe, including through our 2023 comprehensive report on [Roma access to quality and affordable housing](#). Field research confirms that **Roma across Europe face entrenched housing exclusion**, including segregation, informal settlements, unsafe and overcrowded dwellings, energy poverty, environmental hazards, lack of basic services, frequent forced evictions, and rampant antigypsyism from all housing actors, including social housing providers. We have **reviewed the proposed European Commission initiative** in light of these findings, and the results of this exercise are reprised below in this response paper.

¹ The umbrella term "Roma" encompasses diverse groups, including Roma, Sinti, Kale, Romanichels, Boyash/Rudari, Ashkali, Egyptians, Yenish, Dom, Lom, Rom and Abdal, as well as Traveller populations (gens du voyage, Gypsies, Camminanti, etc.), in accordance with terminology used by the [European Commission](#).

ERGO Network warmly welcomes that **the Roma are explicitly mentioned** in the communication on the Affordable Housing Plan, which acknowledges that, “Low-income groups are particularly impacted by the housing crisis. Groups in situation of disadvantage also include [...] **Roma and other marginalised minorities** [...] and other groups at risk of exclusion or **discrimination** – who face specific challenges in accessing housing.” (page 16, our bold). These statements are closely aligned with our own findings, and we have **always advocated for the explicit naming of the Roma** as key vulnerable group, as data shows that mainstream measures are unlikely to reach them.

However, disappointingly, the above **is the only reference to the Roma, minorities, or discrimination** in the entire document, which makes it feel performative rather than substantive. A summary of stakeholder inputs to the consultation carried out by the European Commission prior to the adoption of the Affordable Housing Plan (published alongside the main communication) clearly states that, “**Almost all respondents** reported that the most vulnerable groups, such as low-income families, children, homeless people and **Roma communities**, deserve special attention and protection in housing policies.” (our bold). Moreover, the same summary document goes on to add, “Notably, **numerous respondents** highlighted the housing situation of discriminated groups, including children with a migrant background or with a **minority ethnic origin.**” (our bold).

Encouragingly, the **Staff Working Document accompanying the Affordable Housing Plan contains more comprehensive references to Roma** than the Communication itself. It acknowledges that nearly half of Roma and Travellers (47%) live in **housing deprivation**, often in damp, dark dwellings or without proper sanitation, that 83% live in **overcrowded households**, and that 17% **lack tap water indoors**. It also recognises that Roma are disproportionately affected by **poverty, forced evictions, homelessness**, and high housing costs. The document further highlights discrimination in the housing market, noting that racialised groups face **refusals to rent or buy and discriminatory practices**. It reports that 35% of surveyed Roma experienced discrimination in the past five years, and it also **links poor housing conditions to long-term consequences** for children, pointing out that 77% of Roma children are at risk of poverty.

Despite the **housing plight of racialised communities, and specifically the Roma**, being highlighted both by a significant share of stakeholders, as well as by the European Commission's own analysis, **they remain nearly completely overlooked** in the Affordable Housing Plan. Very little attention is paid to **discrimination – mentioned only once in an inconsequential way in the communication** (see quote above), and 14 times in the Staff Working Document, but without any concrete measures attached, or any mainstreaming through the actual Plan.

Regrettably, there are **no links made between the Plan and the Union of Equality** and its strategies, notably (but not limited to) the new EU Anti-Racism Strategy and the EU Roma Strategic Framework. The missed opportunity is glaring, particularly given the fact that the latter includes a **clear objective on effective equal access to adequate desegregated housing**, further broken down in two targets – to **reduce the gap in housing deprivation** by at least one third (ensuring that the majority of Roma do not face housing deprivation), and to **cut the gap in overcrowding** by at least half (ensuring that the majority of Roma no longer live in overcrowded households).

In overall terms, we welcome the fact that **the Commission acknowledges the depth of Europe's housing crisis** and recognises **housing affordability as a structural challenge** affecting social cohesion, fundamental rights, and economic resilience. We equally appreciate the **rights-based approach**, and the focus on **housing quality and environmental sustainability**.

The Affordable Housing Plan is built around **four pillars of action**:

- 1. Boosting supply**
- 2. Mobilising investment**
- 3. Enabling immediate support while driving reforms**
- 4. Supporting the most affected**

Each pillar is supported by a list of concrete actions that the European Commission plans to take, as well as suggestions for action at the level of Member States. We delved into each of these four pillars to better understand whether, and how, they can support Roma housing inclusion.

The section on **BOOSTING SUPPLY** includes provisions on supporting the construction industry, cutting red tape, faster and simpler administrative procedures, and fostering affordability, sustainability, and quality. While the segment correctly highlights **barriers to construction and innovation**, it frames the housing crisis primarily through the lens of supply shortages, investment gaps, and regulatory bottlenecks. Such an approach risks **underplaying the extent to which the crisis is also driven by inequality, speculation, and discrimination**. This perspective does not sufficiently interrogate whether market mechanisms alone can deliver adequate and affordable housing for those most excluded, including Roma living in poverty. Evidence shows they do not.

The measures aimed at supporting the construction industry include some **generic wording on innovative and sustainable practices** and healthy competition, while initiatives to reduce red tape and simplify administrative procedures focus on **making it easier for SMEs and construction companies**. However, none of these directly address concerns on **how the resulting constructions would be made available and affordable**, particularly for low-income groups, while there are also additional **concerns about watering down quality and environmental monitoring** in an effort to simplify procedures.

The section also includes measures aimed at supporting quality, sustainability, and affordability of housing, but these are **quite symbolic**. The entirety of proposals regarding affordability concern energy bills, while there is **not a single initiative regarding reducing the cost of housing itself**. The drive for sustainability and **energy efficiency puts the burden on households**, who should be empowered to make smart energy choices, which is an indirect way of responsabilising low-income families for their energy poverty.

We echo [FEANTSA](#)'s concerns: "At the same time, we stress that targeted measures must be prioritised over universal price reduction, along with **removal of structural barriers to renovation faced by low-income households**, such as up-front costs, degraded housing, debt, and insecure work and tenure. Neighbourhood regeneration should be carried out with social safeguards to prevent displacement."

The section on **MOBILISING INVESTMENT** looks at measures to stimulate private and public funding for housing, and to enable public social and affordable housing, including through simplifying state aid rules. As a key feature, it **launches the Pan-European Investment Platform for affordable and sustainable housing**, hoped to be operational by the end of 2026, including a digital portal, an expert group, and national hubs. The **potential of this initiative for Roma communities remains to be seen**, depending of the extent to which they will be prioritised and involved in the setting up and functioning of the Platform.

The Plan places considerable weight on **leveraging EU funds for new investments in housing**, in particular through the current and future Multiannual Financial Framework, including InvestEU, the Competitiveness Fund, and the Social Climate Fund. The accompanying Staff Working Document underlines **the importance of blending public and private finance**, and of improving the absorption of available funds. However, the Plan remains vague on **how these resources will be directed towards the most marginalised communities**, including Europe's Roma.

Disappointingly, the document lacks safeguards that would **prevent EU funding from reinforcing segregation and forced evictions**. There is no clear commitment to **earmarking funding for desegregation**, for the upgrading and **regularisation of informal settlements**, or for the expansion of genuinely affordable social housing accessible to low-income households. Moreover, associating 'affordable housing' to 'social housing' in the category of services of general interest under state aid rules **may undermine the provision of public housing** that would be accessible and affordable for marginalised groups such as the Roma.

The section on **ENABLING IMMEDIATE SUPPORT WHILE DRIVING REFORMS** is focused on addressing short-term rentals, tackling speculation in the housing market, and supporting Member States in achieving structural reforms. The key initiative, legislative and non-legislative, which could be **very promising, is the Affordable Housing Act**, also expected by the end of 2026, containing a wide range of measures to protect and **promote housing affordability in areas of housing distress**. We can only hope that the Roma will be meaningfully included in this initiative.

There are **welcome measures to address speculation in the housing market**, particularly increasing the quantity and availability of social housing, supporting nonprofit or limited profit housing providers, including cooperative housing and community landtrusts. However, supporting non-profit actors is **not the same as curbing the profit of traditional market actors**, for example through rent control, or limiting second and third properties to increase supply.

The structural reforms mentioned in the communication include **increasing the stock of social housing** (currently only 6-7% of all housing, according to the OECD), a key area for improving Roma access to housing. Moreover, the Commission clearly undertakes to **use the European Semester to support affordable and social housing** in Member States, which is a very welcome commitment. Equally encouraging are pledges to foster better housing statistics, which we hope will also include **disaggregation by ethnic background**, as well as to support the design of **taxation policies to support housing affordability**, but without any additional details on the how.

Finally, the section on **SUPPORTING THE MOST AFFECTED** is the one that **includes the reference to Roma** that we quoted above. In addition to this paragraph, which amalgamates a number of key groups that otherwise receive no other mention, the focus of the section is on **young people** and particularly students, **essential workers**, ending **homelessness**, supporting **tenants**, and addressing **energy poverty**. But while all of these are mentioned, **only young people receive a dedicated package of measures**, which include more student housing, reducing the need for a deposit, innovative accommodation models, and a new pilot scheme under Erasmus+ for mobile students from disadvantaged backgrounds, including with ESF+ support.

There are further proposals regarding **tackling homelessness and supporting tenants and vulnerable households**, all brought together in the same segment, indicating less prioritisation than that of young people. A very encouraging proposed action is an **upcoming Council recommendation on fighting housing exclusion**, to support vulnerable persons in precarious housing situations and to prevent and address homelessness. This is **potentially very positive**, as it aims to be **person-centred, housing-led, with integrated policy approaches**. However, nothing more specific for any other housing-disadvantaged group, such as the Roma, is foreseen.

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The Affordable Housing Plan includes some **undeniable welcome elements**, and it clearly acknowledges housing affordability pressures on vulnerable groups. We especially appreciate the setting up of the **European Housing Alliance** and the organisation of **the first-ever EU Housing Summit in 2026**. We are awaiting to see how civil society, and particularly **organisations representing marginalised and racialised communities**, will be involved with these initiatives.

Regrettably, however, the Plan **misses the mark on addressing structural inequalities and discrimination** in the housing market, and the need to go beyond market solutions. For Roma communities, **exclusion from housing is not only a matter of insufficient supply**, but of deep poverty, entrenched segregation, discriminatory allocation practices, forced evictions, and administrative barriers linked to documentation, land tenure, and residence status.

While renovation and energy efficiency are central pillars of the Plan, there is limited reflection on **how residents of informal or legally insecure settlements can access these schemes**. The broader alignment with competitiveness objectives raises **concerns that social investment in housing could become subordinated to economic returns**, rather than recognised as a fundamental right and a precondition for equality and inclusion.

ERGO Network **largely welcomes the Plan**, while we will continue to advocate for a stronger focus on Roma rights and inclusion in its implementation, and we **stand ready to engage constructively and support all efforts** towards delivering concrete improvements on Roma housing in Europe.

*For more information on ERGO Network's work on Roma access to housing and energy, please contact Senior Policy Adviser **Amana Ferro** – a.ferro@ergonetwork.org*

* While artificial intelligence-based tools may have been used to support the preparation of this publication, the content, analysis, and final outputs were developed, reviewed, and approved exclusively by human authors.