

## Policy Lab ‘Beyond competitiveness - Housing as the foundation for healthy, inclusive and resilient communities’

19 May 2026, from 9:30 to 12:00

Online (via zoom)

Housing is a human right and a cornerstone of health, wellbeing, and social cohesion. Yet across Europe, access to affordable and adequate housing is increasingly under pressure. House prices have risen by over 60% since 2013, while rents and living costs continue to outpace incomes, affecting not only people in vulnerable situations but also middle-income households, compounded by the increasing financialisation of housing.

The housing crisis that Europe is facing is a social challenge that undermines cohesion, limits opportunities, and affects resilience and competitiveness. It is also impacting generations in an uneven way. Housing is also a fundamental determinant of health, yet much of Europe's building stock fails to support physical, social and mental wellbeing and does not address the growing challenges of climate change, rising living costs, and ageing population. Tailored policies are needed to tackle poor housing quality - too cold or too warm, dark, noisy, badly insulated, poor indoor air quality – and improve people’s health.

Moreover, the housing crisis both reflects and deepens territorial inequalities, with urban and high-demand touristic areas experiencing shortages of affordable housing, while rural and outermost regions face depopulation, falling housing prices, and inadequate access to essential services.

Addressing this requires coordinated action across governance levels, alongside stronger links between housing, health, social inclusion, and sustainable finance.

The European Policy Centre and EuroHealthNet, in the context of the [MERGE Horizon Europe project](#) (Measuring what matters – policy pathways to sustainable and inclusive wellbeing), recognise housing as a key determinant of healthy, inclusive, and resilient communities. This Policy Lab brings together policymakers, researchers, civil society and social economy experts to explore how to move **from policy ambition to implementation**, focusing on how EU-level initiatives—particularly the Affordable Housing Plan—can support effective policy solutions at national and local levels.

The Policy Lab will cover housing from three interconnected dimensions:

- Housing as an enabler of people’s health and wellbeing
- Inclusive housing for all people, including those experiencing the most extreme forms of housing exclusion such as homeless people, and for all generations
- Housing affordability and the role of public and private investments and sustainable finance.

These perspectives will set the basis for more in-depth discussion in three parallel break-out sessions. Each session will provide additional evidence, explore challenges and solutions, share

practices, and co-develop **policy recommendations for the implementation of the Affordable Housing Plan.**

### Discussion questions

#### Health promoting housing:

- How does housing quality impact on people health, especially amongst the most vulnerable ones?
- How can housing policies better integrate health and wellbeing considerations?
- What are the main challenges to address the interlinks between housing, wellbeing and health?
- Are there examples of successful approaches?

#### Inclusive housing for all generations:

- What are the main challenges in providing housing solutions that are affordable and inclusive for all people and generations?
- Are there examples of successful approaches in ensuring inclusive housing for all? And in tackling housing exclusion for the most affected, namely homeless people?
- How can public housing, social housing, cooperative housing, co-housing and intergenerational housing, become the new normal in Europe?
- How can policymakers at national and local levels work together with other actors such as social housing providers, social economy entities, and investors, to deliver effective policies that ensure inclusive housing for all?

#### Housing affordability and the role of sustainable finance:

- What are the main barriers to delivering affordable and inclusive housing at scale?
- How can we finance affordable housing at scale, without compromising sustainability, quality and inclusivity?
- How can investment—public and private—be mobilised effectively?
- Are there examples of successful approaches? What did work and why were they successful?

### Agenda

<p><b>9.30</b></p>	<p><b>Welcome and introduction</b> Valentina Caimi, Senior Programme Manager, Health and Societal Resilience Programme, European Policy Centre (EPC)</p> <p>Silvia Ganzerla, Policy Manager, EuroHealthNet</p>
<p><b>9:45</b></p>	<p><b>Setting the scene: Housing as the foundation for healthy, inclusive and resilient communities</b> Moderator: Lieve Franssen, Senior Adviser, EPC</p> <p>The Affordable Housing Plan, Edit Lakatos, Policy Officer, Housing Task Force, European Commission</p>

	<p>Health promoting housing, <i>Carlota Sáenz de Tejada</i>, Staff Scientist, Barcelona Institute for Global Health (ISGLOBAL)</p> <p>Inclusive housing for all generations, <i>Hans Dubois</i>, Eurofound</p> <p>Housing affordability and sustainable finance, <i>Sorcha Edwards</i>, Secretary General, Housing Europe</p> <p>Q&amp;A</p>
<b>10:45 – 11:45</b>	<p><b>Three break-out parallel sessions</b></p> <p>Discussing current challenges and policy solutions to promote healthy, inclusive and affordable housing for all</p>
<b>Theme 1: Health promoting housing: evidence, challenges and solutions</b>	<p>Moderator: <i>Silvia Ganzerla</i>, Policy Manager, EuroHealthNet</p> <p><i>Essam Elnagar</i>, Senior data analyst, BPIE</p> <p><i>Anne Stauffer</i>, Deputy Director and Strategic Lead, Health and Environment Alliance (HEAL)</p> <p><i>Dr Louisa Petchey</i>, Senior Policy Specialist, Public Health Wales</p> <p>Participants will co-produce recommendations for policy implementation</p> <p>Rapporteur: <i>Eleanor Morrissey</i>, Climate and Health Officer, EuroHealthNet</p>
<b>Theme 2: Inclusive housing for all generations: evidence, challenges and solutions</b>	<p>Moderator: <i>Valentina Caimi</i>, Senior Programme Manager, EPC</p> <p>Intergenerational fairness and housing in the EU, <i>Astrid Nédée</i>, Project Officer, Joint Research Centre, European Commission</p> <p>Housing first in Finland, <i>Riikka Perälä</i>, postdoctoral researcher, Y-Säätiö</p> <p>Vienna's housing model, <i>Amila Širbegović</i>, architect and urban researcher, City of Vienna</p> <p>Participants will co-produce recommendations for policy implementation</p> <p>Rapporteur: <i>Laura de Bonfils</i>, Secretary General, Social Platform</p>
<b>Theme 3: Housing affordability and sustainable finance:</b>	<p>Moderator: <i>Lieve Franssen</i>, Senior Adviser, EPC</p> <p>Impact investing, <i>Filippo Addarii</i>, Co-founder and Managing partner, PlusValue</p>

<p><b>evidence, challenges and solutions</b></p>	<p>EIB financing for housing, Bianca Faragau Tavares, Institutional Policy Officer at the Permanent Representation of the European Investment Bank (EIB)</p> <p>Bologna’s Social economy Plan and housing policies, Daniela Freddi, Head of Social economy Plan, Metropolitan City of Bologna</p> <p>Participants will co-produce recommendations for policy implementation</p> <p>Rapporteur: Lina Forsman, Senior Expert, Demos Helsinki</p>
<p><b>11:45</b></p>	<p><b>Reporting back from the break-out sessions</b></p> <p><b>Conclusions</b>, Silvia Ganzerla and Valentina Caimi</p>

**Background material:**

*On the Affordable Housing Plan:*

Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions, [The European Affordable Housing Plan](#), COM/2025/1025 final (available in all languages)

European Commission’s webpage on the Affordable Housing Plan, [https://housing.ec.europa.eu/european-affordable-housing-plan\\_en](https://housing.ec.europa.eu/european-affordable-housing-plan_en)

European Commission (2026), [The European Union’s Anti-poverty strategy. Addressing and preventing poverty from childhood to old age](#)

European Commission (2026), [Proposal for a Council Recommendation on fighting housing exclusion](#)

Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions, [Strategy on intergenerational fairness](#)

CICCOLINI, G., ENDRICH, M., NEDEE, A. and NATALE, F., [Intergenerational fairness in the EU: income and housing dynamics in the context of demographic change](#), Publications Office of the European Union, Luxembourg, 2025

*European Commission’s work on sustainable and inclusive wellbeing:*

BENCZUR, P., BOSKOVIC, A., GIOVANNINI, E., PAGANO, A. and SANDOR, A.-M. (2025), [Measuring sustainable and inclusive wellbeing: a multidimensional dashboard approach](#),

BENCZUR, P., BOSKOVIC, A., CARIBONI, J., GIOVANNINI, E., PAGANO, A. and SANDOR, A.-M. (2025), [Sustainable and inclusive wellbeing: achievements and challenges of the European approach to prosperity](#)

#### **EPC commentaries**

Kuiper, E., Carbonell, J., (2024), [How the EU should tackle the housing crisis](#)

Elizabeth Kuiper (2025), [Europe's Housing Crisis: Denmark leading the way?](#)

#### **EuroHealthNet**

EuroHealthNet (2023) [An Economy of Wellbeing for Health Equity](#)

EuroHealthNet (2024) [A European Semester for the wellbeing of people and the planet – Is the Semester delivering a wellbeing economy?](#)

EuroHealthNet video on housing (2025): [Tackling Energy Poverty in Bulgaria ; Improve Indoor Air Quality In Ireland](#)

#### **MERGE reports**

Kubiszewski, I., Costanza, R., Eastoe, J., Lu, T., Mulder, K., Hernandez, G. P., Benczúr, P. & Dixon-Declève, S. (2025). [Building consensus on societal wellbeing: a semantic synthesis of indicators to move beyond GDP](#). *Ecological Indicators*, 178, 114076

MERGE consortium, 2025, [Potential policy instruments for sustainable and inclusive wellbeing](#)

MERGE consortium (2024), [A synthesis of models, metrics, and policies for a sustainable and inclusive wellbeing future](#)

#### **Speakers' publications**

BPIE – Velux, [Citizens' survey. Healthy buildings, healthy lives. Understanding citizens' perspectives across Europe](#)

Filippo Addarii (2026), [Comment. Affordable housing: catching three birds with one stone](#)

Freddi, D., Addarii, F., Ganzerla, S., et al. (2026), [Economia per le persone. E non viceversa](#)

HEAL briefing, [Healthy buildings, healthier people](#)

# MERGE

Measuring what matters – policy pathways to sustainable and inclusive wellbeing

[mergeproject.eu](https://mergeproject.eu)

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