Review

European Union Housing Policy—An Attempt to Synthesize the Actions Taken

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Abstract: Adequate housing conditions are an indicator of a decent life, whereas the lack is one of the main reason behind so-called social exclusion. The importance of housing, in ensuring the social safety of citizens, as well as supporting social equity, has been emphasized for decades. Housing, however, also has an important economic dimension. A developed housing sector, in a broad sense guaranteeing the right to housing, is indicated as one of the main conditions for long-term economic growth. The significant role of housing, in deepening integrational processes on the old continent, has also been observed by the European Union. This article is a review and comprises of an attempt to synthesize arguments justifying the need to expand the European Union policy to include housing-related issues. For this purpose, a historical context of the perception of the role of housing in the process of European integration is presented; it characterizes the main phases of incorporating housing into EU policy, as well as indicating the most important areas and instruments of the European Union's influence on the housing policy of member countries, along with an assessment of their results. The work makes use of the method of the critical analysis of literature, as well as an analysis of EU legal regulations, accounts, and reports referring to the housing sphere. Studies confirm the need for active involvement, aimed at including housing in the scope of EU competencies. The undertaken initiatives of a political, social, economic, environmental, and legal nature are the main forms of recommendations, propositions, and instruments supporting the implementation of common values. Studies conducted to date indicate that the implementation of a single EU housing policy for all member states is neither a simple nor desired task. A more effective solution would unquestionably be seeking out general solutions, addressed to groups of countries functioning under similar conditions. A European housing programme, which holds the status of European law supporting national housing policies, should be such a solution.

Keywords: housing policy; housing markets; sustainable development; European Union

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1. Introduction

The title of the article may seem controversial, seeing as how social policy, including housing policy, has not been directly included in the framework of legal regulations, and one common housing policy has not been created under the European Union [1,2]. The founding countries did not include the social sphere, due to the very large differences in the share of public expenses on social protection in the GDP [3] (p. 646). Although the EU was created as an economic union, it seems as though it already had greater ambitions at the stage of signing the Treaty in Maastricht (1992). An expression of this was the change in the name of the European Economic Community to the European Community, which could suggest that the member states were ready to expand future cooperation into areas other than merely the economy. European integration soon revealed asymmetry among politicians promoting market effectiveness and a policy promoting social welfare and equality [3] (p. 645). These discrepancies were further intensified, along with the

admission of new countries. There was increased awareness that integration requires cohesion between its economic and social dimension. Awareness of the fact that the problem of housing poverty, occurring in many EU member states, which ought to also be included in the activities undertaken by the Community, also grew [4].

The issue the European Community's housing policy is a frequently undertaken field of research. One of the first comprehensive works on the topic was a study by Priemus et al. The authors precisely characterized the post-war evolution of European housing systems and indicated the main channels by which political and economic European integration can shape housing policy in the member states. Among these, the following were mentioned: mobility of production factors (with special attention given to human resources), competition policy, economic development, low inflation, lower public spending, tax harmonization, and the principles of social justice [5].

Chapman and Murie emphasize that the process of creating an integrated internal EU market, followed by an Economic and Monetary Union, is accompanied by the problems of poverty and social exclusion. Their elimination requires strict international cooperation, in terms of regional development, the development of urban areas, and social, as well as housing, policy. The last of the mentioned areas, as pointed out by the researchers, is more and more frequently an aim of European aid programs. They usually target similar social groups, which is why the housing policies of member states reveal a tendency towards partial convergence [6].

Krapp et al., based on a comparative analysis of assumptions, aims, instruments, and main actors of the housing policies of member states of the European Community, revealed the limited range of the influence that the EU has on the housing systems of member states. The influence of EU regulations depends on the scale and structure of housing resources, as well as the institutional environment in which it operates. Regulations in the field of financing the construction market and granting mortgages to housing markets have greater importance. The authors believe that the scale to which European housing systems vary makes their full convergence highly unlikely [7].

The subject of the research also includes selected aspects of consolidating European housing policy. In the topic literature, a lot of space is assigned to the analysis of legislative solutions, in the scope of social housing [8–10], financing housing markets [11–13], or aid instruments of sustainable residential housing construction [14,15].

Despite many years of studies on the topic, discussion on the rationale behind stronger Europeanization of the housing policy remains open. The work is an attempt to actively partake in this discussion.

The main aim of the article is to seek answers to the question of whether it is possible to realize a strictly defined and uniform housing policy in European Union member states. The aim was reached by an analysis of the premises and stages of expanding policies and carrying out an assessment of the instruments of influence, which have, so far, been applied at the level of the Union, as well as the assumed initiatives. It was shown that the variety of legislative solutions and cultural traditions makes the Europeanization of housing policy impossible. It is, however, necessary to pursue new flexible framework solutions, accounting for the specifics of the housing situation at the level of individual countries with similar operating conditions. This is one of the conditions that must be met for integration. The work applies the method of critical analysis of literature and EU documents that regulate or refer to housing issues of member states.

2. Premises behind Including Housing Policy in European Union Policy

Some areas of community policy were not only indirectly but also directly connected with living conditions. When developing the policy and activities, the Union takes into account the requirements connected with supporting a high level of employment and ensuring adequate social care, as well as combating social exclusion [art. 9 of the Treaty on the functioning of the European Union of 26 October 2012]. It was noticed, however, that the issue of housing had been dispersed “... between EU legislation and organics uncoordinated in

this scope” [16] (p. 393) and required an integrated approach. Incorporating issues regarding poverty and social exclusion into the Union’s area of influence was a large step towards accounting for housing conditions. Some areas of European Union policy were indirectly connected. This is seeing as how poverty and social exclusion are multidimensional. They lead to unsatisfied needs in many areas: education, culture, and health care, as well as housing conditions.

Despite the universal nature of housing needs, the extent in which they are met in European countries is very diverse. This is the consequence of historic processes, including geopolitical divisions, which influenced the formation of varied systems of housing policy, as well as consolidated cultural models [17]. Many member states of the Community, and not only those which had been recently accepted, are faced with the problem of housing poverty. This expression refers to inadequate housing conditions, in terms of surface area, as well as the technical state. The world crisis in 2007–2009, and currently the period of the pandemic, have intensified housing problems, deepening social exclusion. In 2018, 2.1% of European citizens had neither a bathroom nor a shower or toilet in their dwelling; the majority of them live in five member states, i.e., Romania (27.7%), Bulgaria (15.3%), Lithuania (10.6%), Latvia (9.9%), and Estonia (5.3%) [18]. The share of people in the EU who are overburdened by housing purposes amounts to 10.3%.

At the same time, the Union recognizes the multi-aspect influence of housing: it has raised not only its most frequently observed social context, but also the political, economic, and environmental contexts. It believed that there is no contradiction between a developing economy and economy based on social justice. On the contrary, an indispensable element of housing development is economic development, which ensures the creation of new workplaces, allows for the restoration of those who have been excluded from their workplaces, and improves the financial situation of society, as well as allowing for social benefits to be paid out. On the other hand, inadequate housing conditions burden the Community’s economy. According to estimates, they cost 195 billion euros yearly. These financial burdens also cover the costs directly connected with health care and related medical or social services, as well as indirect costs, such as the loss of productivity and limited possibilities for development [19] (pp. 33–45).

Despite the weight of housing, there was resistance to including it in EU policy. This resulted from the awareness of high costs, which would significantly burden European Union funds [20] (p. 43). Slowly, however, the concept of expanding social issues to include housing problems came to prevail. This resulted from awareness that EU social aims and responsibilities are as important as economic ones. Seeing as how inequalities deepen housing exclusions and vice versa, necessary investments in social development cannot be regarded merely as a means of guaranteeing the achievement of economic growth and convergence but have to be an aim in themselves. This sets a condition for European integration.

3. Right to Housing in EU Policy

Housing is a good that is necessary to every family. It is the foundation of shaping social life, creating social bonds between people living in the neighbourhood. A dwelling determines the stability of a family, model of life, culture of residence, and demographic development. A dwelling fulfills increasingly more elaborate and complicated individual needs, which are regarded as needs of higher order needs [21] and [22] (pp. 25–42). This is seeing as how it facilitates the creation of conditions for social and cultural development of a unit or group, stimulates professional activity and a creative attitude to the work being done, and triggers a desire to raise professional qualifications and aptitude for innovation. The pandemic revealed that not only is the strength of the social function of housing not decreasing—it is growing.

In addition to social functions, a dwelling also serves economic functions, comprising a condition for constant development [23] (pp. 11–29). A dwelling induces a complementary and substitutionary effect [22] (pp. 25–42). In the area of complementary effects, it gives

birth to new needs and expenses, connected with its finish (floor covers, wallpapers, lighting, and technical-sanitary installations) and furnishing (furniture, home electronics, and household appliances). Over the course of its use, it involves incurring many expenses for electrical energy, heating, repairs, and costs of management. Seeing as how housing consumes a significant portion of income, it has an influence on changes in the structure of the consumption of households, leading to a substitution effect. It can lead to decreased spending on clothing or leisure activities. Real estate properties are not only a major part of national wealth, they also represent a dominant share of the wealth of households, remaining among the basic components of their assets. In the majority of developed countries, the value of housing resources makes for approximately 50% of household wealth. The economic dimension of housing reveals a connection between the residential real estate market and construction market, which works to meet its demands (along with the so-called real estate sector), with other areas of the economy influencing the job market, consumption, condition of the banking sector, course of business cycles, and, thus, the level and directions of changes in GDP [24–26].

The universality of housing needs, as well as an awareness of the functions that housing serves, brought on the term *“the right to housing”* [27] (pp. 17–20). Housing is an expensive good, which means realizing that *“the right to housing”* depends on the disposable income of a household. Households with higher incomes can afford to realize the *“right to housing”*, by means of purchasing or renting dwellings characterized by a satisfactory surface area standard at market prices. Households with average incomes can meet housing needs by renting flats with a surface area and rents that can be considered reasonable for them. Households which cannot afford to purchase or rent housing under market conditions, on the other hand, find themselves in a specific living situation; they require creating the conditions enabling the fulfilment of housing needs under nonmarket principles.

“The right to housing” was sanctioned in legislation of global importance—at the international level it became the topic of regulations on the UN forum as early as the 50s of the 20th century. In 1948, at the 3rd Session of the UN General Assembly, the Universal Declaration of Human Rights was announced. In article 25, it was stated that: *“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood old age or other lack of livelihood in circumstances beyond his control”*. On the European continent, European Social Charter (revised) adopted by the European Council in 1996 (the European Council was formed in 1949. Its aims to principally exhibit a nature that extends beyond the economy and involve the development of common and democratic principles, especially human rights. They are contained in conventions ratified by member states. The most important is the European Convention on the Protection of Human Rights and Fundamental Freedoms (adopted in 1950). The European Council comprises of 47 member states, including 28 members of the European Union. Poland entered the European Council in 1991. All member states of the European Council joined the Convention on the protection of human rights and fundamental freedoms, a treaty created to protect human rights, democracy, and governments of laws.) and was regarded as the European constitution of social rights; it confirmed that everyone has the right to housing with an appropriate technical and functional condition (Part II, art. 31):

“With a view to ensuring the effective exercise of the right to housing, the Parties undertake to take measures designed:

1. *to promote access to housing of an adequate standard;*
2. *to prevent and reduce homelessness with a view to its gradual elimination;*
3. *to make the price of housing accessible to those without adequate resources”*.

“The right to housing” was regarded as the foundation of housing policy, as one of the basic rights of citizens. It indicates the rights and responsibilities of households and economic entities but also the state, in regards to ensuring basic housing needs. The realization of this right is a condition for taking advantage of other basic rights, such as the right to

dignity, protection of private life and place of residence, family, health, energy, etc. Having decent housing at one's disposal is of fundamental importance for an entity to develop and be integrated in society. The right to housing does not oblige public authorities to provide housing to every person who requests it. It does not give "... *permission for demanding attitude towards the state, not supported by an individual effort in the pursuit of satisfying housing needs*" [27] (p. 18).

It is worth drawing attention to the fact that the contents of this law underwent evolution: the right to housing (UN Universal Declaration of Human Rights of 1948) was transformed to the right to housing of an adequate standard (UN International Covenant on Economic, Social and Cultural Rights of 1966) and then adequate housing; the latter encompassed all, especially the most underprivileged families and many-children families (UN Declaration on Social Progress and Development, 1969). This right was later changed to the right to equal access to cheap and adequate housing for all peoples and their families (Habitat II—Istanbul Declaration 1996). An important effect of this evolution is the right to adequate housing or housing with an adequate technical and utility standard, but adapted to individual situations, such as: disabilities, old age, or disaster victims. The right to housing usually means the right to access decent living conditions at an affordable price [28].

The Project of the European Parliament Resolution on housing and regional policy, presented at the conference of the Parliament in 2007, is considered the first high-ranking European document pertaining to the right to housing. Its makers emphasize the negative effects of an insufficient number of dwellings on the quality of life and emergence of the phenomenon of homelessness; they claim that this limits social integration and spatial mobility, destroys cultural heritage, and leads to the pauperization of certain neighbourhoods, in turn causing social segregation, the emergence of slums, and social exclusion. All of this goes against the European social model. On the other hand, the authors of the Resolution Project emphasize the role of the housing sector as a source of employment, not only in the process of erecting new buildings but also during their renovation and in cooperating industries.

Within the framework of the conference, deliberations on the issue of housing covered three key dimensions: social, environmental, and energetic, as well as a fourth—as an additional coordinating dimension. Under the social dimension, it was emphasized that the lack of housing makes it difficult to choose a place to study, educational paths, and professional development, leading to social segregation and impeding social integration. In the scope of the environmental and energy dimension, it was accentuated that the strategy of developing housing in cities falls into a broader context of the general strategy of developing urban areas [29]. Urban sprawl have a negative effect on the living conditions of inhabitants (problems with transport, dependence on private cars, restricted access to services, especially in the scope of social and health services, education, trade, and public administration), as well as on the natural environment by increasing pollution caused by private vehicles. The high share of the housing sector in energy consumption from non-renewable sources results in its increasing costs; this, in turn, leads to energy poverty, which occurs when over 10% of income is used to cover energy bills and may evolve into energy exclusion. The fourth dimension, the coordinative dimension, requires the introduction of horizontal and vertical coordination, as well as mixed coordination. The first refers to the coordination of all directions of housing policy, whereas its vertical counterpart involves the coordination of entities dealing with the housing economy at the European, national, and local levels; mixed coordination, on the other hand, is based on the coordination of actions taken by public authorities, socio-economic entities, and civil society. Approval of the right to housing created the perspective of a new outlook on the housing problem, at the level of the Union.

The European Economic and Social Committee raised the issue of enforcing the right to housing, at the level of individual member states. *"If a single solution cannot be considered, each Member State which formally recognizes the right to housing must be able to specify:*

- the public authority against which this right can be enforced, and in what form;
- the resources which must, as a consequence, be granted to this authority, or which it must equip itself with;
- the beneficiaries of this right and the procedures for exercising it;
- the content of the right (housing or accommodation, free choice or not)" [30].

4. Stages of Implementing Housing Policy into Union Policy

The assumption of a series of projects and pilot studies, which assess the level of housing poverty in the years 1975–1994, at the level of the European Union, did not bring about any political or economic consequences, due to the lack of a legal basis. The recognition of the right to housing, therefore, had a declarative nature and was not initially supported by the taking of any concrete actions. In the 90s, the term *"European social space"* arose. Eurostat was engaged in preparing poverty indicators [31]. In addition to the concept of poverty, the expressions social exclusion or marginalization came into use, as broader and more encompassing terms. Social issues were included in treaty law in 1996 in the European Social Charter [32], where, in points 30–31, we can read that: *"Everyone has the right to protection against poverty and social exclusion. Everyone has the right to housing"*. A breakthrough, however, occurred in 2000, when, at the Lisbon European Council, a strategy referred to as the Lisbon Strategy (2000–2010) was adopted. The idea behind the strategy was to transform the Union into a knowledge-based competitive economy in the world by 2010; such an economy was anticipated to be capable of maintaining sustainable economic growth, creating a higher number of attractive workplaces and maintaining social cohesion. Poverty and social exclusion were assumed to be some of the obstacles in the way of the dynamic development of the economy, facilitating an increase in employment and greater cohesion. Social policy became a topic of interest, at the level of the Union, for the first time; thus, the Lisbon Strategy is considered a turning point in the Union commencing action, in the field of social issues. The action plan in the social field was contained in the Social Agenda (2000–2005) and its second stage, Agenda (2006–2010). Neither agenda, however, was assessed positively. They were regarded as a collection of too numerous initiatives, not well connected with each other [33] (p. 18).

It seems that accepting the European Housing Charter, adopted by the *"URBAN-Housing"* Intergroup of the European Parliament on 26 April 2006, was of particular importance. It labelled a dwelling as *"a staple part of life, a fundamental social right underpinning the European social model and a source of human dignity"* [21] (p. 12).

Because the right to housing of a decent standard at an affordable price is a basic right, acknowledged in more than one international charter and national constitution, the European Parliament *"calls on the Commission to include housing in the debate on cities and the sustainable development of the regions, and in the work programme of the inter-services task force set up to coordinate policies affecting the urban dimension"* [34] (p. 6). When considering the complexity of factors that influence the housing economy, the European Parliament *"takes the view that an integrated approach, rooted in the principles of subsidiarity and proximity, should be adopted, so as to ensure the simultaneous introduction of various factors which would promote access to housing, improve building quality, improve quality of life for all generations and promote the attractiveness of both urban and rural environments"* [34] (p. 7). Due to the principle of subsidiarity, housing problems ought to be solved as a national issue at the local level. Doubts have, however, arisen as to whether a solution that leaves housing issues outside the policy of the Union and assigns them to the national level is appropriate. Supporters of a cohesive EU housing policy indicate the necessity of many aspects connected to housing, including bringing an end to homelessness, alleviating the housing problems of young people or migrants, and taking up environmentally conscious actions, being covered by regulations. Included among the arguments against is, for example, the high costs of housing policy, which could significantly strain EU funds [20] (p. 43). For this reason, the European Parliament called upon the European Commission to conduct a study that would allow for determining the possible fields in which the EU could assume

housing-related activities, so these would bring added value, in regards to national, regional, and local measures [34] (p. 9). Despite these initiatives, regional and local authorities remain the main-decision makers when it comes to housing policy. The stages of incorporating housing issues into Community policy have been presented in Table 1.

Table 1. Stages of incorporating housing into European Union policy.

Year	Documents: Reports, Strategies, Declarations, Opinions, Resolutions	Indicating the Courses of Action
1996	European Social Charter Strasbourg, 3 May 1996	Everyone has the right to protection against poverty and social exclusion. Everyone has the right to housing.
2000	Charter of Fundamental Rights of the European Union	Art. 34. Pt. 3. Social security and social assistance: <i>“In order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Union law and national laws and practices”.</i>
2003	Community report on the issue of social inclusion (Joint Inclusion Report of 2003)	Definition of social exclusion— <i>“... process whereby certain individuals are pushed to the edge of society and prevented from participating fully by virtue of their poverty, or lack of basic competencies and lifelong learning opportunities, or as a result of discrimination. This distances them from job, income and education opportunities as well as social and community networks and activities. They have little access to power and decision-making bodies and thus often feeling powerless and unable to take control over the decisions that affect their day to day lives”.</i> The factors considered most important for initiating the process of exclusion were: not meeting material needs, including housing needs, discriminatory treatment, and the impossibility to receive an education, as well as a deficit of those being excluded— <i>“a lack of basic skills”.</i>
2005	Joint report on social protection and social inclusion	One of seven priorities: <i>“Ensuring decent accommodation (improving housing standards; in others, to the need to address the lack of social housing for vulnerable groups)”.</i>
2007	Opinion of the European Economic and Social Committee on housing and regional policy	The EESC supports the adoption of the housing charter by the Intergroup of the European Parliament on issues of urban and housing development, indicating numerous and continuously increasing dependencies between various areas of European policy and housing policy, thus signifying the importance of the right to housing. It calls for establishing a European right to housing. A dwelling is the foundation stone of the European social model. The European Committee postulated for housing, due to the effect on social life and the economy of a city, not to be the subject of partial actions and strategies but proposed that housing be considered an important political issue, influencing the everyday life of citizens and a means of bringing citizens closer to the project of European integration.
2007	Leipzig Charter	According to the provisions of the Charter: <i>“In order to achieve the objectives of social cohesion and integration in cities and urban areas, well-conceived social housing policies can be effective tools. Healthy, suitable and affordable housing can make these neighbourhoods more attractive for both young and old people. This is a contribution to stability in the neighbourhoods”.</i>
2008	Declaration of the European Parliament on ending street homelessness	The Initiative of the European Parliament, which calls for the European Council to agree to engage the entire Union in solving the problem of homelessness on the streets by 2015, to collect comparable, believable statistical data and prepare annual reports on the actions taken and progress made by member states on the way to solving the problem of homeless, is encouraging member states to create <i>“winter action plans”</i> , under wider national strategies of eliminating homelessness.
2010	Europe 2020 Strategy	All areas of social policy were anticipated under the framework (the job market, guaranteed minimum wage, healthcare, education, and housing conditions).
2010	2010: European year for combating poverty and social exclusion	Among its priorities is fighting homelessness and housing exclusion.
2016	Pact of Amsterdam, which specified the main aims and assumptions of the Programme for European Union Cities and Urban Areas	One of the 12 priority issues was housing.
2017	Establishing the European Pillar of Social Rights in Gothenburg	Indicating the need to create social housing and protection against involuntary eviction.
2019	Resolution of the European Parliament of 13 March 2019 on the European Semester for economic policy coordination: employment and social aspect in a yearly analysis of economic growth for 2019	Raising the issue of housing affordability, indicating the need to include the indicators of housing expense overburden to the table of social indicators, treating young people who do not have decent housing conditions, with priority at the stage of granting public funds.
2020	Resolution of the European Parliament of 17 December 2020 on a Strong Social Europe for Just Transitions (2020/2084(INI))	Emphasizing that the EU and its member states have the obligation to ensure wide access to decent, safe, and affordable housing, in accordance with the UN Agenda, in the interest of the sustainable development 2030.
2020	New Leipzig Charter	<i>“Adequate, accessible, safe and affordable housing and energy supply should meet the needs of different groups in society, including an ageing and more diverse population, persons with disabilities, young people and families. Socially balanced, mixed and safe urban neighbourhoods promote the integration of all social and ethnic groups and generations”.</i>
2021	Resolution of the European Parliament of 21 January 2021 on access to decent, adequate, affordable, and healthy housing for all	Calling for ensuring adequate, energy-saving, and healthy housing, for combating homelessness and fighting discrimination, as well as for an integrated approach to social, public, and affordable housing at the EU level, ensuring safety of legal claims and housing markets that facilitate social inclusion.

Source: own work.

Housing is considered a significant area of realizing urban policy. This was emphasized in the Leipzig Charter on Sustainable European Cities, adopted in 2007, where two main aims of the modern housing policy were specified: making use of the integrated approach to the development policy on a greater scale and paying particular attention to the poorest neighborhoods, in the context of a city as a whole [35] and [36] (p. 48). Creating and ensuring affordable dwellings, as well as a social housing policy, were indicated as an important instrument for counteracting social exclusion, supporting the integration of urban communities, and improving the quality of the residents' lives [37].

An especially important document was the 10-year Strategy, enacted in 2010, known as Europa 2020. Its aim was to lift at least 20 million people out of poverty and social exclusion by 2020, including in the area of housing conditions. The strategy, however, had numerous weaknesses: it resulted from the activity of non-government organizations and not a conscious agreement for Europeanizing social policy, its goal was not cohesive and provided for freedom of choice: fighting income poverty, serious material deprivation, or homelessness. In the assessment of this document, it was determined that an aim, defined in such a manner, could not be effective or accelerate resolving the problem of poverty and social exclusion [38]. In 2016, housing was listed in the Amsterdam Pact as one of the priority issues in European Union policy. The need to ensure housing price affordability and the treatment of young people with priority was contained in the Resolution of the European Parliament of 13 March 2019. The Resolution of the European Parliament of 17 December 2020, on the other hand, emphasizes that the EU and its member states have the obligation to provide access to decent, safe, and affordable housing, in accordance with the UN Agenda for sustainable development 2030.

The COVID19 pandemic brought on a serious threat to housing conditions, which deepened the lack of housing security, led to excessive debt, and increased the risk of eviction and homelessness [39,40]. Instead of a decrease, an increase in homelessness in at least 24 of the member states was noted. Each night, 700,000 homeless people in the European Union have to sleep in a shelter or on the street, which comprises an increase of 70% over the last 10 years [41]. The pandemic induced a shock in the economy—the fall of GDP was higher than in the period of the 2007–2009 financial crises, which induced significant social consequences. In 2016, 14% of people in the EU member states had problems paying rent, mortgage instalments, consumer loans, or other obligations; this indicator in 2020 amounted to 22% [41]. The pandemic increased the need for social housing [42]; thus, the European Parliament, in the Resolution of 17 December 2020 [43], called on the Commission and member states to intensify efforts in investing affordable housing, so as to satisfy the housing needs of low- and middle-income groups (the three bottom quantiles). At least 30% of all newly built houses ought to be affordable dwellings for both of these income groups. The parliament estimates that needs, in terms of affordable housing, reach as much as 57 billion EUR [43], pt. 44. The Parliament called for eliminating energy poverty by 2030, by supporting investments in the energy efficiency of low-income households. It called on member states to give priority to renovation [43], pt. 47, which is more labour intensive but less energy intensive than erecting new buildings.

Challenges that accompany the transformation of European cities, including the consequences of the pandemic crises and deepening territorial disproportion, were a strong impulse behind updating the assumptions and aims of the Leipzig Charter. Presented in 2020, the New Leipzig Charter emphasizes that integrated and sustainable urban development requires a comprehensive and inclusive housing policy. This is seeing as how the promoted idea of a “just city” assumes equal access to public services and housing to all social groups. Social housing cannot, therefore, be of a stigmatizing nature or lead to spatial divisions and the deepening of poverty pockets. Urban neighborhoods require integrated policies and the elimination of segregation [44].

A new approach to housing issues was presented by the Parliament in January 2021, accepting another Resolution [41]. The Parliament called for integration and, thus, a holistic approach to social, public, and affordable housing at the level of the EU. “Housing is

affordable if the occupant's remaining budget is at least sufficient to cover other essential expenditure for a life in dignity" (pt. 35 of the Resolution). The problems undertaken by the Resolution are manifold. According to the opinion of the Parliament, it is the duty of the Union and its member states to ensure wide access to decent, safe, and affordable housing in accordance with the UN 2030 agenda for sustainable development; the agenda calls for member states to give priority to renovation in their plans to rebuild and increase resistance; it calls on the Commission to propose UE frameworks for national strategies for fighting homelessness; it calls for the Commission and member states to ensure minimum conditions for housing quality, provided for cross-border and seasonal workers, the cost of which ought to be separated from their earnings, as well as ensuring decent housing and the protection of privacy, but also written rental agreements, enforced by work inspectorates, and to establish standards, in these regards. It critically refers to the dangerous phenomenon of financializing the housing market [45], to treating housing as tradeable assets; finally, it calls for undertaking actions preventing speculation on the housing market but supporting long-term investments.

Under the framework of the integrated approach, protection of human property and clarity of transactions are a very important task. The European Parliament emphasizes the need for public authorities to possess available information on the beneficial ownership of real estate. This prevents the emergence of disturbances on the real estate market and money laundering. The right to housing requires the regulation of the housing market, as well as the entities operating within it, including financial entities. That is why the Parliament is appealing for the Commission and member states to protect credit recipients, as well as accounting for the effects of securitization for the real estate market. The Parliament calls for including the entire housing sector in social services and not only social housing, which is a condition for guaranteeing the common availability of affordable housing of an adequate standard [41] (pt. 50 of the Resolution). The investment gap, in terms of affordable housing, reaches 57 billion EUR. Its elimination requires the expansion of the target group for housing, financed from public resources by the Commission, which would allow for such services to be excluded from the obligation to report state aid [41] (pt. 51 and 52 of the Resolution).

5. Methods of Influencing the Housing Policy of Member States by the EU

The tools possessed by the European Union, in the field of social problems, including housing problems, though limited, can presently be regarded as significant [46] (p. 24). The complexity of the housing problem, as well as the awareness of the high costs of housing policy, have made it so that taking legislative actions has not been considered to be the correct approach for realizing the set out special aims. The European Union has been reaching for tools of a diverse nature: political, legal, social, or economic. It influences the shape of the housing policy, though applying mainly "soft" methods, by formulating recommendations promoting common principles and supporting their implementation, through resources from European funding. By influencing social policy, EU institutions make use of specific terminology which is diverse in its tone. On one hand are expressions such as: The European Parliament requests, suggests, proposes, supports, perceives, and discourages. A stronger tone is taken on by expressions, such as deems effective, expresses regret, or regrettably remarks. Expressions such as insists or calls for are also used. The Union makes use of documents, which, rather take the form of principles that can be understood as an adumbration of initiatives of a legislative and political nature, at the level of the Community, rarely reach for legal instruments.

5.1. Soft Methods of Influence of a Political Nature

Among the most important soft methods of impact of a political nature is the open method of coordination (OMC). Albeit first being developed in connection with the employment policy, it also started covering fields in which there was no room for EU competence, or in which such competence was limited, i.e., social exclusion, as well as combating poverty.

Social exclusion was considered a process that impedes full participation and limits access to decision-making in society. The open method of coordination (OMC) does not make use of legislative actions; it appeals to the system, which serves to support exchange and passing on the best practices between member states (soft law principle), e.g., Housing First, based on providing immediate access to housing (rapid re-housing), without the obligation to first assume treatment for addictions. This model is popular in the United States and promoted in Europe by the FEANTSA organization, which monitors homelessness, as well as being increasingly widely applied in Finland, Denmark, Ireland, Scotland, and France, among others [47].

Under the OMC that underwent reform in 2006, new aims of the anti-exclusion strategy were presented, covering social inclusion. The term refers to social incorporation, social integration, and issues of retirement, healthcare, and long-term care. The European Social Economic Commission postulated that housing, due to the effects it has on social life and the economy of a city, should not serve as an element of partial activities and strategies, but proposed to consider housing to be an important political issue, influencing the everyday life of citizens, a means of allowing for bringing citizens closer to the project of social integration.

Another course of action is establishing European Years, which aims to raise the level of awareness in social issues, encourage debate, and, as a consequence, a change in attitude. When shaping housing policy, it was important to announce the initiative of the European Commission 2010 the European Year for Combating Poverty and Social Exclusion, under the slogan "Say No to Poverty!", as well as further the Resolutions of the European Parliament by raising the issues of the availability of safe, energy efficient, and affordable housing [41].

5.2. Soft Methods of Influence of a Social Nature

In 2000, under Lisbon Strategy, a mechanism for monitoring and coordination, covering the specification of aims, measurement of the scale of poverty on the basis of a set of indicators and the levels of reference, the guidelines for member states and national action plans to combat homelessness was launched. In 2016, The European Parliament called for expanding the table of indicators to include those showing the scale of child poverty and scale of homelessness [48] and, in 2019, the housing cost overburden rate and giving priority to young people who do not have decent housing conditions at the stage of granting public funds [49]. In March 2021, the European parliament published the "European Pillar of Social Rights Action Plan" [50], which considered social housing and aid for the homeless as one of 20 principles of the Union's activity. The number of people who run the risk of suffering poverty or social exclusion ought to be decreased by at least 15 million by 2030, at least 5 million of whom should be children. In June 2021, the European platform for counteracting homelessness was launched at a conference in Lisbon. It was intended to initialize dialogue, facilitate mutual education, and improve the access to information and monitoring, as well as strengthen cooperation between all entities striving to eliminate homelessness. Combating homelessness was considered a priority of a social Europe, which will support member states in exchanging best practices and put the initiative of making housing affordable into motion. The instrument for assessing the implementation of guidelines, aiming to improve housing conditions, is the changed table of social indicators, which covers the at-risk-of-poverty indicator (AROP), material, and social deprivation indicators (MSD), as well as increasing housing deprivation.

As part of implementing the principles of the European Pillar of Social Rights, the Committee will present, in the year 2022, a motion regarding the recommendations of the Council, in regard to minimum wage, so as to ensure effective support and complement the political strategies of member states.

5.3. Methods of Influence of an Economic Nature

In addition to the traditional soft methods of influence, the crisis created the need to initiate methods of direct impact at the Union level: initiating the mechanism that stops the emergence of inequalities in the economies of EU countries and, in the event of their emergence, correcting the arising disturbances. The multiple experiences gained from economic crises, which were embedded in the excessive activity of the residential real estate market (the negative impact of the real estate market on the economy is supported by the well-documented history of economic crises in many countries, for example, the crisis in the British and American economies in the 80s of the 20th century, in the Japanese economy at the beginning of the 90s, in South-East Asia near the end of the 90s and, above all, the crisis of 2007–2008, which evolved into a world crisis [51–54]), especially experiences from the crisis of world-wide magnitude (2007–2009), resulted in the creation of the macroeconomic inequality procedure and inclusion of indicators, showing the extent to which the banking sector is engaged in financing the real estate market and the tendency for changes in real and nominal housing prices on the real estate market, with the possibility of applying financial sanctions for exceeding the set out limits. The EU, therefore, undertakes initiatives, allowing for the prevention of disturbances of macroeconomic balance, and corrects the disturbances that have already managed to arise, which is significant when it comes to the economic situation of households [55].

The European Parliament sees the possibility to finance affordable, adequate, and energy-efficient social and public housing, when combating homelessness and social exclusion, by means of the European Regional Development Fund, Just Transition Fund, InvestEU, “Horizon Europe” programme, Next Generation EU, and, especially, the Recovery and Resilience Facility [50].

A new financial instrument, in the scope of the European Pillar of Social Rights, is the European Social Fund + (ESF+), with a budget amounting to 88 billion EUR. Thanks to this new instrument, at least 25% of EFS+ resources at the national level ought to be used to combat poverty and social exclusion, of which member states, characterized by the highest level of poverty, ought to invest at least 5% in measures of combating child poverty. All other countries should distribute appropriate amounts to implementing the guarantee for children, which is to be presented in the near future. Moreover, all member states will have to designate at least 3% of their ESF+ share to combating material deprivation [50].

5.4. Methods of Influence on the National Policy of an Environmental Nature

One of the main aims of EU policy is promoting and implementing principles of sustainable development. The assumed initiatives, supporting the economical and rational use of resources and long-term development, based on knowledge with respect to the natural environment, are to serve as the foundation for a competitive European economy [56]. In the area of ecological transformation, a significant role is played by housing. Buildings are responsible for 40% of the total energy consumed, including residential buildings, which are responsible for 27% [57]. The construction, use, and renovation of buildings all entail using up significant amounts of energy and natural resources. The Union, by means of a decree, began to influence a decline in the energy consumption of residential buildings and intensify the process of their renovation.

In 2002, a Directive of the European Parliament and Council on the energy performance of buildings was adopted “to lay down more concrete actions with a view to achieving the great unrealised potential for energy savings and reducing the large differences between Member States” [58]. It introduced, among others, building energy performance certificates, as well as systems for their assessment and energy certification [59]. Novelized in 2010, the directive obliged member states to adapt national regulations to fulfil the specified guidelines, regarding the minimal energy characteristics of buildings [60]. Subsequent changes to the regulations (in 2018) aimed to strengthen actions taken, in an effort to decarbonize construction resources and popularize technological solutions, which ensure their energy efficient performance. Among others, the requirement of preparing national long-term

strategies supporting the renovation of residential and non-residential building resources was introduced, along with their affordable adaptation into buildings, characterized by nearly zero energy consumption [61].

In 2019, the European Commission announced the Green Deal for Europe. In accordance with its assumptions, Europe is to become the first neutral continent for the climate, thanks to ecological transformation. The Green Deal for Europe is an expression of combating global warming and environmental destruction. *“It is a new growth strategy that aims to transform the EU into a fair and prosperous society, with a modern, resource-efficient and competitive economy where there are no net emissions of greenhouse gases in 2050 and where economic growth is decoupled from resource use”* [62].

The Parliament supports the “Renovation Wave” initiative, which may contribute to savings in renewable energy, decreasing costs and, at the same time, lessening energy poverty. It is emphasized that the renovation of buildings, due to the fact that such work is more labour intensive; it also has anticyclical effects, influencing the resistance of European economies. That is why it calls for renovation grounds to cover at least 3% of European buildings annually [41].

5.5. Methods of Influence of a Legal Nature

Many initiatives that had been undertaken by the Community in the field of social policy were criticized, due to their lack of a legal basis. The Union rarely reaches out for instruments of a legal nature; this, however, does not mean that it ceases to use them whatsoever. The Amsterdam Treaty, as a binding international contract, recognized the elimination of social exclusion as one of the aims of this policy. By means of EU directives, it began to influence a reduction in the energy consumption of residential buildings and intensification of the process of their renovation. By means of this directive, which is by means of a legal act that is binding to member states, the Macroeconomic Inequality Procedure was instituted [63].

Additionally, in the form of legal act, the European Parliament and Council established, in 2021, the InvestEU Programme, which should contribute to increasing competitiveness and convergence, as well as social and economic cohesion of the Union [64]. The Programme comprises: InvestEU Funds, The InvestEU Advisory Hub, InvestEU portal, and combined activities. The aim of the Programme is to support investments and ensure access to financing. It should be directed at demand, and at the same time ensuring strategic, long-term benefits, in regard to key areas of the Union’s policy, such as sustainable infrastructure, scientific research, innovation, digitalization, and the SME sector, as well as social investments and skills. The Union estimates that it will make it possible to activate additional investments, valuing 372 billion EUR, which ought to be divided among individual policies. Within the framework of the segment pertaining to sustainable infrastructure, financing for the renovation of buildings, in terms of energy efficiency, is anticipated; under the segment of the policy pertaining to social investments and skills, financing for affordable social and students’ housing is anticipated. In the form of a legal act (Directive), the Union also started to influence the inflow of funds from the banking sector to the residential real estate market, as well as the means of valuation for purpose of securing debt [65].

6. Attempt to Assess the Method and Results of Influencing Housing Policy

The EU is conscious of the occurrence of a housing crisis, both in wealthy and less affluent countries. It observes that, despite the efforts that have been made, the housing situation of households in EU member states remains bad and is not improving. The number of people living at risk of poverty in the EU has reached 156 million. Due to the increasing prices and costs of rental, a large share of the Union’s residents has difficulties purchasing a dwelling and is excessively burdened by housing expenses and the costs of upkeep (in the years 2010–2018, the percentage of the EU population, whose spending on housing exceeded 40% of their net income, reached 10.2%); a significant number of inhabitants live in dwellings of a low standard and that are overcrowded (overcrowding rate in 2018

amounted to 17.1%) and energy-intensive; the number of homeless people, or those in danger of being evicted, is increasing [41].

Despite the fact that in EU documents, housing rose to gain a place among the important elements of its policy, the effects are far from spectacular. Nevertheless, they cannot be neglected, seeing as how they influence attitudes, lead to changes in awareness, and create the emergence of new values. Unfortunately, the process of altering awareness is long-lasting and takes the longest. On the other hand, if not for such initiatives, we would be left with only deliberations regarding the costs of the lack of social policy, in regard to housing. These would be very high, threatening the idea of integration [33] (p. 2). The initiatives of the Parliament are a force that ought to be fostered. It can be assumed that mutual learning processes and the flow of positively assessed experiences in solving social problems will be continued. Experience gained from implementing individual initiatives allows for their improvement. For example, when social organizations reported the so called “aid paradox”, that is the increase in the number of people taking advantage of services for the homeless, along with an increase in the amount of services provided, the policy of combating homelessness became directed towards preventing, limiting, and eliminating homeless shelters, as well as investing in temporary and permanent housing, revealing that it is in fact possible to limit homelessness [66] (p. 218).

7. Discussion and Conclusions

Originally, the European Community was a project characterized by an economic and political nature. The requirements of the job market, considering the large developmental differences in the expanding Union, shifted attention to social factors. There is a general belief that solving social problems is of fundamental importance to European integration. The realization of strategies, pertaining to the job market but also social security, as well as combating poverty and social exclusion, was commenced, making it possible to include the housing issue. Despite the fact that the Union does not have direct competence in the field of housing, seeing as how the issue remains in the domain of member states, the world crisis intensified interest in housing issues. A series of initiatives that have a significant effect on housing in Europe emerged [67]. The Union is reaching for political, legal, and financial instruments. It is influencing the shape of housing policy, applying mainly “soft” methods by formulating recommendations promoting common values and supporting their implementation through resources from European funds. Classic soft methods, by which the European Commission influences the implementation of social policy, in accordance with EU strategies, are: (1) the open method of coordination (OMC), which became the basic tool for promoting best practices, e.g., Housing First and ensuring constant monitoring of aims at the EU level, and (2) establishing theme-based European Years, which aim to raise the level of awareness on social issues, encouraging debate, and, as a result, a change in attitudes. Over the course of a European Year, additional funding is designated for local, national, and general European projects, pertaining to mutually determined tasks, under the given theme [68]. In addition to traditional methods of soft influence, the world crisis initiated direct method of influence at the level of the Union: prudential procedures preventing the emergence of imbalances. Multiple experiences with economic crises, a significant source of which was from excessive activity of the residential real estate market, especially experiences from the last crisis on global scale, resulted in the creation of the macroeconomic imbalances procedure and incorporated it into the indicators that revealed the states of engagement of the banking sector financing the real estate market, as well as a tendency for changes in the real and nominal prices of residential real estate, with the possibility of applying financial sanctions for exceeding the established limits. Moreover, through decrees, the Union began to influence the decreased energy consumption of residential buildings and intensify the process of their renovation and, by means of a Directive, the inflow of capital from the banking sector to the residential real estate market, as well as the methods of valuating real estate for purposes of securing debt.

This means that the series of policies applied strategies and initiatives influence housing and the scope of impact that the Union has in this area is growing.

Without disregarding the results achieved so far, it seems as though the instruments applied to date are not adequate, especially seeing as how the housing policy in the upcoming years will be faced with immense challenges, i.e., the need to continue pro-ecological activities, solving housing problems of waves of immigrants, as well as the emergence of new problems, amplified by the pandemic.

Though the idea of creating a common EU housing policy that formulates common tasks and is supported by legal regulations may seem very appealing, it can be assumed that, similarly to how a common social policy, which would take over the responsibility to regulate, finance, and provide various social services from European member states, will not be created [69] (pp. 140–154), neither will a common housing policy be formulated nor solutions made more uniform. Housing policy shows too large a variation between the member states of the European Union. It is to be expected that increased regulatory activity, in terms of housing policy, ought to be directed at the level of individual countries. This is seeing as how, albeit the EU indicates directions, the actual solving of problems remains at the national, regional, or local level. The instruments of impact ought to, therefore, account for the specifics of these markets and remain flexible. What should be sought at the level of the EU is the formulation of general solutions, addressed to groups of countries that function under similar conditions. A European housing program, which has the status of a European law, should be such a solution. The program was initiated by the European Committee of Regions, an advisory and opinion-shaping body of the community, called together as a gathering of representatives of local and regional governments of the European Union. A European Agenda for Housing “... can ensure better coordination between EU policies and the policies of the Member States, their regions and local authorities; achieve better coordination of EU policies and intervention mechanisms to support these housing policies; and compare how European cities provide affordable housing” [70]. These activities do not expand the competencies of the Union. Initiatives are realized, while abiding by the principle of subsidiarity and respecting the diverse nature of housing policies realized in the member states. The Committee of Regions “... draws attention to the diversity of housing traditions and systems in the Member States, and to the importance of a neutral approach regarding types of occupancy when implementing existing policies” [70].

Seeing as how housing policy indicates a link with other policies [71], the faster and stronger it is integrated with other strategies, such as the revitalization of cities (following accession to the European Union, integrated programmes of regional development financing an ample scope of renewal became a significant chance for revitalization. To serve as an example, the first major activities in Poland were assumed thanks to resources from such programmes in Lodz in the years 2004–2006. On a larger scale, revitalization projects financed from European resources were accounted for in the period of budget programming for the years 2007–2013. In regional operational programmes, nearly 4.3 billion PLN was allocated for integrated revitalization projects of urban and rural areas [68] (p. 62)), environmental protection, or combating homelessness, the more compatible it will become with EU programs.

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