



Europe's Housing Challenges



Three critical issues:

- Affordability
- Sustainability
- Livability

Affordable homes?

Concrete Dialogue 2016

10%

of Europeans can
no longer afford to
live in their homes

50%

of young adults
cannot afford
housing

Price - Income Ratio

Concrete Dialogue 2016

House price, rents and incomes in selected European capital cities (2014)⁴

Source: Numbeo.com

City	Price/Income Ratio	Rent Index	Local Purchasing Power Index
Berlin	 8.3	24.1	137.1
London	 30.5	84.6	100.6
Paris	 20.6	47.8	129.8
Stockholm	14.1	36.6	147.6
Athens	8.8	10	71.5
Budapest	10	11.6	68.3
Riga	10.5	12.5	68.7
Zagreb	10.9	10.9	77.9



**70-90% drop in
social housing
construction**

An aerial photograph of a residential neighborhood in winter. The houses are covered in snow, and many chimneys are emitting thick plumes of white smoke that rise into the air. The scene is bathed in the warm, golden light of a low sun, creating a hazy atmosphere. In the background, there are more houses and some trees on a hillside.

Sustainability?

**40% of energy is used in
the residential sector**

**11% struggle to heat
in winter**

A photograph of a row of colorful terraced houses in a city street. The houses are built of brick and have various colored facades: light blue, white, and red. The windows are white with black frames, and some have small balconies. The street is paved, and there are trees and a black street sign in the foreground. The sky is overcast.

Livability:

**“New housing
poverty” emerging**

