

## **EFFE's Contribution to the European Commission Consultation on the European Affordable Housing Plan**

*Brussels, 15<sup>th</sup> of October 2025*

### **Introduction**

The European Federation for Family Employment & Home Care (EFFE) welcomes the European Commission's initiative to design a European Affordable Housing Plan and its ambition to ensure access to housing that is affordable, sustainable, and adapted to citizen's needs.

Beyond its material function, home is a space of meaning, memory, and control. It is the place where individuals feel safe, autonomous, and in command of their environment—a space they know, shape, and invest in emotionally and materially. For older people in particular, the home represents a lifetime of memories, attachment, and identity. It is therefore no surprise that a large majority of Europeans wish to grow old in their own homes.

In the aftermath of the Covid-19 crisis, home has become multifunctional: a place of work, care, and rest, central to everyday life. Yet this transformation also revealed inequalities in housing conditions, accessibility, and adaptability to evolving life circumstances.

Against the backdrop of an unprecedented demographic transition, where people aged over 60 and over will be the largest population group in Europe by 2030, it is vital that housing policies acknowledge ageing as a core spatial and social dimension. Homes must be affordable, accessible, and connected to local services, enabling citizens to live with dignity, security, and autonomy in their chosen environment.

EFFE calls for a European housing vision that integrates care, ageing, and territorial inclusion, recognising the right of each person to remain at home as a matter of wellbeing, citizenship, and social justice.

### **The Need to Reimagine Housing for Ageing Societies**

Housing policies must evolve to reflect life-course dynamics. A home is not static: it must adapt to key life events such as the birth of a child, the onset of a disability, or the progressive loss of autonomy. Without such adaptation, older people often face a painful choice—leaving the home they love because it no longer meets their needs.

While financial and care support schemes are essential, they are not sufficient in the absence of suitable housing. An adapted home—safe, accessible, and connected—is the



EUROPEAN FEDERATION  
FOR FAMILY EMPLOYMENT  
AND HOME CARE

cornerstone of ageing in place. Ensuring this requires rethinking both the design of new housing and the adaptation of existing housing stock.

The Affordable Housing Plan must therefore place the demographic transition at its heart, ensuring that territorial planning, mobility networks, and local services evolve in tandem with ageing populations. This includes considering the “right to the city” for older persons and addressing how urban and rural planning can support mobility, social participation, and health.

## **EFFE and the Personal and Household Services (PHS) Sector**

For more than a decade, EFFE has worked to structure and professionalise the personal and household services (PHS) sector, which represents over 10 million workers in Europe. Our mission is to give a voice to families and individuals who rely on home-based services to sustain daily life and autonomy.

The PHS sector covers a wide range of activities that contribute to wellbeing at home: childcare, long-term care for older persons and people with disabilities, cleaning, gardening, and other domestic support services. These activities—both direct (care) and indirect (household tasks)—are fundamental to enabling people to live independently and safely in their own homes.

In this sense, **homecare and domestic work are key enablers of ageing in place**. They reduce dependency, foster social connection, and support both individuals and families in maintaining balance. As the European population ages, the contribution of these workers to wellbeing at home must be fully recognised in future housing and social policies.

## **Background and Key Challenges**

EFFE represents families and individuals directly employing home care workers for care or work-life balance purposes. As an EU social partner, we are committed to developing a structured, rights-based and professional PHS sector that contributes to social cohesion and inclusion.

However, several **interconnected challenges** affect citizens’ ability to access and maintain affordable, suitable housing:

### **1. Rising housing costs and energy poverty**

Since 2015, housing prices have risen by over 20% in the EU, and rents in major cities by up to 48%. In 2023, 10% of EU citizens spent more than 40% of their income on housing and related costs, while 9% could not heat their homes adequately. These pressures particularly affect older persons, low-income families, and single parents.

### **2. Inadequate housing and accessibility barriers.**

Cramped, poorly insulated, or unsafe housing can exacerbate health issues and accelerate loss of autonomy. A lack of accessibility features—such as elevators,



EUROPEAN FEDERATION  
FOR FAMILY EMPLOYMENT  
AND HOME CARE

single-level homes, or adapted bathrooms—often forces older persons into institutional care, against their will.

3. **Climate change and energy efficiency.**

Housing accounts for roughly a quarter of EU emissions. Without large-scale energy renovation and sustainable building strategies, many homes will remain unsuitable for ageing populations and vulnerable to extreme temperatures.

4. **Care and safety at home.**

Homes increasingly function as **workplaces** for domestic and home care workers. Yet they are not subject to the same safety standards as other professional environments. Workers face risks from chemical products, poor ventilation, or insufficient equipment. The EU must better integrate **occupational safety and environmental standards** into the home context.

5. **Territorial inequalities and access to services.**

The right to remain at home also depends on access to essential services—shops, pharmacies, health care, transport, and social interaction opportunities. This requires adapted local planning, particularly in rural and ageing regions.

These realities underline that **housing policy cannot be separated from social, environmental, and care policies.**

In addition, **the shortage of care and domestic workers** across Europe is increasingly undermining citizens' ability to remain in their homes and maintain their independence. Without sufficient access to affordable and qualified home-based care, many older or dependent people are forced to move into institutional settings, even when they wish to stay at home.

At the same time, the lack of support for **employment in the personal and household services sector** threatens the **attractiveness and resilience of territories**. Regions facing labour shortages or high housing costs struggle to retain essential workers, including those in care, health, and education. People who would otherwise contribute to the local economy and social fabric may be forced to relocate due to unaffordable housing or lack of local care infrastructure.

Therefore, ensuring that Europe's territories remain **attractive, inclusive, and caring** requires a joint approach: developing affordable housing, supporting the care workforce, and recognising the home as a key place of social and economic value.

## Recommendations

EFFE calls on the European Commission to ensure that the European Affordable Housing Plan integrates demographic, social, and territorial dimensions, and recognises the right to remain at home as a foundation of wellbeing and citizenship.

1. **Make ageing at home a guiding principle.**

Embed the “right to stay at home” in EU housing strategies. Ensure that new housing design and renovation policies explicitly consider ageing, loss of



EUROPEAN FEDERATION  
FOR FAMILY EMPLOYMENT  
AND HOME CARE

autonomy, and intergenerational fairness.

The upcoming EU Strategy on Intergenerational Fairness should guide the Affordable Housing Plan to reflect the realities of all age groups. Housing must adapt to life events—birth, ageing, disability, or the arrival of a dependent relative—throughout the lifespan.

**2. Support the construction and renovation of accessible housing.**

EU and national funds should prioritise the creation and adaptation of housing that is accessible to persons with disabilities or reduced mobility (single-level structures, wide corridors, lifts). Building permits and incentives should favour universal design and accessibility standards.

**3. Ensure coherence between energy efficiency and affordability.**

Ambitious energy renovation targets must be accompanied by social safeguards so that vulnerable households are not burdened by renovation costs or rising energy prices. Energy efficiency must enhance—not compromise—living standards.

**4. Connect the Affordable Housing Plan with the European Care Strategy.**

The European Affordable Housing Plan should be developed in close coordination with the European Care Strategy to address shared challenges: workforce shortages, accessibility of care, and territorial balance. Housing must be recognised as a key enabler of the right to care and to be cared for at home. Joint monitoring of housing and care policies at EU and national levels would ensure coherence between social, health, and housing objectives.

**5. Support the domestic and home care employment ecosystem.**

Adequate public investment and incentives are needed to make home care jobs attractive and sustainable. Ensuring decent wages, training, and housing affordability for care workers is essential to maintain local employment and enable citizens to receive care where they live. Policies supporting care employment also strengthen territorial attractiveness, prevent depopulation in rural areas, and sustain essential services across Europe.

**6. Strengthen financial support and territorial balance.**

Improve access to EU funding instruments (e.g. the Affordable Housing Initiative, New European Bauhaus) by targeting vulnerable groups and ensuring balanced geographic distribution across regions, including rural areas.

**7. Combat age discrimination in housing markets.**

Age should never be a barrier to renting or accessing housing. The EU should encourage Member States to address age-based discrimination and promote inclusive rental policies.

**8. Establish common EU criteria for affordable housing.**

The definition of affordable housing should be harmonised to guide the use of EU funds and State aid rules, taking into account price, household income, accessibility features, and environmental performance.



EUROPEAN FEDERATION  
FOR FAMILY EMPLOYMENT  
AND HOME CARE

#### **9. Recognise homes as workplaces.**

In line with EU-OSHA recommendations, integrate safety and health standards for domestic and home care environments to protect both workers and care recipients.

#### **10. Guarantee access to care and community services.**

Local authorities should facilitate transport, meal delivery, and healthcare access—especially in rural areas—to ensure that older and vulnerable people can safely remain at home.

### **Conclusion**

Housing is not merely a shelter—it is **a foundation of life, care, and identity**. It is where people feel in control, safe, and connected to their memories and communities. Ensuring that citizens can remain in their homes as they age is both a **social imperative and a democratic responsibility**.

The European Affordable Housing Plan offers a unique opportunity to integrate demographic realities into territorial and housing planning, bridging the gap between care, environment, and inclusion.

EFFE stands ready to work with the European Commission and Member States to build a Europe where every citizen can **live, grow, and age at home**, in dignity, comfort, and security.