

Pandemic related measures in the housing sector

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MAIN MEASURES APPLIED IN THE FIRST STAGES OF THE PANDEMIC	Austria	Belgium	Czechia	France	Hungary	Germany	Greece	Ireland	Italy	Luxembourg	Netherlands	Portugal	Spain
Eviction ban													
Rent payments' postponement													
Rent payments' temporary reduction/suspension													
Rent freeze													
Reforms to financial support schemes													
Mortgage forbearance													
Foreclosure ban													
Deferment of utility payments/ continuity of services													
Reforms to housing subsidies schemes													
Emergency support for homeless people													



Czechia



- **Housing allowances** to homeowners and tenants whose housing costs exceed 30% of net income
- **Further housing supplements** for those whose income decreased during the pandemic
- **General one-time financial support** (MOP COVID-19) for people in economic difficulties
- **Mortgage payments' postponement** up to 6 months
- **Ban** on increase of rents (Covid 19-rent)
- **Local initiatives:** Prague municipality set up “humanitarian hostels” and rented out 470 city apartments

Estonia



- **Supplementary budget measures**, which included €105mln allocated via the state investment fund (KredEx), to support the housing sector
- **Buildings' renovation**
- **Long-term national renovation strategy:** “full renovation, by 2050, of buildings erected before 2000”
- Economic support package (Unemployment Insurance Fund, tax benefits, deferral of tax arrears, enterprises' supports, etc.)

Slovenia



- **Financial support** for non-for-profit housing providers
- **Income supports** and **jobs' safeguard** scheme
- **Moratorium of repayments of bank loans**, tax exemptions, **monthly crisis allowance**, etc.
- Affordable housing as key aspect of **National Recovery Plan**

Italy

- **Suspension of rent payments in public social housing** (April-June 2020)
- **Evictions suspended** until September/December 2021
- Statal **funds** allocated by municipalities to **cover rent arrears**
- **Temporary housing** for homeless people
- **Income and family supports**, suspension of tax and social security contributions, indemnities, extended social protection schemes
- **National Recovery Plan**: €2bn for requalification of public housing stock + urban renewal & increase of social affordable housing
- **Superbonus 110%**- for homeowners
- **National Programme to enhance housing quality** created in 2019 (€852mln for 2020-2020)

Spain

- **Suspension of evictions**
- **Moratoria** (rent and mortgage)
- **Direct aid and grants**
- Provision of **immediate housing solutions** to victims of domestic violence, homeless and vulnerable people (under the **new National Housing Plan**)
- In PRS (more than 10 properties):
 - 50% **rent reduction** or postponement of **payment**
 - **Extension of rental contracts** for 6 additional months
 - **Financial support** for tenants (six-month microcredits at zero interest)
- Focus on right to housing and renovation in the **National Recovery Plan**

Greece

- **Rent subsidies** for vulnerable people already in place since 2019
- Subsidized programme **GEFYRA “Bridge”** until March 2021 + **“Gefyra 2”** until December 2021 (mortgages)
- **Temporary reduction** (up to 60%) of **rent payments** for tenants that lost their job
- A **new bankruptcy legislation** will be developed (state buys and leases back residential properties)
- Buildings’ renovations and urban planning at the core of **National Recovery Plan**

France



- Fiscal measures and schemes to **preserve households' incomes**
- Additional **income supports** provided to social tenants by “Action Logement”
- **Moratorium on evictions**
- **Provision of social housing units** to frontline workers
- **National Recovery Plan:** €500mln to renovate social housing stock

The goal is allowing the renovation of 40,000 social dwellings

→ Role of the newly launched ‘**European Alliance for sustainable and inclusive social housing in France**’

Germany



- **Suspension of evictions** due to rent arrears
- **Expansion of access to rent/income supports** for low-income tenants (also in PRS)
- Elimination of proposed rent increases
- **Income supports**
- **National Recovery Plan:** €2.5 billion to support the energy efficiency renovation of buildings

Netherlands



- **New social rent agreement** to negotiate lower rents in social housing sector
- **Rent increase freeze** for 2021
- **Eviction ban**
- **Relaxation of market competition rules** → more housing options for middle-income people
- €130mln in tax breaks for social housing providers to **reduce rents** for low-income tenants
- €200mln to **tackle homelessness**
- €450mln fund for **sustainable and liveable homes**
- **Incentives** for new construction and renovation of buildings
- **Housing Action Agenda**

Denmark



- **Financial support** to housing organizations
- Provision of **temporary accommodation** to social tenants whose homes were being renovated
- **'Green housing' initiative:** €4bn invested between now and 2026 for renovation of social housing units
- **Green guarantee scheme** under the Danish National Building Fund
- **Incentives** for sustainable investments

Sweden



- Increase in **rent support payments** and **income supplements**
- **Discourage of evictions** in public housing
- **Postponements of rent payments**
- **Investment is expected** in «excluded» residential areas, renovation and delivery of student housing

Scotland



- Special **'Social Housing Resilience Group'**
- **Rent freezes**
- Additional **financial support schemes**
- **Ban on evictions** (also for PRS)
- Most recent **five-year infrastructural investment** plan committed to delivering **more affordable and social homes**, decarbonize the national housing stock and tackle energy poverty