



Commission consults on revised State aid rules for better access to affordable housing

Brussels, 3 October 2025

The European Commission has today launched a [public consultation](#) on the revision of the State aid rules to help Member States with affordable housing. This revision of the services of general economic interest ('SGEI') rules will address challenges related to housing affordability that go beyond social housing. The goal is to allow EU countries to support affordable housing in a faster and simpler way, by revising [SGEI Decision 2012/21/EU](#). This will contribute to the Commission's efforts to address European citizens' housing needs, which will also include a proposal for a European affordable housing plan.

Any interested citizen, business, public authority or association can contribute to the public consultation until 4 November 2025 via the [COMP Website](#).

Revision process of SGEI Decision

As set out in the Commission's [Political Guidelines](#), the current State aid rules are not adapted to allow Member States to effectively tackle the various challenges related to housing affordability that go beyond social housing.

This revision will offer Member States a new tool to address the urgency of the housing crisis, while respecting the principle of subsidiarity by allowing them to adapt these rules to their specific contextual needs.

For this, a new category of exemption is added to the SGEI Decision for affordable housing, which allows State aid to be granted without notification to the Commission. The new definition in the SGEI Decision is as follows: "Housing for households, who are not able, due to market outcomes and notably market failures, to access housing at affordable conditions". The Decision includes specific conditions for affordable housing services of general economic interest.

The new SGEI Decision also proposes introducing sectorial changes concerning critical medicines, and the aviation and maritime sectors. The revision also includes changes to update and simplify the rules.

Public consultation and next steps

The draft SGEI Decision results from a [public consultation and a Call for evidence](#) held in June and July 2025. The Commission received over 120 replies to the Call for evidence and more than 140 for the public consultation.

This proposal also benefitted from a 'reality check' meeting, where stakeholders and Member States gave input on real-life situations and the main obstacles to implementing State aid rules in the housing sector.

The current consultation will help the Commission to assess, in a collaborative, transparent and inclusive manner, how the SGEI Decision needs to be amended to facilitate affordable housing investments.

The feedback received from this consultation and of broader stakeholder engagement will feed into the ongoing review of the SGEI decision. The Commission will adopt the revised SGEI Decision before the end of the year.

General background

The issue of access to housing affordability is not confined to lower income groups. It now also affects

a wider section of society due to various factors, including rising demand in urban areas, increased housing costs, a shortage in housing supply, an aging building stock, regional economic disparities, and tourism and short-term rentals.

In response to this acute pressing housing crisis, the Commission plans to introduce a European Affordable Housing Plan by the end of 2025, aimed at complementing housing policies at national, regional, and local levels while maintaining the principle of subsidiarity.

Among the key initiatives envisaged, the Commission is revising the State aid rules to facilitate financing for affordable housing solutions.

For more information

More information on the Commission's work on affordable housing is available on the [dedicated website](#).

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Quote(s):

"One of the major social challenges in Europe is the difficulty of accessing affordable housing. Tackling this issue requires joint efforts with different authorities contributing through a wide range of measures. From a competition perspective, we are responding to the requests from national authorities by submitting a concrete proposal for a review of the SGEI rules to facilitate the funding of affordable housing for public consultation today."

Teresa Ribera, Executive Vice-President for Clean, Just and Competitive Transition - 03/10/2025

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