



**HOUSING FOR ALL!**

**COLLECTIVE ACTION FOR THE RIGHT**

***TO HOUSING IN EUROPE***

**FONDATION**  
**POUR LE LOGEMENT**

# **HOUSING FOR ALL !** **COLLECTIVE ACTION FOR THE RIGHT** ***TO HOUSING IN EUROPE***

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In collaboration with the PAH,  
*Plataforma de Afectados por la Hipoteca.*

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# INTRODUCTION

The right to housing is one of the defining struggles of our time. Across the world, including in Europe, millions of people can no longer afford a place to live: rents are soaring, debt linked to housing is rising, social and affordable homes are in critically short supply or being sold off, and property speculation is becoming ever more aggressive and predatory, often encouraged by aspects of European regulation. Yet housing is a fundamental right and is central to today's key challenges, as it is often what makes access to education, healthcare and employment possible, while underpinning people's autonomy.

In 2024, the *Plataforma de Afectados por la Hipoteca* (PAH) convened the first International People's Assembly for Housing in Barcelona, based on a shared premise: the need to come together as an international community, to learn from one another and to develop strategies for the future. Participants included a wide range of housing rights groups, including anti-eviction collectives and tenants' unions, organisations working with people experiencing homelessness, as well as broader stakeholders such as the *Fondation pour le Logement des Défavorisés*.

In recent years, there has been a resurgence of grassroots action in support of the right to housing taking shape at all levels and linking organisations and campaigns across borders, as illustrated by the first Barcelona assembly.

Over the past fifteen years, these grassroots movements have grown in scale, organisation and influence, often forming in response to global trends following the 2008 financial crisis to demand a realisation of the right to housing and housing justice, both in Europe and beyond. Increasingly, social movements and citizen-led initiatives are extending beyond national bound-

aries,<sup>1</sup> seeking to challenge the logic of property speculation, give a stronger voice to those directly affected and put forward an alternative vision of society.

Housing today, particularly since the 2008 financial crisis,<sup>2</sup> is largely treated as a property asset, making access increasingly difficult. According to the 10th Overview of Housing Exclusion in Europe, published by the European Federation of National Organisations Working with the Homeless (FEANTSA) and the *Fondation pour le Logement* last year, 4.9% of Europeans have experienced homelessness at some point in their lives, a figure that has been rising since 2018.

This report is the result of several years of research, including interviews and meetings with citizen-led initiatives and organisations across Europe, as well as materials and interviews collected by the PAH during the Barcelona assembly in November 2024. It provides an overview of the various housing campaigns and strategies and offers an analysis of the key issues shaping housing in Europe.

This report aims to highlight the different forms of mobilisation employed by these grassroots movements, the solutions they implement locally, nationally, and across Europe, as well as the successes they have achieved.

These interviews cannot fully reflect the breadth of knowledge developed and shared within these organisations; they nonetheless offer valuable insights for shaping bold and sustainable approaches to ensuring housing for

<sup>1</sup> Leontidou, E. (2010) 'Urban social movements in "weak" civil societies: The right to the city and cosmopolitan activism in Southern Europe', *Urban Studies*, 47(6), pp. 1179–1203.

<sup>2</sup> Dollé, J.-P. (2010) *L'inhabitable capital: Crise mondiale et expropriation*. Fécamp: Lignes.

all. In addition, connections exist with grassroots movements in the United States and other countries around the world, which will not be addressed here but are invaluable for fostering cross-border solidarity among our various campaigns and organisations.

In Spain, Portugal, Sweden, Germany and Ireland, a range of movements have emerged over the past decades, marked by symbolic campaigns promoting an alternative vision of housing as well as concrete successes in facilitating the right to housing. Examining the strategies and organisation of these movements and highlighting the tools they have developed to resist the financial-

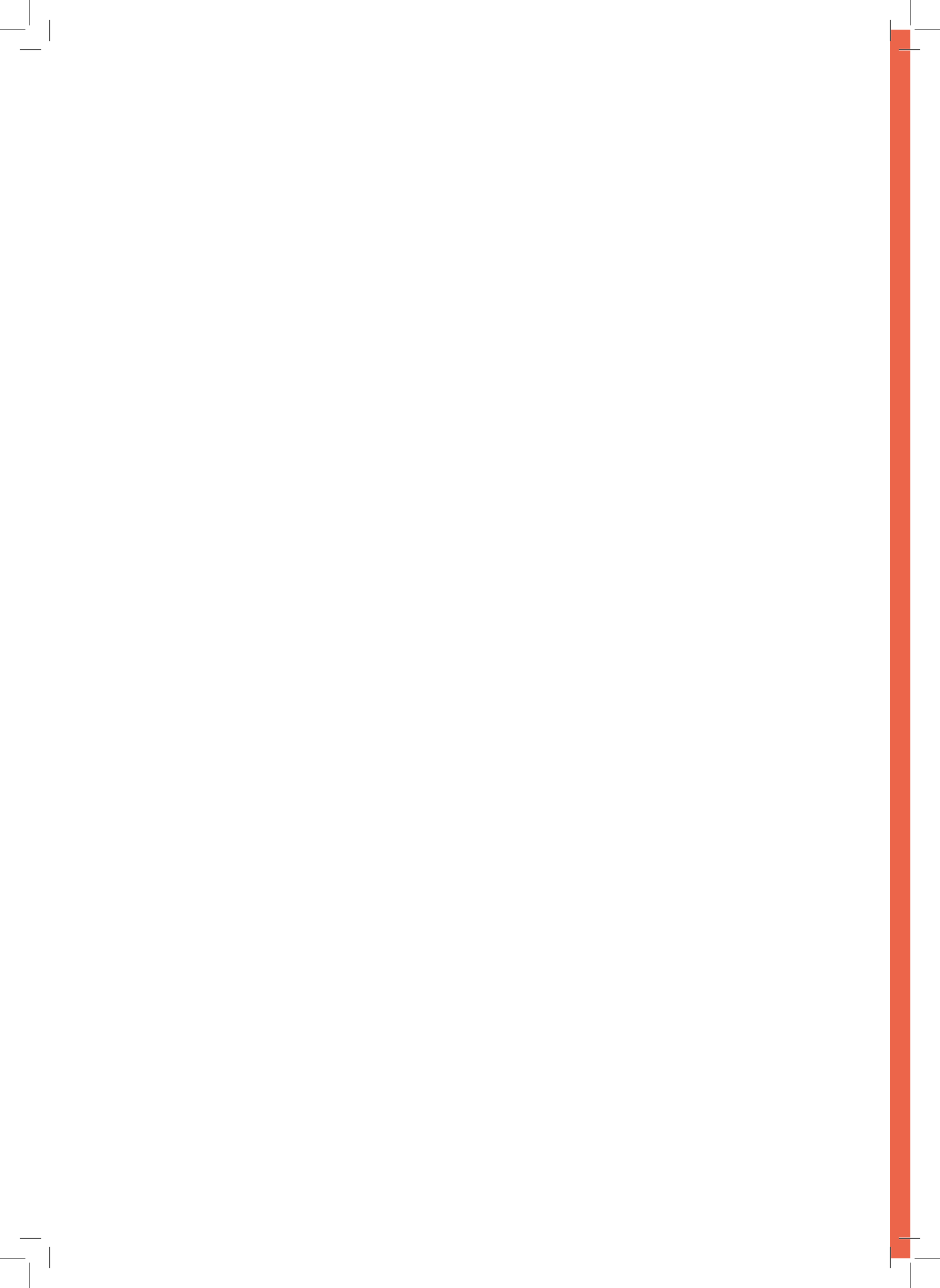
isation of housing and the current crisis, helps us understand not only how they operate but also how they interpret housing and the new realities shaping the sector.

Neoliberal and globalised trends in the housing sector are international, and the response of grassroots movements must be too. This work lays the groundwork for developing future collaborative campaigns.



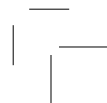
# TABLE OF CONTENTS

<b>INTRODUCTION</b>	3
<b>CHAPTER 1</b>	7
<b>HOW CAMPAIGNS OPERATE AND WIN</b>	
<b>'STRENGTH IN NUMBERS': LOCAL AND CROSS-BORDER ACTION AGAINST HOUSING FINANCIALISATION</b>	9
<b>HOW HOUSING MOVEMENTS IN EUROPE ARE FORMED AND STRUCTURED</b>	13
<b>EMERGING CITIZEN-LED INITIATIVES DRIVING LOCAL AND EUROPEAN CAMPAIGNS</b>	14
<b>HARD-WON VICTORIES FOR THE RIGHT TO HOUSING</b>	16
<b>CHAPTER 2</b>	19
<b>HOW SOCIAL HOUSING MOVEMENTS ARE ADAPTING TO CONTEMPORARY CHALLENGES</b>	
<b>TACKLING AIRBNB: HOUSING RIGHTS BEYOND NATIONAL BORDERS</b>	21
<b>CLIMATE AND ENERGY POVERTY: NEW CHALLENGES FOR GRASSROOTS MOVEMENTS</b>	22
<b>CLASS, GENDER, AND RACE ISSUES IN THE FIGHT FOR THE RIGHT TO HOUSING</b>	23
<b>CHALLENGING THE FAR RIGHT AND EXCLUSIONARY DISCOURSES: ISSUES FOR HOUSING RIGHTS ACTIVISM</b>	24
<b>CONCLUSION</b>	29



# **CHAPTER 1**

## **HOW CAMPAIGNS OPERATE AND WIN**



As housing financialisation is a global phenomenon, the PAH, in collaboration with numerous movements worldwide, decided to launch the International People's Assembly for Housing (IPAH). As they explain: *'If financial extraction operates in the same way across borders, our collective action and organising must also transcend borders. At the PAH we believe that creating an international network of resistance is essential to challenge these processes.'*

These movements stress the importance of connecting local action to wider global campaigns in order to *'strengthen their capacity for resistance'*, a principle developed by the PAH.

Organisational forms vary widely, reflecting the diversity of initiatives and social movements across Europe, and many significant victories have been won through collective action.

## **'STRENGTH IN NUMBERS': LOCAL AND CROSS-BORDER ACTION AGAINST HOUSING FINANCIALISATION**

Housing financialisation is a persistent and evolving trend across Europe. It refers to the increasing role of the financial sector in the allocation, distribution and ownership of housing. Homes are now treated as exchangeable assets rather than as services that provide shelter, rest and a living environment – a trend that only intensified in the wake of the 2008 financial crisis.

It is moreover a global phenomenon, driven not only by the growing demands of investment portfolios managed by global asset managers, but also by mass tourism, new property ownership models and the lack of local housing protections.

In response to these pressures, where individual support alone is insufficient, grassroots movements are organising and evolving to offer structural solutions through collective action.

The case of the non-profit *Habita!*<sup>3</sup> in Portugal offers a useful example. Founded in 2005 in some of the country's most marginalised neighbourhoods, *Habita!* initially supported families often exiled or facing eviction and stood alongside their efforts. The organisation later worked with households forced to squat for shelter, tenants threatened with eviction and families unable to pay their mortgages, promoting the idea of residents' self-organisation in working-class neighbourhoods. After the 2008 financial crisis and the subsequent years of austerity, *Habita!* expanded its efforts to include middle-class households, seeking to connect different struggles. The non-profit also aimed to politicise its activities and shift its focus to a broader level of political reflection – a shift that required changes in its organisational approach. Rather than providing individual support, *Habita!* now operates through assemblies, a tool designed to raise awareness among those affected by housing issues and to move them beyond *'feelings of personal blame'*. The goal is therefore to *'build networks and create conditions conducive to political action within a changing political and economic context'*.

<sup>3</sup> Lamant, L. (2023) *'Au Portugal, la crise du logement squatte les mobilisations sociales'*, Mediapart, 31 March. Available [in French] at: <https://www.mediapart.fr/journal/international/310323/au-portugal-la-crise-du-logement-squatte-les-mobilisations-sociales>.

## USING PEOPLE POWER AS A LEVER TO PRESSURE GOVERNMENT AND TRANSFORM PORTUGUESE SOCIETY

Faced with a shortage of affordable housing and the Portuguese government's refusal to provide more social housing, *Habita!* organised multiple campaigns across different neighbourhoods in 2016, including occupying the ministry responsible alongside families who had been evicted. These actions drew media attention and mobilised widespread support, increasing pressure on the government. A year later, with no concrete response from the state, *Habita!* organised a meeting of groups and neighbourhoods, along with a range of stakeholders, to plan collective action. The aim was to maintain pressure on the government, push for housing policies that respond to real social needs, keep housing issues

visible, and build solidarity and networks between affected neighbourhoods and social groups. Ultimately, the goal was to create a united front.

Following this, *Habita!* launched a Housing Caravan in the summer of 2017 to travel through different neighbourhoods across Portugal, raise awareness of inadequate housing and gather proposals directly from residents.

By 1 April 2023, the united front envisioned by *Habita!* had manifested with large-scale demonstrations across the country for the right to housing, under the slogan 'A Home to Live In'. This collective action epitomised post-Covid movements amid a backdrop

of financial crisis and soaring inflation, with particularly strong participation from students and young people.

In Porto, the collective *Habitação Hoje* was founded in 2021 and has already gained strong local support, making it one of the most dynamic housing rights movements in southern Europe due to its ability to mobilise and organise tenants collectively. This grassroots movement presents itself as a non-partisan political organisation, campaigning for decent housing and the radical transformation of society. Both tenants and those experiencing homelessness are involved with the movement, which holds assemblies twice a month in the city. ■

European states have played a key role in driving housing financialisation. In the Netherlands, for example, an activist from Bond Precaire Woonvormen (BPW) described the government as '*particularly aggressive in its liberalisation*'. The country has used European Union rules to deregulate the housing market, including social housing, and to encourage private investment. In response, BPW, which focuses on housing insecurity and tenants' rights, has spent years supporting individuals in instable employment and those without secure access to housing. A BPW activist explains that these efforts respond to broader trends of '*European deregulation*', affecting both labour and urban policy. The social movement positions itself in opposition to neoliberal

trends, stating, '*We must stop the push for flexible labour and ensure alternative perspectives are heard, through direct action or other forms of protest*'.

Faced with the constant threat of exclusion from the rental market, grassroots movements and citizen-led initiatives are organising to respond.

In Germany, the citizen-led initiative 'Deutsche Wohnen & Co enteignen' (expropriate Deutsche Wohnen & Co) was launched as a direct response to housing financialisation in the city of Berlin.

Launched in 2018, the campaign aims to reverse the trend of housing accumulation by large real

estate companies, primarily Deutsche Wohnen, a subsidiary of Deutsche Bank, which owns 116,000 apartments in Berlin. The campaign brings together a convergence of movements and enjoys strong support among Berlin residents, who are, according to a campaign activist, 'very concerned about housing market trends in Berlin'. The 'citizen-led referendum put forward by the campaign sought the systematic expropriation of companies owning more than 3,000 apartments, based on Article 14 of the German Basic Law, which states that private property must serve the public good. Backed by a petition with more than 77,000 signatures, the referendum was overwhelmingly approved but has not yet been implemented.

Among the grassroots movements we looked at, several are based on a community organising approach, including: *Alda* in the French Basque Country; the PAH, which operates through local assemblies; and the Irish tenants' union Community Action Tenants Union (CATU), which establishes branches in each community



## HOLDING A REFERENDUM ON SOCIALISING HOUSING: THE BERLIN CASE

The referendum to 'expropriate Deutsche Wohnen & Co' was held on 26 September 2021, alongside the Bundestag and Berlin House of Representatives elections. It followed a citizen-led initiative aimed at addressing the shortage of affordable housing through the expropriation and socialisation of private housing companies. A clear majority of 58% of voters supported the referendum.

However, the measures proposed in the referendum

have only been partially implemented and have been rolled out gradually. The main demand, which called for a law enabling the Senate to transfer real estate companies to public ownership and submit it to the Berlin Parliament, has not yet been implemented.

In July 2025, the Berlin branch of the SPD put forward a draft 'Framework Socialisation Law', but in practice it diverged from the demands set out in the referendum. The CDU, meanwhile, completely rejected any imple-

mentation of the referendum, despite its popular approval.

The citizen-led initiative to 'expropriate Deutsche Wohnen & Co' had already announced in 2023 that it would take matters into its own hands and draft its own proposed law. This came to fruition at the end of September 2025, when the proposal was presented at a press conference, with the initiative signalling its intention to have the law adopted through a referendum by Berlin voters for immediate implementation. ■

through on-the-ground and door-to-door work. For these movements, organisation begins with conversations, listening to residents' concerns, hosting community events, and creating spaces where people feel connected and empowered to act together.



## LA PLATAFORMA DE AFECTADOS POR LA HIPOTECA (PAH) : BUILDING LOCAL COMMUNITIES TO RESIST

The PAH has a flat organisational structure. It ensures that members are at the centre of decision-making. The movement practices 'collective consultation' (asesoramiento colectivo), in which someone affected first listens to the experiences of others in similar situations.

According to its members, the PAH's strength lies in its assemblies, where people facing eviction, rising rents or housing insecurity come together to share knowledge, exchange experiences and support one another. 'We create spaces for mutual advice and support', explains Luis from the PAH Barcelona.

These assemblies foster new

forms of solidarity, reduce isolation, and strengthen collective knowledge and capacity.

The founding principle of the PAH is that what may initially appear to be an individual case against a powerful actor quickly becomes the recognition of a collective problem – one faced by many people experiencing the same difficulties. These spaces both empower those affected and politicise housing, asserting that it is a collective issue enshrined in the Spanish constitution as a universal social right.

In the mid-2010s, the PAH observed asset managers such as the American groups

Blackstone and Cerberus Capital Management buying up housing in Spain, including social housing, at discounted prices from banks rescued with public funds. These investors influence government decisions by leveraging their financial power, including negotiations over public debt, often to the detriment of low-income families – and they transform the entire housing ecosystem into a profit-driven industry. To counter this, the PAH runs campaigns targeting financial actors in the countries where their funds are based, as well as coordinated efforts in the regions where they invest, including in real estate, retirement homes and student accommodation. ■

## HOW HOUSING MOVEMENTS IN EUROPE ARE FORMED AND STRUCTURED

Not all grassroots housing movements in Europe are the same. While some adopt more traditional organisational structures, others, particularly newer ones, develop or adopt entirely new approaches.

Tenant unions are a longstanding form of collective action around housing in Europe and represent the oldest organised response to these issues. They most commonly emerge within trade union structures, particularly where unions have significant political and social influence. The majority of tenant unions – especially in the United Kingdom and

Scandinavia – were established in the early twentieth century and are closely linked to the relationship between work and housing. They are typically characterised by large memberships and a high degree of institutionalisation, resulting from sustained social dialogue with the state.

### TENANT UNIONS IN SWEDEN AND ITALY

The Swedish tenants' union (Hyresgästföreningen) holds strong institutional recognition and plays a major role in shaping national housing policy. Founded in 1923, it represents over 90% of the rental stock in negotiations and is funded by both members and landlords. With nearly 500,000 members, the union is key to setting rents and regulating housing, ensuring tenants have an active voice in the process.

Thanks to negotiations held in 2024, the Swedish tenants' union was able to limit rent increases, saving tenants around €500 million.

More recently, the union has advocated for a planning programme extending to 2030, based on the population's housing needs rather than the short-term profit interests of the market.

In Italy, *Unione Inquilini*, the tenants' union, is one of the country's largest organisations of its kind. It engages with institutions across all areas of housing policy, including evictions, social housing construction and European housing funding, and is particularly influential in political and legal negotiations. The union has recently focused

on the impacts of evictions on tenants' mental health, as well as on the number of people dying on the streets.

In Italy and Sweden, new movements like *PLAT Bologna* and the *Ort till Ort* collective have emerged, pursuing approaches different from the more institutionalised tenants' unions. Both *PLAT Bologna* and *Ort till Ort* adopt a more confrontational, grassroots approach, based on tenants' self-organisation and direct action, while still collaborating opportunistically with traditional organisations when appropriate. ■

Other movements organise themselves into non-profits, with a desire for structure and the pursuit of external funding. These non-governmental organisations traditionally maintain close ties with institutions, though these relationships are not always positive.

This is particularly the case with *Habita!*, which engages regularly with institutions that provide public funding and operates primarily through voluntary work. However, *Habita!* activists emphasise that their commitment lies with people affected by housing issues, creating an ‘inevitable friction’ with institutions.

There are also so-called informal movements, which have grown significantly in the wake of the 2008 financial crisis and following the Covid-19 lockdowns. These are characterised by a general lack of formal recognition and flexible organisational structures. Following the example of environmental, feminist or anti-racist movements, some of these new collective actions have also diversified their tactics.

Due to their lack of legal recognition, these informal movements operate on a principle of voluntary participation, which ensures financial independence from national and European institutions. An activist from *Stop Despejos* notes that this legal non-existence is ‘deliberate, since autonomy is at the heart of the collective’s creation’. The same applies to the Don’t Pay UK movement, which will be discussed in more detail below.

## EMERGING CITIZEN-LED INITIATIVES DRIVING LOCAL AND EUROPEAN CAMPAIGNS

Beyond these grassroots movements, citizen-led initiatives have emerged in recent years around specific causes and to raise awareness of the various housing-related issues. These initiatives may operate at both national and European levels, taking advantage of institutional tools that provide a ‘bridge’ between institutions and citizens.<sup>4</sup>

For example, the *Deutsche Wohnen & Co enteignen* campaign in Berlin, referred to above, is a citizen-led initiative that used the citizens-led referendum mechanism to seek the expropriation of the real estate company Deutsche Wohnen and other similar firms.

At the European level, the European Citizens’ Initiative (ECI) ‘Housing for All’ launched in 2019, presented five key demands to European institutions: improved access to social and affordable housing; exemption from the Maastricht criteria for public investment in such housing; easier access to European funding for sustainable and non-profit housing developers; regulation of short-term rentals; and the creation of a Europe-wide database on housing needs.

<sup>4</sup> Conrad, M. et al. (2016) *Bridging the gap? Opportunities and constraints of the European Citizens’ Initiative* (1st ed.). Baden-Baden: Nomos.

## FOCUS ON SPANISH AND PORTUGUESE CAMPAIGNS AGAINST EVICTIONS: MAKING EVICTIONS A POLITICAL ISSUE

While evictions are not a recent phenomenon, the 2008 financial crisis had a decisive impact, both by accelerating these processes, and by drawing attention to the human tragedies that result. This visibility has been the outcome of massive social mobilisation across Europe, particularly in Southern Europe, where social movements have taken up these issues.

According to an activist from the *Plataforma de Afectados por la Hipoteca* (PAH) in Spain, 'Overnight, thousands of families found themselves on the streets, and the country saw a surge in evictions. That is when the PAH nodos – or autonomous assemblies – began to emerge everywhere'.

Evictions have been driven by the scale and persistence of the post-2008 financial crisis, the liberalisation of housing policies, and the lack of available social housing. In the countries most affected by the crisis, the

proportion of social housing is extremely low: around 3% in Spain, 4% in Italy, and 3% in Portugal.

Significant collective action was necessary to bring housing, long seen as a private matter, into the political sphere in the wake of the 2008 financial crisis. An activist from the PAH recalls, 'The assemblies emerged thanks to the 15M movement. The burden of shame was very strong; many people were unable to frame the issue politically. The 15M therefore brought in people already engaged with the system to bring the housing problem into the public sphere'.

The PAH approaches evictions in its work as a fully political issue. The way its nodos operate through assemblies, following a horizontal structure based on collective consultations, strengthens the sense of empowerment among those affected.

The grassroots *Habita!* move-

ment in Portugal went so far as to transform its organisational structure during the surge in evictions, shifting to an assembly-based model. 'Through assemblies, we aim to foster solidarity and create the conditions for collective action, while also gaining a grounded understanding of the trends emerging locally', it explains.

Greater public visibility of the housing issue does not in itself translate into influence, which depends on grassroots movements' ability to build broad public support, as the PAH has shown. However, the PAH's civil disobedience actions, which involve preventing evictions, cannot always be replicated in other countries. As an activist from *Stop Despejos* explains, 'At first, the idea was to replicate the PAH's actions by blocking legal evictions, meaning when the state decided to evict someone. But evictions in Portugal do not have fixed dates, so it was impossible to prevent them all. We had to rethink our approach'. ■

## HARD-WON VICTORIES FOR THE RIGHT TO HOUSING

These various grassroots movements and forms of collective action aim to bring about structural change and put forward a wide range of demands, often extending beyond housing alone. While putting forward concrete demands is already a success when it helps mobilise and organise those affected, recent housing initiatives have also secured significant victories at local, national, and European levels.

An example of this can be found in Spain, with Catalonia's Landmark Law 24/2015, which illustrates how legal tools can be used to defend

housing rights in the face of financialisation. Born out of popular pressure from movements such as the PAH, the law introduced emergency measures to halt evictions, require large property owners – including banks – to offer affordable rents, and prevent the disconnection of water, gas, and electricity for vulnerable households. It also granted municipalities the power to requisition vacant properties held by banks and investment funds and use them for social housing. The law marked a turning point by holding large property owners accountable for upholding a right from which they derive profit.

Measures such as those set out in the above law should be established across Europe as a standard aimed at preserving housing as a public good in the era of housing financialisation.



Elsewhere in Spain, non-profits in Barcelona successfully pressured for a change in planning regulations requiring new developments and major renovation projects to allocate 30% of their housing to social housing. Meanwhile, in Madrid, the tenants' union *Sindicato de Inquilinos* organised the largest tenants' collective in Spain to challenge the Blackstone group and demand fair rents. This collective action against major speculators and financial actors is particularly significant in Spain, where the BlackRock group had threatened retaliation against the government following the introduction of rent controls.

Another example is *Alda* in the French Basque Country. In just five years, the organisation has helped establish France's first committee to tackle fraudulent leases, actively campaigned

against the touristification of the region and played a key role in securing the introduction of rent controls. By supporting tenants in challenging rents and ensuring that rent regulation is properly enforced across the region, tenants have been able to save nearly €50,000 in a single year – or around €2,400 per household.



## ALDA AT THE FOREFRONT OF BASQUE HOUSING CAMPAIGNS

*Alda* at the Forefront of Basque Housing Campaigns

Founded during the Covid-19 pandemic, *Alda* is an organisation that defends the rights of residents in working-class neighbourhoods and communities and focuses on housing because it is the main issue affecting these groups in the French Basque Country. The non-profit combines several courses of action.

First, it draws on the tradition of community organising to bring together residents or users affected by the same

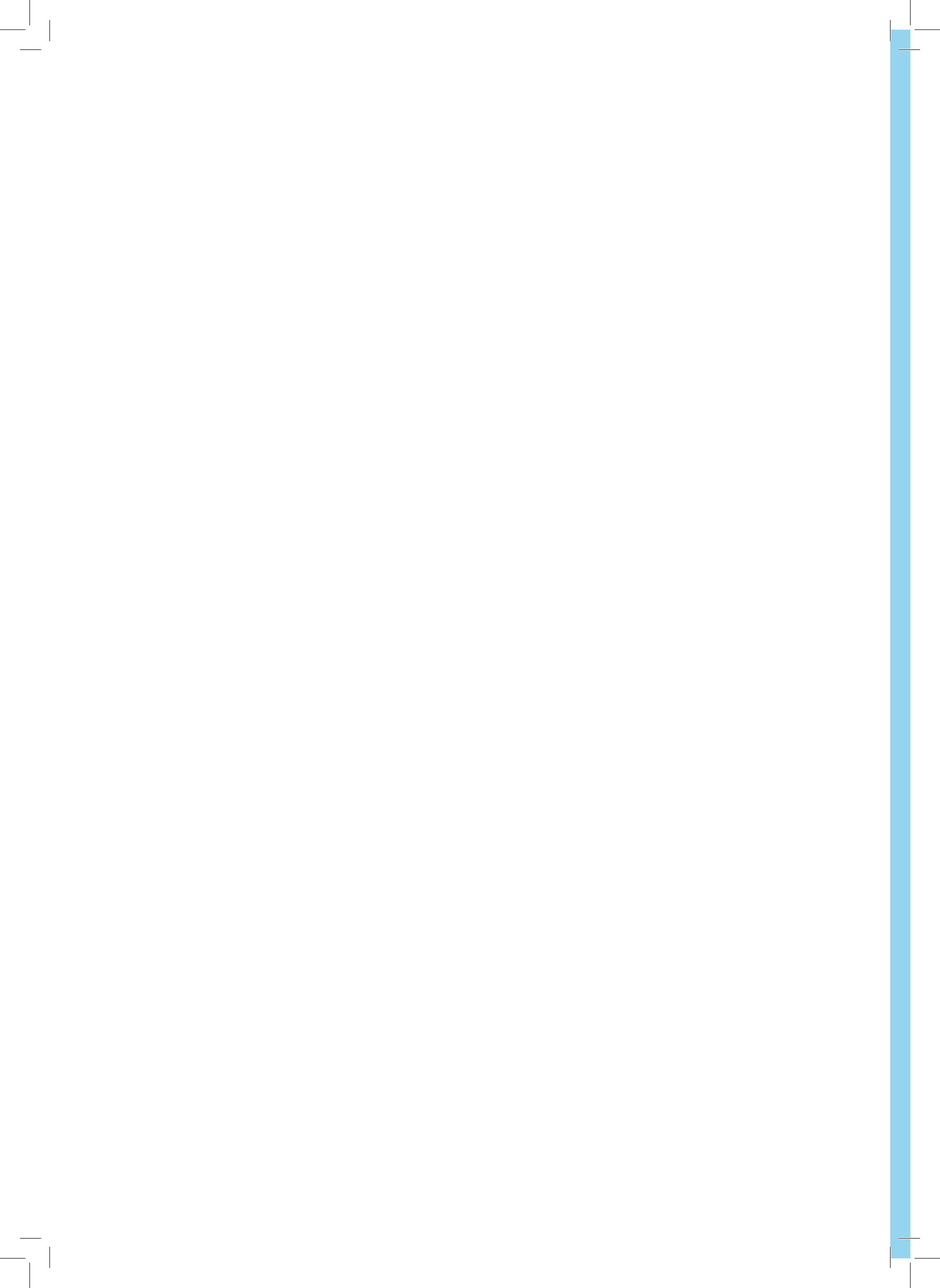
injustice and to organise collectively to improve everyday living conditions.

One of its key tools is the *Alda* newspaper, which gives a voice to local neighbourhoods and is distributed free of charge every three months across working-class areas of the French Basque Country, with 41,000 copies delivered door to door by a team of volunteer distributors.

*Alda* also provides rights-based support through its offices in several towns across the Basque Country, where each week people facing injustices

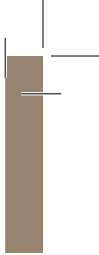
or everyday problems can seek assistance.

Finally, *Alda* organises a wide range of citizen-led initiatives, including the annual Auzolan Housing Rights Day and other large-scale popular events and media campaigns. These efforts, combined with expertise and advocacy work at local, national and European levels, allow *Alda* to achieve concrete victories and structural advances, such as improvements in rent regulation. *res et avancées structurelles, comme sur l'encadrement des loyers.* ■



## **CHAPTER 2**

# **HOW SOCIAL HOUSING MOVEMENTS ARE ADAPTING TO CONTEMPORARY CHALLENGES**



Some grassroots housing movements emerged in response to the 2008 financial crisis, but their strategies have evolved over time to address new structural challenges, such as tenant evictions. In addition, a wave of movements arose during or in the wake of the Covid-19 pandemic, driven by a desire to build solidarity in response to the rollback of protective measures introduced at that time. Here, we focus on the new challenges confronting these movements and how they are responding.

## TACKLING AIRBNB: HOUSING RIGHTS BEYOND NATIONAL BORDERS

In recent years, tourism has grown increasingly mass-market, partly driven by the rapid expansion of short-term rental platforms.<sup>5</sup> While these platforms were originally intended to put tourists in contact with private local property owners, there has been a clear concentration of short-term properties in the hands of large landlords and real estate companies.<sup>6</sup> This shift has undermined the platforms' original purpose as part of the so-called 'sharing economy', which was intended to have a potentially positive social impact.

By reducing the supply of traditional housing, Airbnb has contributed to significant price hikes in cities with high tourist demand, such as Barcelona, Venice, Berlin, Paris and London. Tourism-driven gentrification, as a phenomenon linked to financialisation, therefore has direct consequences for urban affordability and access to housing.<sup>7</sup>

The phenomenon of touristification has grown to such an extent that it has prompted significant

mobilisation from both institutional and non-institutional actors in the housing and urban sectors. In March 2020, just before the Covid-19 pandemic, which itself had a lasting impact on and transformed the tourism sector, 22 cities jointly called for European-level regulation.<sup>8</sup> The first regulations were introduced in April 2024, and a new initiative is planned for the first half of 2026. A report by the expert committee advising the European Commission, released on 20 November 2025, recommends the taxation and regulation of short-term rental platforms.

Other cities are taking local initiatives, such as Amsterdam, which has banned short-term rentals in three central districts, and Barcelona, which plans to prohibit all Airbnb rentals by 2028.

At the same time, a number of movements have emerged to address this issue. For example, *InsideAirbnb*, led by a housing activist and computer scientist, uses collected data to reveal how Airbnb is being used in cities. Similarly, the Civic Observatory on Housing and Residence in Italy, run by citizens and researchers, monitors and highlights Airbnb's impact on urban areas. The citizen-led initiative *ParisvsBnb* focuses specifically on France – in particular Paris – to raise awareness of the effects of touristification. The major housing issues addressed by grassroots movements and citizen-led initiatives are not confined to the housing sector alone. Many such groups have reported a broadening of their focus: housing is not an isolated policy area but a point of intersection between multiple social and political issues.

<sup>5</sup> Coupechoux, S. and Clark-Foulquier, C. (2020) *The City is Ours! How To Regulate Airbnb in the Face of a Housing Crisis*, p. 5. Available at: <https://www.feantsa.org/resources/the-city-is-ours-2020>.

<sup>6</sup> *Ibid*, p. 7.

<sup>7</sup> Yrigoy, I. (2016) 'Financialization of hotel corporations in Spain', *Tourism Geographies*, 18(4), pp. 399–421. Available at: <https://doi.org/10.1080/14616688.2016.1198829>.

<sup>8</sup> Ville de Paris (2018) *Les villes demandent à la Commission européenne de se prononcer vis-à-vis des locations saisonnières illégales* [Press release]. Available [in French] at: <https://cdn.paris.fr/presse/2020/03/23/269ebb02ad6e9e8ecbd3fae1542c5967.pdf>.

## CLIMATE AND ENERGY POVERTY: NEW CHALLENGES FOR GRASSROOTS MOVEMENTS

At an institutional level, housing is increasingly being addressed through a climate lens, notably by organisations such as FEANTSA, which work to highlight the links between these issues.<sup>9</sup> FEANTSA alerts European institutions to the need to consider climate as a factor affecting all areas of life, including housing, and stresses the importance of climate issues for housing-related challenges, such as energy-efficient renovation, access to housing, energy poverty within homes and urban land conversion. The *Fondation pour le*

*Logement* in France also advocates for the integration of climate considerations into housing policy, notably through its advocacy work and the annual Fuel Poverty Awareness Day on 18 November.

These developments at a European institutional level, aimed at bringing housing and climate into dialogue, are also evident within activist circles across Europe. Grassroots movements are seeking to build as many connections as possible on these issues, drawing in particular on existing climate movements.

### THE UK BILL STRIKE: MOBILISING AT THE INTERSECTION OF COLLECTIVE ACTION

On 1 April 2022, the United Kingdom raised the gas and electricity price cap by 54%, pushing average household bills from £1,300 (around €1,500) to £1,900 (approximately €2,200). A further 80% increase in the cap was announced for 1 October, which would have brought the annual bill to £3,000 (€3,500). In September, Prime Minister Liz Truss announced an 'Energy Price Guarantee' to keep the typical bill at £2,500, alongside an Energy Bills Support Scheme. Despite these measures, the average price still rose by 27%.

Within a few months, the UK recorded its largest increase in energy costs since the late 1980s, far exceeding the rises observed in most European countries over the same period.

In June 2022, the *Don't Pay UK!* (DPUK) campaign was launched to organise a nationwide 'bill strike'. This campaign is particularly interesting because it sits at the intersection of multiple struggles: while some actors aim to focus attention on energy poverty itself, organisations such as Greenpeace and Just Stop Oil have engaged

with DPUK to bring renewable energy into the debate.

Although the DPUK movement has focused its efforts primarily on energy bills from a social perspective, rising energy prices and their impact on vulnerable households remain a key concern in the fight against energy poverty. This example highlights the importance of the links between housing and climate in the broadest sense and underscores the need to politicise access to energy. ■

<sup>9</sup> Maby, C. (2020) *Renovation: Staying on Top of the Wave*. Brussels: FEANTSA. Available at: [https://www.feantsa.org/files/Themes/Energy/2022/reports/1\\_How\\_to\\_avoid\\_a\\_Renoviction\\_wave.pdf](https://www.feantsa.org/files/Themes/Energy/2022/reports/1_How_to_avoid_a_Renoviction_wave.pdf).

In recent years, non-profits and other organisations have emerged specifically to address issues of energy poverty and building renovation, such as Locataires Ensemble, a tenants' union active in several French cities – including Aubervilliers, Lyon and Montpellier – as well as in Belgium. These unions aim to fight for more affordable, decent and environmentally sustainable housing. Locataires Ensemble, in particular, is very active on the issue of energy-inefficient homes.

Likewise, in France, the non-profit *Ghett'Up*, which works for social and climate justice for young people from disadvantaged neighbourhoods, also focuses part of its work on housing. *Ghett'Up* is among the organisations taking legal action against the French state as part of the *Affaire du Siècle*, alongside Locataires Ensemble, highlighting environmental discrimination in the form of substandard housing that disproportionately affects residents of working-class neighbourhoods and greatly increases their exposure to climate-related events.



## CLASS, GENDER, AND RACE ISSUES IN THE FIGHT FOR THE RIGHT TO HOUSING

The right to housing cannot and should not be considered in isolation. Non-profits and collectives such as *Habita!* in Portugal or *Solidarity for All* in Greece embed in their very identity as grassroots movements a role in linking various campaigns. A significant part of their activity involves coordinating the issues they advocate for with other movements, be they feminist, social or anti-racist.

An activist from *Habita!*<sup>10</sup> explains: *'The grassroots housing movements we work with are increasingly aware of the need for convergence and collective action. So, you can really see the framework of collective organising changing'*. This has been reflected in practice, for example, through *Habita!*'s participation at the front of a protest on 8 March 2025, representing the convergence of feminist, anti-racist, and housing rights struggles in support of a single mother with three children who was facing housing exclusion.

Similarly, the Social Intervention Platform in Bologna, which is highly active against evictions, highlighted in Brussels in October 2025 the feminist dimension of their work, drawing attention to the gender-based violence that can occur during tenant evictions. The organisation includes a dedicated women's committee. Spanish activist and researcher Laura Barrio also focuses in her work and research on the links between housing advocacy groups and feminist movements.

Like *Ghett'Up*, which operates at the intersection of multiple struggles, more local collectives have emerged – such as Quartiers Nord Quartiers Forts in Marseille – connecting anti-racist, environmental, and housing rights activism while drawing attention to substandard housing in working-class neighbourhoods. In October 2025,

<sup>10</sup> Europe Solidaire Sans Frontières (2025) *'In Lisbon, a multitude of causes converge in the march for the liberation of all women'*, 8 March. Available at: <https://www.europe-solidaire.org/spip.php?article73942>.

*Unione Inquilini*, the Italian tenants' union, joined professional unions in several cities to respond to the seizure of flotillas attempting to break the Gaza blockade.<sup>11</sup>

While the grassroots movements observed pay attention to groups including the most vulnerable – who are often politically and socially underrepresented – not all adopt an intersectional approach. For example, BPW in the Netherlands produced a film highlighting the links between job insecurity and housing insecurity, but it keeps some distance from other struggles. According to one BPW activist, *'I wouldn't call our group intersectional. We have taken part in climate marches and anti-racist demonstrations, but tenants sometimes have conflicting interests and are not necessarily focused on intersectionality themselves. We chose to focus on specific issues'*.

Housing advocacy groups, while inherently part of a broader push for social transformation, are inevitably limited by the challenge of addressing a wide range of issues. Yet housing cannot be considered in isolation from the rest of society, free from structures of domination such as sexism, racism or other forms of oppression. This is all the more urgent in the context of the rise of far-right ideologies in Europe and around the world.

## CHALLENGING THE FAR RIGHT AND EXCLUSIONARY DISCOURSES: ISSUES FOR HOUSING RIGHTS ACTIVISM

The housing crisis has fuelled far-right narratives that blame migrants and minority groups for rising rents and the shortage of housing.

Groups such as CATU in Dublin directly challenge these narratives, working to expose what they see as the real causes of the housing crisis: landlords and speculative practices, government policies and global financial actors. Door-to-door outreach gives CATU the opportunity to speak with citizens individually. As Jack, a CATU activist, explains, *'People say that immigrants are taking the houses, but we explain who the landlords are (often Irish), that the government is Irish, and that power is here'*.

Through this locally rooted, bottom-up approach, the group seeks to lay the foundations for broader campaigns anchored in everyday relationships and community life. This has helped CATU secure significant victories at both local and national level, while steadily expanding its base.

Neighbourhood events, assemblies and door-to-door outreach are also used by PAH. These tools help counter misinformation and build a shared understanding. According to one PAH activist, *'Without this proactive engagement, the far right exploits fear and insecurity and promotes exclusionary policies that worsen the crisis. These initiatives strengthen solidarity and empathy, both of which are directly challenged by far-right groups'*.<sup>12</sup>

<sup>11</sup> Unione Inquilini (2025) *'Hanno attaccato la Flottilla Sciopero Generale 3 ottobre 2025'*, 1 October. Available [in Italian] at: <https://www.unioneinquilini.it/2025/10/01/hanno-attaccato-la-flottilla-sciopero-generale-3-ottobre-2025/>.

<sup>12</sup> Wong, J. C. (2025) *'Loathe thy neighbor: Elon Musk and the Christian right are waging war on empathy'*, The Guardian, 8 April. Available at: <https://www.theguardian.com/us-news/ng-interactive/2025/apr/08/empathy-sin-christian-right-musk-trump>.

# STANCES BY GRASSROOTS MOVEMENTS IN FAVOUR OF HOUSING RIGHTS

The experiences outlined in this report show that ensuring access to housing requires not only strong local organisation, but also ambitious and coordinated political change at all levels. The following proposals are drawn from interviews conducted by the PAH during the International People's Assembly for Housing, as well as from the research conducted by the *Fondation pour le Logement*:

## 1 ENSURING THE EFFECTIVE RIGHT TO HOUSING: EXPANDING HOUSING FIRST, PROTECTING AND DEVELOPING SOCIAL HOUSING, AND USING PUBLIC ASSETS FOR SOCIAL GOOD

Financial actors have captured a large share of the housing supply, turning homes into speculative assets. In several countries, including Spain, real estate investment firms benefiting from significant tax exemptions have acquired thousands of properties, including public housing. In countries where social housing is scarce,<sup>13</sup> it should be illegal to sell housing intended for low-income households to for-profit companies, as these homes are meant to prevent, not generate, profit.

To reverse this trend and guarantee the right to housing, it is necessary to expand the stock of social housing, rather than relying primarily on the construction of new private housing, which can drive up overall prices and push low-income households out of urban centres. Social housing must not reproduce pockets of poverty within cities.

This is the case in France, for example, where municipalities are required to comply with the SRU law on solidarity and urban renewal. Since 2000, this law has imposed a quota of 20–25% social housing in areas under housing pressure.

<sup>13</sup> In Spain, less than 2% of housing is publicly owned, and only 3.5% is subject to regulated rents.

## 2 REGULATING THE PRIVATE MARKET: CONTROLLING RENTS AND SHORT-TERM RENTAL PLATFORMS

Rent control is a key tool for curbing speculation and stabilising housing markets, and across Europe, grassroots movements have campaigned to introduce and defend it.

Effective rent control requires political will and robust enforcement measures, safeguards against loopholes and integration into broader housing policies.

Price regulation systems should also aim to cap both the sale price and potential land value gains, to prevent substandard or dilapidated housing from continuing to increase in price simply due to rising land values. Furthermore, as experiences in countries such as Denmark and the Netherlands (specifically Amsterdam) show, it is necessary to introduce legal frameworks requiring buyers in high-pressure areas to live in the properties they purchase for a period of five to six years, in order to discourage speculative buying. This measure could be complemented by a direct ban on the purchase of housing in these areas by investment funds.

Finally, cities should have the tools to regulate, restrict or ban short-term tourist rentals (such as Airbnb) in areas experiencing housing shortages. Mandatory registration, strict limits on licences and fines for illegal listings are essential to give housing back to residents and prevent entire neighbourhoods from becoming empty tourist enclaves. European financial support for the rental housing sector should be tied to a requirement to offer open-ended tenancy agreements.

### 3 TOWARDS A EUROPEAN REGISTRY OF LARGE PROPERTY OWNERS AND FAIR TAXATION IN THE HOUSING MARKET

The creation of a public registry across the European Union would allow for an accounting of housing owned by financial actors, including private equity funds, listed real estate investment companies and property owners. Such a registry should ensure transparency regarding the ultimate beneficiaries of major property transactions, exposing hidden owners and disrupting speculative financial flows. Investment funds generally do not manage real estate assets directly, instead, administering them through complex corporate networks, often relying on private equity structures. These entities, being privately held, operate with a high degree of opacity regarding their activities and investors. Moreover, these networks are frequently at least partially based in tax havens.

In this regard, a registry would not only provide a more accurate scientific understanding of the concentration of real estate in the hands of financial funds but would also serve as an essential tool for preventing the misuse of public funds and curbing illegal activities on a global scale.

In addition, a registry would not only provide a more accurate scientific understanding of the concentration of real estate in the hands of financial funds but would also serve as a vital tool for preventing the misuse of public funds and curbing illegal activities on a global scale. Preferential tax regimes that benefit speculative investment structures must be abolished. Other corporate structures dedicated to property sales and rentals that benefit from significant tax advantages should also be abolished.

Furthermore, progressive taxes should be applied to major financial transactions related to the housing sector, property transfers and personal gains from rental income, in order to curb speculative activity. This policy should be combined with fiscal incentives for the development of public, social and cooperative housing, rewarding those who prioritise the social function of housing.

### 4 REQUISITIONING VACANT HOUSING

Requisitioning vacant housing would allow governments to immediately repurpose empty properties held by banks, investment funds, and large landowners for social housing. Following the example of Catalonia's Law 24/2015 and the vacancy penalties imposed in Barcelona, municipalities could have clear legal mechanisms to prevent speculative hoarding of empty properties and ensure housing for those in need.

For example, European funding for renovation and energy efficiency could be made conditional on properties being actively occupied and on the provision of significant social housing reserves. Additionally, support programmes could allow local authorities to access these funds directly, without state intermediaries, in return for actively addressing vacant housing and, where necessary, undertaking expropriations.

## 5 ENDING EVICTIONS WITHOUT ADEQUATE REHOUSING

With tenant evictions on the rise in many countries, it is essential to end all evictions that do not guarantee adequate rehousing. This means protecting individuals and families from homelessness by prohibiting evictions without prior rehousing, establishing procedural safeguards, providing universal rent guarantees, offering debt restructuring or repayment assistance, and ensuring access to legal aid for all.

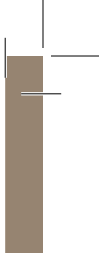
It is also vital to strengthen protections against illegal evictions, harassment and retaliatory practices to ensure housing security.

## 6 DÉFENDRE UN CONTRÔLE DÉMOCRATIQUE POUR GARANTIR LE DROIT AU LOGEMENT

Across Europe, there is strong support for greater use of democratic tools, such as referendums and participatory processes, in shaping housing policy. Housing decisions should reflect the views of the communities most affected by new projects, developments and urban renewal. At the European level, the right to housing must be recognised as a social right that is not subordinate to market interests. Spaces for co-producing public policy should be established to ensure that the European Commission's housing plans result from participatory processes in which housing advocacy groups, housing cooperatives and neighbourhood associations can take part regularly as key stakeholders and experts in the field.

This democratic oversight also involves protecting tenant representatives and strengthening tenants' power in general.





# CONCLUSION

Grassroots movements and citizen-led initiatives for the effective right to housing take different forms depending on the country and context. They evolve in response to the challenges they face and increasingly demonstrate a desire to act collectively at the European and even global level. This report provides an overview of housing struggles across Europe, highlighting policies that have worked and victories that have been achieved. These successes have been made possible only through the dedicated activism carried out in cities such as Madrid, Berlin and Bayonne, driven by a determination to challenge local, national, and European institutions and to provide global responses to global problems encountered on the ground. Whether through assemblies, door-to-door outreach, legal action, referendums, or cross-border solidarity, all

these movements assert housing as a human right rather than a speculative asset. Their shared aim is to build a popular counter-lobby that transcends borders, sets common goals, and coordinates action across Europe.

Europe can put an end to the housing crisis by choosing to serve the needs of all rather than the private interests of a few.

In a time marked by financial speculation, rising inequalities and the growth of far-right ideas - even at the highest levels of government - these strategies point the way towards dignity, democracy and housing for all.





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