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HOUSE4ALL: Access to Affordable and Quality Housing for All People

European Results and the Case of the Luxembourg Greater Region

**Affordable housing in cross-border metropolitan areas:
Research findings and policy initiatives | Luxembourg | 13.11.2025**
Selim Banabak & Franziska Sielker (TU Wien)

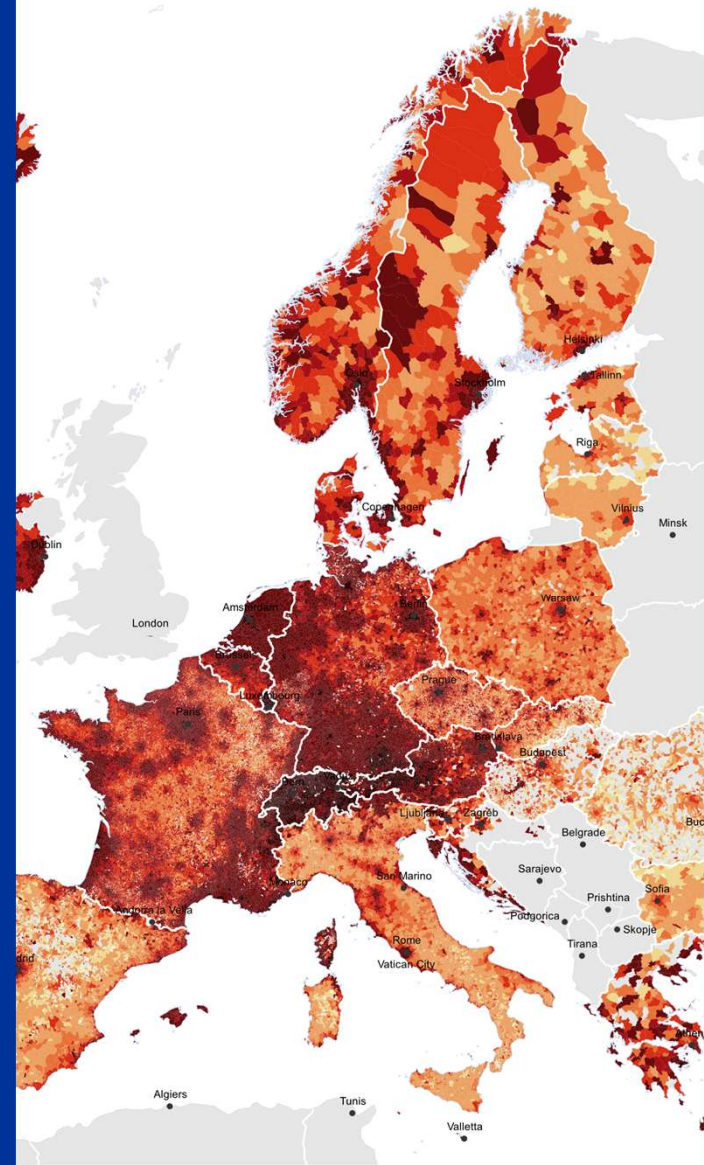
Access to Affordable and Quality Housing for All

- **Housing Affordability Mappings**
 - Regional housing affordability maps for renting and buying
 - Based on combination of big data and traditional approaches
- **Housing Policy Compendium**
 - Comprehensive overview of housing policies across Europe
 - Featuring 31+ country profiles
- **Local Case Studies**
 - In-depth analysis of local housing challenges and counter measures
 - Based on qualitative and quantitative methods
- **Synthesis of Results**
 - Final project report
 - Presenting project overview and key findings
- **Policy Handbook**
 - Summarizing findings on housing challenges and policy response
 - Discussing possible solutions to the housing affordability crisis



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Mapping Housing Prices and Affordability



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Why a European Affordability Map at the Local Level?

- Housing prices, affordability and related challenges are regionally heterogeneous
- Drivers of housing prices and policy response vary on a local level
- Regional data is not systematically available from traditional sources
 - Surveys can typically not be disaggregated to sufficient spatial scale
 - Registry data not systematically available or accessible
- We thus turn towards *web scrapping*...

Webscraping Housing Adverts Across Europe

- Weekly scrapings between March 2024-2025
- Focus on aggregator sites + selected additions
- Extensive data cleaning and filtering of ~100 million total listings to ~22 million unique valid listings
- Currency conversion to Euros
- Adjustments include country-specific components such as: VAT (Value Added Tax), Real estate transfer taxes, Notary fees and Land registry costs
- Downweighting of adds with disproportionally long listing duration times

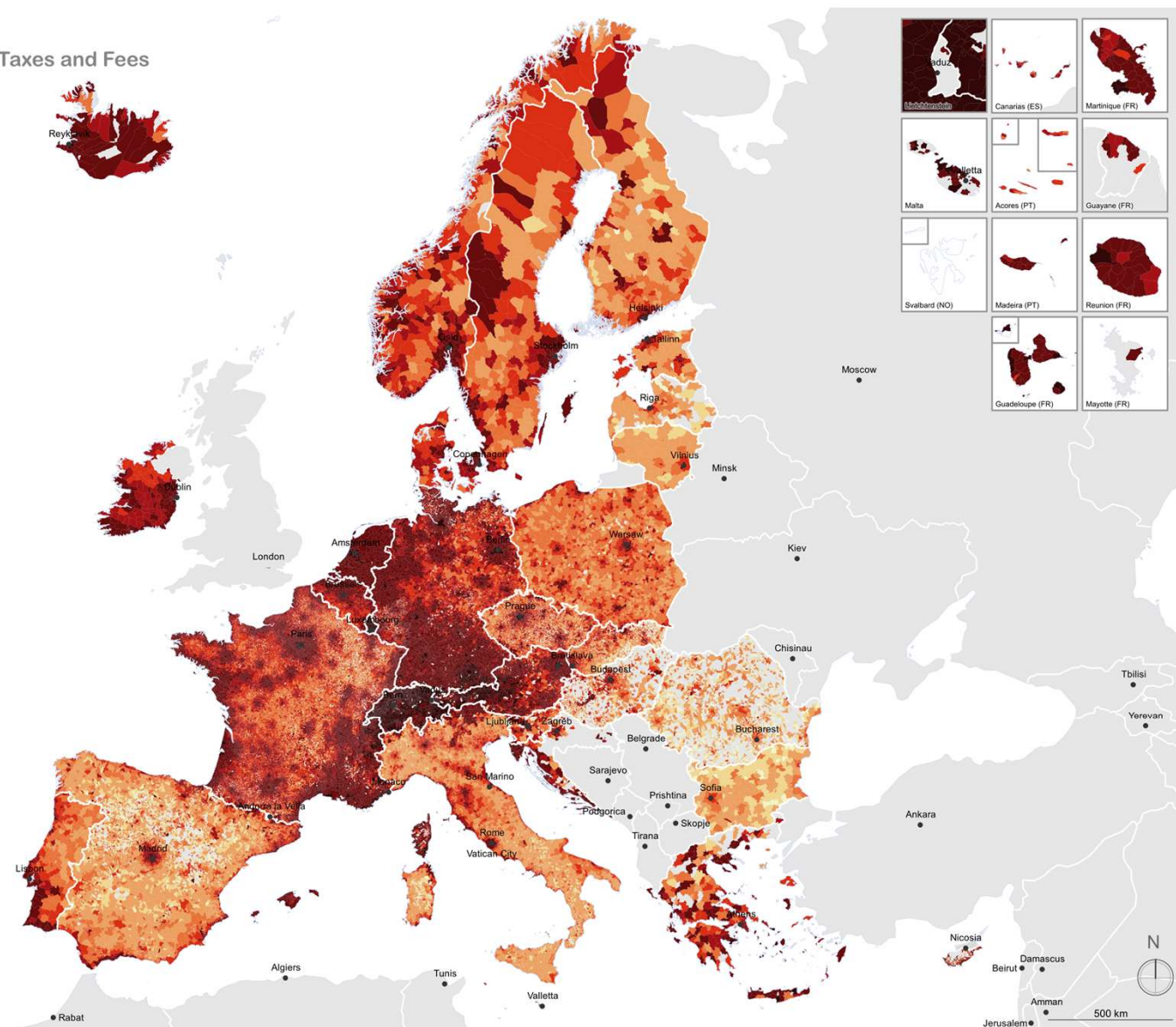
Country/Region	Unique rental listings	Unique sales listings
Austria	95.845	161.245
Belgium	112.573	156.095
Bulgaria	36.238	187.577
Croatia	2.441	23.925
Cyprus	18.842	43.916
Czechia	65.810	116.622
Denmark	71.015	115.620
Estonia	12.074	36.639
Finland	40.317	64.872
France	882.690	5.547.514
French Guiana	180	620
Germany	478.517	983.555
Greece	4.153	18.865
Guadelupe	858	3.036
Hungary	12.060	14.050
Iceland	338	18.297
Ireland	14.250	38.527
Italy	527.358	5.431.926

Country/Region	Unique rental listings	Unique sales listings
Latvia	2.856	11.397
Lithuania	2.903	8.045
Luxembourg	8.436	40.597
Malta	63	123
Martinica	579	2.153
Mayotte	16	8
Netherlands	171.297	77.877
Norway	40.584	81.777
Poland	258.961	984.417
Portugal	109.297	872.564
Reunion Island	739	3.517
Romania	15.916	64.181
San Martin	27	507
Slovakia	17.442	80.345
Slovenia	385	2.085
Spain	281.186	2.817.560
Sweden	105.209	167.623
Switzerland	177.394	182.637

Average Sales Price

Including Duration Correction, Taxes and Fees

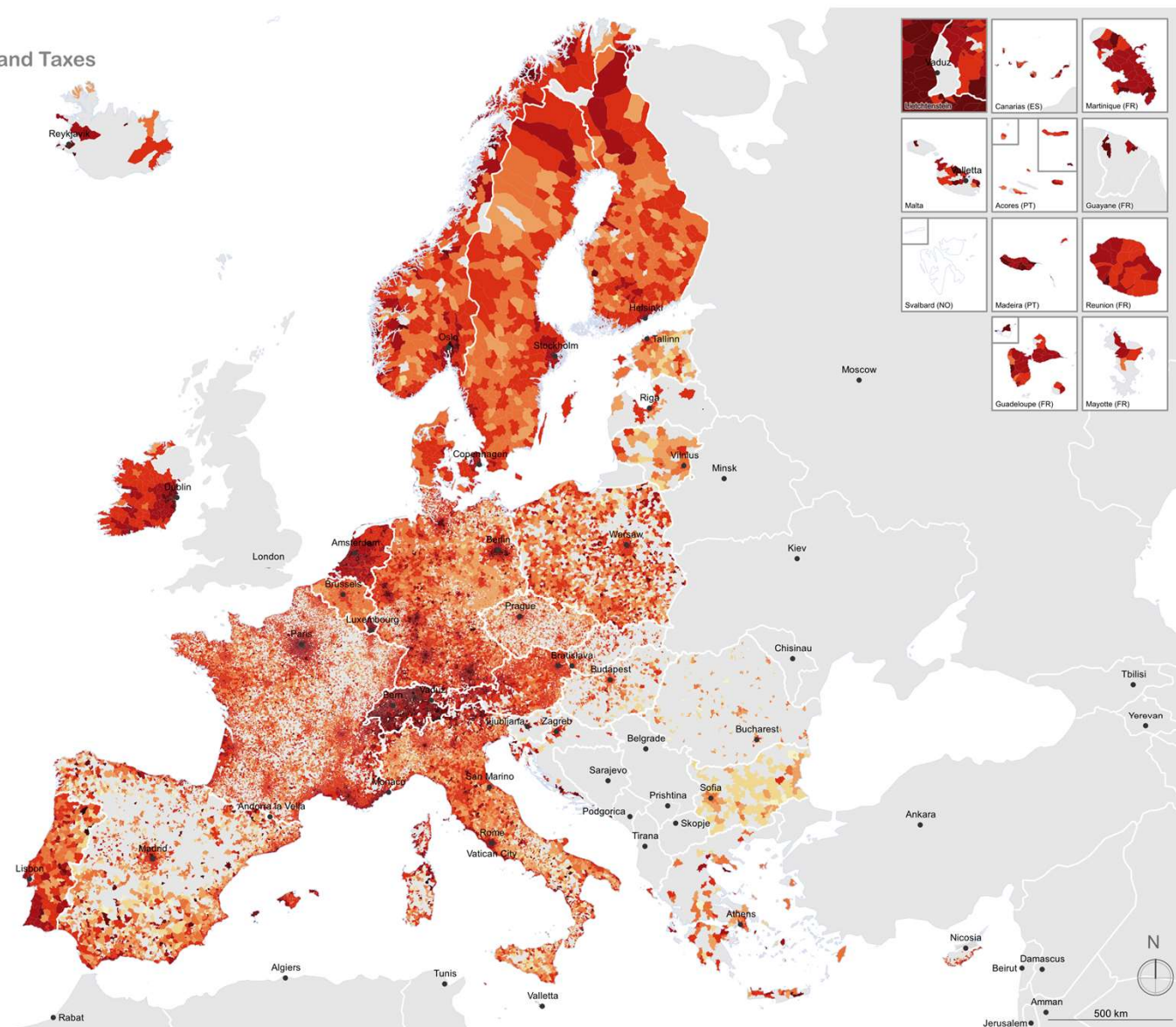
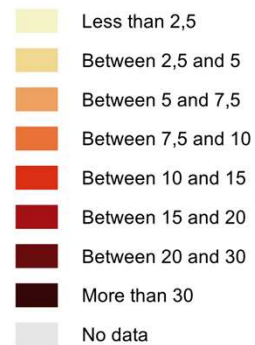
€/m²



Average Market Rent

Including Duration Correction and Taxes

€/m²

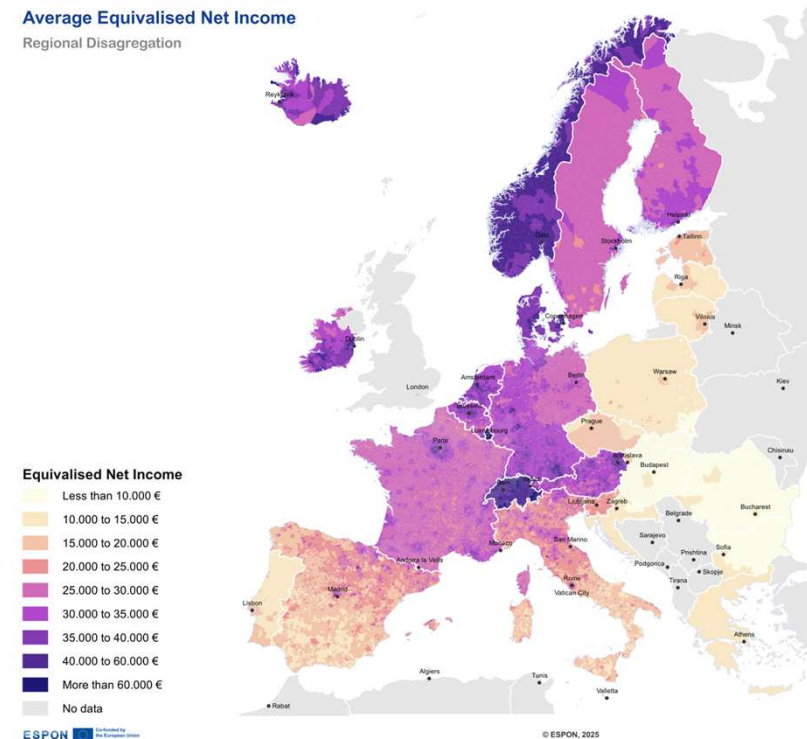


Missing m2 values in Ireland replaced by imputations.

Territorial level: LAU (2021), Municipalities (EU), Concelhos (PT)
 Based on scrapings: March 2024 - March 2025
 Source: ESPON HOUSE FOR ALL, TUWien, InAtlas, MCRIT, 2025
 Origin of data: ESPON HOUSE FOR ALL, TUWien, InAtlas, MCRIT, 2025
 © EuroGeographics for administrative boundaries

The Need for Local Income Data

- Affordability is not only a function of price but also disposable income and credit market conditions
- No proper income measure available at the LAU level across the ESPON space
- Build on a recent publication by Mikou et al. (2024) offering a harmonized disposable income dataset for Europe at subnational level
- Taking the spatial distribution from Mikou et al. (2024) we spatially disaggregate equivalized net income data reported by Eurostat [ilc_di03]



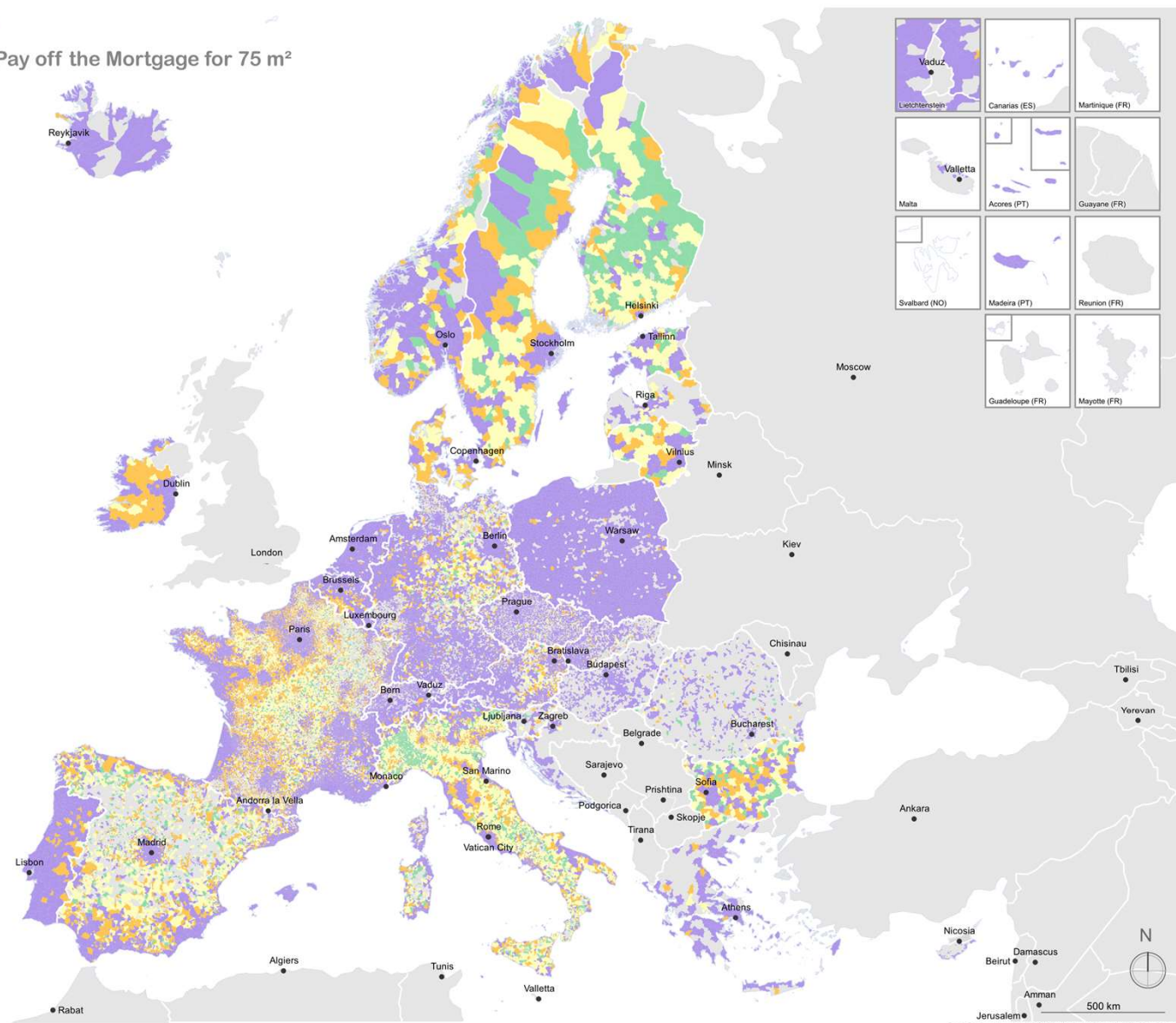
Sales Affordability 2024

Number of Years Required to Pay off the Mortgage for 75 m²

Mortgage Years

Spending 1/3 of a Annual Average LAU Income

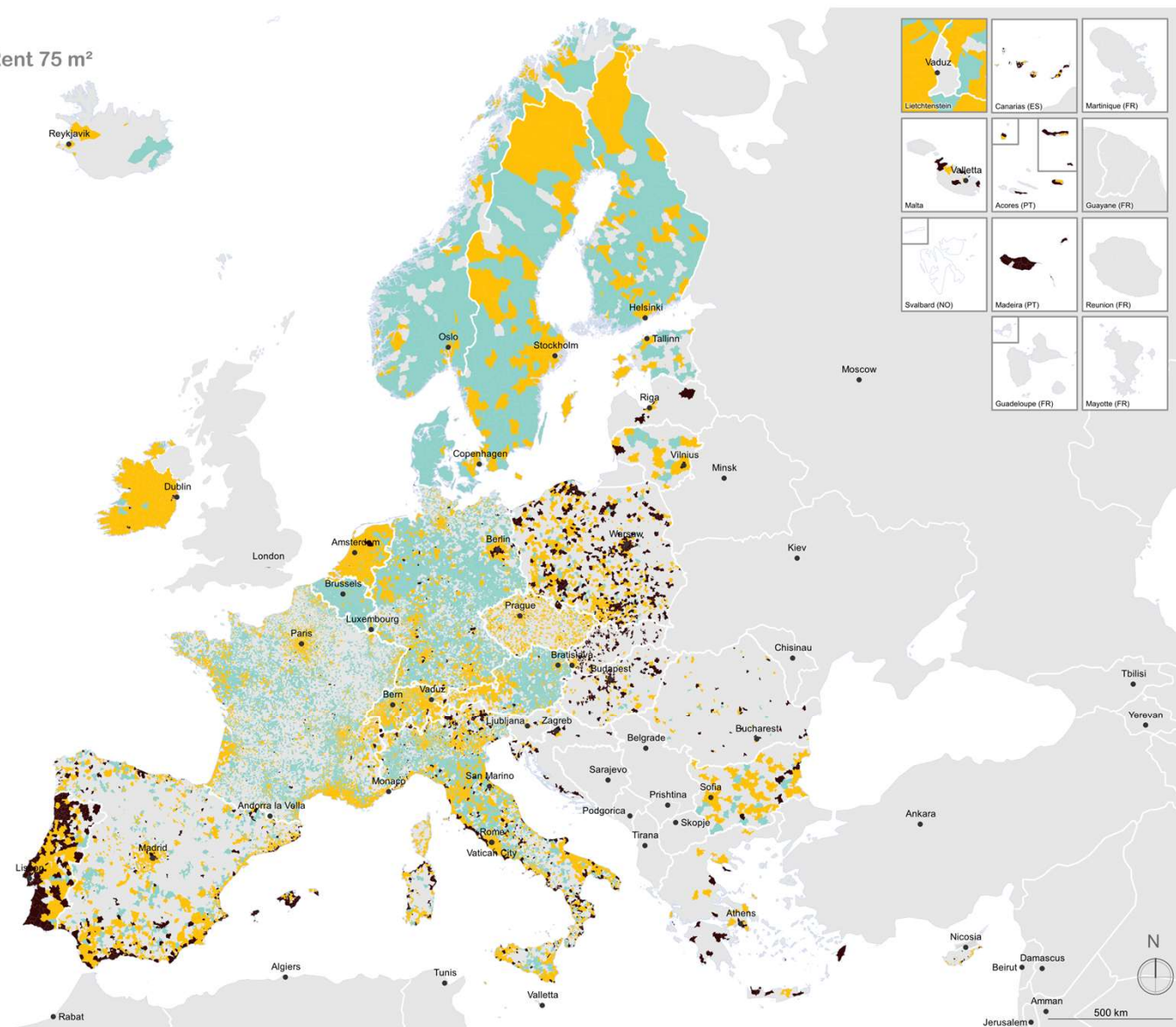
- Less than 10
- Between 10 and 20
- Between 20 and 30
- More than 30
- No data



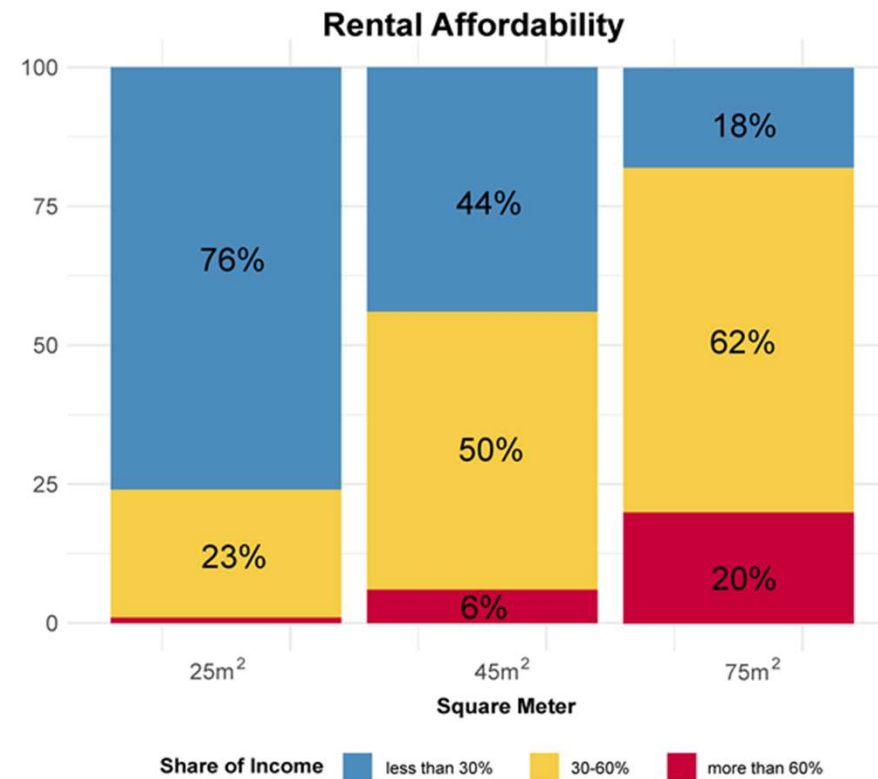
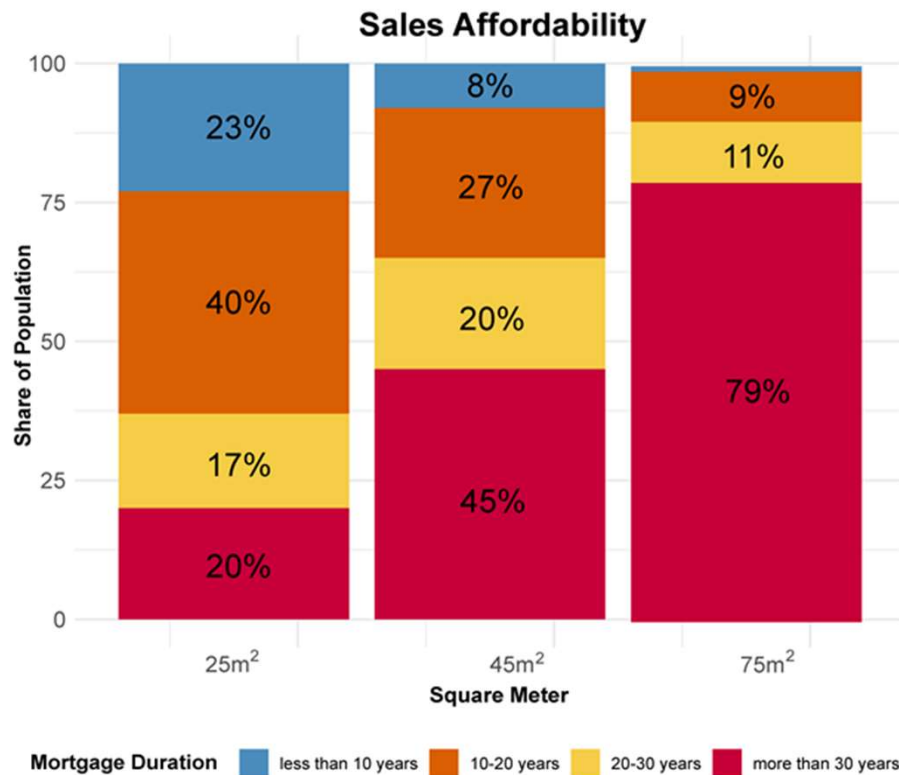
Rental Affordability

Share of Income Required to Rent 75 m²

Share of LAU Income



An Affordability Crisis in the Making



2

Comparative View on Housing Policies



A European Compendium of Housing Policies

- The Compendium aims at providing a comprehensive and comparative overview of how housing policies are delivered across the ESPON space
- At the heart of the Compendium lies a set of 38 country fiches
- These outline and summarize national housing systems
 - Key data and figures
 - Concepts and definitions
 - Governance structures
 - Housing policy overview

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Final Report // **HOUSE4ALL: Access to Affordable and Quality Housing for All People**

European Compendium of Housing Policies

July 2025

Selected Findings from the Compendium

- **Housing policy is becoming a priority on the EU agenda.**

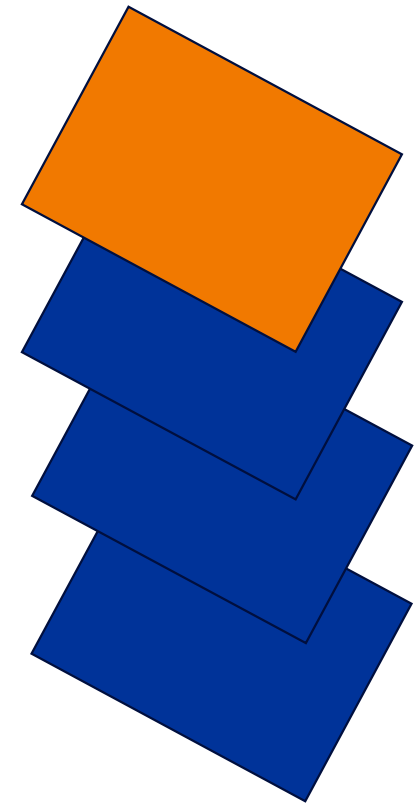
The EU influences housing policy through regulation (e.g. energy directives), funding programs and fiscal constraints.

- **Governance structures are diverse but often fragmented**

While some countries have centralized systems (e.g., Greece, Portugal), others rely on decentralized or multilevel systems, with varying degrees of coordination and effectiveness.

- **Homeownership is the most common tenure in Europe**

Most European countries, especially in Central and Eastern Europe, exhibit high homeownership rates due to historical privatization. However, this trend is gradually reversing among younger and lower-income groups.



Selected Findings from the Compendium

- **The capacities of social and affordable housing sectors are highly uneven**

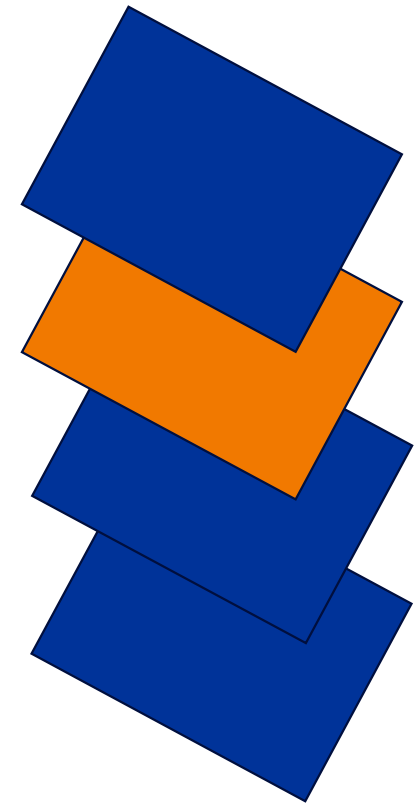
Countries like Austria, Denmark, and the Netherlands maintain strong non-profit housing sectors. In contrast, many others lack structured definitions or investment, leading to fragmented or minimal provision.

- **Definitions of key housing concepts lack harmonization**

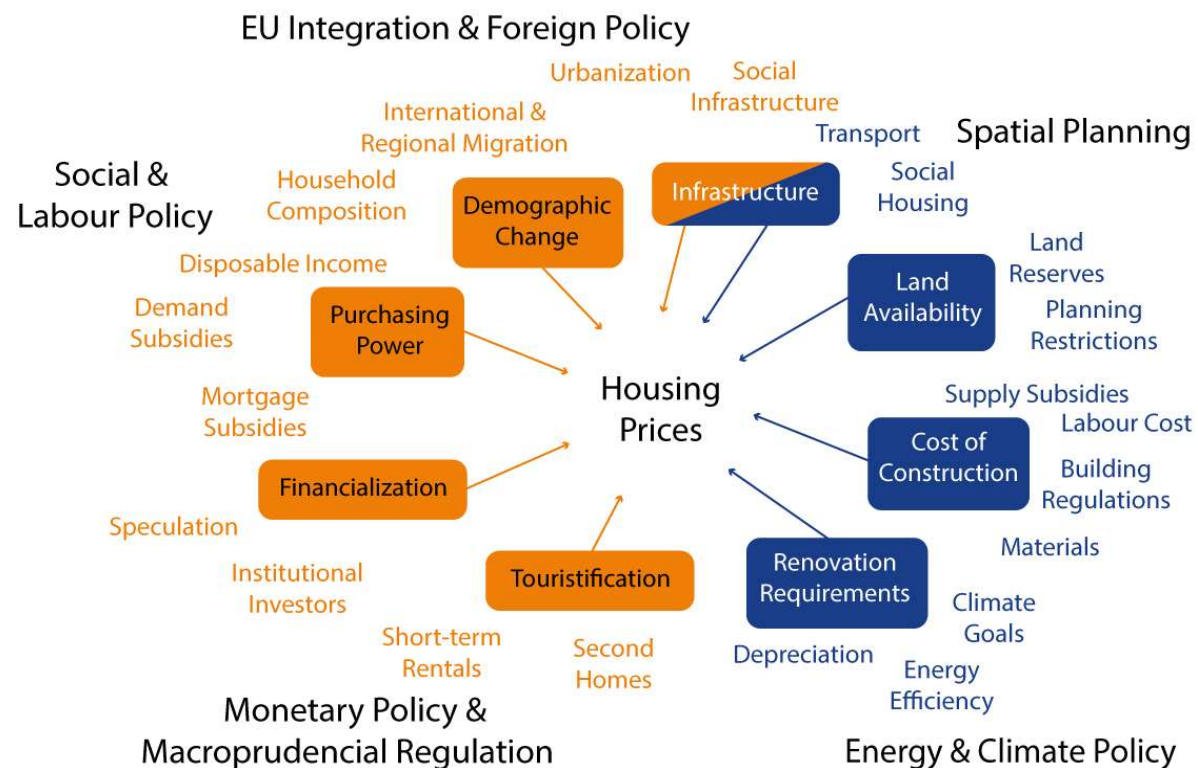
Terms like "social", "affordable", and "adequate" housing are used inconsistently across countries, complicating policy comparison and implementation.

- **Multiple vulnerable groups are affected by housing exclusion**

Low-income households, Roma communities, migrants, and the homeless are most frequently prioritized, though definitions and policy responses vary widely.



Trends, Drivers & Policy Fields Impacting Housing Prices



3

The Luxembourg and Greater Region Case Study (2025)

+ Comparison to the Greater Geneva Case Study (2022)



Cross-Border Housing Markets

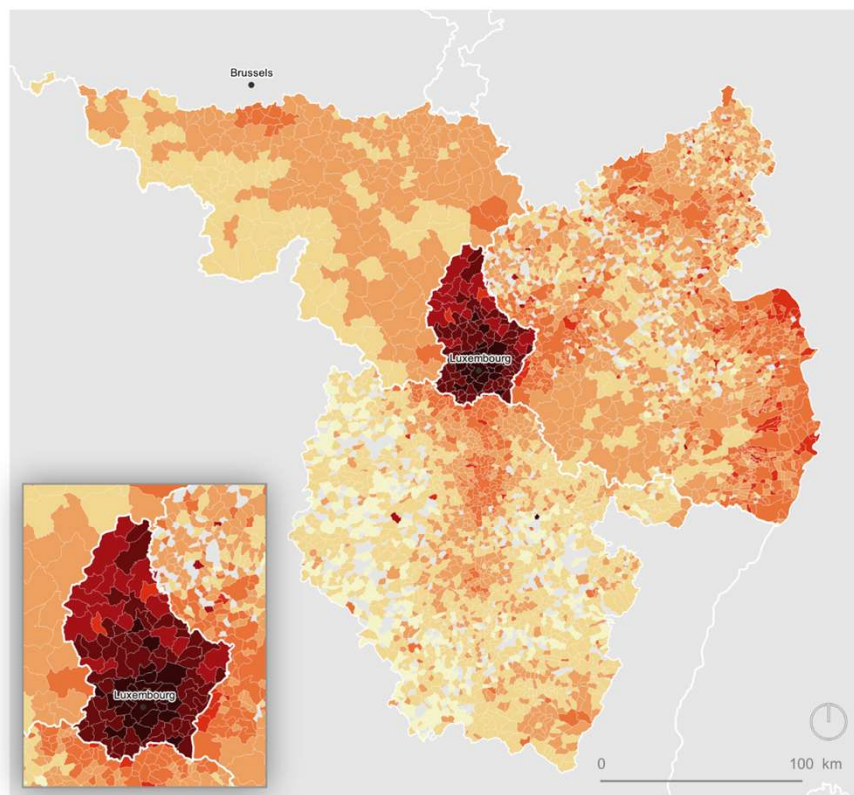
“A housing market in which a critical mass of activity has led to a minimum integration where households work and live on different sides of a border. As a consequence, the distribution of jobs and residences across a border form new functional relations”

(Sielker et al. 2022)

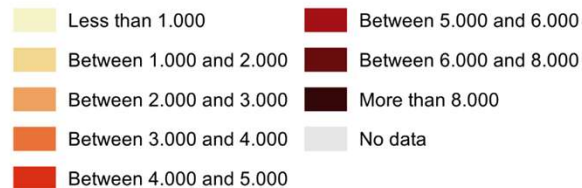
- Different levels of supply and demand leading to house price differentials, which are determined by the dynamics of cross-border movements (Decoville *et al.*, 2013)
- Cost of living and access to services of general interest and overall amenities differ between the different sides of the border (Decoville and Durand, 2016)
- Different transaction costs, having the possibility to impact cross-border purchasing and market integration (Dascher and Haupt, 2011)

Average Sales Price

Including Duration Correction, Taxes and Fees



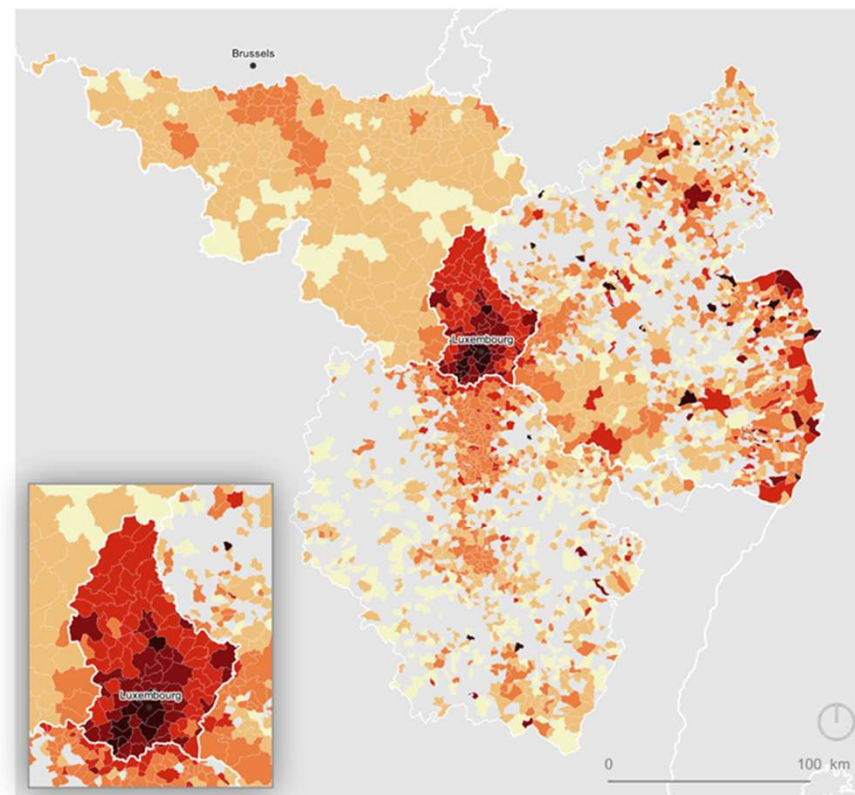
€/ m²



Territorial level: LAU (2021)

Average Market Rent

Including Duration Correction and Taxes



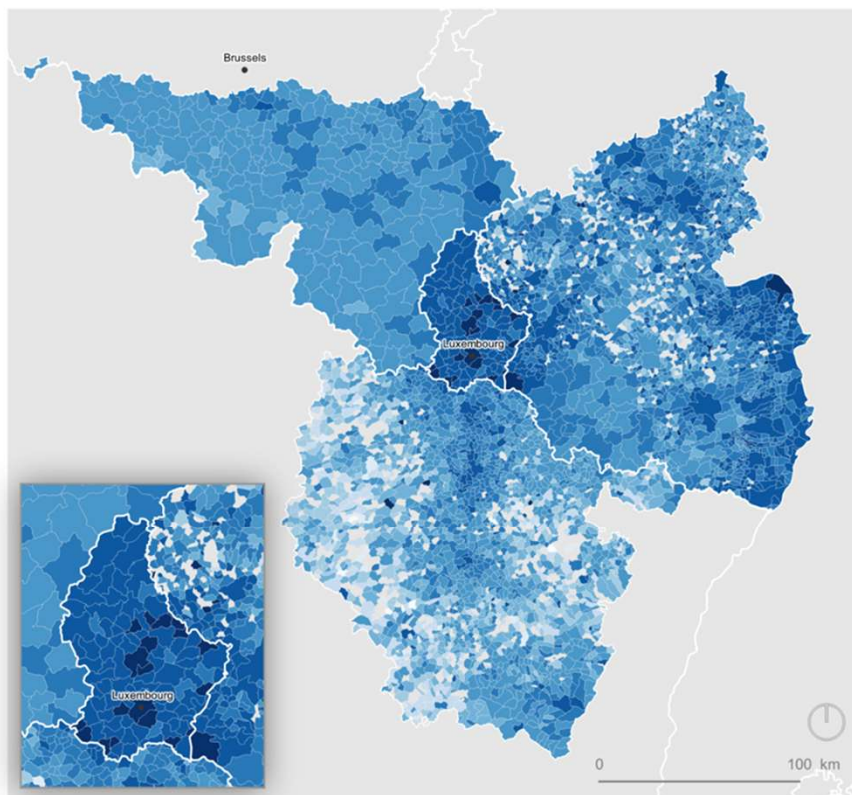
€/ m²



Territorial level: LAU (2021)

Sales Affordability

Affordable m2 Spending One Third of Annual Income on a 30 Year Mortgage



Income value used:

Luxembourg	Neighbouring countries
Average income per LAU	Average income per LAU

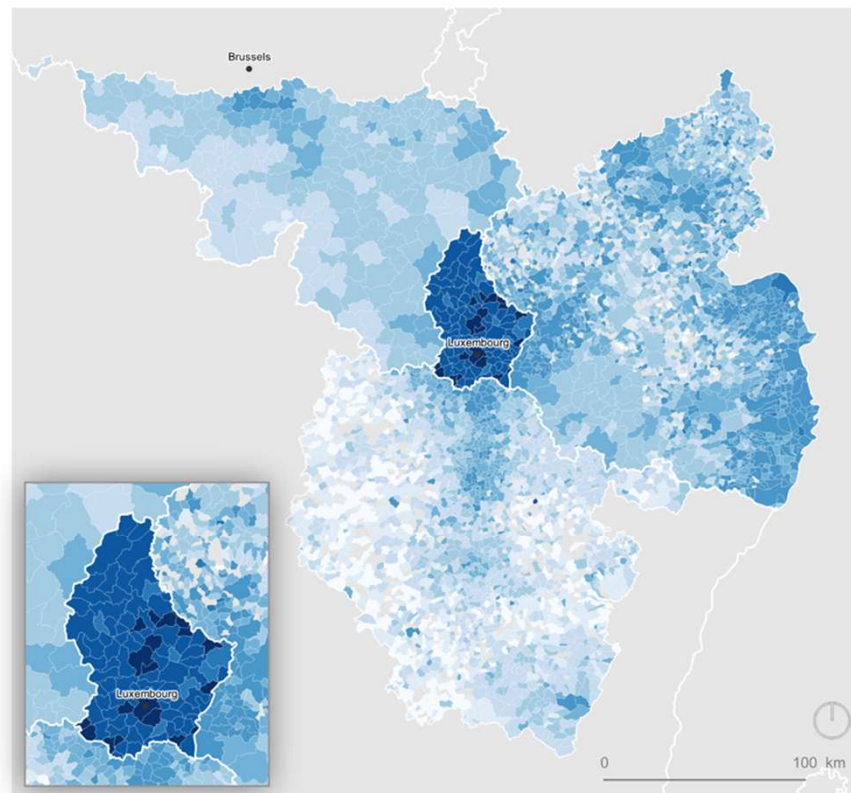
Affordable m²



Territorial level: LAU (2021)

Sales Affordability

Affordable m2 Spending One Third of Annual Income on a 30 Year Mortgage



Income value used:

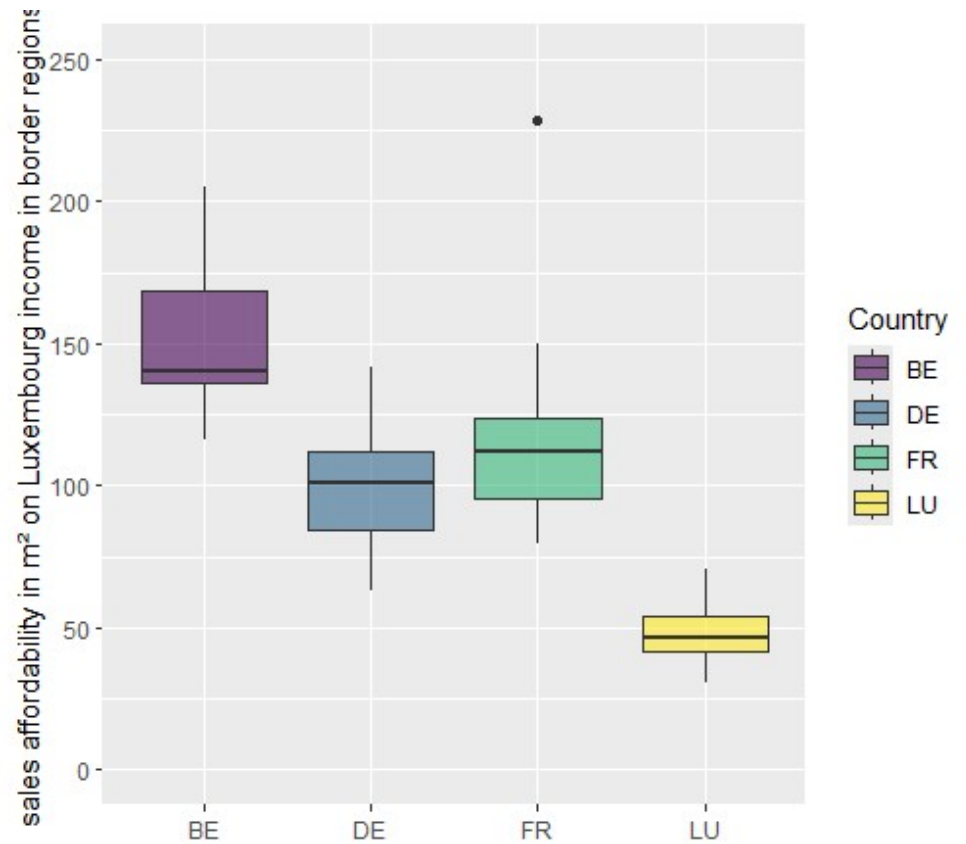
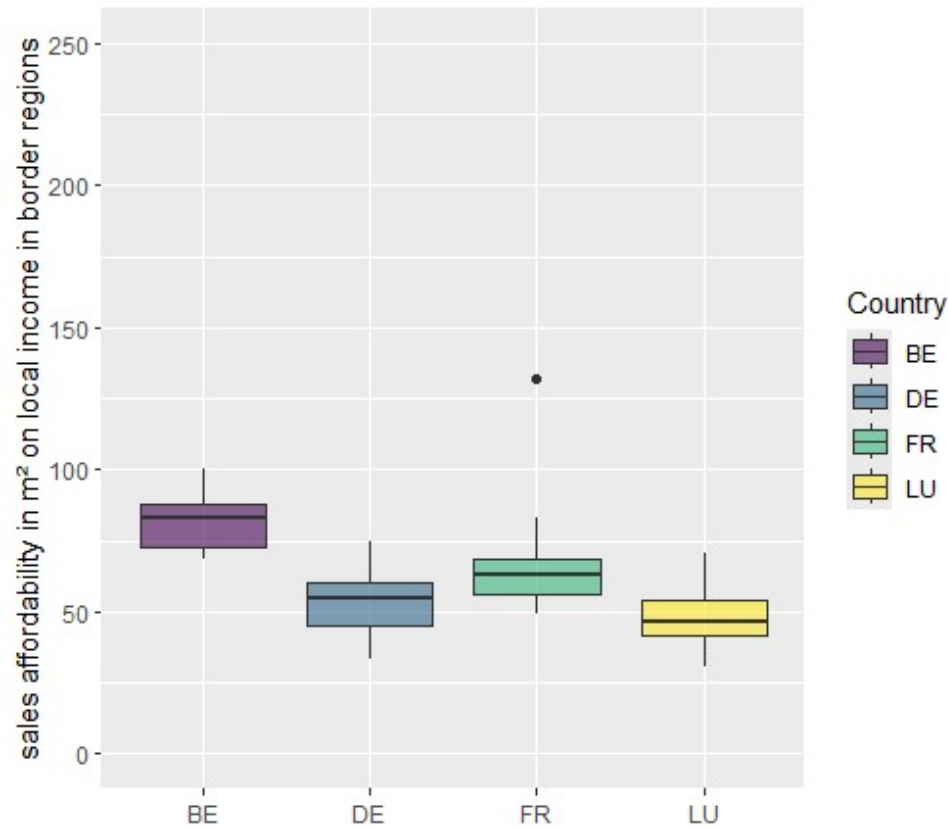
Luxembourg	Neighbouring countries
Average income per LAU	Luxembourg's capital average income (63.421€)

Affordable m²

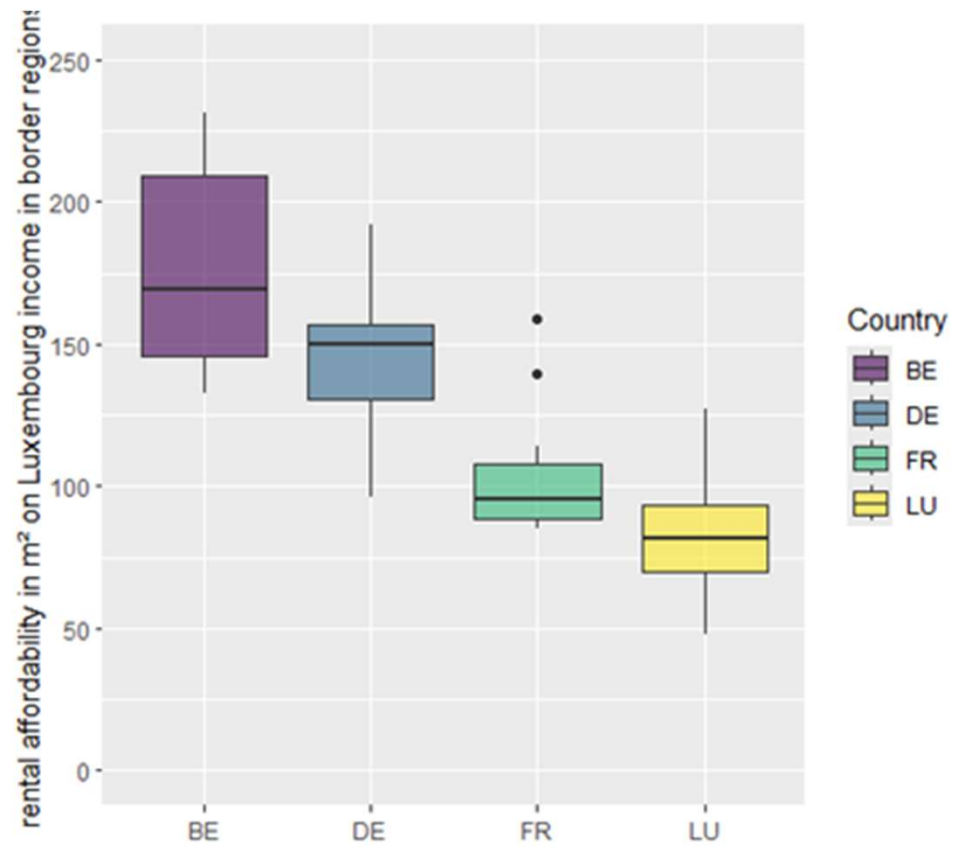
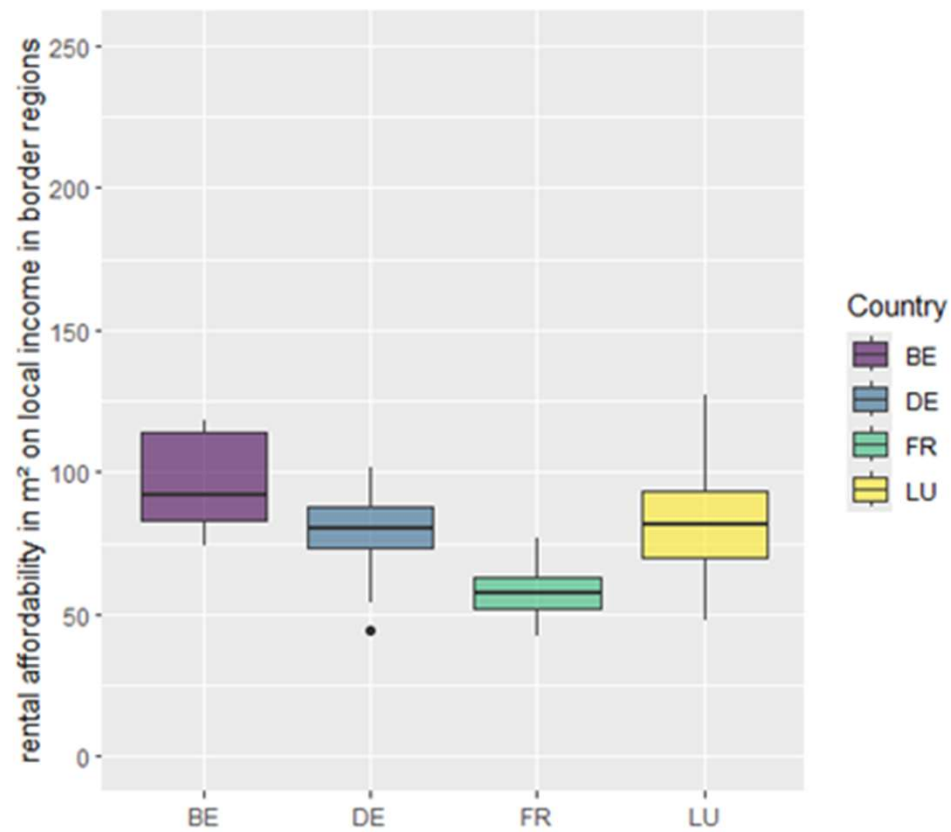


Territorial level: LAU (2021)

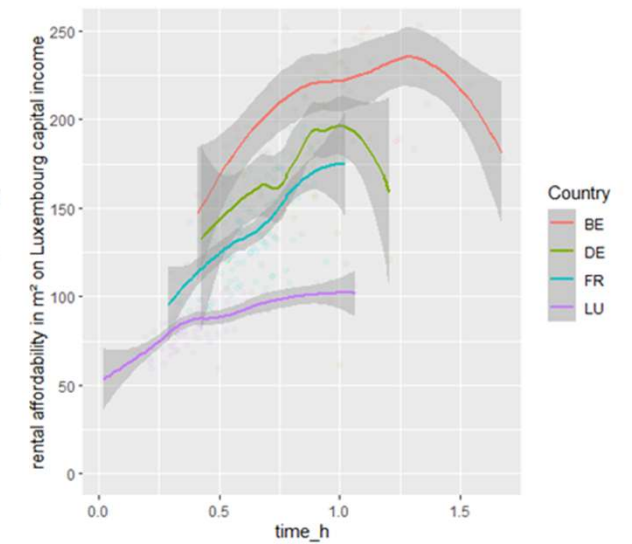
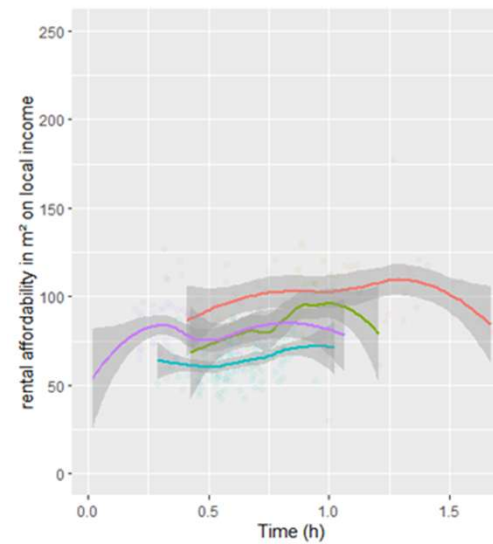
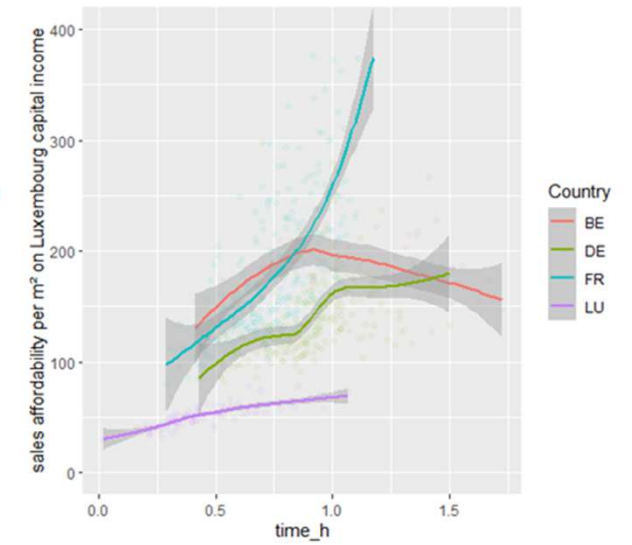
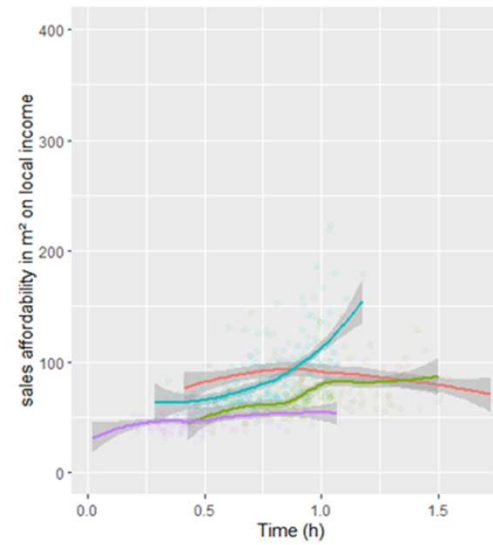
Cross-Border Sales Affordability



Cross-Border Rental Affordability

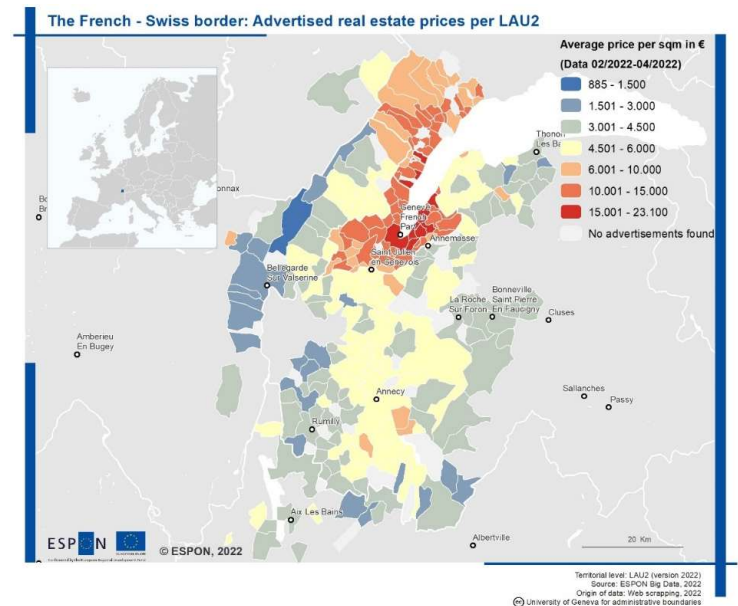


Affordability Gradients

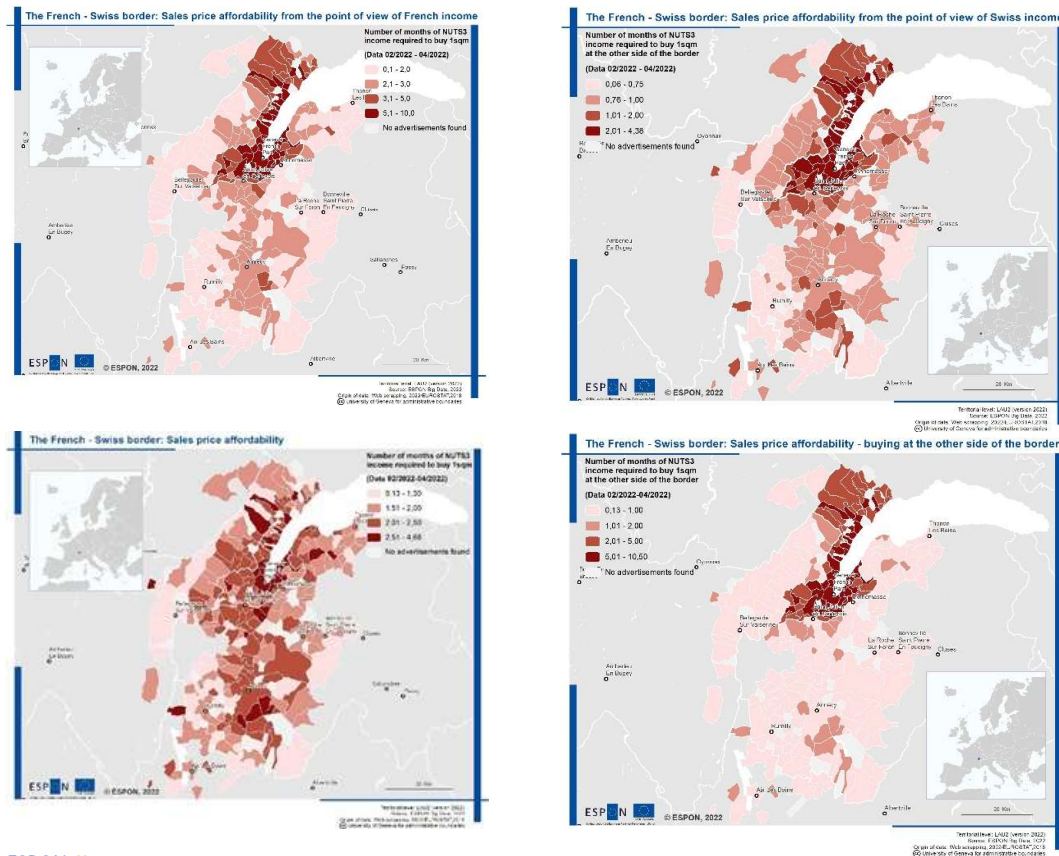


Comparison to the Greater Geneva Region Case Study (2022)

- Greater Genevan case study features a shared culture and language encouraging greater social (but not economic) integration across the border
- Local price differential between jurisdictions suggesting that a commuting cross-border household can out pay local residents
- Housing prices within the Greater Geneva housing market were 56% more affordable on a Swiss salary while housing prices were 57% more affordable on the French side of the border.

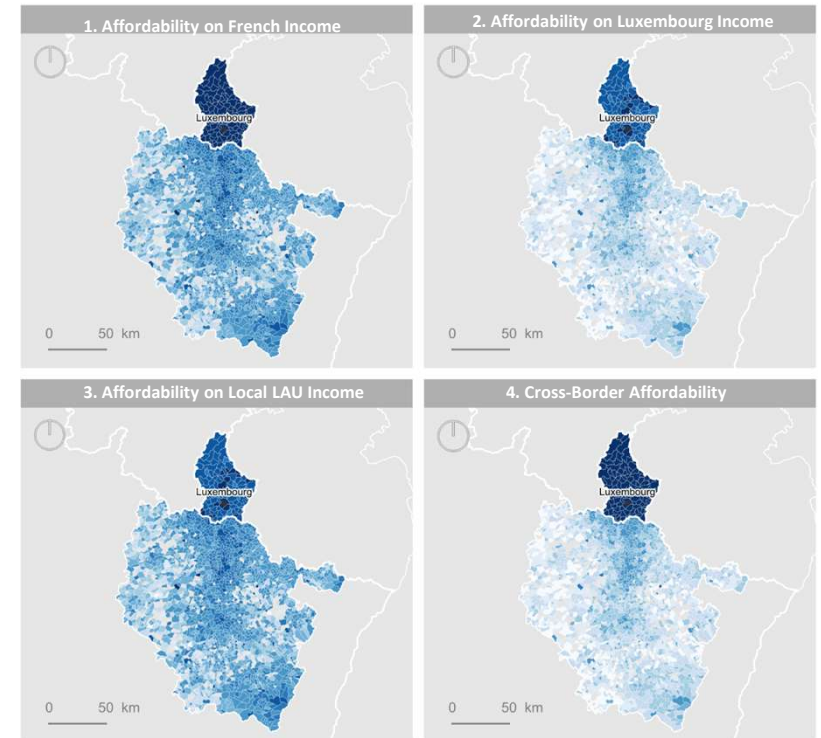


Comparison to the Greater Geneva Region Case Study

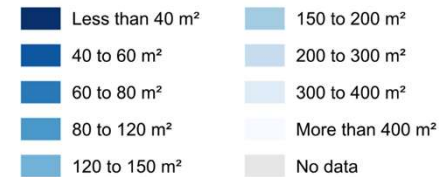


Sales Affordability

Affordable m2 Spending One Third of Annual Income on a 30 Year Mortgage



Affordable m²



Key Findings

- Housing affordability in Luxembourg is the lowest in the Greater Region.
- This is particularly pronounced in the homeownership market.
- Persons operating on a Luxembourg income can afford significantly more area in neighbouring countries than their local working counterparts.
- Neighbouring countries in the Greater Area exhibit different patterns and affordability gradients.

- Housing is both expensive and unaffordable in Luxembourg and Geneva.
- Geneva and Luxembourg are highly unaffordable on a cross-border region income.
- Spatial pricing patterns suggest a price spillover in both cases.
- Price differentials are starker than affordability differences.
- Rental markets tend to be less affected by spillover effects than sales markets.

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Thank you!

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