

CALL FOR PROPOSALS

TERMS OF REFERENCE

HOUSING AFFORDABILITY FOR EUROPEAN CONSUMERS: MAPPING POLICIES ON RENTING, BUYING, AND HOUSEHOLD SUPPORT SCHEMES

IN BRIEF

Housing availability and affordability has become one of the most pressing concerns for European consumers. Across the EU, rising purchase and rental prices are significantly eroding households' purchasing power, with low- and middle-income families disproportionately affected.

We are looking for (a) researcher(s) to provide a **comparative analysis of national policies and instruments aimed at improving housing affordability.** The analysis should cover the **rental market** and the **homeowner housing market.**

ABOUT THE EUROPEAN CONSUMER ORGANISATION (BEUC)

The European Consumer Organisation (BEUC) is the largest organisation promoting the general interests of Europe's household consumers. Founded in 1962, we represent 42 independent national consumer organisations from 31 European countries. Together with our members we inform EU policies to improve people's lives in a sustainable and fair economy and society.

BEUC covers a wide range of consumer policy areas, including housing, energy, digital, financial services, and sustainable consumption.

Our work has consistently placed affordability at its core, making it a guiding principle in our positions. This is particularly the case in the energy sector, where we strongly promote the transition to decarbonised energy systems, as this is essential to reduce dependence on fossil fuels and to protect consumers from rising and volatile energy bills in the years ahead.

While BEUC has developed strong expertise on housing-related issues, this work has so far focused primarily on the energy efficiency dimension: renovation, insulation, and decarbonisation of residential buildings. Housing affordability, however, is a broader challenge that encompasses the financial accessibility of housing for consumer, whether as buyers or renters, as well as structural market pressures such as insufficient supply or vacant properties. To address these dimensions, BEUC is seeking external expertise to complement its existing work and contribute to the evidence-based debate on housing availability and affordability.

CONTEXT FOR THIS RESEARCH

Housing costs represent the single largest expenditure for most European households. Over the past decade, rental and purchase prices have increased dramatically in many EU cities and regions, driven by a combination of supply constraints, speculation, the rise of short-term rental platforms, and underinvestment in social and affordable housing.

In the EU, housing has historically been considered a national competence. However, the growing affordability crisis is increasingly spilling over into broader economic concerns, affecting consumer confidence, labour mobility, and social cohesion, which are squarely within the EU's remit.

In the State of the European Union speech in September 2025, European Commission President Ursula von der Leyen stressed the urgency of addressing the housing crisis. Since then, momentum has accelerated, with the publication of the [Affordable Housing Plan](#) in December 2025, followed by a consultation on the forthcoming [Affordable Housing Act](#) including a legislative proposal on short-term rentals expected in the fourth quarter of 2026, and the planned Housing Simplification Package in 2027.

BEUC also observes that policy responses to the housing crisis vary significantly across Member States. Some countries have introduced rent regulation measures, others rely on social housing provision or tenant subsidy schemes, while approaches to short-term rental platforms such as Airbnb remain fragmented. There is limited comparative EU-level evidence on which approaches best protect consumers and which transferable practices could inform EU-level advocacy.

OBJECTIVE OF THE RESEARCH

BEUC would like to commission (a) researcher(s) to investigate and document national policy approaches across the EU that seek to improve housing affordability for consumers, covering both renters and prospective or current homeowners.

While the primary focus of this research remains on existing policies within EU member states, researchers may supplement their analysis with relevant policies from non-EU countries that could also be adapted and implemented at the EU level.

Concretely, the research should:

- **Map public policies and instruments** across EU Member States related to housing affordability for consumers, covering at minimum:
 - **Rent regulation measures** (e.g. rent caps, rent brakes, rent indexes...);
 - **Regulation of short-term rentals** (e.g. registration requirements, night caps, platform obligations...);
 - **‘Social leasing’ schemes** or public provision of affordable housing;
 - **Policies facilitating access to homeownership** for consumers, including first-time buyer schemes, shared ownership models, public mortgage guarantee programmes, and measures to increase housing supply.
 - **Policies aimed at reallocating vacant housing to consumers**
- **Identify transferable best practices:** policies that have demonstrably improved affordability outcomes and could be recommended to other countries or inspire EU-level action.
- **Provide BEUC and its members** with structured, accessible evidence to support advocacy efforts at the national and European level.

This research will initially be for **internal** purposes and to be shared with BEUC members via the organisation's extranet. However, findings may subsequently be used as the basis for an external publication if relevant and appropriate.

THE RESEARCH, ITS DELIVERABLE, AND GUIDING QUESTIONS

The work should provide an independent, evidence-based assessment of existing national policies and instruments, drawing on a combination of:

- Regulatory and legislative sources (national laws, EU directives, local by-laws);
- Academic and policy research;
- Views and data from regulators, think tanks, civil society actors, and consumer organisations. In this regard, we would be happy to provide you with the contact details of some of our members' national experts working on this issue.

There is the possibility that the researcher(s) find(s) limited or no implemented practices in certain policy areas. In that event, the objective would be to compile theoretical ideas or pilot-ready proposals that could be recommended for consideration.

Crucially, we must be able to use the findings and discuss them with a very diverse audience, including policymakers, national consumer organisations, and the media. **The research must therefore be presented in clear and accessible language.**

Guiding questions for the research include:

- Which EU Member States have introduced rent regulation measures, and what have been the observed effects on affordability and housing supply?
- Are there any best practices that can be observed in countries outside the EU and that can be replicated in the EU?
- How have Member States been regulating short-term rental, and what impact have different approaches had on housing purchasing price, long-term rental availability and prices?
- What social leasing or public housing schemes exist, and which have proven most effective in reaching low- and middle-income consumers?
- What policies exist to support access to homeownership for consumers, particularly first-time buyers and younger households? What have been their results?
- How do Member States address the supply side of the housing crisis (e.g. through planning reform, social housing investment, anti-speculation measures, reallocation of vacant housing) and with what effect?
- How successfully have national laws been implemented? Have there been any challenges with the enforcement of these laws?
- Are there any solutions that could prove counterproductive for consumers? More broadly, are there measures that may work effectively at national level but not at EU level?

The study should result in :

- **A structured mapping of policies on renting, buying and household support schemes**, complemented by a selection of **case studies of max. 2 pages each**.
- **A concise policy brief highlighting key recommendations that could help us to build our position**

Each case study could follow the below structure, to be agreed with the successful contractor:

- What was the policy context and problem being addressed?
- For which group of consumers was it relevant: renters, prospective or current homeowners, low-income households, or a more granular audience?
- What action did policymakers or other actors take? Did it involve new regulation or a repurposing of existing instruments?
- How was the policy implemented and enforced?
- What have the results been for households? Any measurable impact on affordability or housing security? Were any new challenges uncovered?
- Is this practice transferable to other countries or to the EU level?

Referencing, in a consistent format at the discretion of the researcher, should be provided. Where relevant, this should link directly to publicly available documents. **Annexes may be included** to provide further details, such as data tables or graphics.

EXISTING INFORMATION

BEUC related work on energy efficiency in housing (non-exhaustive):

- [How to make energy markets work for consumers and deliver affordable bills](#)
- [The consumer policy take on EU energy efficiency legislation in the 2030s](#)
- [One-stop shops: the missing piece in the home renovation puzzle](#)
- [How to accelerate home renovations through innovative financing](#)
- [Energy Performance Certificates \(EPCs\) - How to make EPCS consumer-friendly](#)

Relevant external sources (non-exhaustive):

- European Parliament research on [housing affordability across Member States](#), and on [short-term rentals](#).
- OECD and Eurostat data on housing cost overburden rates and affordability trends.
- Regulatory frameworks introduced under the [EU Short-Term Rental Regulation \(2024\)](#), which provides a baseline for mapping national transposition.
- Recent [consultation on the affordable housing act](#).

WHAT BEUC WILL DO WITH THIS RESEARCH

1. The primary use of this research is to help build BEUC's advocacy work on housing affordability at the EU level.
2. BEUC will disseminate the research with its members, national consumer organisations across Europe, via our organisation's extranet.
3. BEUC and its members may subsequently decide to issue an external publication based on the analysis and identified best practices.
4. BEUC and its members may publish this research, wholly or in parts, to contextualise our work and engage with EU and national policymakers on housing affordability going forward.

TIMELINE

The study is expected to be completed within 13 weeks after the conclusion of the contract.

The contractor shall account for an in-person or online meetings with the BEUC's team to discuss the research approach at the beginning and at the end of the contract period.

- Submission of proposal by 5 June 2026.
- Study starts on 29 June 2026.
- First draft of study shared with BEUC on 24 August 2026
- Comments and feedback provided to the tenderer by 31 August 2026
- The final draft of the study must be submitted by 11 September 2026

A BEUC staffer (see contact details) will be available for ad hoc questions by the researcher(s) outside of scheduled meetings.

SUBMISSION OF PROPOSALS

Proposals should include the following:

- A financial offer specifying the proposed number of days to be spent on the research and the day rate or total cost.
- A short biography of the researcher(s), their institutional affiliation, and their relevant expertise.
- A sample of previous research relevant to housing policy, rental market regulation, tenant rights, or related consumer policy areas.
- Contact information of the lead researcher.
- Any other information the applicant wishes to share (e.g. proposed methodology, partnership with other experts).

Deadline for applications: 5 June 2026 (23.59 Brussels time). To be sent to energy@beuc.eu.

RESEARCHER(S)

When considering the offers, priority will be given to researcher(s) that has/have a prominent role with a high reputation in the field of housing policy. They may need to work with other experts to discuss any interdisciplinary issues.

BUDGET

The total budget allocated for this study is **11,000 EUR excl. VAT**.

No additional costs will be borne by BEUC.

FURTHER INFORMATION / CONTACT DETAILS

For clarification of any of the above, please send an e-mail to **Louise Rohmer** (louise.rohmer@beuc.eu).