



A paradox in the field of private property: the housing crisis in Europe versus the phenomenon of abandoned dwellings. Case studies. Possible solutions.

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ABSTRACT

This paper analyses two socio-economic phenomena that paradoxically coexist in post-Covid-19 Europe: the housing crisis (rising prices and rents, overburdened households, overcrowding and the risk of housing exclusion) and, at the same time, the existence of a significant stock of vacant/abandoned dwellings, including in cities with high housing demand. Based on Eurostat data and other statistical and institutional sources, the study describes recent developments in the continental housing market, the main factors driving price increases (supply-demand imbalances, construction costs, periods of cheap financing, speculative investments, insufficient social housing, short-term rentals), as well as the negative social consequences (reduced labour mobility, difficult access to education, postponement of starting a family, social tensions, increase in severe housing deprivation). At the same time, the paper takes stock of the extent and causes of vacant housing (depopulation, migration, speculation, deterioration, uncertain legal situations) and summarises the public policy instruments used in various European countries to reintroduce those dwellings into the housing market (fiscal levers, vacancy taxes, renovation and rental incentives, restrictions on changing the use of living space, financing programmes). The conclusion is that reintegrating abandoned housing into the housing market can be a useful tool for alleviating the pressure generated by this market, provided that a balance is maintained between the right to adequate housing and guarantees of private property rights. The future research directions proposed at the end of the paper aim to find specific solutions adapted to national and local contexts.

KEYWORDS - *abandoned, crisis, dwellings, Europe, housing*

1. INTRODUCTION

The period between the onset of the Covid-19 pandemic and the present day has been characterised in Europe, among numerous social, economic, political and geopolitical tensions, by a worrying economic phenomenon with serious implications, encountered both in many Member States of the European Union and outside the Union: the housing crisis, which is particularly visible in large European urban centres and which has been growing in recent years. The phenomenon itself is not "new" to the continent, in the sense that it did not emerge with the pandemic, its roots going back further in time, but it is worth noting that recent years have seen its worsening.

The term "housing crisis" can be understood, in a simple and empirical but comprehensive definition, as the situation in which the costs that an individual (or a group of individuals – a family) must bear in order to acquire ownership of a dwelling (the price of the home) or even a simple right of use (the rent) increase over a reference period as a result of the dynamics of the real estate market in a given geographical area, with the consequence of increasing the financial effort and, implicitly, the difficulty for the individual/family to acquire or use a home. In summary, we can refer to an increase in prices and rental costs that limits the possibilities for individuals or families to satisfy their housing needs (which can be described, in vivid terms, as an increase in the "burden" of housing costs).

This phenomenon, which has become evident in recent years at continental level, is the result of a constant evolution over the last decade: according to official European Union statistics, housing prices at EU level have risen by more than 60% in the last ten years, while rents have increased by over 20% during the same period [1], with worrying developments also being observed during this period, as I will show, in several European countries outside the EU (the United Kingdom, Switzerland, Russia, the Republic of Moldova, etc.). The period

2020-2022, during which Europe has been hit by a series of exceptional negative circumstances (the outbreak and peak of the Covid-19 pandemic, the armed conflict in Ukraine, the energy crisis), stood out negatively in the last decade in that, according to Eurostat, annual growth rates in the EU reached levels not seen in respect of housing prices since 2006 (approx. +8% in 2021–2022 [2]).

The explanations for this phenomenon are complex, preceding the outbreak of the pandemic but accelerating their effects after this reference point. Essentially, the widely held view in academic and institutional circles regarding the causality of this negative phenomenon is that it is due to a combination of factors that have been acting at continental level, in parallel or successively, for a certain time, the main factors responsible being considered as follows:

- the gap between housing supply and demand: although demand for housing is high at European level (according to the think tank Housing Europe, annual demand is estimated at 518,000 homes in France, 400,000 in Germany, moreover, one million new homes are needed in the Netherlands by 2031, and in Sweden, no less than 500,000 by 2033), in some countries or localities supply fails to meet more than half of the demand [3], resulting in a huge gap and a significant impact on the prices of homes offered for sale or rent: the increase in demand has mainly been driven by internal and international migration to large European urban centres, while supply has been tempered by constraints on available space (which have led to high costs for building land) and by bureaucratic constraints specific to the authorisation of construction works by the competent public authorities;
- the continuous increase in the cost of construction materials (the construction cost index for residential buildings in the EU rose by more than 56% between 2010 and 2024, and in some countries the increase in these costs has been spectacular: for example, in Romania, the index rose by over 137% during the same period [4]);
- the existence of a pre-pandemic period in which bank interest rates were low, which stimulated access to cheap mortgages for a large segment of the population, thus increasing competition for housing supply and leading, naturally and predictably, to an increase in house prices;
- the purchase by institutional investors and housing funds of significant parts of the housing stock for financial investment purposes, with the consequence of increasing the speculative dimension of the real estate market;
- insufficient efforts made by the authorities in order to ensure a sufficient number of social housing units and a lack of sufficient public policies supporting access to affordable housing;
- the use of numerous dwellings, especially in areas with high tourism potential, for short-term rentals, on a hotel basis, often through specialised digital platforms (Airbnb, Booking, etc.), with the consequence of removing these dwellings from the real estate sales or traditional rental market (i.e. medium or long-term rentals);
- cultural and attitudinal changes that favour celibacy over family life, with the result that many households that could accommodate entire families in terms of available space end up being occupied by single people who thus have more living space than strictly necessary, resulting in an indirect waste of surplus space.

The social and economic consequences of the housing crisis are felt throughout most of Europe, especially in large urban areas, and are harmful and by no means negligible:

- a decline in labour mobility and the inability of a significant proportion of the workforce to settle in university, industrial and financial centres, i.e. precisely those places where economic opportunities are most abundant;
- more difficult access to higher education for the population, given that the European housing crisis is affecting many university centres;
- young people putting off starting a family;
- the weakening of social cohesion, individual and collective frustrations and tensions;
- overcrowding, manifested by several generations of the same family living together in the same dwelling or by the need to share a space with so-called flatmates;
- the accentuation of the negative and particularly serious phenomenon of severe deprivation of housing, also known as "homelessness", which exposes those affected to major health, safety and social exclusion risks.

Without hesitation, it can be said that the European housing crisis is a factor discouraging the spread of private property ownership in Europe within the societies of the countries affected, making it difficult (or even impossible) for many people to acquire private property rights over spaces suitable for decent living. Furthermore, to the extent that such difficulties also extend to renting a home, it can be said that the situation is becoming more serious and thus infringes on fundamental human rights, given that the right to adequate housing is recognised internationally at the highest level, including in the Universal Declaration of Human Rights and in the International Covenant on Economic, Social and Cultural Rights, both adopted by the United Nations.

Paradoxically, a phenomenon in the opposite direction is noticeable in Europe in parallel with the housing crisis, namely the phenomenon of housing abandonment:

The concept of "abandoned housing" may vary in terms of legal definition from jurisdiction to jurisdiction, with the authorities of each European state or, where appropriate, local authorities, being responsible for determining the criteria that must be met by a dwelling in order for it to be considered "abandoned" (there is no unanimous definition even at EU level). Beyond these imminent legal variations, it is essential to emphasise that, at the level of economic phenomena, the idea of "abandoning" a dwelling can be constructed around the failure to exploit its housing potential, i.e., more simply put, its non-occupancy for a significant period of time, either by the owner, a tenant, a borrower or any other legitimate occupant. In other words, considering dwellings in a given geographical area as a limited resource par excellence, the abandonment of a dwelling can be equated with the waste of this resource, in the sense that the resource (i.e. the dwelling) is not used for its natural purpose (i.e. for the purpose of habitation), beyond the natural interruptions in the use of a dwelling (i.e. short-term departures of owners/tenants on various trips, the interval between the departure of one tenant and the arrival of another, leaving the dwelling during major repairs, etc.). From a more psychological perspective, a dwelling can be considered abandoned when it is no longer associated in anyone's mind with the notion of permanent or at least periodic shelter (i.e. neither a main dwelling, nor a secondary dwelling, nor a holiday home, etc.).

According to data from the European Environmental Bureau (the largest network of environmental organisations in Europe, bringing together 190 member organisations from 41 countries), the phenomenon has been very visible in Europe since 2011, with data indicating that at that time one in six European dwellings was "wasted" as a result of being unoccupied [5]. Furthermore, data from more recent years in various European jurisdictions lead to the conclusion that the problem has worsened between the onset of the pandemic and the present day (early 2026).

The phenomenon is all the more paradoxical and intriguing as it is not found exclusively in isolated, depopulated and economically disadvantaged areas, but also in metropolitan areas where demand for housing considerably exceeds supply: for example, the European Environmental Bureau reports tens of thousands of abandoned homes in Brussels, Berlin and Paris between 2021 and 2024. [6]

In my view, with regard to dwellings in this situation, we can speak of a factual emptying of the content of the right of ownership over them, as the attribute of use, found in the structure of this right, is not realised. Thus, beyond the owner's decision not to use the dwelling personally or to give it to another person (tenant, borrower) for use – a decision which, from a legal point of view, is valid in principle – we can discuss, not only from an economic point of view, but also from an ethical and social point of view, the loss of social utility of the dwelling.

The two phenomena presented above coexist, as I have already shown, even though their manifestations are clearly opposite. Therefore, this paper aims, after presenting a summary of their continental scale in the form of concrete data, to propose ways in which the two can be associated complementarily and viewed as mutual solutions, given the divergent meanings of the two phenomena. In other words, this paper aims to investigate, within the limits of the available data, the extent to which bringing so-called abandoned dwellings back into the housing circuit could contribute to reducing housing pressure in Europe, taking into account the concrete measures and means by which the authorities in the various countries analysed encourage such reintegration. Thus, I aim to answer the question of whether and to what extent the reintegration of abandoned dwellings into the housing market can be an effective public policy tool for mitigating the housing crisis, as well as to propose basic mechanisms that could prove useful for such reintegration.

This paper uses a descriptive and comparative analysis methodology based on the examination of official statistical data and relevant institutional reports at European and national level. The analysis is based on data provided by entities such as Eurostat, the European Commission and national statistical institutes, as well as niche literature and economic reports on the housing market. The comparative approach allows for the identification of general trends and national particularities regarding the evolution of housing affordability and the extent of the vacancy phenomenon. The method used is predominantly qualitative, supplemented by the interpretation of available quantitative data, with the aim of highlighting the relationships between housing market dynamics, its economic factors and the social implications of this phenomenon.

Due to its specific nature, this paper not only addresses a pragmatic and highly topical issue, but can also prove to be a useful tool not only for the theoretical understanding of the issue addressed, but also for identifying practical solutions appropriate to it, thus making the paper of interest not only to the academic community, but also to decision-makers in the political sphere and public administration.

2. THE SCALE OF THE TWO PHENOMENA

By consulting statistical data from official sources or, where appropriate, from reputable private entities, the scale of the two phenomena described above can be correctly understood, as the data I have obtained and analysed indicate that both phenomena are of considerable continental dimensions.

a) The scale of the housing crisis

With regard to the housing crisis, Eurostat data indicate an average nominal increase of approximately 53% in house prices in the Union over the broader reference period 2010-2024, which corresponds to an inflation-adjusted increase of around 15% over this reference period. Over the same period, Eurostat data show a smaller but steady nominal increase in rents of around 25%. [7]

Looking at the recent years 2020-2025, it can be noted that the Covid-19 pandemic did not cause the expected decline in house prices; on the contrary, very low interest rates, accumulated savings and increased demand for housing have led to record price increases in 2020-2021. In 2023, the market cooled down amid inflation and rising interest rates, with prices undergoing a slight correction at EU level (-0.3% in real terms), but without reversing the overall trend. [8] In 2024, prices resumed their upward trajectory (+3% in the EU compared to the previous year), and in the third quarter of 2025 they were approximately 5.5% higher than in the same period of 2024. [9] These developments undoubtedly point to a worsening of the phenomenon observed in recent years, with 2023 being the only year in which housing prices fell in real terms in most Member States, although the decline was temporary.

The increase in the cost of housing was most evident in Hungary, where prices rose almost fourfold in nominal terms over the reference decade 2015-2025 (+275%). Spectacular increases in the same reference decade were also recorded in Portugal (+169%), Lithuania (+162%) and Bulgaria (156%). The only Member State where this decade was characterised by price decreases is Finland, for which Eurostat data indicate a modest decrease of 2%. [10]

Given the considerable differences in economic, historical and social development that are still extremely visible between the Member States of the Union, it should be noted that there are variations in the manifestation of the housing crisis, specific to the traditional geographical regions of Europe:

- in the centre and east of the Union, explosive increases in house prices have been observed for several years (please see the above-mentioned cases of Hungary, Lithuania and Bulgaria);
- in the south of the Union (Greece, Italy, Spain, etc.), the problem is not so much the galloping rise in prices as the inaccessibility of housing due to the relatively low and relatively stagnant incomes of the population compared to market prices, even if these prices remain, in principle, constant;
- in the western and developed areas of the Union (Germany, the Netherlands, France, Belgium, etc.), real estate bubbles have been observed, particularly in large urban areas, caused by massive demand in large cities, coupled with insufficient supply and inadequate and overly relaxed financial policies;
- in the northern region (Denmark, Sweden, etc.), the population's increasing difficulty in coping with rising mortgage rates has become apparent;
- there is an interesting paradox in the case of Romania, a country where, according to Eurostat, around 94% of the population owns the home they live in (i.e. they are not tenants) – the highest percentage in the EU: despite being a "nation of homeowners" (a phrase frequently used in Romanian public discourse), Romania has the highest rate of overcrowded housing in the EU (over 41% of Romanians live in overcrowded conditions) and a significant part of the population lives in homes that are inadequate in

terms of thermal insulation, energy efficiency or access to utilities. [11]

Thus, in this unfavourable real estate context, by 2024, households in the EU have spent, on average, 19% of their disposable income on housing, i.e. on mortgage payments or, where applicable, rent, plus utilities. Significant deviations from this average can be found in both relatively economically developed Member States (e.g. Greece, with 36%) and highly developed ones (e.g. Denmark, with 26%). [12]

Official data from the EU statistical institute show that, in general, the housing burden weighs most heavily, as could be deduced empirically, on the young population (18-34 years old) and on those with low incomes who are at risk of poverty (i.e. those obtaining an income below 60% of the national median). [13]

The institute also uses an indicator of overburdening with housing costs, which occurs when more than 40% of a household's disposable income is allocated to housing costs. Existing data indicate that, in 2024, more than 10% of the urban population and more than 6% of the rural population in the Union were in such a situation of overburdening. [14]

The housing crisis, or in layman's terms, the inaccessibility of housing, has led to another negative phenomenon with adverse health and social implications, namely overcrowding. To be considered overcrowded according to Eurostat, a household must not have the minimum number of rooms determined by a precise formula (e.g., one room for each couple in the household, one room for each single person aged 18 or over, one room for every two children under the age of 12, etc.). In 2024, 16.9% of the EU population lived in overcrowded housing, with the extremes being Romania (around 40.7%) and Cyprus (only 2.4%). [15]

At the same time, in addition to making access to housing more difficult, there is a growing risk of losing access to utilities or even losing ownership or use of the property itself as a result of delays in paying utilities, mortgage loans or rent: in this regard, Eurostat has pointed out that in 2024, 9% of the EU population faced such delays, with alarming situations in Greece (the worst situation in the EU, with delays affecting 43% of the population and thus generating a real social crisis), Bulgaria (19%) and Romania (15%). According to Eurostat experts, the fact that a significant part of the population is affected by such delays can be considered an indicator of the excessively high cost of housing. However, comparing the reference year 2024 with the comparison year 2010, there was a 3% decrease in the population affected by such delays for the entire EU, which is a cause for optimism in the current analysis. [16]

The seriousness and severity of the housing crisis in Europe is also reflected in the European Union's express response to it, taking the form of the European Affordable Housing Plan, an initiative of the European Commission presented to the public in December 2025. The European Commission's response to the housing crisis, as embodied in this initiative, is noteworthy in that it represents a qualitative leap forward, in the sense that the Commission is taking action in an area such as housing, which was previously and traditionally the preserve of national authorities. This leap demonstrates the seriousness of the phenomenon and its widespread nature throughout the Union. Essentially, the European Affordable Housing Plan initiative has several objectives, the main ones being to stimulate the supply of housing, mobilise investment in this sector, reform certain key areas (regulating hotel-style rental platforms, discouraging speculative practices) and supporting the most affected social groups (the homeless, students, young people starting their careers or family life). Furthermore, to highlight the importance of the situation, the Union has appointed, for the first time, a Commissioner responsible for housing, in the person of Mr Dan Jørgensen. There is also a European intention of establishing a Union platform for dialogue between representatives of Member States, cities and regions, housing organisations, social partners and industry players, with the aim of facilitating the exchange of good practices and monitoring progress in the field of housing. Last but not least, the importance of this issue on the EU political agenda is also reflected in the intention to organise the first EU summit on housing in 2026. [17]

It is essential to note that the problem of housing inaccessibility also manifests outside the European Union, and it would be incorrect to draw the superficial conclusion that the existence of such a problem is due to EU policies. Simply put, the housing crisis is not an 'EU-only' problem. For example, the phenomenon analysed has the following particular expressions in the following non-EU countries:

- the United Kingdom (a country that has left the Union): on average, in 2023, a home used to cost 8.6 times the average disposable income of a household (compared to a coefficient of only 4.4 in the more distant comparison year of 1999), and, in London, the situation had reached an extreme and clearly socially inequitable point where only the top 10% of earners could realistically afford to buy a home, while rents rose by an average of over 9.1% nationally in 2024 alone (11.6% in London); [18]
- Switzerland (a country that has no intention of joining the Union but maintains close relations with it):

although it is one of the richest countries in the world, Switzerland is characterised by the paradox that the majority of its population is unable to purchase a home, which is why the vast majority of Swiss people, despite having average net incomes well above the global average, find themselves in the position of tenants (culturally, it is considered appropriate for up to a quarter of a household's disposable income to cover housing costs); at the same time, recent years have seen a slight upward trend in evictions for non-payment of rent, showing that such social dramas are not foreign to even the most advanced and stable countries in the world;

- Russia (a country that has no intention of joining the Union and whose relations with it have cooled in recent years): after years of improvement (the *affordability* index falling from 4.6 years/home in 2009 to 3.2 years/home in 2019), housing affordability deteriorated sharply in 2020–2022 (the index reaching 3.9 years in 2022 for the benchmark of a 54 m² flat) [19]; following the aggressive increase in monetary policy interest rates in 2024 (implemented in the context of the war economy), only 13% of the country's population could still afford a mortgage [20], despite the fact that the supply of new housing was high (in 2023, approximately 445,700 residential buildings were completed, totalling approximately 139.3 million square metres, 7.5% more than in 2022) [21]; moreover, for the period 2020–2023, credible sources reported that prices for new apartments had almost doubled, a situation attributed to increased demand in the context of rising construction costs, while other sources indicate that by 2024, the rent for a one-room apartment in Moscow will reach 73.4% of the average Moscow salary [22];
- Republic of Moldova (a country seeking to join the EU): according to information in the specialist press, housing affordability has deteriorated in recent years, as the time needed to purchase a home, calculated as the ratio between the average salary and the price per square metre, has increased from around 9 years (average value for the period 2019–2023) to about 10.5 years in the reference year 2025 (given that Moldovans' incomes are among the lowest in Europe and a large part of the population depends for their livelihood on money sent by relatives working abroad). [23]

Faced with this undesirable reality, the measures taken by the national and local authorities of each country vary in intensity and content, with natural variations dictated by the specific nature of the location and by the national/local form of the crisis. A detailed presentation of these measures would exceed the reasonable limits of this paper, so I will simply mention that the main measures that stand out are related to preventing the deterioration of buildings in order to prevent their abandonment and the creation of new abandoned dwellings, capping rents in localities facing a severe housing shortage, state guarantees for mortgages taken out by young people, the construction of hostels and social housing, the acceleration and digitisation of legal procedures for building permits, and so on. The overall effectiveness and adequacy of these measures are questionable given that, as already mentioned, the global trend of the phenomenon that is being attempted to be counteracted remains one of consolidation.

Corroborating the data and information presented above, it can be concluded that the housing crisis in Europe is serious, long-lasting, significant in severity and widespread across most of the continent, both inside and outside the European Union, with its manifestations being diverse and often specific to a given country or geographical region. The trend during the complicated period between the onset of the pandemic and the present day has been one of worsening, with increasing pressure on Europeans, creating significant social problems and raising alarm bells at the highest political and administrative levels on the continent. The housing crisis overlaps with other major crises experienced by Europeans over the last five years (the health, energy and security crises, and in some countries the political crisis), contributing to a severe decline in their quality of life.

b) The scale of the abandoned housing phenomenon

As already mentioned, the phenomenon of abandoned housing occurs in parallel with the housing shortage, and it is useful to provide certain benchmarks to understand its true extent:

- according to data held by the European Environmental Bureau, as early as 2011, around 16% of homes in the European Union could be considered abandoned; [24]
- recent and relatively recent official data from certain statistical institutes show very high proportions of abandoned dwellings in the total housing stock in those countries: almost half in Bulgaria [25], over a quarter in Italy [26] and Romania [27], and almost a fifth in the Republic of Moldova [28];
- the phenomenon can be observed, albeit to a lesser extent, even in the developed countries of Europe, where there are millions of abandoned dwellings: for example, 3.84 million dwellings in Spain (14.4% of the national housing stock) [29], 3.10 million in France (8.2% of the national housing stock) [30], 1.50 million in England (6.1% of the English housing stock) [31] and 1.90 million in Germany (4.3% of the national housing stock) [32];
- there are abandoned dwellings even in cities where competition for living space is fierce, resulting in a

paradoxical and cynical situation.

The causes of this phenomenon are diverse and vary from place to place, but they are mainly related to demographic trends (particularly visible in rural areas or former mining and industrial centres in decline, which are heavily depopulated and have a predominantly ageing population), migration (especially in less developed European countries, which have lost a large part of their workforce in recent decades as a result of emigration), property speculation (purchasing for the purpose of reselling at the right moment – so-called investment property) and hoarding, the state of pronounced deterioration or, more rarely, circumstances beyond the owners' control (imprisonment, long-term medical hospitalisation – cases in which it is more difficult to claim that the dwelling is abandoned, in a context where the owner is expected to return after the exceptional circumstances have passed), prolonged legal uncertainty, etc.

Faced with such a situation, various European countries have implemented a range of measures to combat it and to facilitate the reintroduction of abandoned dwellings into the housing market. The following are examples of the various measures adopted:

- in Romania, attempts are being made to prevent the deterioration of buildings, as the advanced state of deterioration of a building is seen as a prelude to its abandonment, in which sense the tax legislation in force allows for substantial increases in local property tax if the building is not properly maintained; equally, in this country there are tax breaks for owners who restore buildings that are part of the historical heritage;
- similarly, in Italy, tax deductions apply to homes renovated by specialised cooperatives;
- in Belgium, more specifically in Wallonia, owners who rent their vacant homes to people with modest means through social real estate agencies can, under certain conditions, benefit from exemption from property tax;
- in France, there is a special tax on vacant dwellings, introduced in 1998 and extended in 2013, which increases in proportion to the length of time the dwelling remains vacant;
- in Spain, legislation allows for the overtaxation of abandoned dwellings by adding a surcharge to the normal property tax due;
- similar to Spain, this is also the case in Portugal, England and, very firmly, in Ireland (where the building tax can increase exponentially in the case of an abandoned dwelling: up to five times the normal amount due);
- in Germany, local regulations have been introduced prohibiting the use of a dwelling for purposes other than traditional residential use without a special permit, under penalty of fines of tens of thousands of euros (e.g. the *Zweckentfremdungsverbot-Gesetz* Regulation [33], applicable in Berlin);
- in several countries, there are or have been programmes to finance efforts to bring abandoned dwellings back into the housing market (e.g. the Empty Homes Programme 2012–2015 in England [34], *Croí Cónaithe* in Ireland [35], *Stadtumbau* and *Soziale Stadt* in Germany);
- also, in many countries, there is a practice of converting abandoned housing into social housing if it becomes public property as a result of exceptional measures (criminal confiscation or expropriation for public use).

It is easy to see that the responses of European countries to the phenomenon of vacant housing consist mainly of fiscal policies to encourage use and discourage vacancy, prohibitions on the misuse of dwellings, and measures to encourage their maintenance in order to prevent deterioration and subsequent abandonment. These measures are part of a specific democratic and liberal vision: a property owner may be discouraged from abandoning the property through various public measures, but abandonment cannot be expressly and completely prohibited, as a fundamental dimension of private property rights, as understood in democratic societies, is the owner's ability not only to use the property according to his/her own vision and within the limits of the law, but also not to use it and not to entrust it to another person for use.

Although far from exhaustive, the above analysis of the European phenomenon of housing abandonment reveals a topical, serious and visible problem not only in economically marginalised and depopulating countries, but also in the heart of the continent, i.e. in countries that offer opportunities and constantly attract new residents, with the phenomenon even occurring in the hottest spots on the continent, i.e. even in its major cities. Although national and local authorities are taking active measures to limit its impact, their possibilities in this direction remain limited in the context already outlined, in which homeowners retain the prerogative of not using their properties.

3. THE INTERSECTION OF THE TWO PHENOMENA, SEEN AS THEIR POSSIBLE (PARTIAL) SOLUTION

As demonstrated above, the two phenomena described manifest themselves simultaneously across most of Europe, their coexistence creating an apparent paradox: although there is a shortage and fierce competition for a certain category of resources (housing), a significant portion of the resources in this category remain unused (abandoned housing). Faced with this rather discouraging reality of the real estate market, a natural reflex of those seeking solutions to the housing crisis is to wonder how the demand for housing (people looking for a home) could be matched with those homes found in a state of abandonment; without this meeting, a state of waste of this category of resources (i.e. a waste of living space) persists.

In Europe, where the overwhelming majority of states are constitutional states governed by democratic political regimes and subject to a market economy, and which also respect private property rights in accordance with the requirements of Protocol No. 1 to the European Convention on Human Rights, the transfer en bloc of dwellings declared 'abandoned' according to various normative criteria in the state domain, through acts of public power (expropriations), followed by their sale or allocation to those seeking housing, is a working option that is not and, most likely, will not be considered by decision-makers. In fact, implementing this option would cause a veritable earthquake in the system of common European principles of private property and could open a Pandora's box, causing the institution of private property to become precarious on the very continent that traditionally considers it one of the foundations of its civilisation. At the same time, it is almost impossible to imagine, even in these times of vicissitudes and profound social tensions, that such a proposal could enjoy sufficient political consensus, social approval and legal validation to be implemented. Consequently, a brutal intervention of this kind by European states, although it might create some appearance of efficiency and even fairness precisely because of its inherent simplicity and energetic nature, should, from my point of view, be removed from the list of possible and realistic solutions from the outset, as it can remain, par excellence, the preserve of purely theoretical debates or even philosophical polemics.

Faced with this limitation, I consider that decision-makers in the states of the Old Continent still have at their disposal milder instruments and public policies that allow for the identification of a fair balance between the right of every person to live in dignified conditions and the legitimate interest of house searchers in finding decent housing, and, on the other side, the right of homeowners to dispose of their property as they see fit and within the limits of the law, including the right to exercise the negative prerogative of private property rights (i.e. the right not to use the property owned). Such a "golden middle path" is not easy to find, as the conflicting interests each have their roots in fundamental human rights.

I consider that what European states could realistically do, while remaining faithful to the traditional guarantees of private property rights, is to encourage, through various levers and policies, the return of vacant dwellings to the active housing market, on the free initiative of the owners and without forcing their decision. Equally, and from a complementary angle, the competent authorities could use levers and develop policies that stimulate the interest of people looking for housing in abandoned dwellings, such measures being particularly necessary in geographical areas that are less preferred by the population (rural areas, mono-industrial areas, small towns, etc.). In this regard, it is possible to persevere with the measures already taken in various jurisdictions and summarised in the previous chapter of this paper, while even more energetic and courageous new measures could be taken to complement those already in place.

Naturally, the measures will have to take into account the historical, cultural, economic, social and legal specificities of each state and, where appropriate, of each sub-unit of each state, so that presenting an exhaustive list of such solutions, grouped by state, region and locality, would be an extremely complex undertaking, which would inevitably exceed the reasonable limits of this paper. Therefore, what this paper can realistically offer is a list of key principles, resulting from my analysis of the experiences of different countries in combating the housing crisis and, at the same time, the abandonment of housing, and from my personal vision, as follows:

- the authorities should establish as precisely as possible the criteria for classifying a dwelling as abandoned and carry out as accurate as possible inventories of dwellings falling into this category, in order to ensure that official records are as accurate, complete and precise as possible; these records should be made public so that the interested population can better understand the real situation of the housing stock at national or local level;
- with regard to dwellings that have become abandoned as a result of the death of their owners, the authorities must promptly identify all cases where the owners have died without legal or testamentary heirs or where the heirs have been disqualified from accepting succession (e.g. as a result of failure to exercise the option of succession within the legal time limit), as it is possible that, under the applicable national

laws, the dwellings may thus become the property of the central or, where applicable, local administration, which would subsequently allow the sale or provision for use of those dwellings on advantageous terms and to the categories of persons that each state or local authority wishes to support in particular (students, young people, professionals, etc.);

- encouraging the return of dwellings in this category to the housing market could also be achieved by reducing, deferring or even eliminating the administrative costs of a real estate transaction (notary fees, cadastral fees) and the associated tax burden (tax on income from property sales, tax on income from rents or other similar taxes, depending on the variations in each jurisdiction);
- similarly, tax breaks could be considered for owners who choose to use or rent abandoned property, from the perspective of the tax due on that property;
- tax incentives for estate agents who broker transactions involving vacant properties could also be considered, with a view to bringing this category of properties to the attention of professional estate agents;
- tax instruments can also be used to discourage the vacancy of dwellings, in which case taxes on abandoned property can be increased, as is already the case in several European countries, with a particular focus on discouraging vacancy for the purpose of real estate speculation. (i.e., discouraging the non-use of dwellings by investment buyers), including through a tax policy of taxing vacant dwellings based on potential rental income;
- moreover, even if, as I have shown, such a practice would not become widespread, being "condemned" by the continental legal, political and economic context to remain marginal, the competent authorities should take the courageous decision to expropriate for reasons of public utility, under conditions of full legality, abandoned properties located in areas affected by a severe housing crisis or which have become particularly vulnerable and pose structural or health risks, with a view to selling them or making them available on fair terms to those in need of housing, once any necessary work has been carried out;
- in another vein, the procedures and costs of authorising restoration work on vacant properties could be accelerated and reduced, especially if the owner requesting the necessary authorisation can prove a serious intention to use, sell or rent the property after the work is completed (for example, by presenting a promise of sale);
- public authorities could contribute to mediating and accelerating the matching of housing supply and demand in the case of abandoned housing, invoking overriding reasons of social protection, through specialised agencies (e.g. public housing and shelter agencies in each country);
- at the same time, states can take the bold step of guaranteeing, to a greater or lesser extent, the mortgage loans taken out by home buyers in situations where their choices are directed towards a property classified as abandoned, precisely in order to stimulate the interest of those seeking housing towards such solutions;
- last but not least, states can consider encouraging part of the population to move away from large urban centres, where the housing shortage is most acute, to rural areas and small towns, where there are many abandoned homes; in this regard, complex visions and long-term projects are needed, in the form of investments in infrastructure and facilities that make rural and small urban areas attractive and appealing to the population in terms of quality of life, of the institutional promotion of ideas favourable to relocation to such areas, as well as in the form of promotion and encouragement, including through legislative measures, of teleworking in areas where teleworking is feasible given their specific characteristics and the current state of technology; very importantly, concrete measures should be considered, complementary to all of the above, to support the processes of adaptation to the new living environment and to facilitate the integration into new communities of those who choose to retire from large urban areas (issues in which local authorities and community organisations would play a crucial role).

It can be seen that these possible solutions largely involve budgetary efforts on the part of the state or of local public administration, but this should be seen, in my opinion, as a necessary sacrifice to mitigate the impact and effects of sensitive social problems. Therefore, in a context where European states do not assume the mission of providing free housing to every citizen, I consider it necessary, at the very least, for them to make certain tax concessions and accept certain budgetary losses in order to prevent, as far as possible, a situation in which a citizen lives in poor conditions (overcrowding, lack of utilities, inadequate shelter, etc.) or even in the extreme situation of homelessness.

4. CONCLUSION

As I have attempted to show in this paper, two serious socio-economic phenomena coexist in the contemporary European landscape: on the one hand, the housing crisis and, on the other, the existence of a large number of abandoned (vacant) dwellings. The intersection of these two phenomena could help to partially balance the mismatch between supply and demand in European housing markets, in which case countries should take

measures at central and/or, where appropriate, local level to stimulate the juxtaposition between the acute shortage of housing and the existence of numerous abandoned dwellings.

Even if, as is intuitive, such a juxtaposition could mitigate the scale of the two problems analysed, it does not in itself guarantee their complete resolution. In addition to the possibility proposed in this paper, other public policies should also be implemented to encourage the proper development of the real estate sector, combat real estate speculation and facilitate access to decent housing for disadvantaged social groups. The causes of this limitation must be understood in light of the reasons why some abandoned dwellings cannot realistically be reintegrated into the real estate market: their extremely advanced state of disrepair, their location in a very isolated geographical area with limited access, the almost total absence of opportunities in certain localities or areas, the lack of basic utilities and the impossibility of connecting to such networks, the impossibility of clarifying the legal situation due to special circumstances or, ultimately, even the owner's firm refusal to transfer ownership or use of the dwelling (even if this refusal is irrational).

Future work based on the guidelines set out in this paper may focus on finding specific solutions for the occupation of abandoned dwellings in a given geographical area, solutions determined by the particular circumstances of the area in question. Therefore, in addition to explicitly acknowledging its own limitations, this paper aims to be a trailblazer that will strengthen the appetite of social science researchers to seek specific solutions to the issues analysed.

The central message of this paper must remain that a market that is essential to the quality of life of the population, such as the housing market, should be regulated through fiscal and administrative measures by European states facing dysfunctions in this market, so that the waste of vital but very limited resources – housing – is discouraged as much as possible.

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