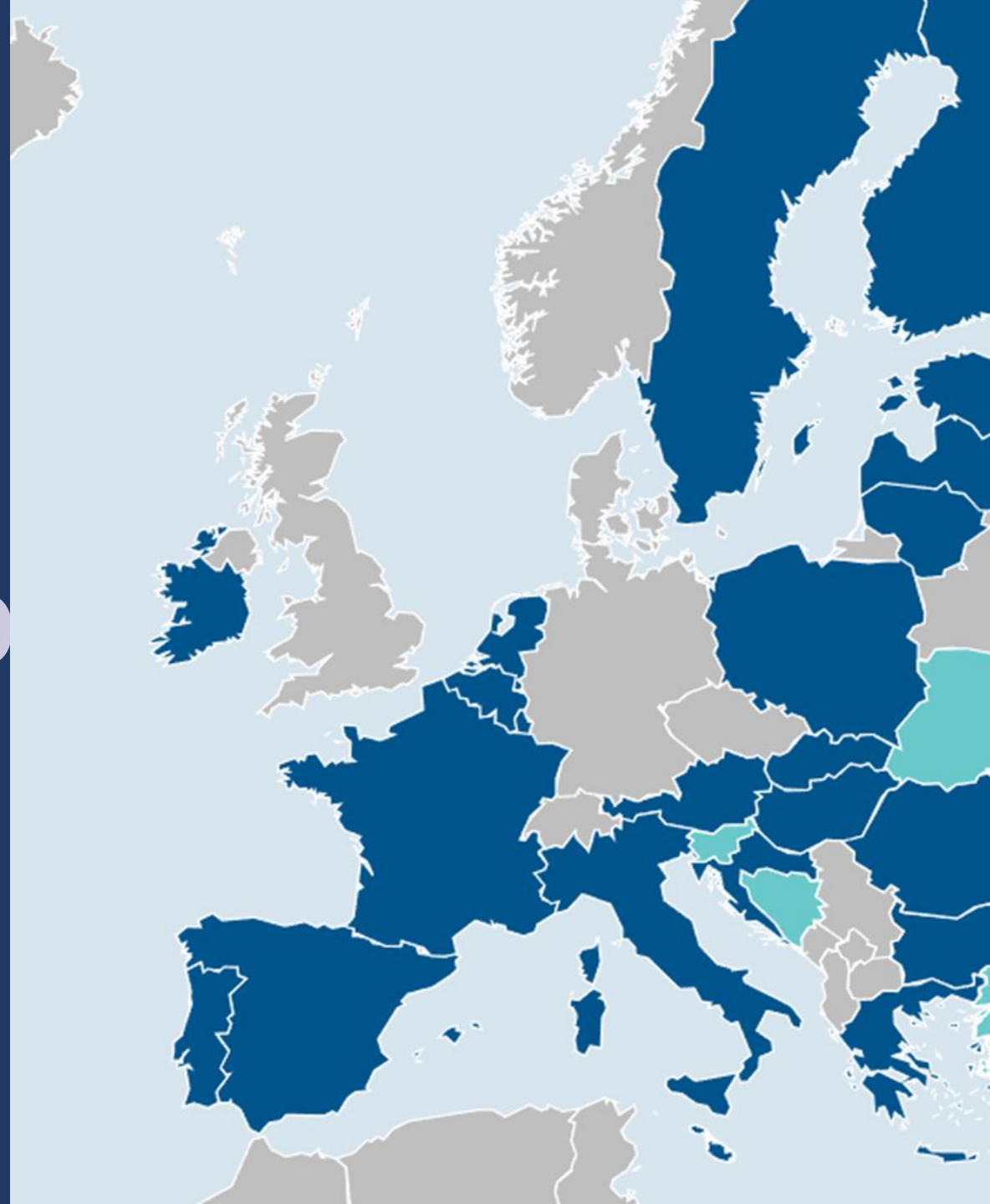


2nd 2026 ELRN WORKSHOP

3rd June – Bruxelles

Elena Prada – ELRA Treasurer



THE NETHERLANDS

The buy-to-let ban - opkoopbescherming



- it prohibits the purchase of homes in certain districts unless for direct residential use
- restrict investors from purchasing and immediately renting out homes
- if you purchase a home valued below a specific municipal threshold, you must live in it yourself
- renting it out (or using it for unauthorized short-term rental) is strictly forbidden for a period of four years from the date of purchase

FRANCE

The pre-emption right



GERMANY

The Sozialbindung



DENMARK

Bopælspligt



SWITZERLAND

Lex Koller and Lex
Weber



IRELAND

Monitoring and
Combating
Speculation



THE NETHERLANDS

The buy-to-let ban



FRANCE

The pre-emption right



- the priority right to purchase
- exact price and conditions initially established
- the Déclaration d'Intention d'Aliéner (DIA): it is mandatory to inform the municipality
- 2 to 3 months to decide whether to buy the property, negotiate the price, or decline the offer
- properties are targeted: social housing, public facilities, or general urban planning

GERMANY

The Sozialbindung



DENMARK

Bopælspligt



SWITZERLAND

Lex Koller and Lex
Weber



IRELAND

Monitoring and
Combating
Speculation



THE NETHERLANDS

The buy-to-let ban



FRANCE

The pre-emption right



GERMANY

The Sozialbindung



- a contractually established, time-limited obligation imposed on private developers or investors who receive public subsidies
- temporary commitment - 15 to 25 years
- the developer must rent the dwellings at below-market rates
- reserved exclusively for households with specific income criteria and a certificate of eligibility

DENMARK

Bopælspligt



SWITZERLAND

Lex Koller and Lex
Weber



IRELAND

Monitoring and
Combating
Speculation



THE NETHERLANDS

The buy-to-let ban



FRANCE

The pre-emption
right



GERMANY

The
Sozialbindung



DENMARK

Bopælspligt



- the owner must either live there themselves or rent the property out
- the property cannot be left empty or used purely as a holiday home
- the person occupying the home must officially register their address in the Danish Civil Registration System (CPR)
- using the property primarily for short-term rentals does not satisfy the requirement, as it requires permanent residents. Otherwise, a high penalty is applied
- if a home sits empty without an approved exemption, the municipality has the authority to intervene and force a tenant into your property to ensure it is being used

SWITZERLAND

Lex Koller and Lex
Weber



IRELAND

Monitoring and
Combating
Speculation



THE NETHERLANDS

The buy-to-let ban



FRANCE

The pre-emption right



GERMANY

The Sozialbindung



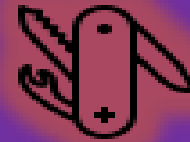
DENMARK

Bopælspligt



SWITZERLAND

Lex Koller and Lex Weber



- Lex Koller is a Swiss federal law designed to restrict property purchases by foreign nationals
- preserve properties for local residents
- foreign buyers need approval from cantonal authorities - strict quotas limiting the number of permits issued annually
- Lex Weber regulates the construction of secondary homes
- ensure sustainable development in popular tourist regions
- secondary home limitations: in municipalities where secondary homes already exceed 20% of the total housing stock, no new secondary homes can be built

IRELAND

Monitoring and Combating Speculation



THE NETHERLANDS

The buy-to-let ban



FRANCE

The pre-emption
right



GERMANY

The
Sozialbindung



DENMARK

Bopælspligt



SWITZERLAND

Lex Koller and Lex
Weber



IRELAND

Monitoring and Combating Speculation



- In many jurisdictions (e.g., the Netherlands and the United Kingdom), registries publish not only ownership details but also Price Paid Data
- identify areas experiencing "overheating" speculation – reduce information asymmetry
- Ireland - The Residential Property Price Register is produced by the Property Services Regulatory Authority (PSRA). It includes Date of Sale, Price and Address of all residential properties purchased in Ireland since the 1st January 2010. This register is fully public.

EUROPEAN POLICIES

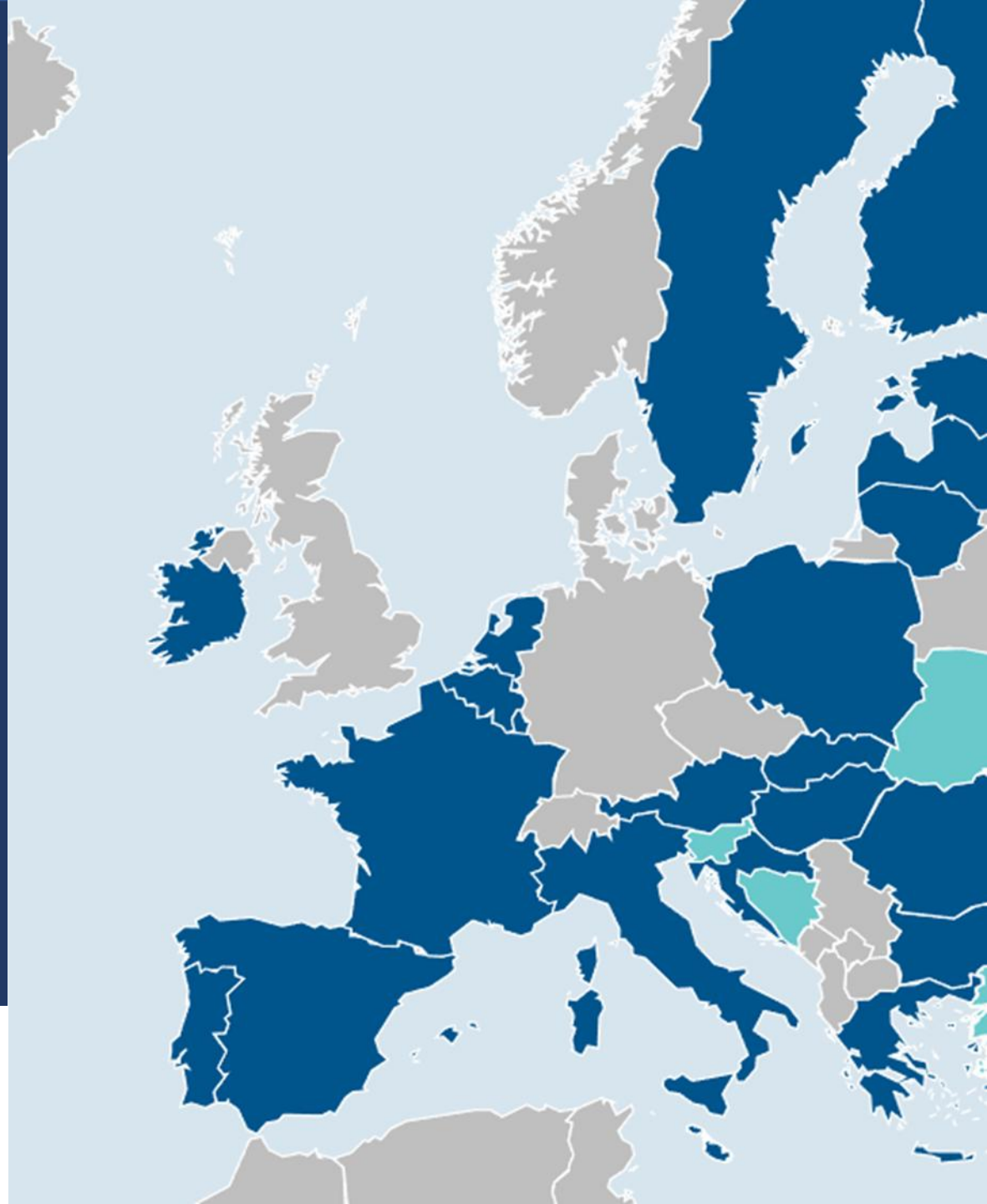
-

HOUSING CRISIS

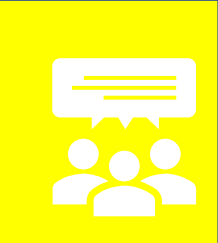
THE AFFORDABLE HOUSING PLAN



Co-funded by
the European Union



EUROPEAN PARLIAMENT



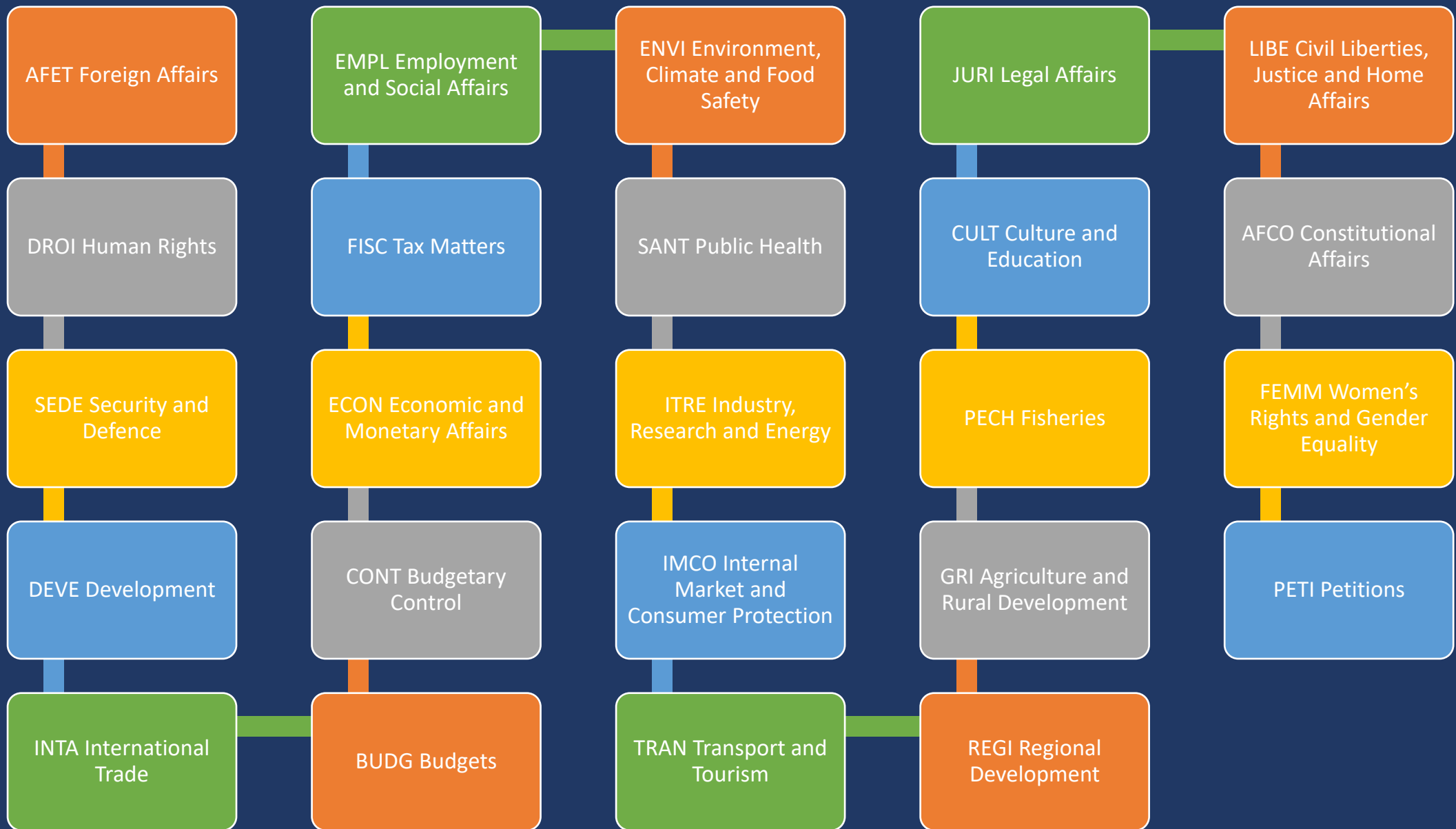
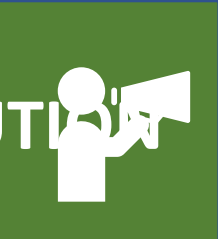
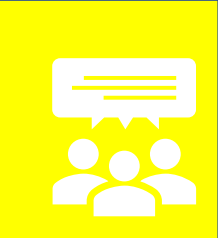
- democratic decision-making
- concrete democracy and protection of human rights

- ✓ Article 34 (3) of the Charter of Fundamental Rights of the European Union *'the Union recognises and respects the **right to social and housing assistance** so as to ensure a decent existence for all those who lack sufficient resources';*
- ✓ Article 25 of the Universal Declaration of Human Rights - *'everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including ...**housing**...'*
- ✓ Article 17 of the Charter of Fundamental Rights of the European Union - *'everyone has the **right to own, use, dispose of and bequeath his or her lawfully acquired possessions**' and **'no one may be deprived of his or her possessions'***

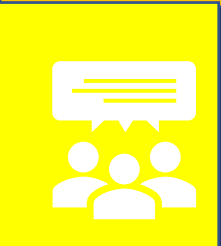
EUROPEAN PARLIAMENT



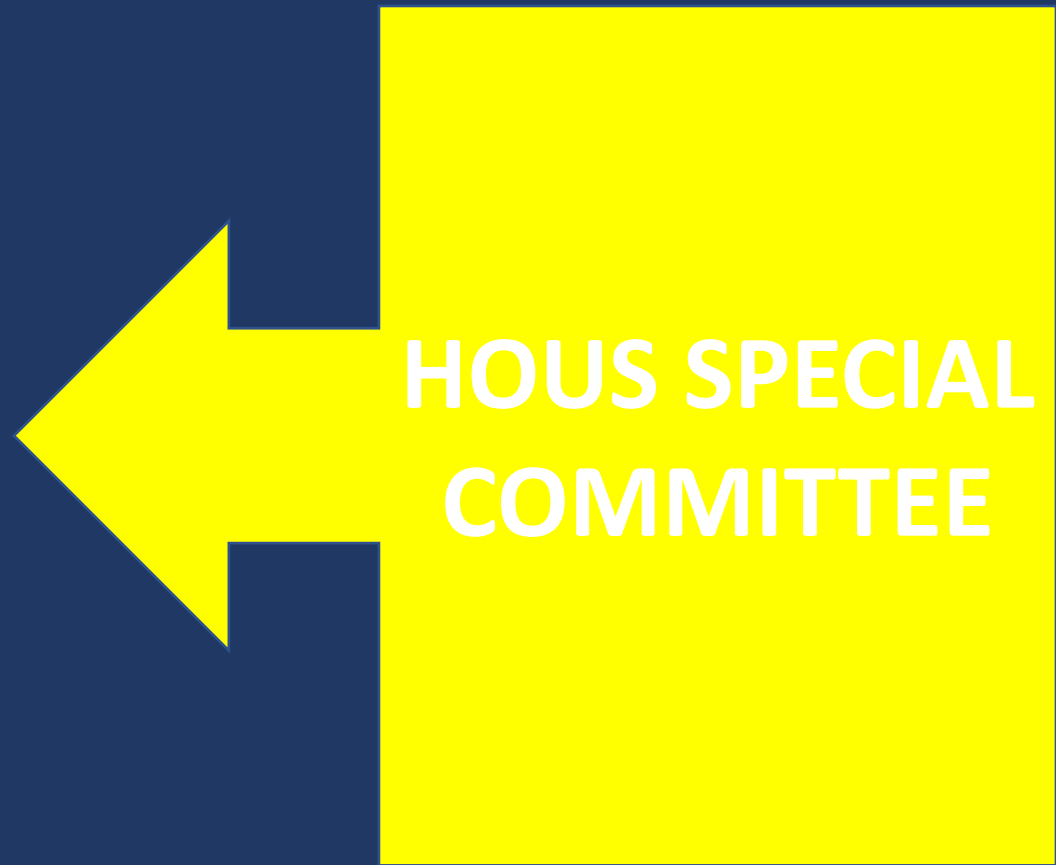
- specialized committees
- Members of the European Parliament (MEPs)
- **22** standing committees



EUROPEAN PARLIAMENT



- Special Committees - temporary bodies
- specific, pressing issues that require focused attention
- a mandate, typically lasting 12 months which can be extended
- address complex problems that cut across the responsibilities of multiple standing committees
- "holistic approach"
- final report





(HOUS) (P10_TA(2024)0066)

HOUS SPECIAL COMMITTEE



<https://www.europarl.europa.eu/committees/en/hous/home/highlights>



✂ formally established by the European Parliament on December 18, 2024, with a specific 12-month mandate beginning in January 2025

✂ committee's core function: propose solutions for **decent, sustainable, and affordable housing** across the EU, recommendations on issues such as affordability, investment, renovation, construction, and short-term rentals

✂ the European Parliament's resolution adopted on March 10, 2026

✂ scrutinize the implementation of the European Commission's European Affordable Housing Plan



10 March 2026

PARLIAMENT RESOLUTION



- ▶ **Boosting Supply:** a "Housing Simplification Package" and a maximum 60-day deadline for processing planning permits
- ▶ **Investment:** stronger mobilization of EU, national, and private investment
- ▶ **Affordability and Rentals**
 - ▶ balanced EU rules on short-term rentals
 - ▶ housing affordability in cities,
 - ▶ tax systems to support low- and middle-income households
- ▶ **Sustainability:**
 - ▶ renovation of energy-inefficient buildings -construction sector –
 - ▶ high-quality and energy-efficiency standards for all new dwellings



10 March 2026

PARLIAMENT RESOLUTION



https://www.europarl.europa.eu/doceo/document/TA-10-2026-0064_EN.html



Key points for the Land Registries

1) Enhanced Market Monitoring and Transparency of Transactions

- abusive financialisation practices and speculative activities that distort local markets (point 48)
- large-scale acquisition oversight: transparency regarding large-scale property acquisitions, particularly those involving foreign entities (point 40)
- transaction transparency: reinforce the transparency of all real estate transactions through improved data collection (point 48)



10 March 2026

PARLIAMENT RESOLUTION



Key points for the Land Registries

2) EU Land Observatory and data harmonization (point 60)

- implementation of the EU Land Observatory pilot project - bridge existing data gaps, improve land monitoring, and identify best practices for land management
- digital platforms for housing metrics: Eurostat + a new, dedicated EU digital platform
- standardized indicators: a unified methodology and a common set of indicators for processing housing and land data



10 March 2026

PARLIAMENT RESOLUTION



Key points for the Land Registries

3) Digitalization and Interoperability of Registries

- reduce the "red tape" + modernization of administrative procedures (points 12 – 13)
- interoperable national platforms: digitalization of permitting and land-use + fully electronic submission, tracking, and approval of applications (point 17)
- One-Stop-Shops: provide advisory support and streamline the complex regulatory environment (point 17)



10 March 2026

PARLIAMENT RESOLUTION 



Key points for the Land Registries

4) Protecting Property Rights and Legal Certainty (point 28)

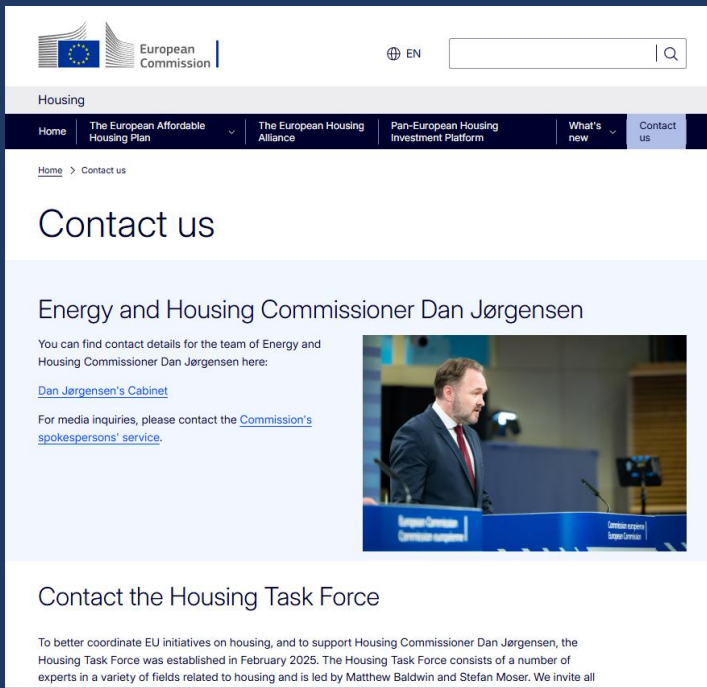
- dual purpose: market stability and the protection of fundamental rights
- rule of law and property security: respect for private property and the legal certainty of owners
- enforcement mechanisms: protect owners from illegal occupation (squatting) and restore lawful possession
- maintain investor confidence in the rental supply



EUROPEAN COMMISSION



- politically independent executive arm of the European Union
- responsible for proposing new legislation, implementing policy, and managing the EU budget
- 41 specialized policy departments known as Directorates-General (DGs)
- each DG is managed by a Director-General and falls under the political responsibility of a corresponding European Commissioner
- College of 27 Commissioners

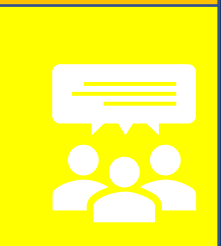


https://housing.ec.europa.eu/index_en

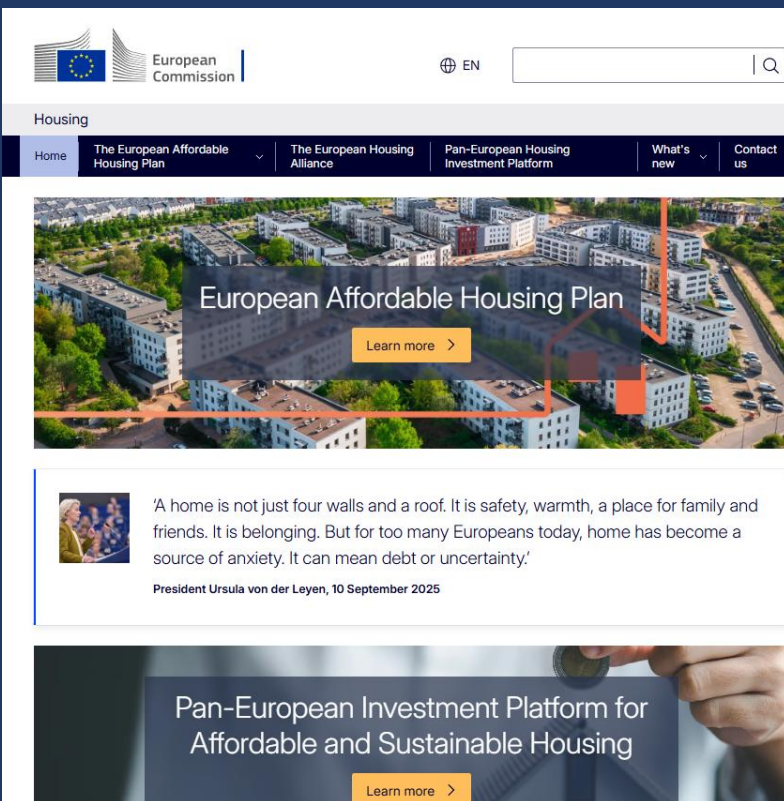
HOUSING TASK FORCE



- new body established within the European Commission in February 2025 - Directorate-General for Energy (DG ENER)
- it supports the first-ever Commissioner for Housing, Dan Jørgensen (Commissioner for Energy and Housing) and it is led by Matthew Baldwin
- function: develop and implement the European Affordable Housing Plan, presented by the Commission in December 2025 + coordinate policy work across all relevant DGs within the Commission
- mission: effective EU policies to address the structural drivers of the housing crisis, including mobilizing public and private investment for affordable and sustainable housing and tackling related issues like homelessness
- work closely with the European Parliament, national, regional, and local authorities



AFFORDABLE HOUSING PLAN



https://housing.ec.europa.eu/european-affordable-housing-plan_en

- presented by the European Commission in December 2025
- the first comprehensive strategy to address the housing crisis
- the core mission of the Housing Task Force
- housing as a "fundamental right and a cornerstone of human dignity"
- beyond national silos to propose coordinated, pan-European action

4 pillars

1) Boosting Housing Supply

innovation in the construction sector – the European Strategy for Housing Construction - accelerate permitting and renovation processes

2) Mobilizing Investment

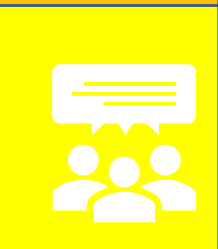
Housing Investment Platform in cooperation with the European Investment Bank (EIB - faster and simpler public support for social and affordable housing projects)

3) Enabling Immediate Support while Driving Reforms

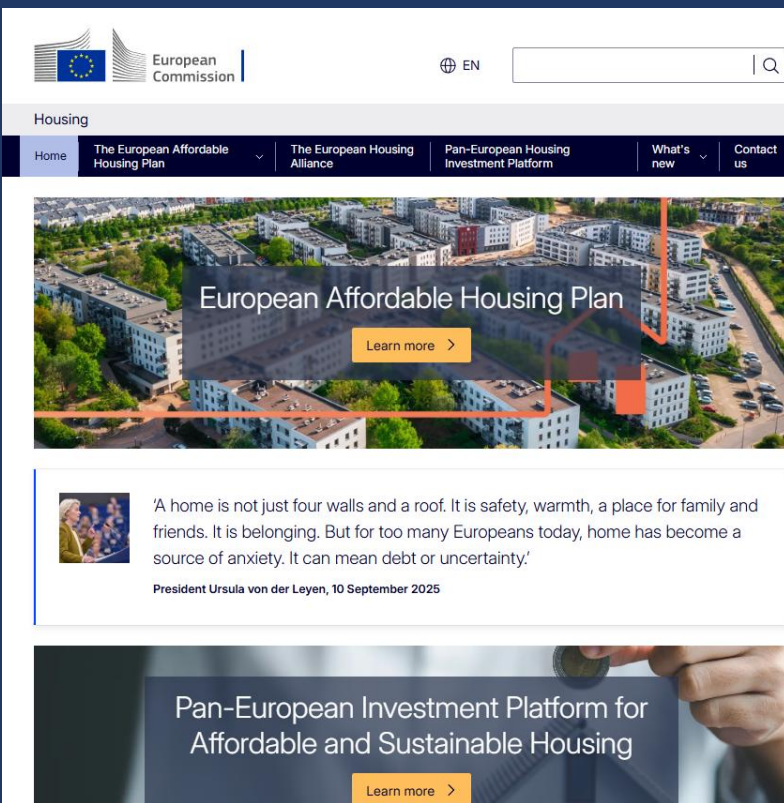
new legislative initiative on short-term rentals – identify and tackle speculative behaviours in the housing market, such as "buy-to-flip" practices

4) Protecting the Most Affected

safeguarding vulnerable groups



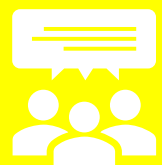
AFFORDABLE HOUSING PLAN



https://housing.ec.europa.eu/european-affordable-housing-plan_en

10 key areas of action

- 1) Strengthening productivity, capacity, and innovation of the construction industry
- 2) Cutting red tape to accelerate housing supply
- 3) Combining affordability, sustainability, and quality in housing
- 4) Increasing public and private investment for affordable and sustainable housing
- 5) Enabling faster and simpler public support for social and affordable housing
- 6) Addressing short-term rentals in areas under housing stress
- 7) Addressing speculation in the housing market
- 8) Driving forward Member States' structural reforms
- 9) Improving access to housing for young people and families
- 10) Promoting housing solutions that protect and empower people in vulnerable situations



'A home is not just four walls and a roof. It is safety, warmth, a place for family and friends. It is belonging. But for too many Europeans today, home has become a source of anxiety. It can mean debt or uncertainty.'
President Ursula von der Leyen, 10 September 2025



https://housing.ec.europa.eu/european-affordable-housing-plan_en

10 key areas of action

- 1) Strengthening productivity, capacity, and innovation of the construction industry
- 2) Cutting red tape to accelerate housing supply
- 3) Combining affordability, sustainability, and quality in housing
- 4) Increasing public and private investment for affordable and sustainable housing
- 5) Enabling faster and simpler public support for social and affordable housing
- 6) Addressing short-term rentals in areas under housing stress
- 7) Addressing speculation in the housing market
- 8) Driving forward Member States' structural reforms
- 9) Improving access to housing for young people and families
- 10) Promoting housing solutions that protect and empower people in vulnerable situations

AFFORDABLE HOUSING PLAN





Key points for Land Registries

a) **ACTION 7 - Combating Real Estate Speculation** targeting speculative behavior, particularly "buy-to-flip" practices.

To support this, the Task Force requested specific aggregated data from ELRA on:

- **Holding times** for rapidly re-sold immovables
- **Prices** of rapidly bought and re-sold immovables
- **Characteristics of the owners** (legal vs. natural persons)

b) **ACTION 8 - Centralized Data Access**

an EU-level access point for housing market analysis and data to support evidence-based policymaking





Key points for Land Registries

c) ACTION 6 - Short-Term Rental (STR) Regulation

The regulation on STR data collection (Regulation (EU) 2024/1028) requires hosts to **provide Land Registry references** or other identifiers for the accurate spatial identification of the rental unit. There is an ongoing discussion on whether LRs should introduce inscriptions to indicate that a property is used for STR purposes, enhancing public transparency and monitoring

d) ACTION 10 - Legal Certainty and Property Protection

Identify models and share good practices combining the protection of property rights of owners with tenant security



THANK YOU FOR YOUR ATTENTION



Co-funded by
the European Union

