

Feedback for State aid - revision of the rules on services of general economic interest

The Finnish Home Owners' Association (Suomen Omakotiliitto) is a politically independent lobbying and service organization for those who live and own a single-family home. Also, we represent vacation homeowners in Finland. Omakotiliitto has nearly 70 000 members (households) who belong to almost 230 local associations. Members are individual homeowners.

Omakotiliitto welcomes the opportunity to contribute to the European Commission's consultation process on the revision of state aid rules for services of general economic interest (SGEI), with a particular focus on housing.

Omakotiliitto has as a main task to promote reasonable and affordable housing costs, promote small house living and give advice on how to maintain and renovate ones homes. Most members live in detached houses, but some live in semi-detached, duplex, terraced, row houses or townhouses as well. We promote, support and bring the voice of our members to the legislative framework development.

Number of different kinds of dwellings

In Finland, there are almost 1,2 million single-family and detached homes, which is almost 40 % of the Finnish households.

Rakennukset ja kesämökit

Käyttötarkoitus	2005	2010	2020	2024
Omakoti- ja paritalot	1 066 220	1 113 020	1 169 903	1 169 456
Rivitalot	72 620	77 015	84 022	85 575
Kerrostalot	56 195	58 669	65 479	67 536
Muut rakennukset	185 760	197 392	217 246	219 703
Yhteensä	1 380 795	1 446 096	1 536 650	1 542 270
Kesämökit ¹⁾	474 277	489 232	508 289	495 145
Huoneistokohtaiset saunat ²⁾	1 366 414	1 501 567	1 719 650	1 778 259

* Source 29.7.2025 [Asuminen ja rakentaminen | Tilastokeskus](#)

The houses are widely located in Finland: in cities, towns, villages and rural area. The people living in single-family houses come from all different income categories.

Support for the response by UIPI

Omakotiliitto is a member of the International Union of Property Owners (UIPI) and co-work with the association in various housing issues such as the issues raised in this consultation, that are of major significance to UIPI. In particular, the proposal to broaden the housing SGEI definition deserves careful consideration due to its potentially far-reaching implications for housing markets across the EU. We support the response given by UIPI to this call.

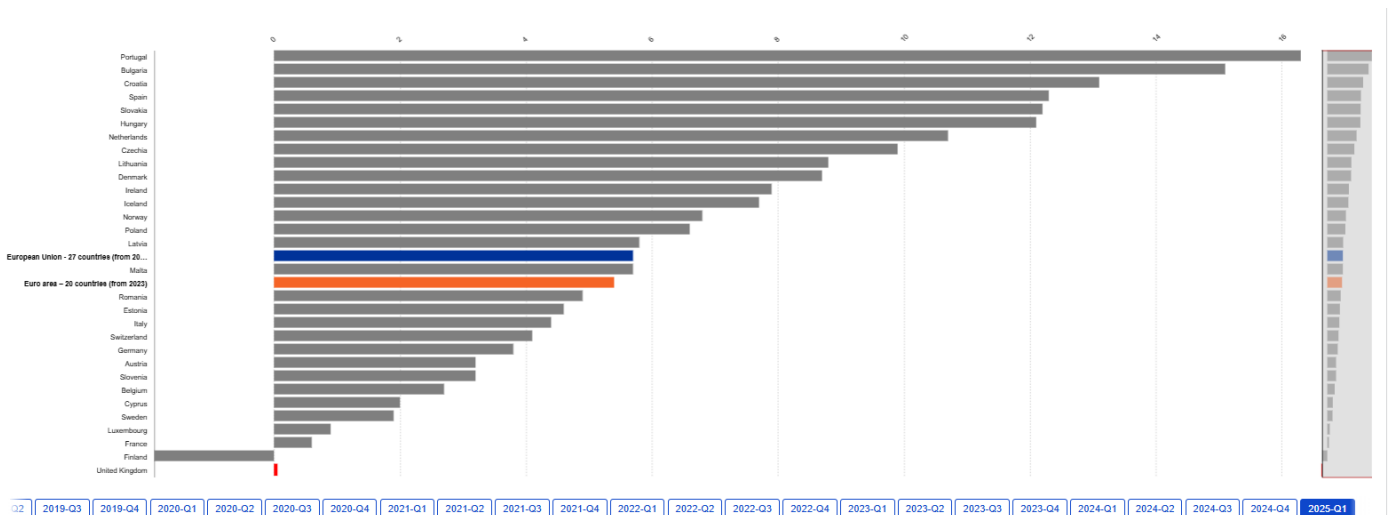
Member states have different challenges

Omakotiliitto points out that even there are housing challenges in Europe in many countries, there is no single one problem. Therefore, the challenges cannot be solved with one solution nor can't be generalized similarly to all member states.

Omakotiliitto stresses as a very important foundation for EU: the principle of subsidiarity that must be the base for the housing policies as well in the future. Firstly, in Finland, one of the main problems for housing is the development of housing property prices compared to the other European countries.

Examples from Finland

Firstly, in Europe Finland is experiencing a different path of housing property prices, namely the decrease (as seen the third row from the bottom), while in all other countries the prices have increased.

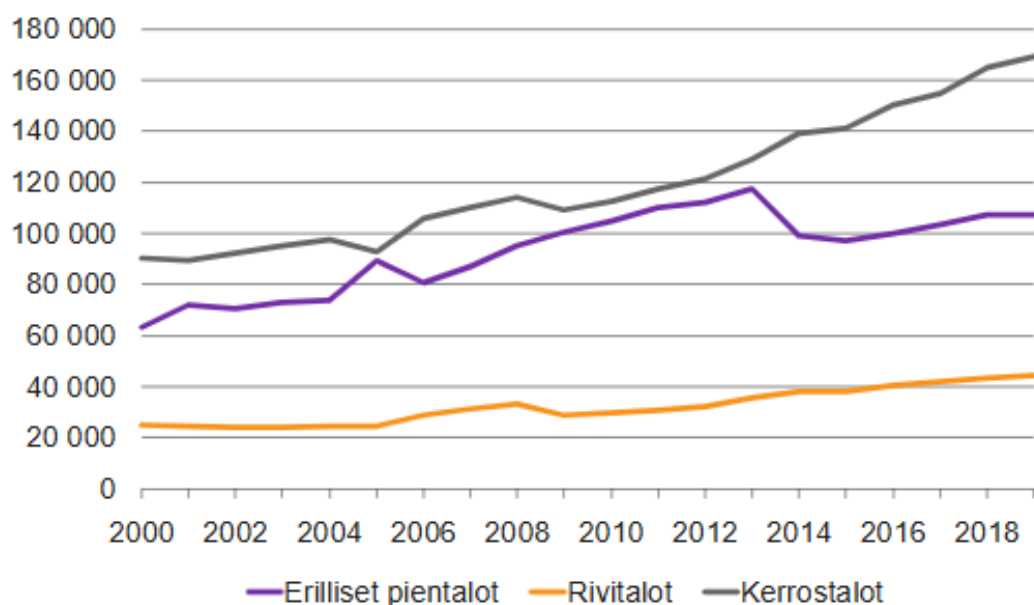


*Source 29.7.2025

https://ec.europa.eu/eurostat/databrowser/view/PRC_HPI_Q_custom_7680606/bookmark/b?lang=en&bookmarkId=2c13e85b-3996-4e0d-8832-67f8dc71a7bb&c=1696497667337

Secondly, the number of vacant homes have been increasing in the 2000s. The number of empty dwellings varies according to the area, as seen in the picture below. The problem is not only a problem in rural areas, but a growing amount in cities as well. There are various reasons for empty dwellings, but some reasons can be mentioned: the demographic development and structure in Finland, lack of maintenance of old houses or the development and changes in the location of the workplaces and possibilities to study. In the picture below, the single-family houses are the violet line, terraced houses are the orange line and apartments/condominiums are the black line.

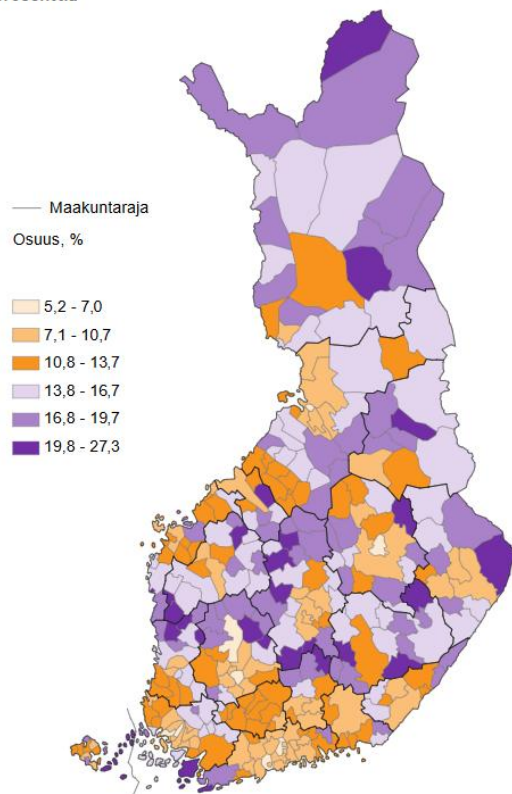
Kuvio 2. Tyhjien asuntojen määrän kehitys 2000-luvulla rakennustyypeittäin



Lähde: Tilastokeskus, asunnot ja asuinolot -tilasto

*Source 30.7.2025 www.stat.fi [Tyhjillään olevien asuntojen määrä kasvanut merkittävästi 2000-luvulla – mistä tässä on kyse? | Tieto&trendit](#)

Kuvio 6. Tyhjien asuntojen osuus koko asuntokannasta kunnassa vuonna 2019, prosenttia



Lähde: Tilastokeskus, asunnot ja asuinolot -tilasto

*Source 30.7.2025 www.stat.fi [Tyhjillään olevien asuntojen määrä kasvanut merkittävästi 2000-luvulla – mistä tässä on kyse? | Tieto&trendit](#)

Member States hold the keys to the solutions

Omakotiliitto support the role of social and affordable housing within a well-functioning and balanced housing system. Also, we see the power of sharing good examples and practices. However, any public intervention must be clearly justified, proportionate, and targeted, so as not to disrupt housing markets or discourage private investment in housing provision. For European level, one of the foundations is the principal of subsidiarity in housing matters.

Some examples of Finnish state aid for housing

Omakotiliitto brings out the fact that it is already now possible by the public authorities to create subsidies for housing in members states. In Finland, for example the state provides housing support for the people in most need by different ways such as direct allowance for rent for people with low income, financial support building homes for people with special

needs such as people with disabilities, students, elderly or young people. Finland also has a housing program to decrease homelessness called “Home First -principle”. This states the home is a human right and the foundation for everyone.

Despite the diverse support mechanisms and the system of general housing allowance, there have been some changes recently. The right to apply for housing allowance was eliminated from the people who are living in a home they own themselves (owner-occupied housing). The change may have consequences in the long run for the possibility of staying in your own home. More information about the allowances can be found from the webpages of Kela which is the Social Insurance Institution of Finland <https://www.kela.fi/housing-allowance>

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